

GOAL

In partnership with



mastercard
foundation

MARKETS FOR YOUTH PROGRAMME

PLANTING BRIGHTER FUTURES





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ABOUT GOAL

Established in 1977, GOAL is an international humanitarian and development agency, committed to working with communities to achieve sustainable and innovative early responses in crises, and lasting solutions to poverty and vulnerability.

GOAL has worked in over 60 countries and responded to almost every major humanitarian disaster. Currently operational in 13 countries globally, GOAL has been working in Uganda since 1979.

GOAL's work aims to reduce poverty and vulnerability, increase resilience and well-being, and break down the barriers that prevent people from having the same rights and opportunities as everyone else.

GOAL WORKS TO:

<p>1</p> 	<p>2</p> 	<p>3</p> 	<p>4</p> 
Create opportunities within agricultural markets for increased production and income security.	Address the underlying drivers of poverty and malnutrition, in particular the lack of access to markets, gender inequality and exclusion, and climate-driven threats, to break the cycle of food and nutrition insecurity.	Strengthen health systems and improve health accountability, with improved health outcomes for women and children.	Bring safe water sustainably and improve hygiene and sanitation practices to rural communities.
		<p>5</p> 	Mobilise communities to prevent the spread of communicable and infectious diseases.

GOAL has a head office in Kampala, six field offices and over 120 dedicated personnel working in 22 districts across Northern, Eastern and South-Western Uganda.

MESSAGE FROM THE GOAL UGANDA COUNTRY DIRECTOR



For over 40 years in Uganda, GOAL has worked with the Government of Uganda, civil society organisations, the private sector and rural communities. Together, we have delivered humanitarian and sustainable development programmes that strengthen community resilience and promote socio-economic growth with core on health, WASH, and agricultural livelihoods.

GOAL believes that “If the inherent capacities of vulnerable people are developed, the systems in which they live and work are strengthened, and positive global action is catalysed, then communities facing crisis, poverty, and exclusion will achieve greater resilience and well-being”.

As an organisation committed to Safe, Accountable and Inclusive Programming (SAIP), we place people at the centre of our programmes and ensure the safeguarding of children and adults. GOAL's Gender, Equality and Social Inclusion approach aims to directly address discrimination to ensure everyone has equal voice and access to opportunities.

Since 2020, GOAL Uganda has been implementing the

Markets for Youth programme in partnership with the Mastercard Foundation to enable 300,000 youth achieve dignified and fulfilling work in Uganda. The Markets for Youth Programme is part of Mastercard Foundation's Young Africa Works strategy in Uganda launched in 2019 to enable 4.3 million young people between the ages of 18 and 35 (70 percent women, seven percent refugees, and three percent young people with disabilities) to access dignified and fulfilling work by 2030.

This storybook presents firsthand testimonies from young people who have directly benefitted from the Young Africa Works: Markets for Youth Programme.

It's my humbling honour to thank all our esteemed partners who have made the dream of a better Uganda possible by contributing to GOAL's humanitarian, poverty reduction and system strengthening work.

Looking ahead, GOAL remains committed to tackling the challenges of climate change and protecting the health and economic well-being of local communities in Uganda.

Dawit Beyene
Country Director, GOAL Uganda



MESSAGE FROM THE PROGRAMME DIRECTOR



It is with great pride and deep gratitude that I reflect on the incredible journey of the Markets for Youth programme, a bold and transformative initiative that set out to create meaningful, dignified and fulfilling work opportunities for Uganda's young people. Since its inception in June 2020, the programme has made remarkable strides, through market systems development and social inclusion approaches reaching over 450,000 youth and supporting more than 350,000 youth, especially young women, refugees, and people with disabilities on their journey into decent and sustainable work.

The Markets for Youth programme was implemented under Mastercard Foundation's Young Africa Works initiative, which envisions 4.3 million Ugandan youth finding dignified and fulfilling work by 2030. In this ambitious vision, GOAL was honored to serve as a key implementing partner, entrusted to bring together a vibrant ecosystem of changemakers.

Over the past five years, we have partnered and collaborated with three committed civil society organisations and 25 dynamic private sector actors to unlock opportunities for youth across 18 districts of Uganda.

Through these partnerships, the programme expanded access to agricultural inputs and output

markets, strengthened skilling pathways and business development services (BDS), and improved youth access to inclusive financial services. But more than the numbers and activities, it is the individual stories of young people, stories of resilience, innovation, and courage that truly define the legacy of the Markets for Youth programme. These stories are a testament to what becomes possible when systems are transformed and youth are empowered with the right tools, services, and opportunities.

As we bring this chapter to a close, GOAL reaffirms its ongoing commitment to building on this foundation. The learnings and relationships forged through this programme will continue to inform and inspire the next programme aimed at scaling impact and inclusion.

On behalf of GOAL, the Markets for Youth Programme team, and in my personal capacity, I extend my deepest thanks to the Mastercard Foundation for their trust and partnership. We are equally grateful to the Government of Uganda, our local partners, and, above all, to the young people who dared to dream, acted boldly, and turned possibility into reality.

Thank you.

Netsaalem Bahiru Gebrie
Programme Director,
Markets for Youth Programme

ABOUT THE MARKETS FOR YOUTH PROGRAMME

Advancing inclusive market systems development
and scaling youth transitions into decent work

GOAL is implementing
the Markets for
Youth Programme
in partnership with
Mastercard Foundation

The five-year programme, aims
to enable 300,000 rural young
women and men aged between
16 and 35 years (70% women,
10% refugees and 5% PWDs)
to access dignified and fulfilling
work in Uganda.

The programme employs a
Making Markets Work Better
for the Poor (M4P) approach to
market systems development.
It is, therefore, implemented

through private sector actors
including financial institutions,
input and output market actors,
ICT solution providers, business
development service providers
and formal and informal training
providers.

The programme covers 18
districts in Karamoja, Northern
Uganda, Mid-western and
Western Uganda across the
following four outcome areas.

1



Increased access and
utilisation of financial
services and products.

2



Increased access and
utilisation of skills
training information.

3



Increased access and
utilisation of inputs
and output markets.

4



Amplified youth voice
and engagement

Through this facilitative approach, the Markets for Youth
Programme ensures sustainable systematic change.

As of June 30, 2025, the Markets for Youth
Programme had achieved the following results:

349,106

youth in work



184,618

Female



164,488

Male



26,074

Refugees



5,822

Persons with
disability

Source: Markets for Youth Programme quarterly monitoring
data.

LEARNINGS FROM THE PROGRAMME ACROSS OUTCOME AREAS

ACCESS TO FINANCIAL SERVICES AND INCLUSION

Access to financial services has been a critical pathway for youth to transition to work and diversify income streams. However, accessing formal financial services has been challenging due to gaps on both the supply and demand sides.

The programme has made progress by improving the financial literacy and bankability of youth while working with formal financial institutions to provide services such as training, bank account opening, savings, and loans.



IMPACT:



Financial literacy training enabled
67% of youth to open bank accounts and
45% to obtain loans.



Among youth running businesses,
90% reported improved business performance.



Youth engaged through non-financial partners primarily accessed **financial literacy training** but had limited access to other financial services.

LESSONS LEARNED:

Incentives for financial service providers (FSPs):

Outreach to remote clients was limited by high costs and perceived risks.

Providing incentives improved access but sustainability remains a challenge.

Holistic Financial Literacy Training:

Banks focus on marketing their products rather than holistic financial education.

Leveraging industry associations like the Uganda Bankers Association ensures standardised, impactful training.

Loan Accessibility:

Only **20%** of youth accessed loans. Program intervention on demand side i.e. Preparing youth to be bankable and partnering with youth-focused FSPs is essential.

Program Design Adaptation:

Linking youth groups formed by CSO partners directly to banks improved access to financial services compared to relying on banks to mobilise youth independently.



I didn't know how to use money and struggled to manage my business.

Today I have enough financial knowledge, a bank account and I recently got loans that have boosted my business.

Okwir Robin Ricky,
Maize and livestock farmer and Chairperson, Bed Igen Group in Lira District, Northern Uganda.

Robin was trained by M4Y partners: Agrifarm, Wezesha Impact and BRAC Seed.

ACCESS TO SKILLING AND INFORMATION SERVICES

Skilling and upskilling are one of the outcome areas under the Markets for Youth programme. GOAL has six skilling partners who are applying different skilling models such incubation, outreach centres and apprenticeships. Data from 2024 Tracer studies shows that:

91%

of participants who accessed training reported it helped them enhance or start working in different farming enterprises.

93%

of youth business owners saw improvements from the training.

88%

of participants in skilling, apprenticeship, or incubation programmes experienced increased income.

Refugees and persons with disabilities, however, have lower-than-average incomes.

To what extent has the training improved your ability to meet your basic needs?

0% Decreased

7% More or less the same

73% Increased

19% Increased very much



Cathy Oroma, a youth champion from Omiya Anyima Sub-county

I didn't know how to use money and struggled to manage my business. Today I have enough financial knowledge, a bank account and I recently got loans that have boosted my business.

LESSONS LEARNED AND INTERVENTION ADAPTION MADE:

● Apprenticeship Duration:

The initial **one-week apprenticeship** was too short, and waiting times led to disengagement.

Extending the duration and ensuring apprenticeships start immediately after training improved results, with **57%** earning an income using their skills.

● Market Demand:

Tractor mechanisation training faced challenges due to limited job opportunities.

The programme will expand to include in-demand skills like agro-processing, mechanisation, and digital agriculture, along with strengthening business management and digital literacy.

● Incubation for Refugees:

Relocating incubation hubs closer to refugee settlements improved accessibility and participation.

The approach includes hands on training and post-training support for sustainable income generation.

● Start-Up Kits:

Initially distributed at the end of training, start-up kits are now provided during training and apprenticeship to help youth apply skills immediately and start earning sooner, promoting better



Most of us were idle and waited to get free food. Today we are financially independent. We can buy food and cater for other basic needs easily. We are also respected in the community.

Razia Yazid Mohammed, Refugee, farmer, entrepreneur and cofounder of Adolescents Youth Saving and Farming group in Kiryadongo refugee settlement.

Razia was trained by M4Y partners BRAC seed and Wezesha Impact.

YOUTH ACCESS TO INPUT AND OUTPUT MARKETS

Agricultural on and off-farm activities are the key drivers of youth transitioning into work. The programme has partnered with 13 agricultural inputs and outputs partners to engage young people in different value chains and provide services for youth that pursue commercial agriculture as pathway to work.

Among the youth that the programme has reached, the following results have been achieved and lessons learned.

LESSONS LEARNED:

Diversification of Income Streams:

Youth need complementary activities to boost income, manage risks, and buffer against shocks.

Business Acumen of Agents:

The last-mile distribution model is effective, but agents need better business skills. Supporting multiple companies increases agent revenue and reduces PSA costs.

Gender-Responsive Technologies:

Labour saving tools, such as tillage services, enhance inclusivity and increase women's participation in agriculture.

Value Addition and Processing:

Empowering women farmers to transform raw products into higher-value goods boosts incomes and enhances household food security and nutrition.

Block Farming:

Promoting block farming in refugee-host communities addresses land access barriers for young women and enhances collective enterprise management.



TRAINING AND MARKET ENGAGEMENT:

89%

of youth accessed training



80%

farm for market

including

77%

of women

76%

of youth with disabilities



77%

received input and outputs services



88%

of the refugees reached by the programme



61%

increased income through agent and PSA engagement



45%

Of farmers earned between **500,000 and 10m UGX** annually from agriculture



YOUTH VOICE AND AGENCY

The Markets for Youth programme empowers youth to become active participants in mainstream markets by amplifying their voices and building their confidence. Working with three local CSO partners, GOAL employed a youth engagement strategy that includes Community Conversations (GOAL's methodology for empowering youth to solve their problems and engage duty bearers) and youth-led research to identify challenges and inform programme design.

The youth that went through community conversations (a 10–12-month cycle led by Youth Champions) have shown significant mindset transformation through this intervention.



IMPACT:



Community Conversations have driven positive changes, influenced gender and social norms and fostered inclusive decision-making.



Youth feel more empowered, confident, and heard in discussions with various stakeholders.



Youth-led research has deepened understanding of community issues and strengthened advocacy with duty bearers.

LESSONS LEARNED:

Training Youth Champions:

Proper training, mentorship, and pairing male and female champions enhance confidence and facilitation skills.

Exchange visits foster coordination and co-learning.

Community Mobilization:

Joint efforts with local structures, especially Local Council (LC) offices, ensure effective mobilisation and participation.

Engaging Cultural Leaders:

Joint efforts with local structures, especially Local Council (LC) offices, ensure effective mobilisation and participation.

Stakeholder Involvement:

Engaging sub-county and district leaders ensures community concerns are addressed and followed up effectively.

Diverse Applications:

Community Conversations can integrate various services, such as health education, mental health support, and financial literacy training, enhancing overall programme outcomes.



"I have confidence now to speak in public because of the training I have received and the community conversations I have attended under the Markets for Youth programme."

Susan Adong Beatrice, M4Y Youth Champion, Lira District, Northern Uganda.

APPROACH TO SAFEGUARDING

Safeguarding is a key pillar of the programme, which uses a multipronged approach to raise safeguarding awareness and build the capacity of PSA and CSO partners. GOAL has supported partners to develop safeguarding policy and provided safeguarding trainings based on global standard and practices. The partners then cascade the training to their staff, agents and the youth.

Below are key leanings and actions taken to protect the young people from any harm and to safeguard concerns.

Safeguarding Approach: What Worked: Successes, Business Models, and their impact

- **Tailored Safeguarding Communication:**

Gradually sharing safeguarding knowledge with profit-driven private sector actors has helped them recognise its business value.

- **Champions of Change:**

Engaging private sector actors and CSOs who have benefitted from safeguarding practices to advocate for adoption among other partners.

- **Value Chain Integration:**

Connecting safeguarding to specific value chains e.g., linking protective gear in the apiary value chain to physical protection and safeguarding knowledge to prevent abuse.

- **Localised Training:**

Conducting training in local languages and encouraging youth champions/agents to share their interpretations across various districts.

Key Challenges

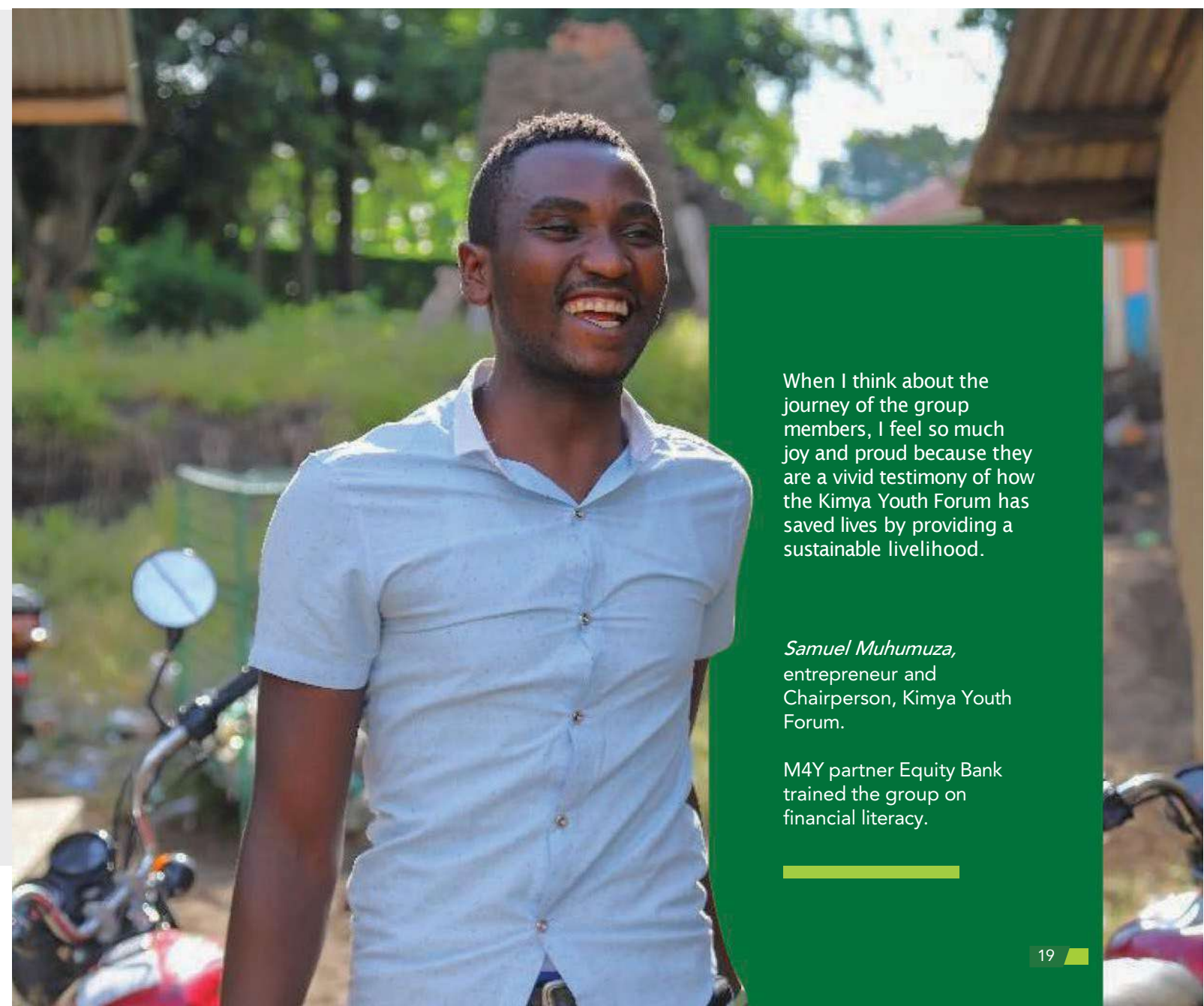
- **Limited Knowledge Cascading:**

Some private sector actors did not transfer safeguarding knowledge to youth.

What was done to improve

- **Ongoing Engagement:**

Continued follow-ups with youth champions and agents to encourage reporting and assess changes after integrating safeguarding practices into their business models.



When I think about the journey of the group members, I feel so much joy and proud because they are a vivid testimony of how the Kimya Youth Forum has saved lives by providing a sustainable livelihood.

Samuel Muhumuza,
entrepreneur and
Chairperson, Kimya Youth
Forum.

M4Y partner Equity Bank
trained the group on
financial literacy.

CRITICAL CHALLENGES AND RECOMMENDATIONS FOR SCALE-UP

The most critical challenges the young people encountered, and we have observed during implementation are income is still low, limited access to land for young women and refugees, climate variability, lack of access to inclusive loans to youth and market infrastructure is still nascent.

At the same time, there are multiple interventions that have worked and presented opportunities to empower youth and remove the obstacles that prevent them from being fully productive. Potential interventions to scale up include, but are not limited to:

RECOMMENDATIONS FOR SCALE-UP

1 Mindset and Behaviour Change:

Use Community Conversations to drive mindset shifts and social behaviour change (SBC).

2 Capacity Building:

Provide soft and technical skills training to strengthen group capabilities.

3 Opportunity Linkages:

Connect youth to programme and non-programme opportunities.

4 Youth Engagement:

Empower youth platforms to interact with duty bearers effectively.

5 Youth-Led Research:

Facilitate youth-led initiatives to identify and address community challenges.

6 Household Nutrition:

Promote nutrition and positive practices within households for improved wellbeing.

7 Diversification:

Complementary enterprises for resilience and adaptability.

8 Labour-Saving Technologies:

Promote low-cost, gender-responsive tools.

9 Strengthen Distribution:

Leverage rural agent networks and technology for inputs and market access.

10 Block Farming:

Expand tripartite land lease models in refugee communities.

11 Climate Smart Solutions:

Promote high-yield, climate-resilient inputs and GAP through farmer field schools.

12 Early Warning Systems:

Integrate traditional and scientific weather risk tools.

13 Post-Harvest Handling:

Use improved technologies (e.g., PICS bags) to reduce losses.

14 Value Addition:

Support small-scale processing units to boost incomes and food security.

15 Community Outreach:

Expand outreach and provide group startup kits to boost women's participation and enhance skill application.

16 Incubation Model:

Scale up community-based incubation with hands-on training, mentorship, and post-training support.

17 Apprenticeship Model:

Broaden curriculum with advanced skills in agro processing, mechanisation, and digital agriculture, alongside business management training.

18 Earn-as-You-Learn:

Enhance opportunities for youth to earn income while learning, reducing dropout rates and fostering sustainability.

19 Youth-Bank Linkages:

Connect youth working with agricultural input/output providers to formal financial services.

20 Bankability Support:

Prepare youth for formal financing through financial literacy, digitalisation, bank product awareness, and BDS training.

21 Value Chain Financing:

Scale up linkages with off-takers and banks to address collateral issues.

IMPACT STORIES

Karamoja sub-region

Beneath Uganda's Karamoja sub-region lies untapped economic potential. Yet, the region is held back by crippling conflicts, such as cattle raiding, and the harsh impacts of climate change, including devastating flash floods and prolonged droughts. Additionally, the poor infrastructure further stifles trade, leaving the region reliant on pastoralism and a handful of other economic activities. Particularly, the youth had been sidelined, missing out on opportunities to contribute to and benefit from the local economy. The Markets for Youth programme partnered with the private sector actors and civil society organizations to unlock the region's opportunities for the youth by improving access to markets, finance, skills training, and amplifying the voices of young people in the region.



FROM GANG-LEADER TO YOUTH ADVOCATE

JAMES LOMAGO'S STORY OF CHANGE

James Lomago, once a feared gang leader in Uganda, transformed his life through GOAL Uganda's Markets for Youth programme. With training in farming and group dynamics, he formed a successful youth farmers group, inspiring his community and former gang members. James's story highlights the power of belief, support, and the transformative impact of the programme.

Changing Trajectories

James Lomago, a 29-year-old from Nachele village in Moroto District, Uganda, was once the feared leader of a notorious gang. His life took a dramatic turn when he led his gang to vandalize the Apostle of Jesus School. Emmanuel Angella, a teacher at the school, called James in to speak with him after the event. Expecting confrontation, James was surprised when Emmanuel spoke to him with care and respect, introducing him to Gudie Leisure Farm, a skilling partner of GOAL Uganda's Markets for Youth Programme. Out of respect for the teacher, who showed James' lenience and support, James decided to join the programme.

Discovering Purpose

In 2023, James joined the Musas PELA Group and underwent training at Gudie Leisure Farm. He learned about vegetable farming, poultry keeping, and group dynamics. This training was more than just acquiring skills; it was a journey of self-discovery. James realised his potential and decided to change his life completely. He formed the Lolem Tuke Youth Farmers Group with 16 members, 10 women and 6 men. They secured idle community land for farming, which was a significant step for James, who had once built a life taking from the community.



Overcoming Challenges

The group's initial farming efforts faced challenges due to prolonged drought, resulting in a poor harvest. However, this setback did not deter James. With support from the community leadership, he innovatively secured access to a school well for irrigation, using the group's savings to purchase necessary materials. This irrigation scheme allowed the group to farm year-round. They divided the community land into small plots, practicing stagger planting of cow peas leaves. This technique ensured continuous harvests, with each member earning UGX 30,000 (approx. €7.32) weekly from their plots.



James irrigating his cow peas. Left, James and his wife in their banana plantation.

Expanding Horizons

James's success in farming extended beyond vegetables. He started a poultry business, which provided additional income. With his earnings, he purchased two acres of land, planning to expand his farming ventures. James' transformation from a gang leader to a successful farmer and community leader inspired many, including his former gang members. He invited them to group meetings, showing them the positive changes in his life and encouraging them to follow suit.

Reflecting on Change

Reflecting on his past, James believes he would have faced a grim fate had he continued his criminal lifestyle. He recalls the constant fear of being hunted down and the suffering his family endured due to his

actions. James emphasises that his transformation was not due to punishment but because someone believed in him and showed him his potential. He now discourages mob justice and advocates for positive ways of reprimanding.

Today, James is a role model in his community, demonstrating the power of change and the impact of the Markets for Youth programme. He comfortably provides for his family and continues to inspire others.

James' story is a testament to the transformative power of training, support, and self-belief. It highlights how the Markets for Youth programme helps youth discover their purpose and achieve fulfilment, going beyond mere economic growth.

KARAMOJONG WARRIOR DROPS GUN FOR THE HOE IN MOROTO DISTRICT

THE STORY OF JULIUS LORU



Julius poses for a photo

The Karamoja region in the northern part of Uganda has for many years been synonymous with the sounds of gunshots echoing through some of its magnificent mountain ridges that send fear among residents who abandon economic activities, like farming, for their safety.

It is the routine of armed Karamojong warriors to raid cattle from kraals in communities causing mayhem and insecurity. The notorious warriors not only destabilise the Karamoja region but also the districts that border it.

The government has for a long time been persuading youths to abandon their raiding lifestyle by means of amnesty. But this is still work in progress. However, amidst such fear, there is renewed hope and determination from a section of the youth in the region who are now engaged in farming as a business for a sustainable livelihood.

Julius Loru, 22, is one such youth from Lokeriut village, Nadunget Sub-county who is undergoing

reformation with AgroMax, a private sector partner with GOAL Uganda's Markets for Youth programme.

AgroMax is skilling youth in Karamoja on agronomic practices such as crop farming, post-harvest handling, and poultry.

In addition, AgroMax is supporting the formation of Village Savings and Loan Associations (VSLA), encouraging these youths to save and re-invest their money in profit-making ventures.

Julius who dropped out of school in primary five and joined the warriors to raid cattle says he first heard about joining AgroMax from a local radio station, Nanach FM.

"I listened carefully to the presenter who was talking about learning skills on planting seed varieties for food crops and trees. I then made a decision to abandon my way of life and join farming. Today I'm a change agent in my community, teaching my fellow youth on the same," he says.

Acquiring Skills

Supported by GOAL and Mastercard Foundation under the Markets for Youth programme, Loru was one of 105 excited youth who graduated on May 4th as lead agricultural extensionists.

The graduates from the districts of Moroto, Kotido, and Abim had successfully completed a six-month course at the AgroMax demonstration farm in Nadunget Sub-county, Moroto District.

Prior to his training as lead agricultural extensionist, Julius and his group of 32 youths were supported to plant vegetables like onions, eggplants, cabbages,

and *sukuma wiki*, for sale at the local market for a profit.

The group also got engaged in agroforestry, planting of trees species like the nim tree, acacia, and fruits like avocado, mangoes, and pawpaws.

Julius says they have so far registered 273 youth change agents in the villages of Lolemupal, Lokelor, Lotaruk, and Lokeriuk who have been trained to cascade the skills to other members of the communities.

After the training, the youth set up kitchen gardens in their

respective homes to practically demonstrate what they had learned. They are monitored by a team from Agromax.

"We initially started by skilling them how to raise beds. Many of them are now able to transplant and water their crops in their gardens. It is through AgroMax and GOAL that I got the opportunity to use and share various skills. I'm now able to look after my family better as I save and borrow from our VSLA. I re-invest the money, which enables me to deal with challenges like prolonged periods of drought," he says.

"I'm now able to look after my family better as I save and borrow from our VSLA."

—Julius Loru



Julius in one of the nursery beds at the AgroMax demonstration gardens in Nadunget Sub-county.

A NEW DAY FOR A YOUTH FARMER IN KARAMOJA

THE STORY OF LOYCE NAPEYOK



Loyce Napeyok is a youth champion and a member of Turkan Integrated Village Savings and Loan Association in Karenga District, Karamoja subregion of Uganda. Through farming, the single mother of five has become the pillar of her home.

GOAL Uganda's Markets for Youth programme identified Loyce and her group and linked them to Agro-Tourism Association (ATA). This Agribusiness and Tourism Development Company offers a wide range of services in the agribusiness value chain. They trained Loyce and her co-farmers on good agriculture practices and offered them affordable and better yielding seeds.

Centenary Bank took the group through financial literacy and business management while Gulu Agricultural Development Company (GADC), a processor and exporting company, provided a market for their cotton.

Formerly a subsistence farmer with barely any source of income, today Loyce is a cereal aggregator, dealing in maize. Loyce makes an average profit of UGX 130,000 (approx. €7.32) every week. Loyce's plan this year is to supply food to the World Food Programme and schools within and outside Karamoja.

Additionally, she grows cotton, cowpeas and guinea peas. The 29-year-old saves an average of UGX 80,000 monthly. She uses some of her savings to pay school fees for her children and reinvests the rest.

I love agriculture more than anything because it has enabled me to take care of my family."

—Loyce Napeyok



Loyce in her aggregation store.

Moreover, as youth champion, Loyce chairs meetings in the community and shares knowledge with fellow youth.

Together, they find solutions to pressing challenges. As such, Loyce is a role model in her village and has used her skill and knowledge to benefit from the Government of Uganda's Parish Development Model (PDM). PDM is a Ugandan Government strategy to deliver services and employment opportunities at the lowest unit of national planning and budgeting.

Through PDM, Loyce got UGX 1,000,000 that greatly boosted her business.



Loyce in her produce store.

Challenges

Loyce's journey has been fulfilling but not without hurdles. Loyce and her group have experienced the effects of climate change firsthand.

The unpredictable weather patterns and prevailing prolonged droughts have greatly impacted their output. However, this has not deterred them from farming. The high-yielding and drought resistant seed provided by ATA has greatly helped to limit the impact of climate change unlike before where they would use slow maturing seed.



Loyce with some cotton from her garden.

Future Plans

Loyce and the group are planning to save money to buy an irrigation system. Loyce and group are among the youth who have been impacted by GOAL's Markets for Youth programme.

She represents the youth in Karamoja who have embraced and are benefiting from agriculture despite Karamoja being known as a predominantly pastoralist community.

Indeed, it's a new day for the youth in Karamoja!



Loyce with one of the members of her group.

BUZZING WITH OPPORTUNITY

YOUTH FIND SWEET SUCCESS IN BEEKEEPING

In the rocky landscape of Karamoja, north-eastern Uganda, a sweet opportunity is buzzing with potential. Beekeeping, once considered a fringe activity, is now a growing source of income and empowerment for young people in the region.

With support from the Markets for Youth programme implemented by GOAL Uganda in partnership with Mastercard Foundation, young entrepreneurs harness the power of bees to produce honey, build businesses, and transform their lives and communities.

From Hobby to Hustle

In 2023, Paul Loctucukana, a youth from Napedo village in Musugo Parish, Katikale Sub-County, Moroto District, was identified by Prince Willis Investment Limited, a youth skilling partner under the Markets for Youth programme. Like many youths in his community, Loctucukana was already practicing beekeeping but had limited skills and no structured business approach. That changed when he was taken for training in Moroto town on modern beekeeping, honey value addition, marketing, financial literacy, agronomy, and group formation.

Upon his return, Loctucukana formed a business consortium of eight youth groups, each with an average of 30 members engaged in various income-generating activities. One of these, the Apurichino Apiary Youth Group in Musugo Parish, has 20 members (14 women and 6 men). Initially, each member managed three local beehives, making a total of 60 hives across the group. When Paul shared his new knowledge, he encouraged members to shift from selling crude honey individually to adding value by professionally filtering, packaging and selling honey in bulky as a group. That redefined the honey business for the group.



Paul Loctucukana, the Apurichino Apiary Youth Group leader. Below, a group member checking on one of the beehives.



Members of Apurichino Apiary Youth Group.

Building a Honey Empire

In November 2024, the group collected a total of 110 litres of honey earning UGX 1,500,000. Each member received UGX 50,000 to meet basic needs and the balance went to the group's savings. The group's primary market is in Moroto town. Beyond income, beekeeping helps members develop key skills in marketing, financial literacy, and business management while also supporting environmental conservation by preserving local ecosystems.

In early 2025, the group was identified by Home-Based Care, a non-government organisation (NGO) that supported them with 50 modern beehives. Although the hives are yet to yield harvests, members are positive that the new modern hives will tremendously increase their yield.

Group Governance

The group is strengthening structures. "We have developed a constitution that guides our operations and includes penalties for members who skip group activities without a valid reason," Zakaria Iriama, the group's chairperson confidently said. A fine of UGX 5,000 is imposed for absconding group activities. The group also has eight elected leaders, including three women who serve as treasurer, key holder, and mobiliser. Zakaria believes that structures help the group to develop, and it mitigates conflicts that affect the group's output.

Challenges and Security Measures

The group faces several challenges including the poor road network that affects product transportation. "Sometimes we lose good market due to delays in transport," Zakaria commented.

The security of group savings is yet another concern. Our money is kept in a secure cashbox with three padlocks," explained Zakaria. "A different member holds each key, and the box is rotated among trusted members with permanent residences to prevent theft but that is not enough," he added.

A Vision for the Future

With modern hives expected to increase honey output, the group is optimistic about scaling up operations. They also plan to diversify into livestock farming to create additional income streams. "Our goal is for every member to build a permanent house and educate their children in good schools," said Zakaria. The group also hopes to broaden their market with hope of exporting in future. "We want our honey to meet standards for both local and global markets," the Chairperson revealed. He added. "With the right practices, we can take Karamoja honey to the world."

THE TRANSFORMATIVE POWER OF ECONOMIC GROWTH

THE STORY OF YOO LENG YOUTH FARMERS AND SAVINGS GROUP

Jackie Akech is the chairperson of Yoo Leng Youth Farmers and Savings Group in Abim District. As a leader, she prioritises discipline and key human values like listening, respect and time keeping.

As such, the group developed and instated a constitution that stipulates their code of conduct.

While the group started with 30 members in 2017, the number has since dropped to 25 (21 female) members because of stringent discipline rules. "Success begins with discipline," Jackie

emphasises. Previously, the group majorly focused on saving with every member of the group saving between UGX 8,000 and UGX 10,000 (€2.4) monthly.

The interest received in membership loans would then be shared out at the end of the year.

However, the interest was so little and unsatisfying. All the group's business attempts went down the drain until they learned about the Markets for Youth Programme implemented by GOAL Uganda in partnership

with Mastercard Foundation. The programme linked them to private sector partners, including Agromax, a skilling company that equipped them with knowledge about agriculture while Shalom Ventures interested them in tractor operation and maintenance.

The programme further introduced them to a civil society partner, the Multi-Community Based Development Initiative (MUCOBADI) that trained them on business startup and management, as well as group dynamics.



Following the training, the group got a loan worth UGX 10,000,000 (est. \$2691) which enabled individual members to get access to loans as capital for business.

For example, of UGX 10,000,000, Jackie got UGX 1,000,000 (est. €2414) and started a cereal aggregation and beekeeping business.

She also planted tomatoes and eggplants. Today Jackie makes an average of UGX 300,000 a month and more during the harvesting season for tomatoes and egg plants. These businesses have enabled her to meet basic needs for her and her three children.

She has also started constructing a permanent home.

“

“Before the trainings, I didn’t know anything to do with business. The training and the group motivated me to start something and I’m glad I did,” says Jackie.

INCREASING FORTUNES FOR YOUTH IN KARAMOJA

FINDING VALUE IN UNITY

Rosemary Nyane is a mother of three, a village champion and the secretary of Genda Youth Savings group in Oyapuwa village in Kotido District, Karamoja Subregion of Uganda.

Genda Youth Savings Group started in 2021 with 20 members (youths).

Initially, the group focused on saving money collectively with the sole aim of sharing the money saved at the end of the year.

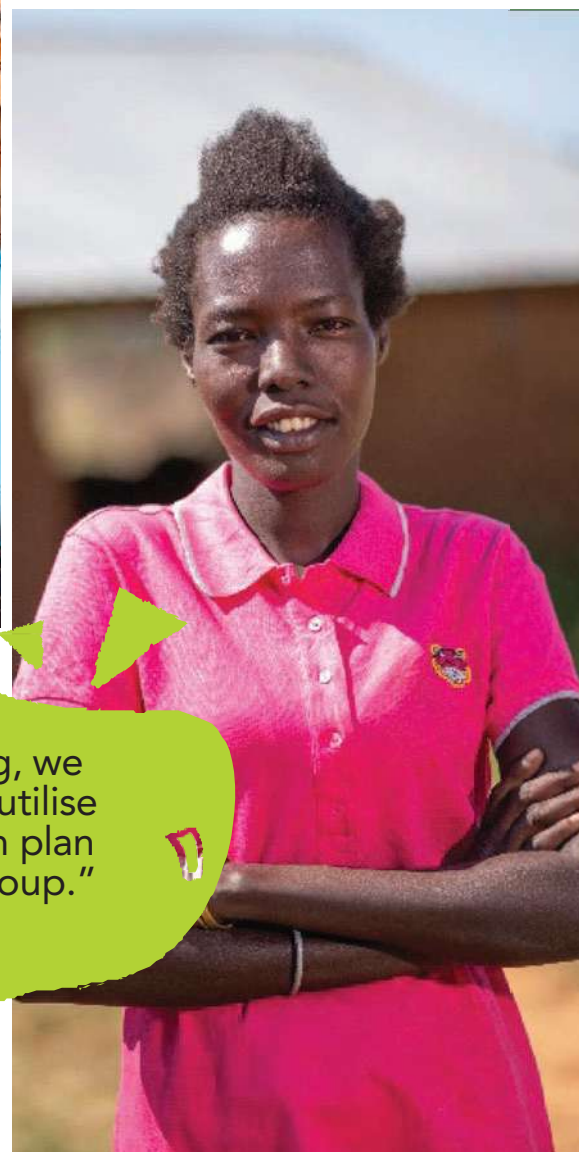
This approach would later be unfulfilling and unsustainable because group members barely made any profits and there seemed to be no significant value for the group.

Consequently, the group became unstable as members kept opting out.

In 2023, through the Markets for Youth programme, GOAL Uganda linked the group to Multi-Community Based Development Initiative (MUCOBADI), a civil society organisation with expertise in mindset change. MUCOBADI trained the group on business development and management as well as group dynamics.



GOAL also connected them to Agromax, an input dealer, who took the group through the best agriculture practices and provided affordable high-quality seed for onions and tomatoes.



"Before the training, we didn't know how to utilise money. Now we can plan and develop as a group."

—Rosemary Nyane

Soon, members of the group ventured into farming onions and tomatoes. They also diversified into other value chains like millet, sorghum and maize.

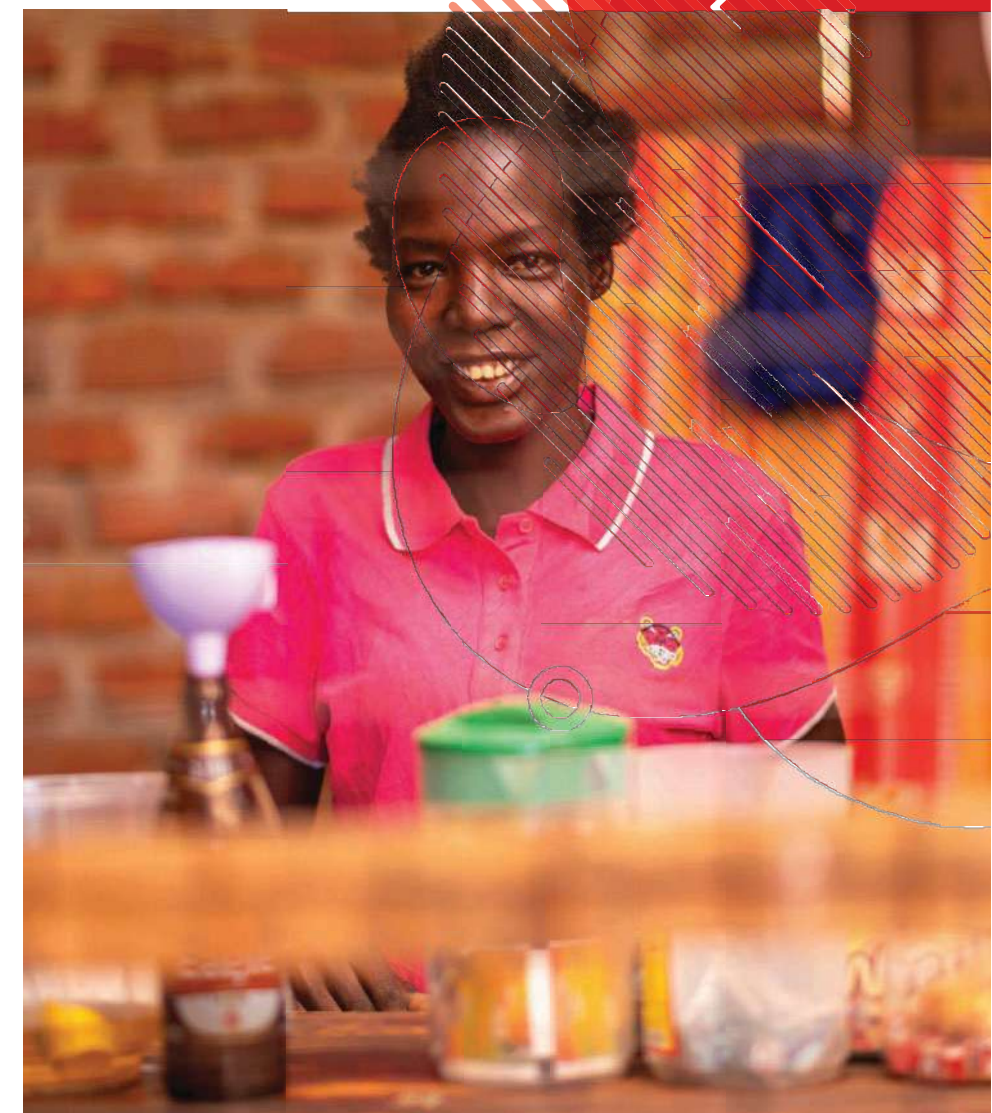
Through farming, group members saved enough money to construct a permanent produce store.

Centenary Bank, a Markets for Youth Programme partner, also trained the group on financial literacy, bank account opening, savings and loan processing.

Equipped with financial knowledge, Rosemary acquired a loan of UGX 1,500,000 (€362) that boosted her farming and cereal aggregation business. With an average monthly profit of UGX 500,000, Rosemary has paid off her loan and bought land worth UGX 2,500,000 (€603).

Rosemary and other group members can now comfortably afford school fees, medication, clothing and a balanced diet for their children.

Rosemary's plan is to construct a permanent home and buy more land for agriculture while the group opts to expand the produce store for their produce.



Rosemary advises the youth of Karamoja to abandon negative vices like cattle raiding and embrace agriculture because it is very rewarding.

DRY LANDS MEET DETERMINATION

LOOKOROK GROUP CONFRONTS CHALLENGE

In the heart of Lookorok Parish, Nakapelimoru Subcounty, Kotido District in Uganda's Karamoja subregion, a group of determined women once gathered with hope—and hoes—in hand. The Lookorok Gender Group trained, planned, and were expectant of success.

Their first biggest shot at farming came in 2024 when GOAL Uganda partners, Multi-Community Based Development Initiative (MUCOBADI), a mindset change expert, and Agromax, an input company identified and trained them on good agronomic practices as well as business management under the Markets for Youth programme. The group quickly secured three acres of land, and planted Longe 5 maize variety. The group was ready to scale after years of growing onions, tomatoes, and *sukuma wiki* with some modest returns. They envisioned selling their maize to schools, a reliable market they had identified in advance. But nature had other plans.

"We didn't harvest even a single kilogramme," recalls Lowal Margaret Lomoe, a group member

and the custodian of the savings box. "The rain just disappeared. After all the work, we were left with nothing."

When the Rains Stopped

Despite following all the right steps like clearing, planting, weeding and spraying on time, a prolonged dry spell undermined their efforts. For months, the sky stayed clear, and the ground cracked. The only village borehole couldn't even meet the water needs of both people and livestock. The disappointment ran deep considering that the group had invested the biggest part of their savings in this venture. They counted on the harvest to fuel their next cycle of savings and investments.

"We believe farming can work if we put in the work."

—Margaret Lomoe



A group photo of Lookorok Gender Group members. Bottom left, during a group meeting.

Their morale took a hit. Some members who once contributed eagerly to meetings started being quiet and absent. "At some point we all questioned the value of working in a group," Margaret commented.

Disagreements broke out, particularly over past penalties, where members had been fined for missing group workdays.

Despite these tensions, no one left the group. Instead, the experience strengthened trust. They had seen success before. And were willing to tackle failure together because they understood the value of standing together.

The Loss Beyond the Field

The missed harvest was more than just maize, it meant missed school fees, delayed savings, and unmet family needs. "Farming was our way of saving and livelihood," Margaret shares. "After selling onions, some of us bought uniforms for our children or paid for school. This time, we had nothing," she continues.

Their storage structure, built from past onion sales to serve as a storage unit, now stood mostly empty. Hopes of using it to strengthen their operations were put on hold.

Holding On, Looking Ahead

While the loss was painful, the group is looking beyond it. They are actively meeting regularly and keeping their records and leadership structures in place. As taught by MUCOBADI, they are coordinating community conversations on the effects of climate change and finding solutions for the unforgiving water scarcity in their community that results in the loss of animals and people due to poor hygiene. These issues have been captured by their leaders and plans to have additional village boreholes are underway.

A new opportunity on the horizon

With knowledge from the Markets for Youth Programme and support from Women Farmers Forum and the Microfinance Support Centre, the group is preparing for a fresh planting season. They have received ten kilograms of maize seeds and agreed to each contributing UGX 5000 towards fertiliser and agrochemicals. If they maintain their commitment, they may qualify for a loan to help with other farming costs like weeding and harvesting.

"We're ready to try again," says Margaret. "We still believe farming can work if we put in the work," she emphasised.



BREAKING GROUND IN KARAMOJA

LOWAL MARGARET
LOMOE'S RISE
FROM SAVINGS TO
LANDOWNERSHIP
AND LEADERSHIP

In a place where tradition often dictates the limits of a woman's ambitions, Lowal Margaret Lomoe, 33, has carved out a different path. Born and raised in Oyapawa Village in Karamoja's Nakapelimoru Sub-county, Margaret grew up amidst negative cultural norms that silenced women's voices and denied them land rights. But today, she stands tall as a landowner, a businesswoman, and a role model in her sub-county. Being a diploma holder in Social Work and Social Administration did not save Margaret from the reality of her surroundings; standing up for herself did.

"There are many women in this community who have higher education qualifications than me but have been reduced to full-time dependents," Margaret narrates.

A Journey Rooted in Savings

In 2015, Margaret and a few other women formed what would later become the Lookorok Gender Group. Back then, the group was more social than economic. Members gathered for community talks and drinks, but it quickly evolved into a

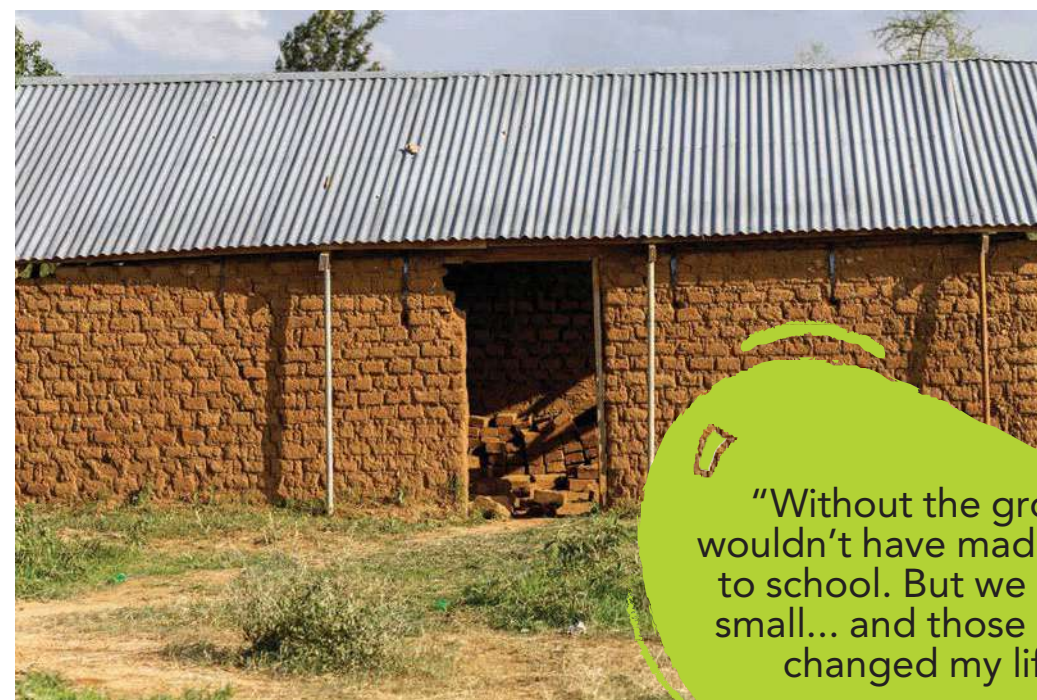
savings group, where members pooled funds and distributed them annually.

Margaret wasn't married at the time and used her savings of UGX 5,000,000 to pay for her own education. She went on to complete her diploma at Fountain Head Institute in Lira.

In 2016, Margaret suffered gender-based violence in her marriage due to differing views about the position of women in society. Her husband believed that a woman should not have access to finances while she knew that an economically empowered woman helps to meet household costs.

While Margaret later separated from her husband due to frequent conflicts, her love for business was long gone. She significantly slowed down.

When Multi-Community Based Development Initiative (MUCOBADI), GOAL Uganda's mindset partner under the Markets for Youth Programme, identified and trained Margaret in 2022, they awakened her love for business. Through MUCOBADI, Margaret learned about business



UGX
11 million

Margaret wrote a proposal that earned her this much in capital.

"Without the group, I wouldn't have made it back to school. But we started small... and those savings changed my life."

— Margaret Lowal

Left, Margaret Lowal poses for a photo. Above, her house under construction.

planning, proposal writing and financial literacy.

After the training, Margaret wrote a winning proposal that earned her working capital of UGX 11,000,000 from Mercy Corps' APOLOU programme.

Today she owns 15 acres of land where she cultivates groundnuts, sorghum, millet, simsim—rotating crops across her landholdings, and keeps livestock. Margaret is also in the process of constructing a permanent house for her and the children.

Leading by Example

Margaret's success is not just personal. In her community, she is now seen as a beacon of possibility.

"Before, girls couldn't own land. Now, because of what they see me doing, other women are following suit. They want to be like me," Margaret proudly comments.

Even challenges—like losing nearly an entire

season's harvest to drought in 2023—have not deterred her but rather become lessons that have opened her mind to the effects of climate change and the need for irrigation solutions.

"I used all my savings to plant that year. The drought wiped out most of my crops," Margaret recalls. "But I planted the following seasons and I'm also planning to purchase an irrigation kit."

Margaret now comfortably takes care of her four children, supports her siblings, and saves and continues to expand her enterprises.

Her dreams include sending her children to better schools, building more structures on her land, and helping more women gain access to property and financial independence. "Land was once a man's asset. But with enlightenment, women are owning land. That's progress," Margaret notes.

Her story is not just about what one woman can do. It's about what happens when knowledge, courage, and opportunity meet—and a generation dares to redefine what's possible.



"Many youth have abandoned livestock raiding in favour of more productive work, which has led to a significant decrease in crime."

— Peter Lopian

BUILDING AN INCLUSIVE AND SUSTAINABLE

COMMUNITY CONVERSATIONS SPARK CHANGE

In Karamoja, deep-rooted negative traditions and practices like forced child marriages continue to marginalise women, effectively excluding them from development opportunities.

The region's frequent cattle rustling conflicts, place women and children at a much higher risk, disrupting daily life and farming activities. Young people are stepping up to challenge long-standing negative gender norms and stereotypes. Through structured community conversations, youth create safe spaces where men and women can openly discuss women's rights, land ownership, education, and economic empowerment. One youth-led initiative is the Nakaale Fattening Livestock Enterprise Group, based in Lokoona village, Kacheri Town Council, Kotido District.

Formed in 2018, the group initially focused on saving and lending money to promote economic development among members. Today, the group, which has 28 members, 25 of whom are women, has evolved into a powerful advocacy platform for gender equality and economic transformation.

Partnering for Progress

In 2023, GOAL Uganda identified and linked the group to Multi-Community Based Development Initiative (MUCOBADI), a mindset change partner under the Markets for Youth Programme. Through the partnership, MUCOBADI trained members on facilitating community conversations to jointly tackle communal challenges. As such, the group holds at least three community conversations annually. These community meetings bring together diverse community stakeholders, including



Some group members of Nakaale Fattening Livestock Group members sun drying sorghum. Left, members of the group pose for a photo. Below, Peter Lopian, Youth Champion and the group's chairperson.

traditional leaders, elders, political leaders, youth representatives, religious leaders, and security officials, to openly discuss sensitive social issues.

"In the conversations, we often talk about women's rights, such as land ownership, so that women can actively participate in developing our communities," Peter Lopian, a Youth Champion trained and mentored by MUCOBADI, emphasised the importance of educating leaders and community members on the value of women owning land and assets. "We explain that women, especially as mothers and caretakers, often use resources more responsibly, and they deserve to feel valued and supported by both their families and the community," he added.

Turning Talk into Action

These conversations have become more than talk. They are transforming Kotido from the ground up. During recent periods of insecurity in the region, the group used the

dialogues to outline the roles of each community member in fostering peace and development. As ambassadors of peace, members talked to their relatives and friends who were involved in cattle and some have since changed.

"The people who are stealing cattle and causing instability are our friends and brothers; they are not strangers. Everyone of us committed to talking to talking to the cattle rustlers in their circle and we are seeing results," Peter commented. Once hampered by insecurity, farming activities have resumed with safety, helping combat food insecurity in the area.



Additionally, due to community conversations, more women are now owning land through inheritance, purchase, or being granted access by their husbands and families. "Women are also getting more involved in trade and small business now that the environment feels more secure," Peter remarked.

Looking Ahead: Education and Cultural Change

With positive momentum building, the group is broadening the Community Conversation agenda to promote education, specifically urging families to prioritise sending their girl children to school. They believe an educated generation is key to informed decision-making and long-term community development. Teenage pregnancies and early marriages are also on the agenda, as these remain pressing issues affecting girls' futures. Through their commitment to challenging negative gender norms, they have earned respect in the community and some members are now vying for political leadership positions in the community. By confronting negative vices and engaging stakeholders in the community, the youth of Kotido are not only advocating for gender equality, but they are also building a more inclusive and sustainable future.

GROWING FINANCIAL INDEPENDENCE ONE SEED AT A TIME

LOKORETO FARMERS YOUTH GROUP THRIVES ON AMBITION

In the scorching horizon of Kotido District-Uganda's Karamoja, a quiet transformation is taking root in Lomudit Village. Here, the Lokoreto Farmers Youth Group, comprised of young people with big ambitions and limited resources, is rewriting their farming story, save, and thrive in Karamoja.

Founded in 2021, the group started as a Village Savings and Loan Association (VSLA). The initial goal was to support each other through emergencies and to meet basic needs. What began as a savings club has since become an entrepreneurial movement with support from GOAL Uganda's partner, Multi-Community Based Development Initiative (MUCOBADI) under the Markets for Youth programme.

A Shift in Mindset

For years, the group struggled with access to capital and lacked the confidence to do business. But MUCOBADI's training on business management, financial literacy and group dynamics, opened their minds to the fact that saving was not just for emergencies, but a driver for enterprise.

After the training, the group embarked on a vegetable aggregating journey. Today, the group buys tomatoes in bulk from Kotido town, transports them to the village, and resells for a profit. The group makes an average profit of UGX 120,000 every week. They split the income among members and save some for loans at an interest rate of 10%.

This financial arrangement helps members to support their families, invest in small businesses, and meet urgent needs. "Now, we can buy food,

clothes, and solve problems without seeking for outside help," commented Longom Anyese, the chairperson of the group.

Additionally, through MUCOBADI's training, the group's structures have been strengthened. The group has developed rules and regulations, assigning roles and stipulating operations. They track transactions and keep records as well as conduct regular meetings. The group's attitude towards loans has also changed. "We used to think banks were only for the educated or rich," Longom recalls. He adds, "Now we know that our group qualifies and are planning to process for a loan." The group has become a model for others. Youth from nearby villages, especially those who dropped out of school or lost livestock to raids, now look up to Lokoreto Farmers for guidance. "We tell them: stop loitering. Join a group. Start saving. It's the first step to changing your life."

While the group has gained income, confidence, structure and a streamlined vision, it has not been all rosy. Some members still struggle to save and service their loans.

"Some members default on loans and we are patient with them but we are sure that this problem will change as the business grows. They will make enough money, and refunding loans won't be a problem," Longom speaks with confidence.

Looking forward

The group is planning to get a loan, start farming and register their group as a farmer's cooperative. "We're just beginning," says Longom. "We've seen what's possible and now we want more."



■ Members of Lokoreto Farmers Group. Below, members during a group meeting.





SECURING THE FUTURE THROUGH FARMING

NEW APPROACHES YIELD GREAT HARVESTS

Youth in Karamoja's Abim District are leading economic transformation that has positively impacted households and created personal success stories. A group of 15 youths came together in 2023 to save and support each other. Dubbed Yara Yara Co-operative Group, the group is redefining farming in an area that was predominantly known for pastoralism.

For the longest time, the Karamoja subregion of Uganda has experienced prolonged drought and flash floods that directly affect food production. Communities in this area rely heavily on cattle keeping, small-scale subsistence farming and food handouts from humanitarian organisations. As such, the region grapples with food insecurity and unstable livelihoods. The Markets for Youth programme implemented by GOAL Uganda in partnership with Mastercard Foundation is changing the narrative by skilling the youth, linking them to input and output markets, creating access to inclusive finance and amplifying their voices.

When Agro Tourism Association, GOAL Uganda's skilling partner under the Markets for Youth programme, started working with Yara Yara Co-operative Group in 2024, the group was struggling with soil erosion and unproductivity due to applying traditional farming practices. "We thought our land was not fertile because we used to get little to no yields. But we later learned that the problem was poor farming practices like seed broadcasting and late planting," Julius Odyambo, the group's Chairperson recounts.

Agro Tourism Association (ATA) established a demonstration garden for maize and sorghum and offered the group practical training on, line planting, crop spacing, making manure and agro chemicals, mulching, terracing, agro forestry and post-harvest handling. ATA also equipped the group with knowledge on business management and financial literacy.

In the season of July to December 2024, the group



A members of Yara Yara Co-operative Group demonstrating some of their acquired farming practices. Left, during one of their saving sessions.

planted soya bean and green gram on an acre of land and made a profit of UGX 1,800,000. "We had never made such money in agriculture," the chairperson commented. The group reinvested the money in farming maize and added some to their savings. Besides the joint group farming project, individual members embarked on farming of different products including maize, beans and sorghum.

Jemimah Akurut, a group member who planted sorghum, got a profit of UGX 2,300,000. She used some of the money to purchase a sewing machine and started a tailoring business that earns her an average daily income of UGX 30,000. "We used to have one meal a day but now we have two meals," Jemimah testified. She also derives pride in her children's education, a luxury they could not afford before. Jeremiah owes her success to the group and her husband's support.

Regina Amony another member of Yara Yara, started a restaurant using a profit of UGX 730,000 made from sorghum farming while Emma Obirake, also a member, farms ground nuts, green gram and maize on 10 acres of land. Emma recently bought a cow and now sells milk for additional income. "Today my home is peaceful because we can afford food and basic needs. Previously, my wife and I used to fight a lot because of lack," Emma revealed.

Challenges and Progress

The group has become famous because of its achievements. Today, the group has grown to 38 members (26 female and 12 men), with total savings of UGX 35,000,000.

Factors that have contributed to the group's growth include regular meetings, strong and inclusive leadership with majority being women because they are more trustworthy.

While the group has registered remarkable success, they have struggled to work with banks due to lack of collateral. They are however, hopeful as the Markets for Youth Programme is in the process of linking them to Centenary Bank.

Looking forward, the group is planning to acquire a SACCO status serving community members. They also have plans of buying an irrigation kit to counter effects of prolonged drought and a tractor to ease land preparation for group members. Yara Yara Co-operative Group is more than a group name. It's a promise—a shared journey that says: "Together, we can!"

FROM BREWER TO LEADER

SYLVIA ITEO'S INSPIRING JOURNEY

In Karamoja's Kotido District, economic development and youth representation among women are still rare. However, 27-year-old Sylvia Iteo is challenging the status quo and inspiring a new wave of leadership with the Markets for Youth programme. Once limited to brewing local alcohol called 'abutia' to survive, Sylvia has transformed her life through skills training and determination. Today, she runs a thriving milling business and is positioning herself for a political leadership post at the sub-county level. She is proof that with proper support, young women can become powerful agents of change in their communities.



The Genesis of a Dream

In 2022, Sylvia formed the Nariatolim Youth Group with other youth in Nariatolim village, Nakwalet parish, Longaroe sub-county. Inspired by their elders' savings practices, the youth aimed to pool resources and access small loans to improve their livelihoods. The group started with 25 members (14 men and 11 women), each saving UGX 2,000 (approx. €0.49) weekly.

Their biggest breakthrough came when GOAL Uganda introduced them to MUCOBADI, a mindset partner under the Markets for Youth Programme implemented in partnership with Mastercard Foundation.

As a selected youth champion, Sylvia attended a three-day training at the Agricultural Trade Show in Jinja city. There, she met young entrepreneurs and was exposed to countless business ideas. During the training, she learned about business planning, market research, financial literacy, and agronomy.

"Before the training, my mind was locked in brewing *abutia* and was blind to any other kind of business. The training opened my mind," Sylvia

recalls. Inspired by what she saw and learned, Sylvia returned home ready to dive into other businesses.

Building a Business

As startup capital, Sylvia quickly applied for a loan of UGX 5,000,000 (approx. €1,218) from Centenary Bank, with her grandfather as guarantor. Using the loan, she purchased a milling machine and initially set up at Singila Trading Centre in Karumba Lopuo parish. She employed a local male youth to operate the machine, paying him UGX 100,000 (approx. €4.36) monthly. Despite competition from two other mills, Sylvia's machine quickly became a favourite due to its new condition, customer-friendly service, and competitive pricing. At the start, she earned up to UGX 300,000 (approx. €73.08) daily. "I didn't believe it was possible to make such money in a day. My life totally changed for the better," she recalls.

With great profits, Sylvia paid back the loan within three months, two months ahead of schedule. However, as competition grew, eventually reaching five milling machines in her business trading centre, Sylvia's daily earnings dropped to UGX 50,000 (approx. €12.18).



"In my village, customers usually move to the newest business. So, you need to strategically use money in the first months before new competition clocks in," she explained.

To adapt, Sylvia relocated her machine to Napong village, where the population and competition were lower. That boosted her daily earnings to UGX 80,000 (approx. €19.49).

Challenges Along the Way

Despite her fast progress, Sylvia still faces hurdles. The lack of nearby machine mechanics means she must pay money to transport one from Kotido town. She also highlighted insecurity as a serious concern. "Sometimes, business people are attacked and robbed because people know that they have money, which puts our lives and livelihoods at risk," she said.

To safeguard her earnings, Sylvia opened an account with Centenary Bank where she deposits her daily earnings and saves with her group's Village Savings and Loan Association (VSLA).

Sylvia Iteo's transformation from a local brewer to a successful entrepreneur and political candidate exemplifies the remarkable potential of a rural young woman.

Sylvia operating her milling machine. Below, with group mates.



The Future and Aspiring for Leadership

As a single mother of two, Sylvia comfortably takes care of her children, affords good clothing, and has accumulated substantial savings. "What helped me when my earnings dropped was saving a lot. I had enough money to shift and set up my machine in a different location. MUCOBADI and Centenary Bank taught me not to waste money," Sylvia emphasises. Looking ahead, Sylvia plans to contest for the position of Woman Councillor, a role that allows her to represent the women of Longaroe sub-county at the Kotido District Council. "I want to be a voice for young women and contribute to policies that improve our lives," she said.



Some group members weeding and watering one of their gardens. Right, Santina Codet poses with part of her harvest.

MOROTO YOUTH REAP BIG FROM SMART FARMING

In the arid terrain of Moroto District, located in Uganda's Karamoja sub-region, dry seasons once meant doom for farmers. But now, a wave of enterprising youth is flipping the script. Armed with innovative irrigation methods and entrepreneurial spirit, these young people are turning dry seasons into golden opportunities, and redefining the future of agriculture in the region.

One such group leading the change is Lolem Youth Group, based in Nachele Village, Musas Parish, Katikakile Sub-County. Formed in 2023, the group is a sub-group of Musas PELA, created with support from Gudie Leisure under the Markets for Youth Programme implemented by GOAL Uganda in partnership with Mastercard Foundation. Members of Musas PELA including youth leader James Lomago were trained and certified in good agronomic practices, financial literacy, business development, and market access.

Inspired by the training, Lomago mobilised 15 other youth (10 women and 5 men) to form Lolem Youth Group. After passing on the knowledge he gained, the group chose vegetable farming as a tool to improve their livelihoods. With community support, the group secured an acre of land for farming. They also approached Apostles of Jesus Minor Seminary, a neighbouring school, for access to water, crucial for their dry season farming plans.

Smart Farming for Sustainable Income

In their first farming season, group members collectively contributed UGX 50,000 to buy seeds for tomatoes, *sukuma wiki*, cabbages, spinach, carrots, onions, and eggplants. Each member received a personal 20x20 meter garden block. The group agreed that sales from each block would go directly to the member, but all members would contribute to the group's irrigation system.

With savings and small contributions, the group

purchased pipes, a sprinkler, cement, bricks, and gravel to channel water from the seminary school to their fields a distance of about 500 metres. This system significantly increases yields. As a result, the group can farm all year round, even during the harsh dry spells.

Profits from Cowpeas and Collective Growth

Under Lomago's leadership and guidance from Gudie Leisure, the group focused on growing cowpeas leaves during the dry season. Cowpeas leaves require little water and can be harvested every three weeks.

Due to their staggering planting approach, each member earns at least UGX 30,000 every week from a single harvest during the dry season. This consistent income is changing lives. Members are now able to save for their goals, pay for their children's education, and contribute meaningfully to their households and communities.

A Personal Story: Santina's Rise from Casual Work to Financial Freedom

One of the group's most inspiring success stories is Santina Codet, a single mother who joined Lolem Youth Group in late 2024 after struggling to survive on casual labour. "What attracted me was seeing how committed the members were, and how much they earned from such small plots," she recalled.

Santina now manages three garden blocks, each bringing in UGX 30,000 per harvest. She ensures continuous planting so she has income every week.

To manage her time efficiently, she hires someone at UGX 3,000 per day to prepare her garden while she takes her vegetables to the market. From her earnings, she buys food, soap, sugar, and other household necessities. "I can also borrow from our VSLA to pay school fees," she said. "One of my children is in Primary Six, and the other completed Primary Seven. I'm confident that I will raise enough to take him to secondary school." She commented. She hopes to involve her 14-year-old son in the farming group, so they can work together to raise school fees and sustain their household.

Through dedication, teamwork, and innovative farming practices, Lolem Youth Group is proving that even in the toughest conditions, opportunity can bloom. When the dry spell is prolonged, these young farmers aren't worried, they're ready to cash in.

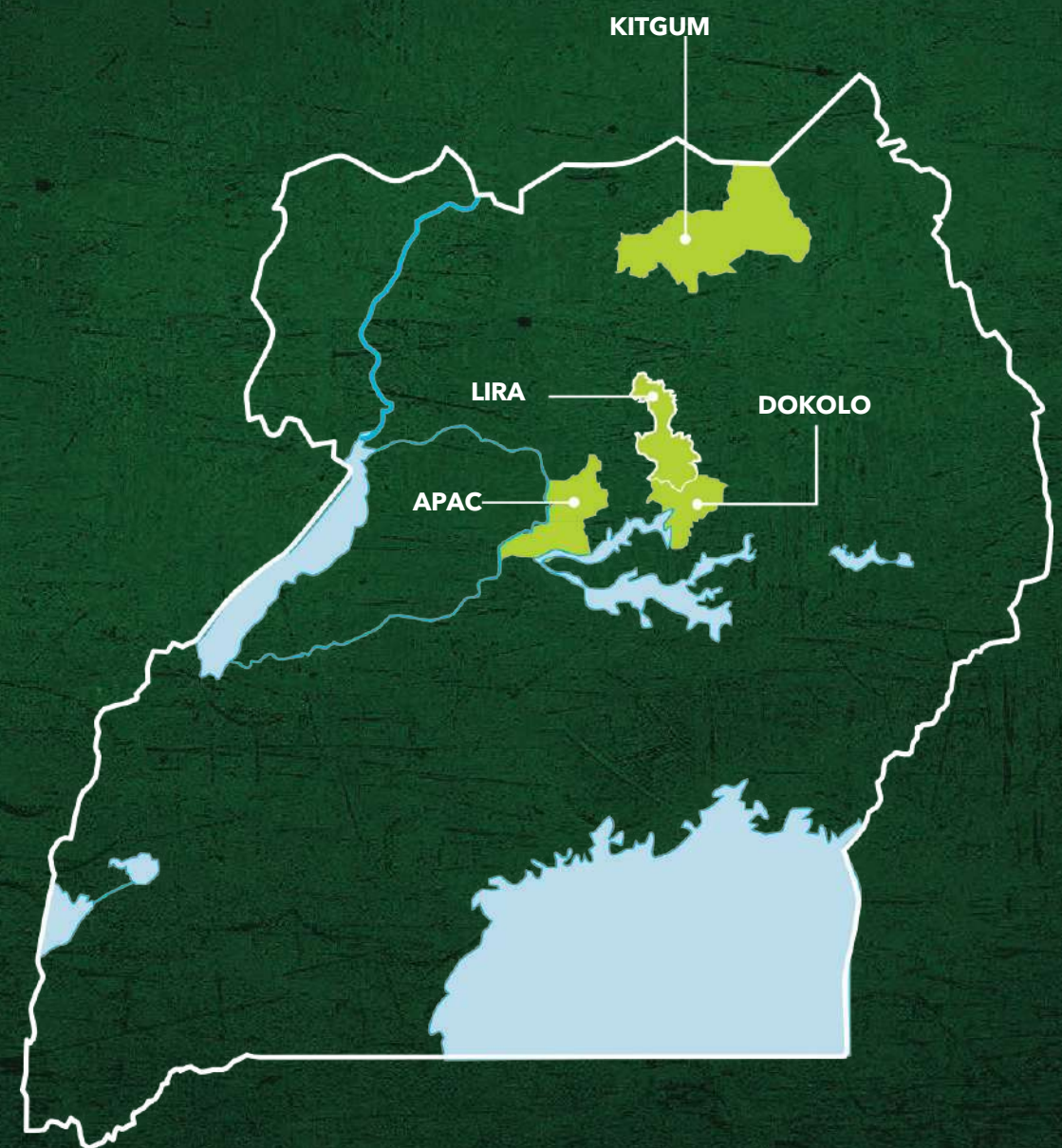
The group also operates a Village Savings and Loans Association (VSLA) where each member saves a minimum of UGX 2,000 per week. Members borrow from the pool at an interest rate of 10%, which they use to support personal investments.

The system also provides social support, helping members during moments of celebration or hardship. The group's structure encourages accountability; each member must tend their garden or risk being removed for non-participation.



Northern Uganda

While Northern Uganda is also experiencing the negative effects of climate change that have not spared the refugees, youth and women, the region is undergoing a slow but steady economic transformation, shifting from post-conflict recovery and subsistence farming to commercial agriculture. The Markets for Youth programme seized the opportunity to further boost the region's economy by supporting the youth to get into profitable and fulfilling work.



PLANTING THE FUTURE IN KITGUM

FUTURE MASTERS: A BOLD STEP TO CHANGE

In Bigongo Village, tucked within Amida sub-county of Kitgum District, daily life has long been shaped by subsistence farming, limited access to income opportunities, and high rates of youth unemployment. With few skilling activities for young people, many youths face redundancy, dependency, and migrate to urban centers hoping to get employment. The formation of the Future Masters Youth Group was both a response to immediate needs and a bold step towards long-term change. What began as a small church-based fellowship became a determined group tackling farming, saving, and growing together.

Today, the Future Masters Youth Group stands as a symbol of possibility, made up of 30 dedicated members—23 women and 7 men—driven by purpose and guided by a growing network of partners under GOAL Uganda's Markets for Youth programme.

From a Church Fellowship to a Catalyst for Change

"We started as 10 committed youth from the church," recalls Yoweri Ojwang, one of the group's male youth champions. "At first, we just wanted to save money and support each other."

But the saving didn't go well. The Village Savings and Loans Association (VSLA) did not have any sustainability structures. Resultantly, some members dropped off while others struggled to save UGX 2,000 per week. It was not until 2023, when GOAL Uganda linked the group to civil society organizations and private sector partners including Multi-Community Based Development Initiative (MUCOBADI), 49ers, Mabeere Group of Companies, Nile Forestry and Centenary Bank.

"They profiled us and introduced us to structured savings and skills training," says Ojwang. "That's when we really started to grow." Yoweri Ojwang, a youth champion, commented.



A member watering the nursery bed.

The group gained clarity and momentum through training on financial literacy, group dynamics, business management and good agronomic practices. The group was also empowered to conduct community conversations—learning that enabled them to identify community challenges and addressing them through dialogue. Through the conducted community conversations, the group solved issues like insecurity and school dropouts among the young girls in their community. This was possible with the support of local government leadership.

Practice and Perseverance: Learning by Doing

Beyond dialogue, the group began to implement what they learned. Members invested in planting soybeans, maize, and vegetables, using improved seed, effective agro chemicals and practiced techniques like spacing, line planting and post-harvest handling.



Future Masters Youth Group members covering a nursery bed of vegetables. Below, posing for a picture.

Group chairperson Dennis Nyeko admits he once had a negative view of farming.

"Where I grew up, we didn't farm. But after joining the group and seeing the results, I planted soybeans myself," he says. "From just 5kg of seeds, I harvested 72 kgs. The next season, I doubled the yields," Dennis, the group's chairperson testifies.

Another member, Cosmas Adyebo, planted maize using DK 777 seeds on one acre. Because he did not plant and weed on time, he only harvested 450kg of maize.

"It wasn't what I expected but I learned to follow all the practices they taught us because when I planted, I ignored some and that limited my yields." Cosmas shares.

Meanwhile, Jackline Anek, a 35-year-old group member and mother from Bipongo Village, invested her Parish Development Model (PDM) loan into pig farming. "I used UGX 1,000,000 to start a piggery and that has changed my life. Jackline testifies.

"Most of us feared money, interacting with Centenary Bank has boosted our confidence and we are processing a group loan of UGX 7,000,000" says Ojwang.

Looking Ahead

The Future Masters are planting more than seeds: they are growing systems, skills, and ambition. Their next steps include having a group project of vegetables and they have set up a nursery bed to kickstart that; purchasing irrigation equipment and building a stronger financial system through saving. In a region where youth unemployment is high and resources are scarce, the Future Masters Youth Group is a testimony of what happens when young people are equipped with empowering knowledge.





"My dream is to make enough so my children never miss school. I didn't finish my own education, but I want them to."

— Jackline Anek

Jackline involved in setting up her group's nursery bed.

JACKLINE ANEK'S JOURNEY TO FINANCIAL SECURITY

In Bipongo village, Kitgum district, financial insecurity was a constant source of stress for the 35-year-old mother of four, Jackline Anek. However, in 2022, Jackline's circumstances changed when she joined the Future Masters Youth Group, supported by GOAL Uganda's Markets for Youth programme implemented in partnership with Mastercard Foundation. Through this initiative, Jackline has achieved financial independence.

A Vision for the Future

Jackline has long had to rely on casual labour to supplement her husband's income and support her household. "I used to rely on casual work and my husband's provision," Jackline says. "It wasn't enough, and it wasn't stable." Jackline shares. It is in this context that Jackline decided to embark on a journey towards financial independence and a brighter future, opening a new world of opportunities for her and her family.

Empowering Female Entrepreneurs

When Jackline joined the Future Masters Youth Group, she was one of the group's original female participants, alongside 29 other women like herself, hoping to reach financial independence and security.

As part of the programme, GOAL Uganda linked them with three organisations which would further develop their financial management skills, including Multi Community Based Development Initiative (MUCOBADI), a civil society organisation; 49ers, an input company; and Nile Forest, an agribusiness. All three provided the group with training around good agronomic practices, livestock, business management, and financial literacy, among other skills.

Jackline attended sessions on pig rearing, where she learned the basics of constructing a hygienic pigsty, selecting quality breeds, and feeding schedules that promote healthy growth.

Cultivating Change

Empowered by her newfound knowledge and confidence, Jackline was inspired to apply her new skills. "I realised that I needed some capital to start a business that would improve the living standards of my family," she says.

Jackline received a loan in early 2023 of UGX 1,000,000 (approx. €246) at a 6% annual interest rate through the Parish Development Model (PDM), a Ugandan Government strategy for delivering wealth creation and employment opportunities at the parish level, as the lowest economic planning unit.

Jackline used part of the loan to construct an affordable but sturdy pigsty and used the rest to buy two pigs and feed. She also made and sold snacks like flat bread and boiled ground nuts to provide an extra stream of income. "Through the snack sales, I provided immediate relief for my family," she explains.

Before joining Future Masters, Jackline rarely left her house and often felt invisible in her community. However, through her participation in the programme's training sessions, savings group meetings, and peer learning activities, Jackline has become an active contributor to planning discussions. She now represents the

group in meetings and shares her knowledge with other women in Bipongo, "I never thought I'd be someone others would come to for advice," she jokes.

Jackline is especially proud of the group's approach to shared decision-making. Loans are reviewed together, and accountability is handled with transparency. When a member defaults or delays repayment, the group investigates why and makes an objective decision.

Looking to the Future

Jackline's growing piggery gives her something she didn't have before: options. Looking forward, she plans to add goats to her farm and hopes to purchase improved pig breeds with better market returns.

She also wants to expand her small-scale food business and begin saving for her children's education.

Jackline's story reflects a broader shift happening in Bipongo Village and beyond. Youth and women who once lacked access to opportunities are now saving and growing thanks to locally led and intuitive partnerships with GOAL. "While I still have a long way to go, I'm grateful and motivated by far I have come from," Jackline shares.



Jackline and members of Future Masters at work.

COSMAS ADYEBO'S PATH TO PROGRESS

In Bipongo Village, nestled in the Kitgum District of Northern Uganda, the Future Masters Youth Group is making a significant impact. Among its members is Cosmas Adyebo, who has steadily built his livelihood with the support of the Markets for Youth programme. Through this partnership, Cosmas has expanded his knowledge base and skill set, forging his own path toward success in agriculture.

The Future Masters Youth Group

In rural areas of Uganda, such as Kitgum District's Bipongo Village, formal jobs can be scarce. However, the Future Masters initiative has provided essential agricultural training to young people in Bipongo, helping them overcome challenges and plan for a brighter future.

One such individual is Cosmas Adyebo, a member of the Future Masters Youth Group supported by GOAL Uganda's Markets for Youth Programme. Coming from a background in small-scale farming, Cosmas had the ambition and drive to succeed in agriculture but lacked the necessary support and guidance.

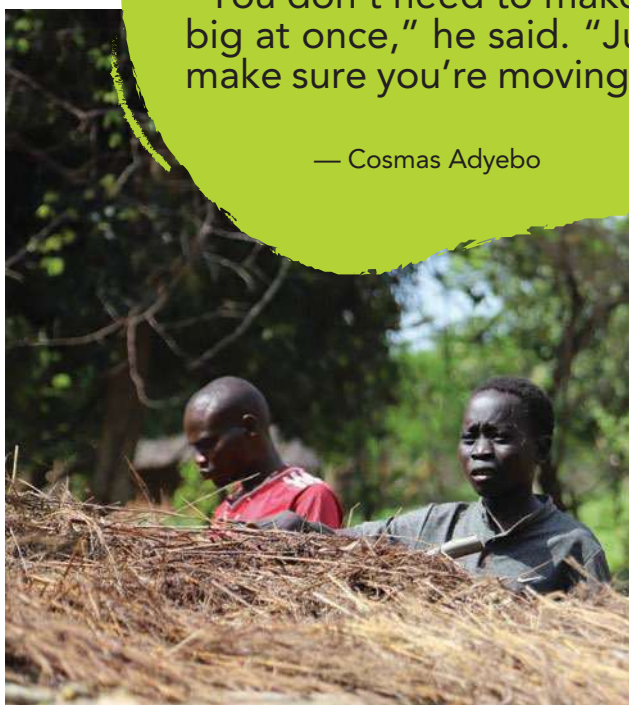
Joining the Future Masters Youth Group was a turning point for Cosmas. The training provided through the Markets for Youth Programme, implemented by GOAL Uganda in partnership with the Mastercard Foundation, gave him the opportunity to test new ideas, adapt to challenges, and plan for a sustainable future. Cosmas has since made significant strides in building a sustainable livelihood, demonstrating the impact of targeted support and training.

Growth Through Partnership

From its beginnings as a small savings circle, Future Masters Youth Group has developed into a structured associations of 30 members, owing to the support of GOAL Uganda's Markets for Youth programme, funded by Mastercard Foundation,

"You don't need to make it big at once," he said. "Just make sure you're moving."

— Cosmas Adyebo



Cosmas with group members covering a nursery bed.

and partners such as Multi-Community Business Development Initiative (MUCOBADI), 49ers Farms Ltd, and Nile Forestry. Together, they run a savings scheme, cultivate a group farm, and receive ongoing training in agronomy and financial literacy.

For Cosmas, this support has been transformative.

Learning Through Participation

Before Future Masters, Cosmas had some knowledge of small-scale farming, thanks to his family background. However, it was the group's agribusiness training, especially from partners like 49ers and Mabeere, that opened his eyes to new, innovative approaches. With newfound inspiration, he began to rent land in the nearby village of Lukome, where he planted maize using the DK 777 variety seeds, recommended by the group. "The seeds germinated well," he recalled, "but



Cosmas strikes a pose for a photo.

I struggled with gap filling and weeding," said Cosmas.

Despite his efforts, the harvest was modest because of cost-cutting by compromising on weeding and the amount of seed. He collected just three sacks, far lower than his expectations. But the result did not discourage Cosmas. Instead, he used part of the yield for household consumption and sold the rest in the local market.

Cosmas didn't view this as a failure but rather as an opportunity to improve. He used part of the yield to feed his family and sold the rest locally. More importantly, he took away lessons that would shape his next season: the importance of thorough weeding, optimal planting density, and proper planning.

Looking to the Future

With the support of the Markets for Youth programme, Cosmas is already planning to plant next season. He hopes to try soybeans this time, focusing on correcting his past mistakes by improving spacing, timely planting, and weeding. He also wants to expand his groundnut business and experiment with vegetable growing on a smaller plot near his home. His goal is to increase food production for his household, earn a stable income, and grow his savings. He also hopes to invest in a poultry business in the future.

Diversifying to Thrive

Cosmas began to explore other ventures to support his family. He started to boil and sell eggs, buying in bulk and reselling them in the community. Later, he started to sell a value-added groundnut product, packaging, roasted and flavoured groundnuts in small quantities. For Cosmas, these small steps led to a big difference. They help him purchase inputs, feed his household, and keep up with his savings group contributions. "It's not always easy," he admitted, "but every bit counts."

The Power of Community

The Future Masters Youth Group has been a critical source of support. Through their Village Savings and Loan Association (VSLA), members contribute UGX 2,000 (€0.49) weekly and can access small loans when needed. The group meets regularly to review loans, share updates, and explore new ideas. Cosmas values the structure. He's seen how the group helps others like Jackline Anek invest in livestock or how Nyeko Dennis turned to soybean farming after the training. "When we see others succeed, it pushes us to keep going," he said. He also benefits from the peer learning environment. Sharing experiences about pest management, planting schedules, and market prices helps members avoid repeated mistakes.

The group also serves as a hub for knowledge-sharing, where members discuss pest control, planting schedules, and market prices, lessons that save time, money, and effort.



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“I’ve learned that leadership isn’t about being loud. It’s about being dependable and consistent.”

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LEADING BY EXAMPLE

DENNIS NYEKO AND FUTURE MASTERS

“I never imagined I’d be talking about farming, let alone leading a youth group growing vegetables, managing savings schemes, and teaching others to do the same,” says Dennis Nyeko, Chairperson of the Future Masters Youth Group.

Small Steps Towards a Big Future

The Future Masters Youth Group was born from a small idea with big potential. It began with a group of church members saving just UGX 2,000 (approx. €0.49) a week. They learned that even the smallest of contributions can lead to big achievements.

The group now consists of 30 active members, 23 women and seven men, including Dennis, who never envisaged himself working in agriculture. Growing up in Kitgum District, North Uganda, farming always felt like a punishment for Dennis. Every time he misbehaved or stepped out of line, he was forced to dig.

Because of this, Dennis dreamed of moving to the city. “Just like me, going to the city and visiting the

village once in a while with good clothing is a dream of most young people in this community,” Dennis shared.

Changing Lives in Kitgum District

However, a turning point came when GOAL Uganda’s Markets for Youth programme, implemented in partnership with Mastercard Foundation, connected Future Masters with several partner organisations, including the Multi-Community Based Development Initiative (MUCOBADI), 49ers, Nile Forestry, Mabeere Group, and Centenary Bank.

With their help, Dennis developed a knack for commercial farming. Putting his training into practice, he planted 5kg of soybean and after much hard work and patience, he harvested 72 kilogrammes before doubling this amount the following season.

“That might sound small, but to someone like me who didn’t like farming and had no livelihood, that was exciting,” Dennis remarked.



Dennis covering the group’s vegetable nursery bed with the team.



Leading by Example

Now the chairperson of the group, Dennis recognises that every member adds value. Dennis has become a thoughtful and effective leader. He guides the group by calling regular meetings, resolving disputes, and encouraging everyone, especially the women, to voice their opinions and take initiative.

When members face difficulties repaying loans or they fall behind on their savings, Dennis helps them to identify the cause and offers advice on the best way to move forward.

This approach has paid off, with the Future Masters now running a successful Village Savings and Loan Association (VSLA) with a total savings of UGX 11.8 million

(€2,876). Members can access loans at a 10% interest rate and many now run successful businesses, have constructed homes and are better able to support their families.

Dennis also represents the group in wider community forums, discussing issues that affect youth, from climate change to community security.

CULTIVATING HOPE

YOWERI OJWANG'S STORY OF SUCCESS

In Bipongo village, nestled in the Kitgum district of North Uganda, Yoweri Ojwang has benefited from the formation of the Future Masters Youth Group, which was set up as a response to the limited income opportunities in the area. Yoweri is a male youth champion for the group, which is supported by GOAL Uganda's Markets for Youth programme, implemented in partnership with Mastercard Foundation. Benefitting from the programme's financial literacy training, Yoweri Ojwang has scaled his personal growth and created opportunities to build his own future.

A Beacon of Hope

In Bipongo, life has long been defined by subsistence farming, limited income opportunities, and high youth unemployment. These challenges have driven many to migrate to urban centres. However, the Future Masters Youth Group now stands as a beacon of hope for the young people of Bipongo.

Yoweri recalls the humble beginnings of Future Masters, which started as a small savings group and has since grown to 30 members: 23 women and seven men.

"We began as 10 dedicated



youths from the church," Yoweri shares. "Initially, our goal was simply to save money and support each other."

The early days were tough. The Village Savings and Loans Association (VSLA) lacked sustainable structures, causing some members to drop out. Others struggled to save 2,000 UGX (approx. €0.48) per week.

Growth Through Partnership

In 2023, things took a positive turn when GOAL Uganda connected the group with civil society organisations and private

sector partners, including Multi-Community Based Development Initiative (MUCOBADI), 49ers, Mabeere Group of Companies, Nile Forestry, and Centenary Bank. "They profiled us and introduced us to structured savings and skills training," Yoweri explains. "That's when we really started to grow."

Through training in financial literacy, group dynamics, business management, and good agronomic practices, the group gained clarity and momentum. These partnerships empowered them to conduct community conversations, identifying and addressing local challenges through dialogue.

With the support of local government leadership, these community conversations have led to a decrease in financial insecurity and fewer young girls dropping out of school. With assistance from GOAL's Markets for Youth programme, Future Masters members began investing in planting soybeans, maize, and vegetables, using improved seeds, effective agrochemicals, and techniques like spacing, line planting, and post-harvest handling.

Group chairperson Dennis Nyeko has witnessed significant positive changes since his childhood in Bipongo Village.



Yoweri posing with other members of Future Masters.

"Where I grew up, we didn't farm. But after joining the group and seeing the results, I planted soybeans myself," says Nyeko. "From just 5kg of seeds, I harvested 72kg. The next season, I doubled the yields."

Meanwhile, Jackline Anek, a 35-year-old group member and mother from Bipongo Village, invested her Parish Development Model (PDM) loan into pig farming. "I used UGX

1,000,000 (approx. €240) to start a piggery, and it has changed my life," she testifies. "Most of us feared money," Yoweri admits. "Interacting with Centenary Bank has boosted our confidence, and we are processing a group loan of UGX 700,000 (approx. €168)."

Looking Forward

The Future Masters are sowing more than seeds, they are cultivating systems, skills, and ambition. Their next steps include

launching a group vegetable project, starting with a newly established nursery bed, purchasing irrigation equipment, and strengthening their financial system through diligent saving.

In a region where youth unemployment is high and resources are scarce, the Future Masters Youth Group stands as a testament to the transformative power of empowering knowledge.



BUILDING A POULTRY EMPIRE USING MODERN MARKETING STRATEGIES

In Kitgum District, a group of young entrepreneurs has combined traditional poultry farming with modern marketing strategies to create a thriving business that is changing the lives of its members and the space of poultry farming.

The Watwero Youth Group has harnessed the power of social media and mainstream media like radio to build a successful poultry empire that is making waves, not only in Uganda but across neighbouring regions.

Watwero Youth Group's journey began in 2022 when Joel Ocaya, the group's visionary leader, attended a youth trade exhibition in Kitgum organised by GOAL Uganda. At the event, he showcased his local chicken project, which was on a very small scale. At the exhibition, a GOAL Uganda staff advised him to form a group of youth for joint growth.

Following this guidance, Joel established Watwero

Youth Group with seven members. The group's membership has since grown to 28. Through the Markets for Youth programme, implemented by GOAL Uganda in partnership with the Mastercard Foundation, GOAL linked the group to the Multi-Community Based Initiative (MUCOBADI), a mindset partner and Agro Tourism Association, an agribusiness. The partners mentored the group on financial literacy, business management, and mindset change.

From Humble Beginnings to Expanding Profits

The group's poultry venture began with just 20 one-month-old Kuroiler birds, purchased for UGX 7,000 each off their savings. Despite the community's skepticism about the viability of hybrid birds, the group was determined to prove that they could succeed. With knowledge from their training, the youth educated the community about the benefits of hybrid poultry, emphasising benefits like the high growth rate, cheaper production and the quality of their meat. The group earned UGX 700,000 selling

each bird at UGX 35,000. Fighting the urge to share their inaugural profit, the group reinvested it all by switching to brooding chicks which proved to be a more profitable venture. The group also got a UGX 1,000,000 (€241) loan from the Agro Tourism Association at a 10% interest rate and purchased 340 one-day-old Sasso chicks from OJ Chicks Uganda.

Currently, the group is managing 1,500 birds and chicks, with plans of stocking 2,000 in the next cohort. The group earns an average profit of UGX 7,000,000 (€1,690) per month.

Effective Marketing Strategies: Reaching a Wider Audience

As their business grew, the Watwero Youth Group realised the importance of marketing and broadening their customer base. They adopted a comprehensive marketing strategy, including radio advertisements, social media outreach, and community-based awareness campaigns.

Ocaya credits much of its success to its use of local radio stations, which has helped it reach farming communities across Northern Uganda and beyond. They currently advertise on Radio Rupiny in Gulu, Tembo FM and Mighty Fire FM in Kitgum. Radio Rupiny, in particular, has been instrumental in connecting the group with customers in South Sudan and neighbouring regions. Additionally, the group also supplies to main hotels and restaurants in the region. "Our radio adverts have made it possible for people in South Sudan and beyond to know about our farm," Joel Ocaya explained.

The group spends UGX 550,0000 monthly on radio adverts. Being a fully registered farm has enabled them to expand their market reach and create a sustainable business model.

The group's success has caught the attention of farmers across the region who desire to learn from the group. And as such, the group published a poultry guidebook, offering practical advice for farmers starting their own poultry ventures. The guide is strategically sold along with one-month chicks at UGX 20,000 per coloured copy and UGX 10,000 for the black and white version. From the book sales, the group has so far made over UGX 14,000,000 (€3,380).

Diversification: Empowering Members and Supporting the Community

The Watwero Youth Group is not only excelling as a collective initiative, but individual members of the group have also been empowered to run thriving individual businesses. Irene Lakot, the group's Vice Chairperson makes an average monthly profit of UGX 300,000 from brooding. While Simon Komakech, a member with a physical disability earns about UGX 1,000,000 every season from growing local breed birds. Martin Jimmy Ojok on the other hand, has a thriving mushroom and poultry farm that makes him at least UGX 1,600,000 per month. And Christopher Oyel, who deals in poultry and piggery feeds nets UGX 900,000 a month.

The individuals attribute their success to the group that empowers them with knowledge but also avails them with market for their products.

Watwero Youth Group's Future

The group with a well stipulated vision board pinned at their farm gate, plans to invest in a transportation truck, office space, build a more modern poultry house, and continue expanding its operations beyond their wildest imagination.

"We are not planning to stop growing, we will keep expanding beyond the horizon," Joel emphasised.

The group believes that owning a transportation truck will tackle their biggest challenge of late deliveries of birds to customers due to using public transport.

The success story of Watwero Youth Group shows the power of embracing new technologies and deploying strategic business models. The group is on track to becoming a key player in Uganda's poultry industry, offering a blueprint for other youth groups across the country.



SECURING LIVELIHOODS

MARTIN OJOK'S POULTRY AND MUSHROOM ENTERPRISE

Martin Ojok, a 32-year-old member of the Watwero Youth Group in Northern Uganda, has built a sustainable livelihood through poultry and mushroom farming. After an initial financial setback, he persisted and now has a profitable business, generating a steady income. Inspired by his mother, Martin expanded into oyster mushroom cultivation, supplying a major buyer in Kampala. His work is now empowering others through peer training and community engagement.

The Markets for Youth programme, implemented by GOAL Uganda in partnership with the Mastercard Foundation, aims to support young people to develop income-generating ventures through training, mentorship, and access to markets. In Kitgum District, Northern Uganda, the programme collaborates with local partners such as MUCOBADI and the Agro Tourism Association to reach



Ojok, left. Above, going through the group vision with other members of Watwero Youth Group.

youth like Martin Ojok, equipping them with knowledge and tools to escape poverty through entrepreneurship.

Start Small, Aim High

In 2023, Martin joined the Watwero Youth Group, a group that saves money and does business, formed by seven young people to fight poverty. Moved by how well the group did with the poultry farm, Martin saved UGX 1,500,000 (€361.3) to start his chicken farm. Though he lost some birds and got back only UGX 550,000 (€132.4), he didn't give up.

"From my time with the group, I felt sure about the poultry farm because I saw the money they made. That's why I kept going," Martin said. Now, he has about 300 birds and gets a profit of UGX 1,000,000 (€240.8) each month, with the group helping him find buyers.

Diversifying with Mushrooms

Encouraged by his mother, Martin began growing oyster

mushrooms. Even with doubts from people about farming mushrooms in Kitgum's hot weather, he showed it could work with the right methods. The process was not easy, but he now makes UGX 1,800,000 (€433.5) every three months, about UGX 600,000 (€144.5) each month and has loyal customers who regularly buy his produce. Martin packs and sends the mushrooms at night to keep them fresh, showing his care for quality and standards.

Sharing Knowledge

Martin's success has become a resource for others. He regularly hosts young people on his farm, offering hands-on training in poultry and mushroom farming. "People come to my farm to learn, and I share with them so we all can make money," he said.

His work lets him pay for his children's school and help two nephews. His family's diet has also improved, as they regularly consume the mushrooms, which have high nutritional value.

A YOUNG MOTHER'S TESTIMONY

DILISH AMONY'S LIFE CHANGING STORY

Dilish Amony is the Chief Executive Officer (CEO) of Dilius Poultry Farm, in Atur Parish, Dokolo District.

Dilish is a single mother of one. Before the training, Dilish struggled to take care of her daughter. She begged and borrowed money to provide medical care and education for her child.

Gudie Leisure Farm, GOAL's private sector partner in the Markets for Youth programme, identified Dilish and trained her in poultry management and business.

After the training, Dilish got a loan of UGX 2,000,000 (€483)

“

I didn't know it was possible to get such money. I am paying for medication for my daughter. I also save monthly,” Dilish commented with a smile.



from Equity Bank and kickstarted her poultry business with 400 chicks. Today, Dilish broods and sells chicken as well as eggs and makes a monthly profit of UGX 900,000 (€217). Her monthly savings have accumulated to UGX 2,500,000 (€ 603.6).

The young mother is expectant of the future. “In the near future, I will be able to buy land and construct a house for my daughter and I,” she projected.

Dilish is one of the many women who have been impacted by the Markets for Youth programme which views women as sustainable drivers of holistic economic empowerment. She is a concrete testimony!



John in front of his agro-dealership.

WALKING OUT OF POVERTY THANKS TO AGRIBUSINESS

At 28, Malisi John Bosco is a symbol of success in Katamarwa village in Kiryandongo district.

He owns this title because of his entrepreneurial skills in horticulture.

Having graduated with a diploma in animal husbandry Malisi tried to look for work but failed. He decided to practice agriculture in 2016, but on a rudimentary level. He planted maize and kept some animals, which were not as rewarding as he had hoped.

I had my education, but I lacked the attitude and skills to enable me take on agriculture as a business. That's when we, 25 young friends and I, created a village savings and loans association (VSLA) called 'Team No Sleep' savings group, which helped us to make some investments,” Malisi says.

In 2021, Wezesha Impact, a CSO partner with the Markets for Youth programme, took Malisi's group on for a three-phase entrepreneurship promotion training. The training featured financial literacy, entrepreneurship skills, business ideas, saving and investments, among others.

Malisi says: “The training allayed all my fears and sparked within me a commitment to save and make investments. With the knowledge and skills I acquired, I raised one million shillings from selling tomatoes and maize to start a grain store.”

After realising some profits from the store, he ventured into piggery, purchasing two piglets at Ush 400,000 in December 2021.

His venture into piggery was to help him keep afloat during the seasons that the grain store would not be bringing in money. One of his pigs has since produced eight piglets, which he says he is growing to sell off for slaughter.

Malisi also ventured into cattle keeping. With a profit of 600,000 UGX from the grain harvest season, he used 500,000 UGX to purchase a heifer which is now valued at one million shillings.

Based on his training, Malisi now employs modern methods of farming on his farm, such as fertiliser application, crop spacing, post-harvest handling, and pest and disease control.

As a youth champion, Malisi has been able to train other youths in his savings group, as well as other members in his community. As a result, quite a number of youths in his community apply the acquired knowledge and skills in their own gardens. Malisi even employs some trainees for buying and selling maize. Malisi dreams of expanding his food store.

Pointing at two trucks passing by, he says, “I want to start using such trucks in buying and selling my maize. I am working towards achieving that in future.”



ECONOMIC PROMISE FOR THE FUTURE

THE STORY OF BED IGEN GROUP

Prophetically named Bed Igen Group, a Luo phrase loosely translated to mean 'have hope', the youth group is thriving with each passing day. Thanks to their hard work, perseverance and unwavering commitment! Bed Igen Group situated in Bar Subcounty, Lira District- Northern Uganda, started in 2021 with 17 members.

The membership has grown to 47 since. With humble beginnings glazed in self-doubt, the group dared to think differently, push boundaries and challenge the status quo.

When we started, we had nothing but hope that the group would help us to develop through agriculture. Unfortunately, we did not know how to start. So we resorted to saving without a specific goal or clear direction, said Robin Ricky Okwir, the group chairperson.

In 2022, GOAL's Markets for Youth programme identified the group and linked them to Wezesha Impact, a civil society organisation that trained the group on group dynamics, safeguarding and business management.

Input companies like Agrifarm, 49ers and BRAC seed provided the group with affordable quality



seeds and agro chemicals.

The companies also empowered the group with the best agricultural practices including line planting, post-harvest handling and safe use of the agricultural chemicals.

In addition, Shalom Ventures, a tractor company, trained members in mechanics and tractor operation. Hive-Colab took the members through the process of starting up and registering a business.

The financial literacy training offered by Equity and Centenary banks would later culminate into access to affordable loans.

Today, the group individual members have invested and are reaping from rewarding businesses.

“

Before I joined the group, life was so difficult. I was a child-mother with three children. Through the group, I have learned how to grow and sell rice, soya, cassava and maize. Money is no longer my problem. "I pay my children's school fees, we have decent meals, and I can afford health care. I want to be the leading supplier of maize flour in Lira city and beyond. "

Dorcus Awor, the General Secretary of Bed Igen Group



Dealing in maize, beans, groundnuts, rice, cows, goats, and hens, Salome Auma, also a member of Bed Igen Group, makes profits of about UGX 1,500,000 (€362) a month. Salome's biggest market for produce are schools.

“

empower my business" think I could as a man
I made women ed confide in me
money trainings and build



Some of the members of Bed Igen Group during one of their meetings.

The group's annual savings have grown from an average of UGX 700,000 (€168.9) to a remarkable UGX 12,000,000 (€2,896).

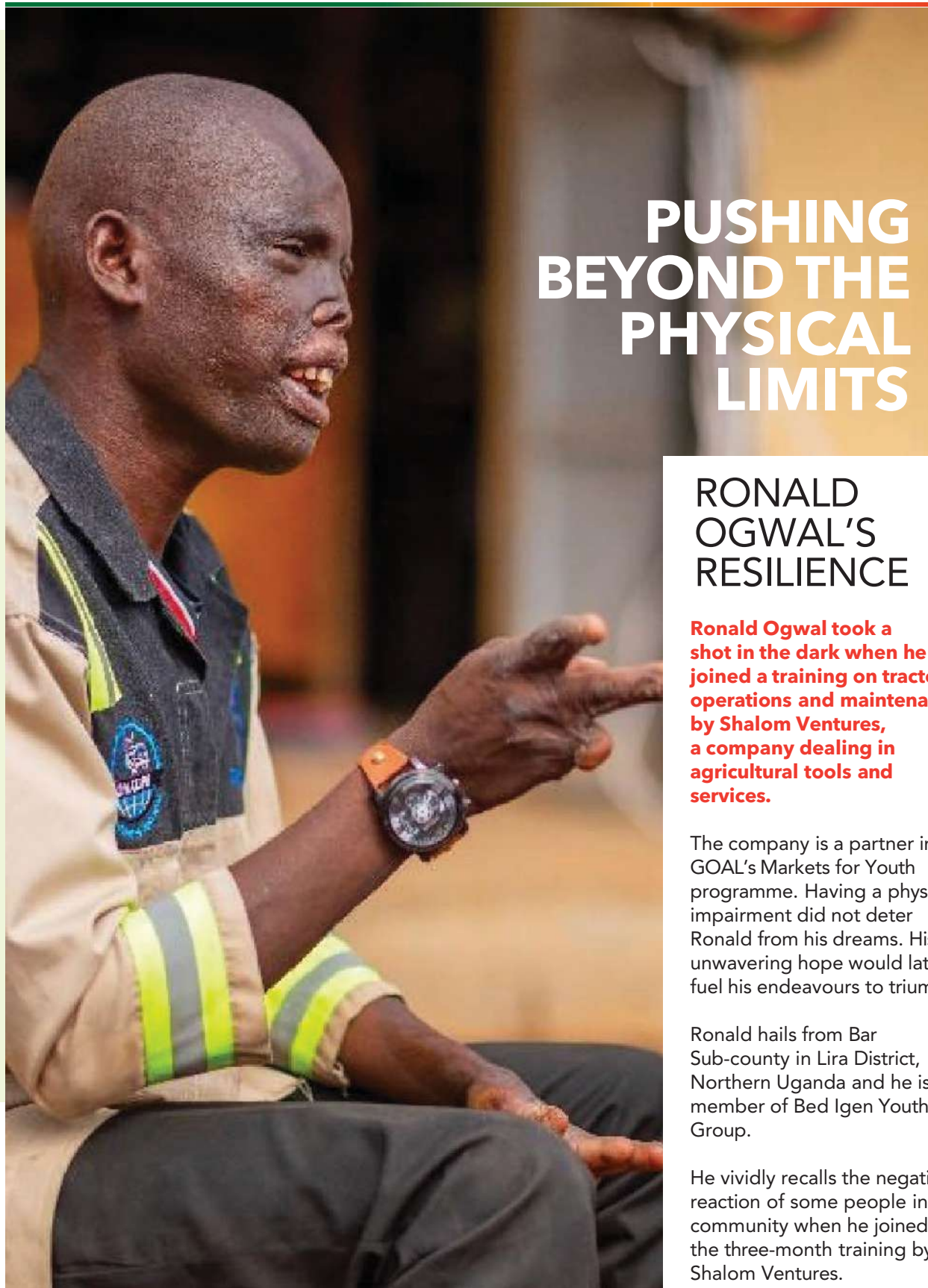
Whether the group has met its mission and vision is a matter of time.

However, so far, the name of the group is widespread with members spreading the

agriculture gospel to everyone with a listening ear.

Bed Igen group is growing very fast, and everyone is amazed. Many young people in Bar Subcounty thought that agriculture was useless, but their success has shown that agriculture is a sustainable and progressive business.

For sure, their future is promising.



PUSHING BEYOND THE PHYSICAL LIMITS

RONALD OGWAL'S RESILIENCE

Ronald Ogwal took a shot in the dark when he joined a training on tractor operations and maintenance by Shalom Ventures, a company dealing in agricultural tools and services.

The company is a partner in GOAL's Markets for Youth programme. Having a physical impairment did not deter Ronald from his dreams. His unwavering hope would later fuel his endeavours to triumph.

Ronald hails from Bar Sub-county in Lira District, Northern Uganda and he is a member of Bed Igen Youth Group.

He vividly recalls the negative reaction of some people in the community when he joined the three-month training by Shalom Ventures.

"This job is not for you; how will you drive the tractor or even hold a spanner with your hands?" they mocked him.

Inspired by a bold vision for the future, Ronald did not give up nor listen to naysayers. Thanks to group members who encouraged him all the way and the confidence he had attained through the Markets for Youth programme, he overcame those.

Ronald joined the training for tractor operators by Shalom Ventures in November 2023. He was later deployed to a garage in Lira City where he got an opportunity to put what he had learned into practice. While at the garage, he learned how to repair motor bikes, ox ploughs, and bicycles.

When Ronald graduated in February 2024, Shalom Ventures handed him and other graduands startup kits which comprised of a spanner and a toolbox.

As startup capital, Ronald borrowed UGX 500,000 (€120.7) and later UGX 1,000,000 (€241) from his group to start a garage and a spare parts shop for motorbikes, ox ploughs and bicycles. The shop has since grown to make profits of at least UGX 30,000 daily.

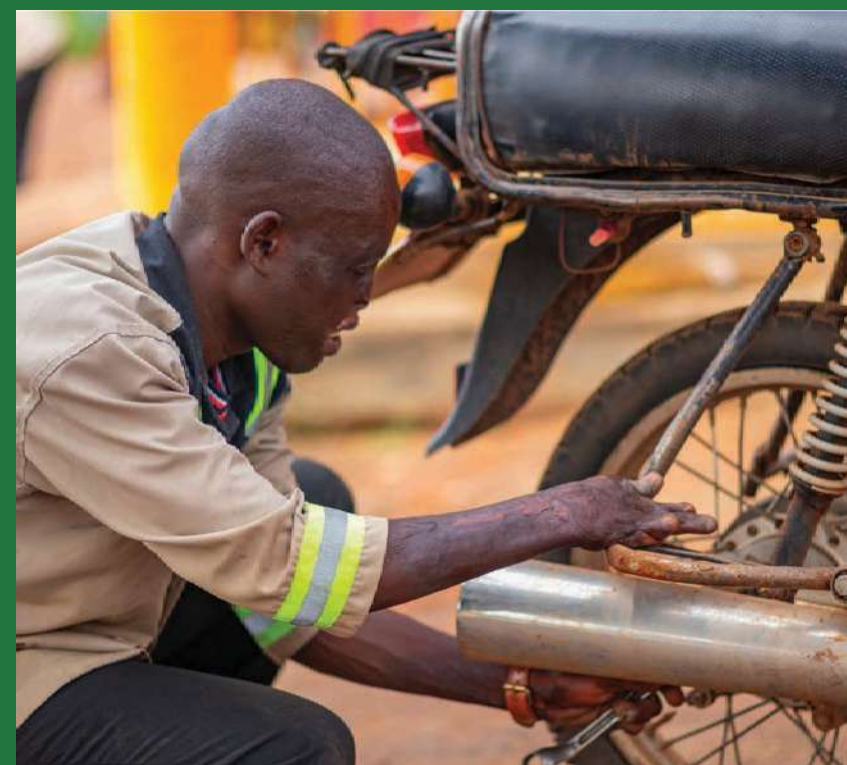
"At first, I wanted to drive a tractor, but my village had very few tractors and it was hard to get a job. But now when I look back, I think that was a blessing in disguise because it motivated me to start my own business," Ronald narrated.

Previously, Wezesha Impact, a civil society organisation partner of GOAL under the Markets for Youth programme, had trained Ronald and other group members on business management. That training nicely paid-off!

Prior to the different training courses, Ronald did not believe that he could be successful at anything and as such, he was idle and would only farm to get food for home consumption.

"I'm proud of my journey because it is proof that disability is not inability. I can now comfortably take care of my wife and children."

— Ronald Ogwal



Ronald advises youth with disabilities to continuously seek knowledge and enhance their skills because that is the only pathway to success.

Ronald's story is a poignant manifestation of the massive talents and capabilities of people with disabilities.

While they often face challenges of stigma in some communities, the determination of Ronald and his commitment to success is a life-changing inspiration!

HATCHING NEW DREAMS IN DOKOLO

YOUTH GROUP BUILDS FORTUNES ON CHICKEN

Bar Dyang Parish Entrepreneurship Learning Association deals in rabbit, fish and chicken meat. The group is based in Adwilla, a small remote village in Dokolo District, Northern Uganda.

The group started a few years back by saving and investing in various businesses, but they failed to make much progress due to lack of knowledge and experience.

Under the Markets for Youth programme, Gudie Leisure Farm, a private sector skilling partner of GOAL's, trained the group on

poultry and cuniculture business and management.

The training included close monitoring, cleanliness and infection control. Gudie Leisure also linked the group to Uzima Chicken, a company that empowered them with the skills to set up a brooder.

Following the training, the group invested in 100 chicks and applied the best practices they had learned, such as biweekly disinfection and vaccination after two weeks.

They also allow the chicken coop

to rest for at least a month before the next set of chicks are procured. Today, the group has 600 chickens kept for meat and eggs.

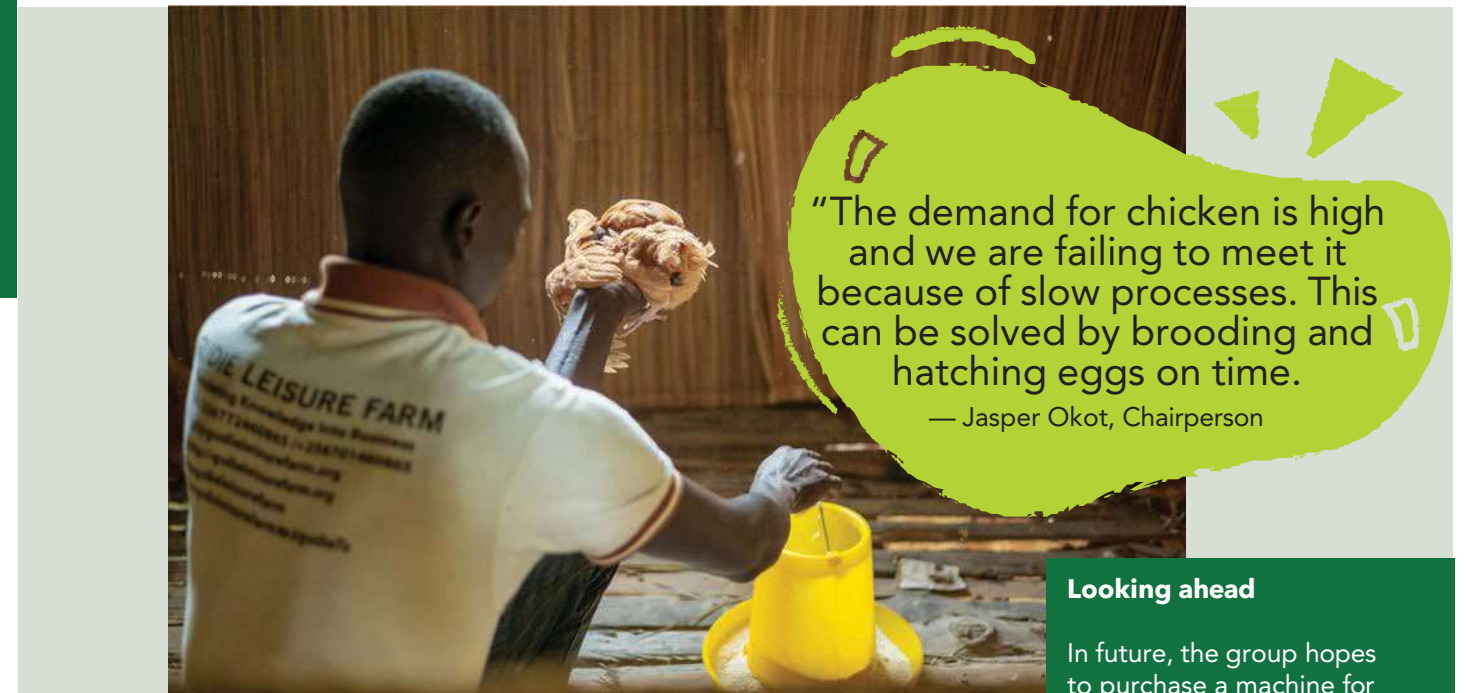
The group also roasts and sells chicken, rabbit and fish in Booster trading centre.

The group's main market are factories, parties and the general community. As such, they make profits of about UGX 150,000 (approx. € 40) daily.

From the profits, the group purchased six acres of land and are venturing into fish and rice farming.

"With the funds that we earned as a group, I saved and purchased an acre of land. I have decided to plant ground nuts."

— Flavia Agwait, Treasurer



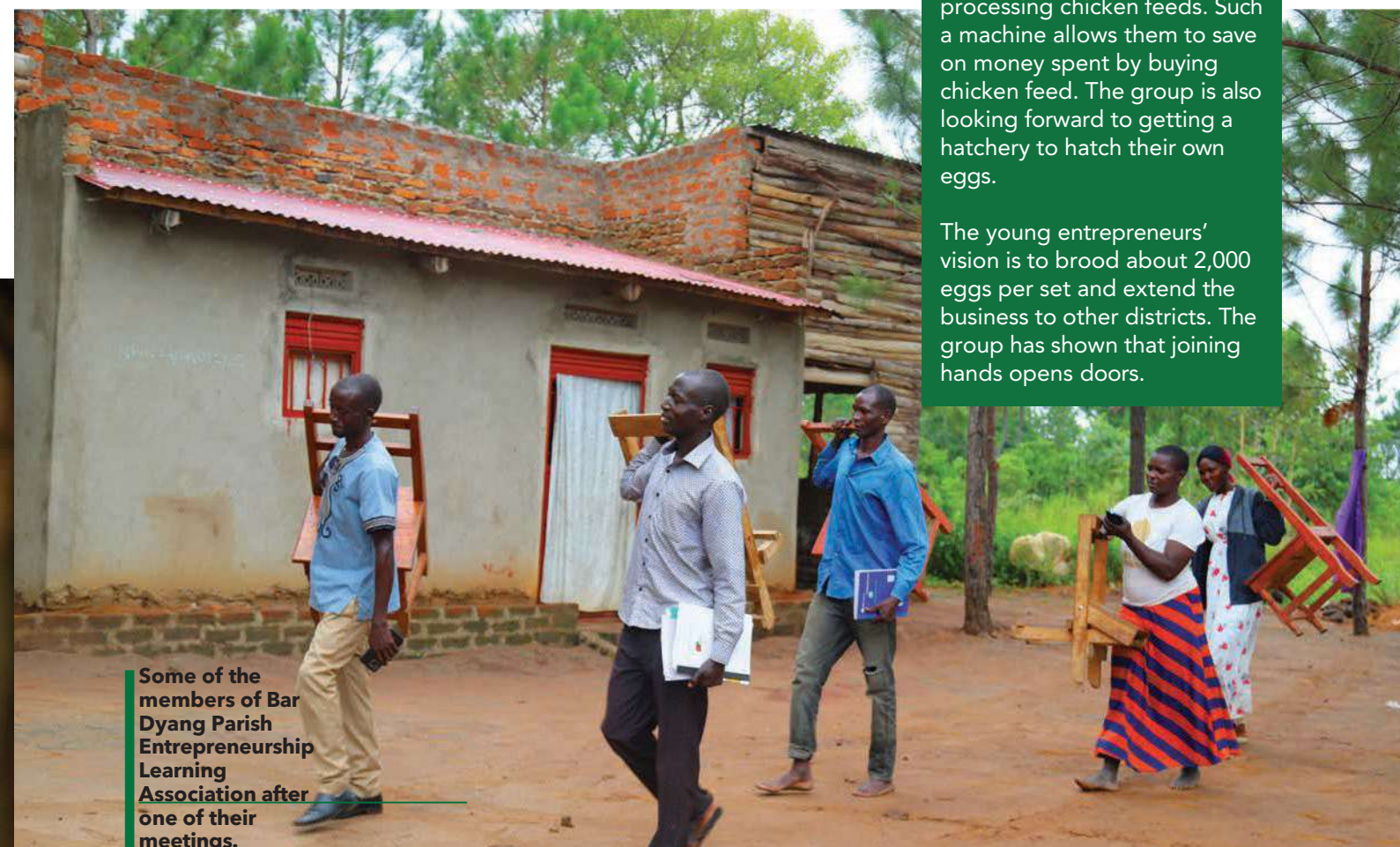
"The demand for chicken is high and we are failing to meet it because of slow processes. This can be solved by brooding and hatching eggs on time."

— Jasper Okot, Chairperson

Looking ahead

In future, the group hopes to purchase a machine for processing chicken feeds. Such a machine allows them to save on money spent by buying chicken feed. The group is also looking forward to getting a hatchery to hatch their own eggs.

The young entrepreneurs' vision is to brood about 2,000 eggs per set and extend the business to other districts. The group has shown that joining hands opens doors.



Some of the members of Bar Dyang Parish Entrepreneurship Learning Association after one of their meetings.

BUILDING A FUTURE TOGETHER

ORIBING BARDNGA YOUTH GROUP'S JOURNEY IN DOKOLO

When the Oribing Bardnga Youth Group came together in 2017, it had little—just 25 members, a shared idea, and UGX 15,000 each. But what it lacked in capital, it made up for in vision.

Over time, its small contributions pooled into something meaningful: a group livestock project, with the purchase of three sheep. By 2022, the animals had multiplied to seven, and the group used the proceeds from selling them—UGX 600,000 (€145) in total—to support a bereaved member's family and invest in the group's next phase. This included renting land for farming, buying seeds, and planning for bigger ventures such as an events management business with items like tents, chairs, and a public address system. The group is located in Bardnga village, Okwangwen Sub-county, Dokolo District, Northern Uganda.

"We're aiming to diversify, if we can rent out tents and equipment, that money can help us grow our individual adventures," Chairperson Richard Ekadu says.

The group now counts 30 active members, after growing and seeing a few leave along the way due to conflict. Their farming efforts span four acres, where they plant maize and plan to rotate in sunflowers during the second season.

Transformative Training and Expanded Mindsets
GOAL Uganda's linking Wezesha Impact to the group, unlocked the group's potential. This partnership introduced the members to practical



Richard taking stock of the material in his hardware shop. Right, members of the group.

training in financial literacy, business planning, and group dynamics.

"Before, we didn't really know how to handle money. We also didn't know how to work in a group and that's why some members left," Richard explains. "We thought maybe these trainings would just lead to handouts. But Wezesha showed us how to use what we already had to build something meaningful," he continued.

Through the training with Wezesha Impact, the group formulated a leadership structure with streamlined roles and group guidelines. The training also gave members confidence to venture into individual businesses, ranging from agriculture to small-scale retail. Richard, who was already operating a small mobile money business, ventured into the produce aggregating business that later enabled him to start a construction hardware business.

Other members took similar paths. With guidance from Wezesha, they learned that income doesn't have to come from just one stream. Diversification—sometimes called "harvesting from many sides"—became the strategy.



Partnering With Equity Bank

In 2023, Wezesha Impact connected the group to Equity Bank. They opened individual accounts under the general group account and received their first group loan of UGX 9,000,000. The loan was distributed among nine members based on need and capacity. Equity's model of distributing loans through group oversight made repayment a collective responsibility. This strengthened the group's accountability and ensured each member took their obligations seriously.

Richard received UGX 800,000, which helped him to get into farming. "I used it to hire gardens and buy seeds. I grow maize and cheer seeds on five acres," Richard shares.

Challenges along the way

The group's journey wasn't without obstacles. Some members got discouraged after realising that the training wouldn't come with cash handouts. Others doubted the group's long-term benefits, but Richard remained focused. "I told them—we've been given the net. Let's go and fish," he says, referring to the skills and knowledge shared through the programme.

The group also experienced mistrust when working with the programme partners. "Some members started thinking that I was being paid by the partners. It was tough, but we stayed transparent," Richard recalls.

Despite these hurdles, the group has remained resilient. It holds regular meetings, making decisions democratically and maintaining open communication.

Big ambitions

The Oribing Bardnga Youth Group wants to expand its farming and non-farming ventures. Its vision is to start an events management company that offers tents, chairs and a public address system.

They plan to achieve this through saving and acquiring a substantial bank loan.

For Richard, the group's success lies not just in its profits but in how members' lives have positively changed.

"Members, especially single mothers, can now afford food and education for their children," he testifies.

This story of grassroots growth and community-driven enterprises is a clear example of how training, trust, and able leadership can lead to lasting progress.

HARVESTING PROSPERITY, ONE SEASON AT A TIME

At 33, Teddy Juliet Auma has learned that growth doesn't always come in big leaps. In Teddy's village, most households rely on farming for survival and she understands that success comes in seasons—through patience, persistence, and community. Teddy hails from Bardnga village, Dokolo District, Northern Uganda.

Teddy is a mother, a farmer, and a member of the Oribing Bardnga Youth Group. Like many women in her village, she juggles household responsibilities with efforts to earn an income. Though opportunities are often limited, Teddy has found her footing in agriculture, and she is taking one step at a time.

On two acres of farmland, Teddy grows maize and sunflower. She plants in rotations, adjusting to the seasons. Upon harvest, she earns an average profit of UGX 2,000,000 per season. The 33-year-old reinvests, saves and uses the rest on household expenditures.

But it was not always this structured. Before she joined the youth group and participated in trainings provided by Wezesha Impact, Teddy farmed to fit in the community. It was simply a norm in her village. "Before, I planted because it's what we do," she explains. "Now I think about what it will give back," Teddy says.



Equipped to thrive

Wezesha Impact is GOAL Uganda's youth mindset partner under the Markets for Youth Program. Through Wezesha Impact, Teddy learned how to plan her business, record keeping, business diversification and how to manage money.

After the training, she immediately started tracking the money she spent on seeds, planning her planting cycles more carefully, and thinking about market timing. These small shifts made a big difference. She now keeps track of what she earns, what she spends, and how much she saves.

Farming isn't Teddy's only focus. She also runs a small retail shop, which she built gradually using savings from her harvests. At first, she stocked basic items—food, soap, and small goods. Over time, she reinvested her profits to expand her inventory.

When GOAL Uganda linked Equity Bank to the group, Teddy took another important step—opening her first personal account. Although she hasn't yet applied for a loan, she sees the banking relationship as a gateway to financial access. "I'm still nurturing my relationship with the bank. They are guiding me and I'm sure in future I will be able to get a loan when I need it," she explains.

Teddy's biggest achievement is saving consistently, managing her business purposefully, and farming confidently. What once felt like pressure to survive has become a source of pride. Being part of the youth group has also given her a deeper sense of belonging. "We encourage each other," she adds. "That helps more than people realise."

Looking at the future, Teddy's plans are rooted in her acquired experience. She plans to take a bank loan to expand her shop and farm. She also wants to support other women in her community, especially the younger ones in the group who are still figuring things out.

A NEW WAY TO EARN

Elizabeth Atyeno is 28 years old and lives in Abongowat Village in Dokolo District, Northern Uganda. While she is a trained secondary school teacher, she has turned into a commercial farmer after receiving training on business development, marketing, and financial literacy from Wezesha Impact, a Markets for Youth Programme partner dealing in mindset change.

The programme further introduced Elizabeth to Gudie Leisure, a youth skilling company specifying in white meat. The company provided her with training on poultry keeping and other enterprises like making liquid soap, smearing oil, sanitizer and organic manure.

Elizabeth received a loan of UGX 5,000,000 (equivalent to €361) from BRAC, which she used to finance a small shop and pursue a poultry project.

Targeting the festive season, Elizabeth started her project by purchasing 400 chicks and a solar system at UGX 1,200,000 to provide her chicks with warmth and light because Elizabeth's village is not yet connected to the national power grid.

From the poultry project, Elizabeth has made about UGX 4,000,000 (equivalent to €964) in just five weeks.

Today Elizabeth makes more money than she used to take home as a teacher.

She has moved to train fellow youth on good business practices and hopes to be a leading businesswoman in Dokolo and beyond.

Elizabeth advises the youth to take the risk by starting something new because it is the only path to success.

Elizabeth's chicken house is powered by a solar system.



TENDING A NEW ECONOMIC DREAM

THE STORY OF TONNY AYO

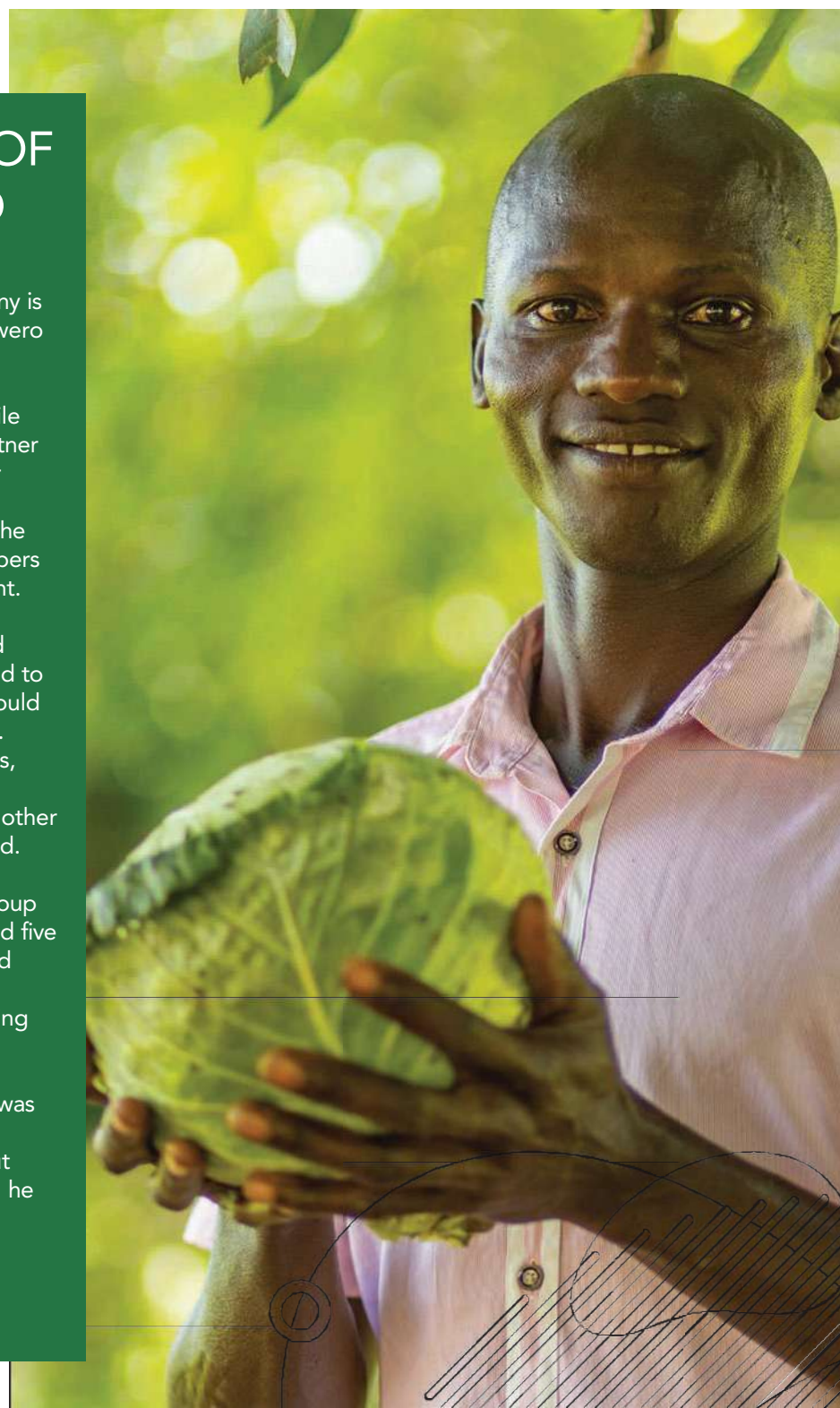
Tonny Ayo lives in Agulu division, Apac District. Tonny is a member of Dwok Can Ikwero Youth Group.

In 2023 the agro-dealer 'Nile Forestry Agriculture', a partner of GOAL in the Markets for Youth programme, started engaging with his group. The company trained the members on horticulture management.

"When Nile Forestry visited our village, we were advised to form groups so that they could teach us about horticulture. The training covered onions, cabbage, tomatoes, green paper, watermelon among other vegetables," Tonny narrated.

Dwok Can Ikwero youth group comprises eight women and five men. The group was trained on how to set up a nursery bed, transplanting and selling vegetables.

Before the training, Tonny was a builder and motorcyclist who earned profits of about UGX 10,000 daily. As such, he struggled to take care of his family.



Tonny's turning point came when he first planted maize and groundnuts and made about UGX 800,000 (€193) which he used to buy a cow. Today, Tonny has a total of three cows.

Taking advantage of the few horticulture businesses in his village coupled with a tactic of planting off season, Tonny planted cabbage on one acre of land and made UGX 1,500,000 (approx. € 362).

Tonny explains that the prices are good when there are less supply in the market. Considering the cost of renting his garden at UGX 150,000 (€ 36) and buying seed at UGX 250,000 (approx. € 60).

Tonny's profit amounts to an estimate of UGX 1,000,000 (est. €241).

The former motorcyclist pledged to advocate for agriculture and share knowledge with fellow youth in his village.

"Just like many youths in this village, I did not have any knowledge about agriculture until I was trained by Agrotourism. The only way I can give back to my community is by training youth who are struggling without work. I recently trained my neighbors, and they have joined the business. My father has noticed the progress I have made with agriculture and asked for my advice on how to do it," Tonny says with pride.

With the recent weather challenges including prolonged dry spells, Ayo's immediate goal



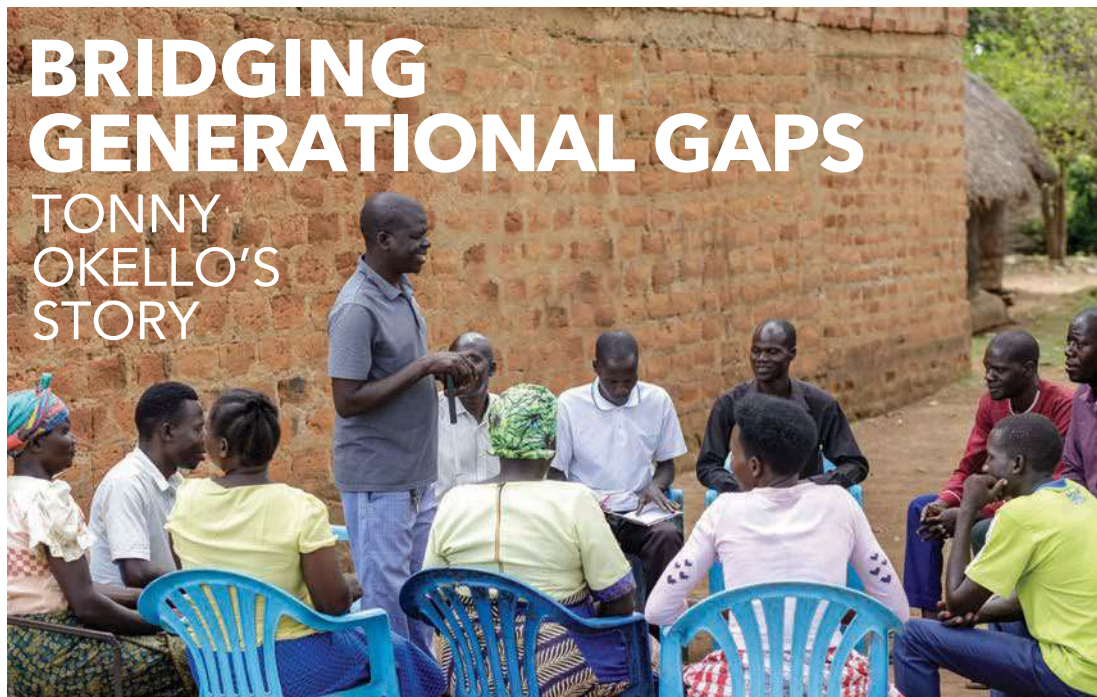
“

My life has changed drastically. Can you imagine I recently constructed a modest house for my family and bought my wife a smart phone?" says Tonny.

is to purchase an irrigation kit to ease the watering of his crops during the dry season. "What plants need is water and spraying," he notes. "I have been watering manually and it is such an uphill task. Having a water pump will ease my job and boost my yields," he says.

Tonny's journey is proof that with some support such as skilling and training, the youth can run sustainable business entities.

Tonny's life is a demonstration of the youth's transformative power of economic growth.



BRIDGING GENERATIONAL GAPS

TONNY OKELLO'S STORY

Chairperson
Tonny
Okello,
addressing
the group
during
a group
meeting.

In Uganda's Lira District, Tonny Okello serves as the chairman of the Note en Teko Youth Group. Despite facing visual impairment, Tonny has successfully guided the youth group to financial prosperity through GOAL's Markets for Youth programme. His leadership has provided both encouragement and inspiration to the community. Tonny's unwavering determination exemplifies the remarkable growth that can occur when local communities are empowered to succeed.

In the rural Lira district, accessing financial services to start a business often feels like a distant dream for many young people, as Uganda faces one of the highest rates of youth unemployment in Uganda. Limited financial service providers, lack of loan collateral, and high interest rates often hinder entrepreneurial aspirations for Uganda's youth.

It is in this context that six friends from Telela Village in Barpii Parish, Northern Uganda, formed the Note en Teko savings group in 2016. Translating as "Unity is Power," the group was founded on the belief that community and collaboration are the solution for sustainable growth. Their mission was to save,

invest, and in doing so, improve their livelihoods. To do so, each member started by contributing 150,000 (approx €36) every three months, which was then pooled and given to one member to start a business.

As a founding member of the group, Tonny Okello was one of the first members to benefit from the savings group's success. He received and used the UGX 900,000 (€ 217) to start a carpentry workshop, utilising his preexisting carpentry skills.

Through dedication, the group managed to increase its quarterly contribution to UGX 300,000 (approx. € 72.6) by the group's third cycle, allowing the group to provide increased support to members.

Fostering Community and Collaboration

Recognising the group's dedication and skills in savings, GOAL linked the group to Centenary Bank under the Markets for Youth programme, funded by Mastercard Foundation. Centenary Bank enlightened the group about available financial products, account opening, and loan processes. The bank also encouraged the group to expand to at least 30 members to increase their financial



Jennifer Awor at her sewing machine. Top, Dan Awio, posing in his motor garage and spare part shop.

base. Following the bank's advice, the group mobilised youth in the village, and it expanded to 30 members, consisting of 15 youth and 15 elderly, with a distinct gender balance.

With this partnership guidance, the group also appointed a formal structure, including a board of leaders, mobilisers, treasurers, and a financial officer. Recognising Tonny's determination, he was appointed Chairman of the group to oversee their collective decisions and actions. Now a successfully operating Village Savings and Loans Association (VSLA), the group introduced new guidelines to expand their growth, requiring new members to pay a commitment fee of UGX 10,000 to cover stationery and logistics costs for group meetings. The group also allows members to save with goods like maize, beans, and any other valuables that members are willing to offer in exchange for money. "We even push saving dates to ensure no one is left behind," said Tonny.

Developing Businesses and Personal Skills

Beyond the financial benefits, the youth members of Note en Teko also receive invaluable guidance from the elderly. While generational differences sometimes lead to conflicting interests, the members hold regular meetings to align interests and resolve conflict, learning from each other's experiences.

Recognising the benefit of this knowledge-sharing base, Tonny acts as a mentor for the group members, encouraging them to utilise the group's knowledge base to resolve

24-year-old Dan Awio from Telela Village is one of the youths who has been positively impacted by Tonny and the group. After securing training to develop his skill set as a motorbike mechanic, using a loan from his father, Awio lacked the funds to start his motor garage. With guidance from Tonny, Awio ventured into soya bean harvesting and land rental, securing UGX 400,000, which enabled him to pay the joining fee and become a member of the Note en Teko youth group.

In November 2023, Awio was one of three members who received UGX 1,000,00 from the group. He used the money to start a motorbike repair garage and spare parts shop. Awio today earns an average of UGX 20,000 daily. "This group changed my life completely. I'm grateful for the wisdom from my elders," Awio says.

Growth Through Inspirational Leadership

The group has had a significant impact on youth, providing members with the necessary funds to build permanent homes and run sustainable, profitable businesses. Under the strong leadership of Tonny Okello, who believes deeply in youth empowerment, the group plans to introduce more leadership roles to enhance guidance and knowledge sharing. Leading by example, Tonny has fostered a sense of community, collaboration, and trust, which has been key to the group's success.

REIGNITING A PASSION FOR FARMING

AMBROSE OKULLU

Ambrose Okullu and his wife, Lydia Alima, live in Ali Village, Dokolo district, Northern Uganda. "Before, I was growing mainly maize and just a few other crops for home consumption. I also earned some money from offering casual labour to support my family. Honestly, I didn't like farming that much," Ambrose narrates.

While doing subsistence farming, Ambrose faced challenges like crop diseases and bad weather which made farming a nightmare.

Ambrose's knowledge about farming was limited. The Markets for Youth programme introduced Ambrose to 49ers, a seed company which trained Ambrose and his wife through a VSLA called Note En Teko on financial literacy and good agronomic practices.

These trainings ignited the couple's passion for farming. Today Ambrose and his wife are passionate farmers of maize, rice, and sesame. And while farming has turned into a livelihood for Ambrose and his family, Ambrose also works as an agent for 49ers, earning commission on the seed sales he makes.



Ambrose and his wife Lydia in their food store.

Ambrose is an inspiration to his community and has since trained four youth groups on commercial farming in his community.



A sample of Ambrose and Lydia's bulked rice.



Ambrose and his wife showing off the quality of their rice.

"I am a mother of two children and believe I have a significant role to play in the well-being of our family and the success of our projects. My husband always plans with me, and this has enabled our family to progress," his wife Joyous Lydia reveals.

Smiling Ambrose adds, "One of the VSLA members I have supported, recently planted 30 kgs of rice seed and harvested 500kg of rice. He will use the money to acquire a solar powered water pump, which will enable him to grow vegetables during the dry season. He also has plans of investing in a cereal store and livestock farming."

EMPOWERING WOMEN WITH AGRICULTURAL SOLUTIONS

A ROLE MODEL FOR WOMEN

Cathy Oroma is a member of Balutute Youth Group in Te Odongo Village in Kitgum District, Uganda. Multi-Community Based Development Initiative (MUCOBADI), a Markets for Youth Programme partner, offered Cathy and group members training on commercialising ground nut production, something that hadn't crossed Cathy's mind before.

Cathy liked the idea but was hesitant to take it up before consulting her husband. Thankfully, Cathy's husband liked the idea and supported Cathy

to grow ground nuts on three (3) acres of land.

Together the couple got a loan of UGX150,000 equivalent to 36 euro from Cathy's VSLA and used it to employ fellow youth for land clearing and planting. Together, they harvested 12 bags of ground nuts.

Today, Cathy is a role model for other women in the community and her husband is so proud of her.

His positive and supportive attitude towards Cathy has made him a role model to other men in Te Odongo.

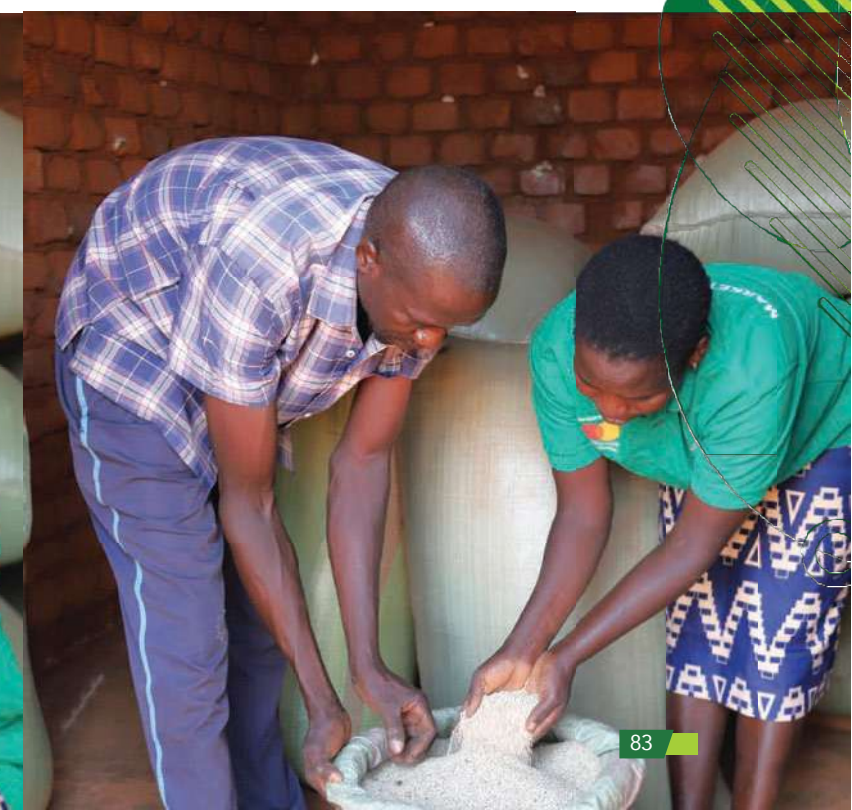
Moving forward, Cathy plans to diversify by planting watermelon seeds that she purchased from Nile-Agro Forestry, another partner of the Markets for Youth Programme.

Cathy notes that she made losses the first time she attempted venturing into watermelon growing.

However, drawing from the lessons of that experience, Cathy is determined to try again because she believes that it is a profitable venture. "I'm sure I will make money because I have learned how to grow and manage watermelons," says Cathy.



Cathy posing with some of her sesame harvest. Right, Cathy and her husband inspecting the quality of their sesame.



BUILDING THE COURAGE AND CONFIDENCE TO GROW

Richard Ouma is 28 years old and lives in Kitgum District, Northern Uganda. Richard is physically disabled and prior to the Markets for Youth programme, he used to practice subsistence farming for his family's food security.

While Richard owned ten beehives as an income generating venture, he did not feel like an active participant in his community and felt isolated from his peers.

One day a Markets for Youth Champion invited him to join a local youth group called Yepa Piggery VSLA. Through the group, Richard received training on business development, VSLA management, and good agronomic practices.

"After the training, I gained the courage and confidence to increase the number of beehives I owned from 10 to 35. The Youth Champion told me that there is a good market for honey and connected me to a company called Agro-Tourism Association (ATA) which encouraged me to diversify into crop farming," Richard narrates.

Richard would later purchase high quality maize seed from ATA and planted them on two acres of land. Recently, Richard harvested 40 bags (each with about 50kg) of maize grain and will be harvesting

Richard is an early adopter whose mind has been pointed to farming as a business. Richard is eager to showcase his maize grain in an upcoming exhibition organised by ATA.

Richard in front of his maize garden. Below, harvesting.



more. He expects to harvest a total of about 60 bags.

He has plans to expand his farmland with the earnings from his sales. Richard shares:

"I'm excited to practice commercial farming for the very first time and I expect to make some good money that will help me take care of my family better and grow my farming business."



Charles harvesting cotton in his farm, Kitgum District.

CHANGED BY KNOWLEDGE

"The trainings by MUCOBADI on financial literacy, research, and business management changed my life!" narrates Charles Omona, an inspirational farmer and a youth in Mulembe village, Kitgum, Northern Uganda.

Before joining the Markets for Youth Programme, 27-year-old Charles did not have any knowledge about commercial farming and was solely relying on subsistence farming. MUCOBADI, a partner in the Markets for Youth program, trained Charles on commercial farming.

After the training, Charles and his wife ventured into cotton growing on 6.5 acres and making a profit of UGX 4,800,000 (approx. €1,161) after selling to GADCo, a cotton company.

Charles is not only a successful farmer, but also an agent for Centenary Bank, and agribusinesses like Agri-ploutos, 49-ners and Agro Tourism Association (ATA), through which he earns a commission on sales.

Following the successful cotton move, Charles and his wife

planted cotton on 20 acres of land and maize on seven acres during the second season.

Because of the level of effort required to cultivate the expanded farm, Charles and wife hired workers (prisoners) to help with weeding.

They have so far made over UGX 10,000,000, (€2,420) from the maize and cotton projects and have since diversified in watermelon growing. Charles advises the youth to embrace commercial farming because it is a profitable avenue.

FOSTERING RESILIENT LIVELIHOODS

'I AM NOW A LANDOWNER'

Twenty-six-year-old Aaron Okao is a resident of Baroolam Village in Dokolo District, Northern Uganda. Aaron is a member of a youth group and like his fellow youth engaged in crop farming, beekeeping and poultry.

Ag-Ploutos, an agricultural firm, introduced Aaron and his youth farmer group to the Markets for Youth Programme, and they decided to sign up.

Through the programme, Ag-ploutos trained Aaron and his group on good farming practices and offered them quality seeds at discounted prices.

Today, Aaron boasts of a flourishing two-acre maize farm. "In the first season, I produced eight sacks of maize, giving me over UGX 1,000,000 (€242), an amount I had never held in my hands before!" joyously expresses Aaron.

Aaron has used the money to rent an acre of land which has expanded his farmland to three acres. He has also invested in livestock specifically goat farming and purchased some household items.

In the second season, Aaron earned enough money from his yields to transition from renting

to owning three acres of land and has since joined his local Village Saving Loans Association (VSLA).

The 26-year-old is planning to invest in a general merchandise retail shop, offer mobile money services, and construct a store for his produce.

Aaron advises other youth to be part of a group so that they can easily acquire knowledge and collectively overcome challenges. He notes that working alone slows progress.

He also encourages youth to work hard. "I have seen the fruits of hard work!" he says.

COMBATting YOUTH UNEMPLOYMENT IN APAC

THE POWER OF PARTNERSHIP AND HARD WORK

Benson Akullo is 34 years old and lives in Abulumoyo Village in Apac District, Northern Uganda. Benson is a member of Abulumoyo Youth Farmers' Group.

Wezesha Impact, one of Market for Youth's local implementation partners, approached Benson's farmer group and empowered them with financial literacy, equipped them with good agronomic practices, and business development training.

Wezesha also linked the youth to agro-dealers like AgriFarm, BRAC, and Ag-

Plotous who offered the youth quality seeds, fertiliser, and agrochemicals at a discounted price.

This strategy revolutionised the youth's farming practices and pointed the group to prime markets.

With guidance from Uganda Forum for Agricultural Advisory Services (UFAAS), the group recently exported some of their produce outside Uganda.

Benson sold 650 kg of maize seeds at an agricultural expo

in Apac and made a total of UGX 5,750,000 (€1,391) with a profit of UGX 2,000,000 (€484).

Benson's farm has evolved into a thriving enterprise which has turned him into an educator who trains other youth in the art of agronomic entrepreneurship. Benson has also united 11 farming groups in Uganda under the banner of the 'Rural Producers Organization.'

This coalition has been very successful so far, and Benson's story is a testament to the power of resilience, partnership, and hard work.



Benson and his wife weighing some maize grain at their outlet in Apac. Left, Benson gives a thumbs up to show that life is good.



A group photo of members of Konyakonyi Youth Group. Right, top, a member taking out seedlings for hardening. Right, bottom, a member poses with eggplant from her garden.

REWRITING THE STORY WITH THE KONYAKONYI YOUTH GROUP

In Dokolo District, Northern Uganda, a dynamic youth initiative is rewriting the narrative of rural development. The Konyakonyi Youth Group is blending agroforestry and horticulture to drive environmental sustainability, improve food security, and create economic opportunities for young people.

Partners for Change

Founded in 2018 as a Village Savings and Loan Association (VSLA), the Konyakonyi Youth Group initially focused on providing financial support to its members. In 2022, GOAL Uganda, in partnership with the Mastercard Foundation, introduced the group to Nile Forestry through the Markets for Youth programme.

A private-sector enterprise, Nile Forestry provided members with hands-on training in developing sustainable businesses through agroforestry and horticulture. The 30 group members learned essential skills such as tree planting, maintenance, seedling production, and vegetable farming. Upon completion, they were presented with certificates and access to subsidised agricultural equipment,

including an irrigation pump, greenhouse, spray tank, eucalyptus seedlings, and horticultural plants, purchased at 50% of the standard Nile Forestry cost. Putting new skills to work

Armed with new knowledge and tools, as well as UGX 4 million (approx. €974) in savings, the group put their agroforestry skills to work by quarter-acre plot to establish a eucalyptus mother garden, investing UGX 2 million (approx. €487) in the greenhouse and the remaining amount in seedling pots, polyethylene covers, labor, chemicals, and fertilizers.

Although they faced early setbacks, losing some seedlings to intense heat, the group successfully nurtured 12,000 out of 15,000 eucalyptus seedlings. Through propagation and proper treatment, the seedlings spent a month in the greenhouse before being moved outside for hardening. Within two months, they were ready for sale.

Selling the seedlings at UGX 3,500 each, the group earned UGX 7 million (approx. €1,705) from 2,000 trees. This initial success encouraged them to



UGX
10
million

The group has planted trees on 30 acres of land. The initiative is expected to bring in this amount of money in profit.

reinvest and today, they have planted 6,400 more trees and anticipate selling around 5,000, potentially generating UGX 17.5 million (approx. €4,261).

New ambitions

The group's ambitions don't stop there. Recognising the rising demand for cocoa, they have also begun producing cocoa seedlings. In addition, they've entered into a contract farming arrangement with a local farmer who has offered them 30 acres of land for tree planting—an initiative expected to bring in over UGX 10 million (approx. €2,435) in profits. Beyond tree farming, the Konyakonyi Youth Group has embraced horticulture. Members grow tomatoes, eggplants, cabbage, spinach, and onions, diversifying both their diets and their incomes.

The collective effort has paid off. Members now enjoy better living standards. They can pay school fees, access healthcare, and build permanent homes. Household nutrition has also improved thanks to the vegetable farming.

A Model for Youth Empowerment

The Konyakonyi Youth Group stands as a powerful example of what youth can achieve with the right support, skills, and shared purpose. Their model of collective action, environmental stewardship, and financial empowerment offers a blueprint for other youth groups across Uganda and beyond. From humble beginnings, this group has blossomed into a force for positive change, proving that when young people lead, communities thrive.



Overcoming Challenges Together

Despite these achievements, the group continues to face significant challenges. Climate change has led to prolonged droughts, threatening their irrigation systems. In response, the group is saving funds to dig a well to secure a more reliable water supply.

Another hurdle involves maintaining commitment among members, some of whom face opposition from family members. To address this, the group holds dialogue sessions with families and even invites spouses to meetings, a strategy that has already strengthened trust and boosted member participation.



"Before, clothing and food were a challenge. Now I plan, save, and support others."

— Fidele Angai



FROM HOBBY TO ENTERPRISE

FIDELE'S POULTRY FARMING JOURNEY

In Amwoma Parish, Dokolo District, Uganda, 36-year-old Fidele Angai is meticulously building a thriving poultry enterprise, one chick at a time. Starting from humble beginnings, he has transformed his side project into a reliable source of income. With the support of GOAL and the Markets for Youth Programme, Fidele has honed his business management skills, expanded his reach, and set his sights on continued growth.

In the quiet village of Obuma, nestled within Amwoma Parish, Amwoma Sub-County in Dokolo District, Uganda, 36-year-old Fidele Angai dedicated his days to working as an agricultural extension worker. Recognising his commitment and expertise, Hive Collab identified Fidele and invited him to participate in a youth entrepreneurship training programme under the Markets for Youth Programme, implemented by GOAL Uganda in partnership with the Mastercard Foundation.

It was during this training that Fidele's interest in poultry farming, initially just a hobby, began to

flourish. Through his collaboration with Hive Collab, he acquired the essential skills to transform his pastime into a viable business.

"They trained us on enterprise selection, business planning, and how to track the health of a business," Fidele recalled. "That's when I knew I could take this poultry idea seriously."

Empowered by his newfound business acumen, Fidele launched a poultry-brooding venture in 2023. He started by purchasing 300 one-day-old chicks, along with six bonus chicks, at UGX 3,200 (€0.78) each from Uzima Chicken, a reputable poultry company. Despite losing seven chicks, he successfully sold the remaining 299 at UGX 10,000 (approximately €2.44) each within a month. After accounting for all expenses, Fidele made a net profit of about UGX 1,000,000 (approximately €244.5).

"When I started with just 300 chicks, I wasn't sure what would happen. But now, I'm supplying hundreds—and I even bought a motorcycle to grow the business." Shared Fidele.

Poultry Brooding: Fidele's Strategic Approach

Under the Markets for Youth programme, Fidele embarked on poultry brooding, a practice that involves raising chicks during their critical first four to six weeks before selling them to other farmers. His operation includes feeding, vaccination, and basic care to ensure the chicks grow healthy and strong. This practice incurs additional expenses such as transport, vitamins, and electricity for heating the chicks' nests, requiring Fidele to be resourceful and cost-effective. "At first, I sold locally and made deliveries on foot. But after making some money, I bought a motorbike and started reaching neighbouring sub-counties," he says.

Access to Finance and Future Plans

Capital remains Fidele's biggest challenge. He currently borrows informally from friends, savings groups, or village SACCOs, rather than approaching formal banks. "I fear the interest rates," he explains. "But with group loans, like the ones from the Village Savings and Loans Association, we pay 5% interest monthly, and that's more manageable," he shared.

Fidele hopes to one day build a larger poultry unit, expand to layer production, and formalise his business by registering it as a limited company.

Fidele soon discovered that poultry sales follow seasonal patterns. Demand peaks from December to February and in August, coinciding with holidays and post-harvest periods when households have more disposable income. To align with these patterns, he adjusted his operations. Instead of raising one large batch, he now raises smaller, staggered lots of chicks, a strategy informed by lessons in risk and supply management from GOAL Uganda's partner, Hive Collab.

"I split my operations; 600 birds in one batch, 300 in another. That way, I always have chicks ready but can manage feed and labour better," he explained. Today, Fidele maintains an average of 900 birds and earns an average profit of UGX 5,000,000 (approximately €1,223) per cycle, supplying farmers in his district and beyond.

Farming Roots Still Hold

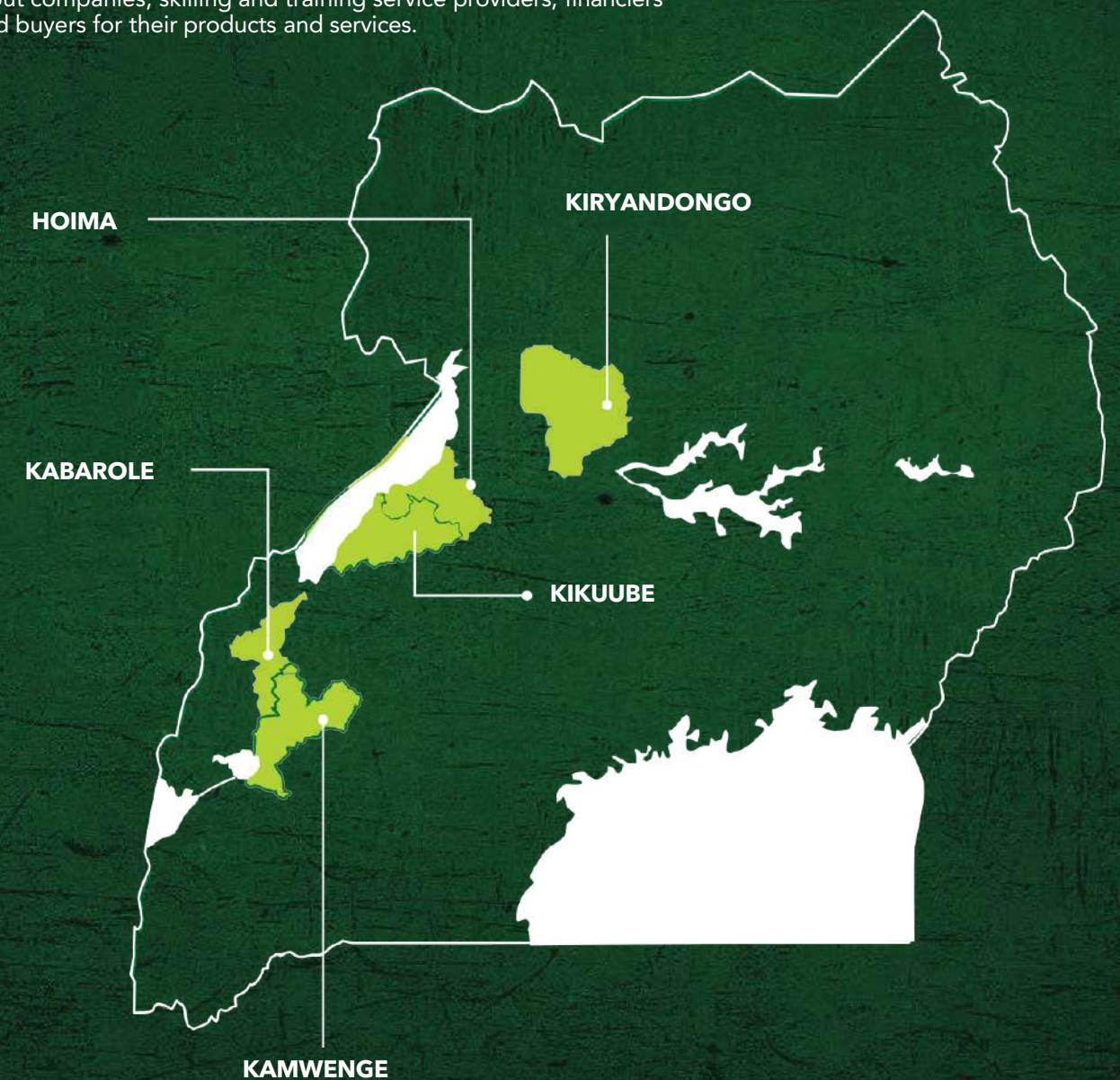
Fidele is also a maize farmer. With just one acre to work with before joining the Hive Collab programme, he has built that up to four acres under cultivation by using improved seeds. By applying good agronomic practices acquired through the Markets for Youth programme, like line planting and spacing, he makes an extra income.

The shift into entrepreneurship has changed Fidele's life. He now earns enough to provide for his family, covering school fees, household needs, and maintaining a better diet at home. His children attend school regularly, and the family's financial stress has eased.



Western Uganda

Western Uganda has great potential and appears set for rapid growth. However, the region has been held back by significant challenges, including lack of quality agricultural markets; poor products due to lack of knowledge on good agronomic practices and post-harvest handling; and climate change impacts. The youth in the region experience unique challenges like unemployment, lack of business capital among others. Through the Markets for Youth facilitative approach, the youth in the region have been empowered with knowledge and linked to key market actors like input companies, skilling and training service providers, financiers and buyers for their products and services.



UNITED TO THRIVE

BULEJU YOUTH FARMERS ASSOCIATION

"Agriculture has greatly increased our incomes; most of us have... bettered the lives of our families."

— Rolland Kyalikunda, Leader

When Buleju Youth Farmers Association started in 2022, the future looked hazy for the five-member group that dared to dream. Agriculture seemed like a haven! Using annual savings of about UGX 800,000 (about €193.6), the group took a chance with maize production by leasing five acres of land at UGX 150,000 (€ 36) per acre. With little knowledge on commercial farming, loss was inevitable.

The group struggled to get good market for their meagre harvest.

The group was perplexed and demoralised until GOAL Uganda's Markets for Youth programme linked them to Equity Bank and Yield Harvest, an off-taking company. The bank accorded training on financial literacy including loan processing and management, while Yield Harvest provided quality affordable seed and took the group through the best agricultural practices like phasal/staggered planting and irrigation.

Yield Harvest further committed to buying the group's produce at a price better than the prevailing market price. Phasal planting

refers to dividing a plot of land into sections and sequencing planting dates. The approach allows continuous cropping and harvesting within the season. Phasal planting reduces labour pressure at harvest and mitigates the effects of climate change.

Through the linkages and the knowledge acquired, in 2023 the group secured loans worth UGX 7,000,000 (approx. € 1,694) from Equity Bank. They used the money to lease 20 acres of land and plant maize, groundnuts, cassava, onions, and sunflower. They also ventured into livestock with a start of 20 goats.

To date, the association has harvested and sold produce worth UGX 20,095,750 (approx. € 4,864) to Yield Harvest. As such, the group has paid UGX 3,000,000 (approx. € 726) of the loan, reinvested some profits, and each group member received UGX 1,000,000 (approx. € 242) off the profits.

Moreover, the goat project has since grown from 20 to 215 goats. With each goat going for an average price of UGX

250,000 (approx. € 60.5), the group expects to make over UGX 53,750,000 (approx. € 1,3009) by December 2024.

Owing to the demonstrated success, the group has grown from five to 15 members (six female and nine male).

Patrick Akugizibwe, one of the newest members of the group narrated, "I used to be idle in the village but now am always busy in the farm and I'm able to take care of my needs."

Rolland attributes the association's success to teamwork.

The group conducts preseasonal, seasonal, and annual planning to strategise.

They also encourage group members to involve their spouses in farming. Moving forward, the group will be diversifying into apiary, piggery, and poultry.

The story of Buleju Youth Farmers Group depicts the power of unity and resilience.



Members of Buleju Youth Farmers Association planting onions.



GLORIA KANSIIME'S
STORY
**TURNING
SETBACKS
INTO
SUCCESS**

"I started with one pig. Today, I have two businesses and a construction project."

— Gloria Kansiime

UGX
1.9 million
Her average earnings every three months

six months of training in piggery, business management, record-keeping, and financial literacy. She was also given a startup kit of three piglets. After researching pig breeds, she made a bold move, selling the piglets to invest in a high-yielding variety called Large White pig.

That decision paid off. The pig gave birth to seven piglets. Gloria sold five for UGX 150,000–200,000 (€ 48) each and reinvested in another pig. Her business began to grow steadily, with her social network becoming her biggest market.

Despite challenges like rising feed costs and climate-related issues, Gloria remains undeterred. She creatively supplements feed with restaurant leftovers and sweet potato leaves. Her next goal? Buy more land and expand her piggery.

Today, her piggery earns her an average of UGX 1,950,000 (€ 471.9) every three months. After expenses of UGX 1,000,000 (€ 242), she takes home a profit of UGX 950,000 (€ 229.9)

An Entrepreneur is Born
With growing confidence and business acumen, Gloria saved enough to open two bars, one for herself and one for her supportive mother. She earns an average daily profit of UGX 60,000 (€14.5). Together, they are also building two rental houses to secure future income. "My mother has been my rock. We've walked this journey together," Gloria shares emotionally.

Living the Dream
Known affectionately as "Boss Lady" among her peers, Gloria now lives a life many in her village aspire to. She comfortably meets her household needs, provides a balanced diet, pays utility and medical bills, and sends her daughter to School, a dream she once thought unreachable.

Gloria's transformation has made her a beacon of hope in Karambi. Young people frequently visit her farm to learn and get inspired. "Some just want to see if it's possible. I give them that chance. So far, ten have started their own piggery businesses and are already earning," she proudly says.

Gloria Kansiime, a single mother from Karambi village, Fort Portal, transformed her life through dedication and strategic decision-making. After joining the Markets for Youth programme in 2022, Gloria revitalised her piggery business, learning essential skills and reinvesting wisely. Today, she runs a thriving piggery, two bars, and is building rental houses while supporting her family.

After suffering significant losses due to limited knowledge in pig farming, Gloria was ready to quit. "I was stuck. Nothing was working, and I had

a daughter to care for," she recalls. With only one frail pig left, hope seemed distant, until she was introduced to the Markets for Youth programme. In 2022, Gloria joined the initiative implemented by Goal Uganda in partnership with the Mastercard Foundation. The programme transitions youth to dignified work through partnerships with financial institutions, agribusinesses, ICT providers, training institutions, and government bodies.

Learning to Thrive
Through Excel Hort Consult Agribusiness Incubator (EHCAI), a programme partner, Gloria received



Kansiime runs two thriving bars.

BUILDING A FUTURE THROUGH FARMING AND COMMUNITY

WHEN INTERRUPTED DREAMS GET BACK ON TRACK



"I want to build something stable, not just for me, but for the future."

— Bridget Bikorwenda



Left, Bridget in her retail shop. Opposite page, posing in her garden. Below, Bridget planting Irish potatoes.

Bridget Bikorwenda's plans for university were derailed when her mother's accident left her as the sole provider. With no savings or farming experience, she started small, growing maize on a quarter-acre of borrowed land. In 2022, she co-founded a youth savings group, gaining access to loans and training through GOAL and Equity Bank. Today, she runs a thriving potato farm, a retail shop, and is pursuing a business degree while supporting other young entrepreneurs.

Forced to drop out of school, Bridget turned to farming to support her family. Despite early struggles, her persistence led her to mobilise a youth savings group, unlocking financial opportunities and training. Now 28, she balances farming, business, education, and advocacy, while planning for long-term stability.

From Survival to Stability

After her mother's accident, Bridget relied on borrowed seeds to grow maize, barely covering household needs. Recognising the need for income, she sought ways to expand but lacked capital and knowledge. In 2022, she and other young villagers formed the Rutete Youth Savings and Loans Group. Partnering with GOAL and Equity Bank, they received financial training and secured their first loan, allowing Bridget to invest in her farm.

Growth and Leadership

With loans totaling UGX 11 million (€ 2,662), Bridget expanded her potato farm to two acres, hired workers, and opened a retail shop and mobile money business. She resumed her education,



enrolling in a business administration program to strengthen her entrepreneurial skills. Elected as a youth councillor, she now advocates for others, helping three group members access government grants to grow their businesses.

Planning for the Future

Climate challenges, like prolonged droughts, threaten her farm's productivity. To adapt, Bridget is saving for a solar-powered irrigation system and her own land to ensure long-term security for herself and her daughter.

TAKING A LEAP OF FAITH FOR AGRICULTURE ONE PENNY AT A TIME

IHANI LOWER FARMERS AGRO BUSINESS GROUP

Like most small groups, Ihani Lower Youth Farmers Agro Business Group started with nothing but soaring ambitions and an unwavering spirit.

With passion as their compass, loud actions, embracing every step of their journey, and renewing hope with every setback, the group is determined to stop at nothing but achieving their enchanting business dream.

The devastating economic effects of COVID-19 opened 30-year-old Christine Kisembo’s eyes to the significance of a sustainable income stream.

Christine, who had witnessed the ordeal of families going hungry, students dropping out of school among other horrific experiences, decided to be an advocate of youth economic empowerment.

Christine discerns that young people are not only the future, but they are agents of change and a great pillar of economic development.

With an aim of saving and forming a support system, in 2021, Christine mobilised



Christine Kisembo left and Jane Kiiza, members of Ihani youth group sorting coffee.



Christine, locally roasting the coffee beans before grinding and packaging.

14 youths in Ibanda Tanya Subcounty, Kasese District. The group comprises members with an average age of 17 years, most of whom are students, hoping to get some money for school requirements.

Through weekly savings of UGX 500 (€ 0.12), the group gave out small loans at an affordable interest rate to group members.

The loans majorly catered for basic needs like food and education requirements. Through the Markets for youth

Programme, the sub-county linked the group to Kabarole Research and Resource Center (KRC), a civil society organisation specialising in advocacy and mindset change.

KRC trained them on group dynamics and business management.

The training quickly shifted the group’s vision from simply saving to support one another to a progressive business entity, consequently birthing the grand name, Ihani Lower Youth Farmers Agro.



Ednius Masereka, another member of Ihani group poses with packaged coffee.

The group opted for farming but did not have access to land. Due to the evolving land distribution and ownership patterns in Uganda, only a progressively smaller proportion of young people have access to productive land awing to limited economic empowerment.

Faced with the land predicament, the group resolved to venture into coffee bulking which involves buying and selling coffee.

To tease out the new promising idea, in August 2023, four of the group members went out on a limb to each contribute UGX 10,000 (€ 2.42). With a total investment of UGX 40,000 (approx € 9.68), the group

secured profits of UGX 37,600 (approx. €9.10). This was a vivid green flag!

In February 2024, the group reinvested UGX 170,000 (approx. €41.15) drawn from their capital, profits, and additional savings.

They have so far made UGX 200,000 (approx. €48.41) and are expecting to make over UGX 300,000 (approx. € 72.61) which amounts to a profit of about UGX 150,000 (approx €36.31).

I’m glad that we have started making some money, unlike before where we were simply saving with no goal. I feel good about where we are today, and I believe that the future is bright

because we are now business oriented!” said Christine. The group has since moved to experiment with value addition on a very small scale. They are locally roasting and grinding coffee to evoke a unique flavor and aromas.

The group also packs small portions and distributes samples to a few grocery stores. Each pack goes for UGX1,000 (€ 0.24).

Moving forward, the group is planning to brand and scale in bulking and value addition. The Markets for Youth programme will continue to monitor and provide technical support to the group. “There is surely light at the end of the tunnel!” Christine said.

BREAKING OUT OF POVERTY TO PROSPERITY THROUGH COMMERCIAL AGRICULTURE

JONAN ALINDA'S STORY

Graduating from school with a first degree comes with a lot of big dreams! The most common dream is getting a white-collar job and kickstarting life in high gear. Isn't it amazing that we typically envision a big office, a big car, and a big house! Jonan Alinda is no exception.

When 28-year-old Jonan Alinda graduated in 2019, with a Bachelor of Science in Accounting and Finance at Kyambogo University, he quickly landed a job with a microfinance firm that offered him a gross monthly salary of UGX 700,000 (€169.4).

Jonan would later realise that his salary was not enough to fully cater for his needs.

Alinda hails from the spectacular hills of Kitonya village in Hoima District. He is married with one child. Finding alternative work wasn't easy for Jonan. With youth unemployment at a very high rate in Uganda, he is among so many others who try to make dreams come through.

A sheer number of about 400,000



Happy Jonan posing with part of his maize harvest

institutionally qualified youth search for jobs annually, and only about 9,000 jobs are available in the market. Employment is almost an impossible mission.

Faced with the low payment reality, Jonan went back to the drawing board. He talked to his wife, who is a primary school teacher about venturing in agriculture. And she was positive.

He relayed his fears to her, the biggest being 'smart' but with no money.

"I assured my wife that we will have soiled clothes but with smart pockets," he emphasised. That's when Alinda left his former job and started his remarkable agriculture journey.

"I told my wife that we need to forget about the degree and look for money," Jonan recalls.

That's when Alinda left his former job and started his remarkable agriculture journey.

With a working capital of UGX 300,000 (approx. €72.61), in August 2019, Jonan started aggregating maize produce from farmers. While business was slow, he managed to grow his capital to about UGX 2,300,000 (approx. €556.70).



In 2021, the Markets for Youth Programme introduced Jonan to Kabarole Research Center (KRC), a civil society organisation dealing in skilling and mindset change. Through KRC Jonan was introduced to Agri-farm, an agro-input dealer, and Centenary Bank.

KRC trained Jonan on business management, Agri Farm offered him quality seeds and Agro-chemicals and trained him on good agronomic practices, while Centenary Bank empowered him with financial knowledge. He managed to secure a loan of UGX 2,000,000 (€484). Owing to his good payment record, Jonan has since grown his loan portfolio to UGX 5,000,000 (€1,210).

Jonan started by hiring and cultivating maize on an acre of land and has since expanded by reinvesting his profits. He did this concurrently with his aggregation business.

This season Jonan hired 20 acres of land at UGX 500,000 (€121) each, on which he produced and harvested 200 bags (120kg each) of maize and aggregated an additional 50 bags totalling to 250 bags worth about UGX 150,000,000 (€36,306). Jonan has also spent an estimation of UGX 30,000,000 (€7,261) on labour, inputs, and aggregation. He anticipates making a profit of at

least UGX 60,000,000 (€14,522). Additionally, Jonan purchased a hauling machine which makes him about UGX 300,000 (€72) daily during the season. Commercial agriculture production has changed Jonan's life and the family.

Today, he can afford to take his child to the best school in Hoima City, has purchased a motorcycle to aid with transport, he is constructing a residential home for the family and can comfortably meet all his family's basic needs. Jonan is profoundly proud of his decision to leave formal employment for self employment. Furthermore, he employs about 30 youths in his village, supporting him with land clearing, weeding, harvesting, operating the hauling machine, loading, and off-loading the produce.

Jonan's success has not been without challenges; the change in weather patterns and price fluctuations have limited him greatly. However, against these glaring hurdles, Jonan plans to reinvest part of his profits and expand to about 40 acres during the next season, buy land and construct permanent stores.

He will also start doing value addition by processing maize grain into flour. Jonan is motivated by his burning desire for success. To the fellow youth in business, Jonan intimated that his magic wand is having an effective and efficient business plan.

FROM DEPENDENCE TO SELF-RELIANCE

THROUGH COMMERCIAL AGRICULTURE

"It feels terrible to beg or wait for someone to give you food," Susan admits, her voice carrying the weight of years spent relying on aid. But today, her hands are no longer outstretched; they're busy tending to thriving crops and livestock. From a war-scarred past to a self-sufficient future, Susan's transformation didn't happen by chance. It began with a single opportunity that taught her to turn struggle into harvest and dependence into dignity.

A Childhood Shattered by War

Susan Amito is 34. Her early years in South Sudan were happy until conflict erupted in 1994. Forced to flee the violence, her family sought refuge in Uganda, moving between settlements in Palabek and Kiryandongo before finally settling in Kyangwali Refugee Settlement. Though safe from war, survival remained a daily struggle.

The days of self-reliance were a distant memory. Susan's family now depended entirely on United Nations High Commissioner for Refugees (UNHCR) food rations, which were frequently inadequate or delayed. Essential services like healthcare and education seemed unattainable. As Susan grew older, she took on casual labour, but the income barely made a dent. "My husband and I worked tirelessly, yet we still had to rely on humanitarian aid," she reflects.

A Turning Point

In 2022, Susan's life changed when GOAL Uganda, in partnership with the Mastercard Foundation, connected her to the Markets for Youth Programme. This initiative links young people, especially women, refugees, and persons with disabilities, to skills training, financial services, and market opportunities. Through the programme, Susan received mentorship



Susan and her husband.



from Kabarole Research Centre (KRC) and learned essential business skills like enterprise selection, record-keeping, and financial planning. Inspired, she joined agricultural training with Agrifarm and Gudie Leisure Farm, mastering vegetable and pig farming.

From Struggle to Success

Spotting a market gap, Susan invested her savings, UGX 500,000 (€120.7), into tomato and green pepper farming. Her first harvest earned her UGX 2,000,000 (€483) more money than she had ever held.

She reinvested part of her profits, expanding to eggplants and cabbage, and soon added pig farming as a secondary income stream.

Today, Susan's relentless efforts have blossomed into success. What began as a modest quarter-acre plot of tomatoes and peppers has now expanded into a full acre of onions and cabbage, a venture set to bring in an estimated UGX 15,000,000 (€3621) this season.

A Role Model for Her Community
Susan's success has made her a mentor to other young refugees. With her husband and children supporting her, she dreams of further expanding her farm and piggery.

Her story is one of many under the Young Africa Works in Uganda: Markets for Youth Programme. So far, GOAL Uganda and Mastercard Foundation have empowered 349,106 young people, including 26,074 refugees, with dignified work opportunities.

Beyond crops, her thriving piggery business has already earned her UGX 1,650,000 (\$451), with six piglets ready for sale in the coming months.

Most importantly, Susan no longer depends on food aid, UNHCR has officially recognized her self-reliance, a milestone she meets with quiet pride.

TEAMWORK MAKES THE DREAM WORK

THE STORY OF KIMYA YOUTH FORUM

In the deepest pools of wisdom, the adage "If you want to go fast, go alone; if you want to go far, go together" stands out as a timeless beacon of insight. The adage is greatly manifested through the story of Kimya Youth Forum, Kimya village, Kabarole District- Western Uganda.

The spirit of teamwork, collaboration and hard work aligned when 26-year-old Samuel Muhumuza mobilised youth with small scale businesses and formed Kimya Youth Forum.

Samuel had dropped out of school in high school due to lack of school fees. The 15-member forum, that started in 2019 with a sole goal of saving money, has evolved into an empire of successful youth in business.

Struck by the group's commitment, in 2021 the sub-county office linked Kimya Youth Forum to Kabarole Research and Resource Center Uganda (KRC Uganda), a capacity building and advocacy partner civil society organisation. KRC took the group through group formation, and management.

At first, we lost interest when KRC indicated that they would not be giving us any money besides

transport facilitation, but the vibrance and practicability of the trainings got us very interested, Samuel recollects.

KRC's training streamlined the group's activities and further strengthened individual group members' dedication. It's no surprise that the group has grown to 28 members today. Subsequently, KRC linked the group to Centenary Bank, Microfinance Support Center, and Equity Bank.

These financial institutions trained the group on financial literacy, including access to loans as business capital.

Fast forward, four members of Kimya Youth Forum attempted and got business loans from Equity Bank basing on their business capacity as assessed by the bank: at 0.6% monthly interest rate, Samuel Ahumuza, the group leader who was making and selling chapati (flatbread) for a living, secured a loan worth UGX 1,500,000 (€363);

Francis Birungi, earning off a pool table business, got UGX 2,000,000 (€484); Hedson Twine a farmer got 3,000,000 (approx. €726) and Clovis Bainenyamulima, also a farmer, bagged UGX 4,000,000 (€968).



Samuel Muhumuza, the Chairperson Kimya Youth Forum, poses with some of his motor bikes. He says, It is unbelievable that we have come this far in a short while. Today if you asked anyone in this village about me, they would tell you about a young man who is developing at a very fast speed.



Clovis Bainenyamulima showing off his tourist spot. The spot is still under construction. Top right, Edson Twine, also a member of Kimya Forum in his banana plantation. Right, Andrew Atulinde, with his business motor bike.

With a good payment record, Samuel's loan portfolio has grown to UGX 5,000,000 (€1,210) and he owns three motor bikes, each giving him UGX 10,000 per day (€2.42); his chapati business has grown to make him an average profit of UGX 20,000 daily and he is a proud proprietor of a mobile money and bank agency business, fetching him at least UGX 300,000 (€72.6) monthly commission.

Samuel has bought a piece of land with a plan of constructing a house and starting a family. He also hopes to have five motorbikes by the end of the year.

On the other hand, Francis Birungi's loan portfolio has grown to UGX 20,000,000 (€4,840). Francis has moved from owning just a pool table business to a

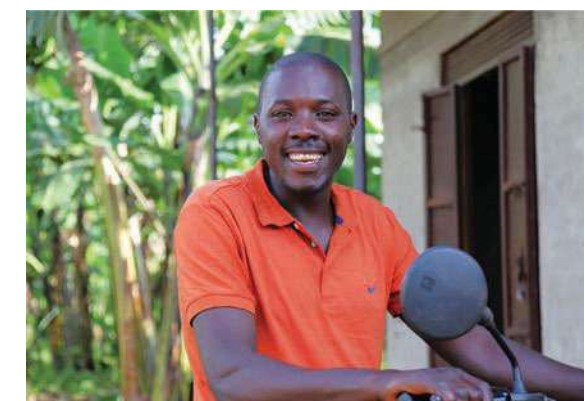
fully-fledged bar business, making him an average monthly profit of UGX 2,000,000 (€484).

Edson Twine has moved from farming on hired land to owning two acres of farmland and hiring five acres additional land with a monthly income earning of UGX 800,000 (€193).

Clovis Bainenyamulima is constructing a tourist spot with a restaurant and accommodation.

Following the success of a few group members in accessing and managing loans, 20 members of Kimya Youth Forum got motivated and each of them has received loans at least thrice and they are thriving.

"Drawing from our example, people's attitudes towards getting



loans have positively changed in this village. Previously, people in this village thought that banks use loans to trap and take people's property. This is because people had previously witnessed property confiscation by banks due to failed loan payments" Samuel reveals.

Collectively, the group has hired two acres of land for maize and beans cultivation through monthly savings of UGX 20,000 (€4.84) from each individual member.

The group hopes that the project will enable them to make enough money and boost group development.



SOWING UNITY, REAPING CHANGE TOGETHER WE CAN!

In the quiet hills of Kitwe Parish, Kamwenge District, a shared struggle was growing among the youth. Joblessness, school dropouts, and the lack of income opportunities had left many young people stuck in uncertainty. Some tried farming—but without skills, tools, or financing, even fertile land could not promise a future.

“There was a time when most of us had nothing to do,” says Anthony Binomugisha, the group’s chairperson. “We were idle, frustrated, and felt left out.”

In 2022, 28 young people (16 women and 12 men)—including refugees, students, young mothers, and one member living with a disability—took a bold move and formed the Kitwe Youth Farmers Group, united by a goal: to turn their challenges into shared solutions.

The group started by occasionally meeting under a tree in a trading center and saving up to UGX 2,000 (€0.48) weekly. They later registered

“We help each other succeed. No one is left behind.”

— Anthony Binomugisha, Chairperson

officially with the sub-county. The seed of transformation had been sown.

The Harvest of Hope

Through the Markets for Youth Programme partners like BRAC, Agrifarm, and Equity Bank, trained the group on: financial literacy, good agronomic practices as well as offering them with affordable seed and agro chemicals.

In 2023, they secured a UGX 5,000,000 (€1,206) loan from Equity Bank, without any collateral. A youth-led loan committee was formed to manage funds and enforce a fair repayment system. Members like Savior Kobusingye used her UGX



Left, some members of Kitwe Youth Group demonstrating how to use their hand tractor.

Far left, members of Kitwe Youth Group during one of their meetings.

200,000 (€48) loan to start a boutique, later expanding into poultry and piggery. “This group gave me confidence,” she says. “I’ve moved from zero income to running two businesses,” Savior testifies.

The group then leased land from the Church of Uganda for their first collective project under a contract farming arrangement. The arrangement allows the group to have a contract with a landlord in the community, in exchange of using a portion of the landlord’s land, the group shares the net profits from the sale of outputs with the landlord.

With just 20 kg of bean seed on one acre of land, the group harvested 858kg at their very first attempt between August and December of 2023. Empowered with business knowledge, the group negotiated and earned UGX 4,440,800 (€1,071) selling each kg at UGX 5,200. By 2024, the group expanded to five acres of maize, producing 4.5 tons. Citing the maize price drop, the group is safely stored the maize to sell later at a favourable price. They have since sold and earned UGX 6,750,000 (€1,629)

“I used to fear speaking up. Now I have a voice, and I run my own business.”

— Hannifah Tumukunde, Member of Kitwe Youth Farmers Group

Growing Forward, Together

Besides price fluctuations, the group grapples with high land hiring prices, and climate uncertainties that threaten crop yields. The group has since adapted by venturing into other businesses like seed multiplication under the supervision of the National Agriculture Research Organization to spread risk and increase returns. The group also applied and received a hand tractor issued by the Government of Uganda. This has reduced their tilling costs and improved efficiency.

To keep momentum, they lowered savings to UGX 5,000 monthly—ensuring even students and struggling members could stay involved.

In the face of group dynamic challenges like conflict, the group is equipped with efficient management structures like a board that vets members and makes decisions. The group also has key committees managing loans, warfare and marketing. Absconding group activities and defaulting on loan payments attracts a fine of UGX 5000. Every challenge became a learning opportunity.

Beyond farming, they fostered community: social gatherings and are championing pertinent community issues like rampant cases of school drop outs in their village. Today, Kitwe Youth Farmers Group is more than a farming group. It’s a community movement portraying collaboration, accountability, and resilience.

THE YOUNG FARMER INSPIRING FELLOW YOUTH

ANTON BAINOMUGISHA

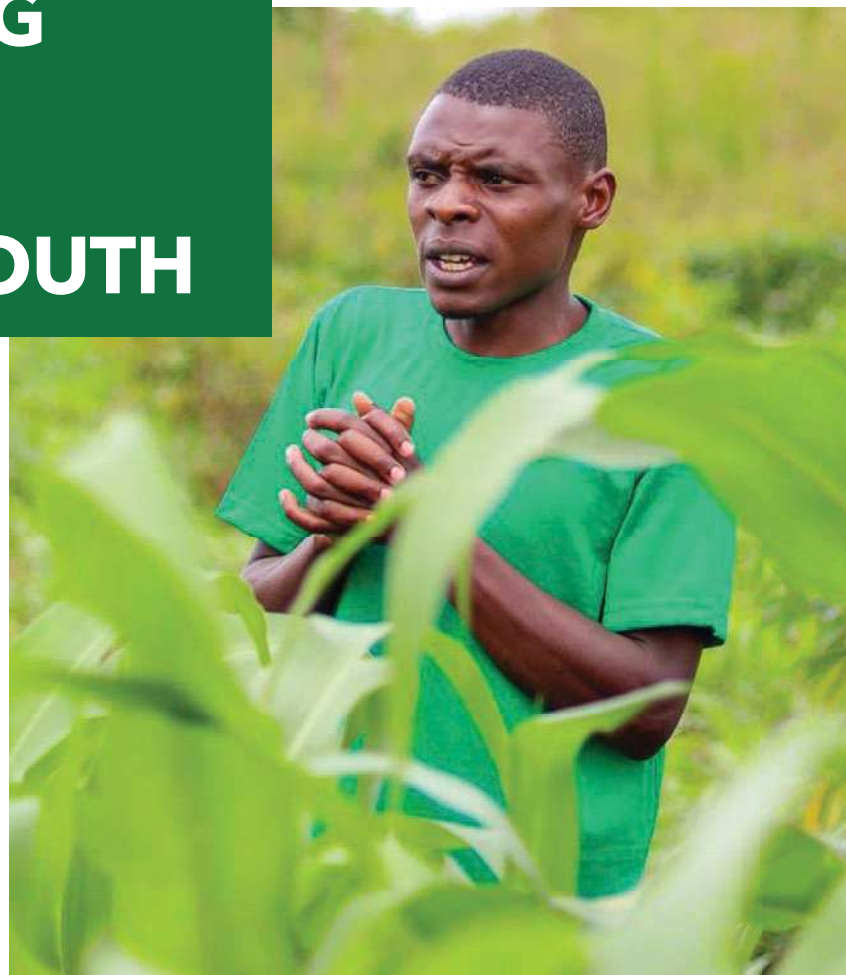
Anton Bainomugisha was farming mostly for food and had low quality inputs and poor harvests that affected his income. In March 2022, he was recruited as an agent for Yield Harvest Uganda, BRAC, Agrifarm Uganda Limited, Centenary Bank and Equity Bank under the Markets for Youth programme.

As an agent, Anton was trained in financial literacy, best agronomic practices, agro-inputs and entrepreneurship skills among others.

He has since cascaded the knowledge and training he picked up, down to fellow youth in Kitwe.

He has trained and led five youth groups since, on the same skills and practices with support from partners on the Markets for Youth programme, earning a commission of UGX 400,000 (€96) from the partners.

He is currently the lead and a model youth farmer with the Kitwe Youth Farmers Group.



Training with Agrifarm Uganda.



Training with Yield Harvest Uganda Ltd.



Training with BRAC Seed.



Training with MicroFinance Support Center.



Anton has worked with Private sector actors like Agrifarm Uganda, Yield Harvest Uganda Limited, BRAC Seed and MicroFinance Support Center (MFSC) to train the youth group on accessing finance products and services, best agronomic practices, business and entrepreneurship skills, linkage to other private sector actors among others.

Anton is also working closely with Kabarole Research Center (KRC) Uganda, a Civil Society partner on the programme, to engage the youth group on mindset

change in agriculture and how to engage the duty bearers in their community for Transparency, Participation and Accountability (TPA).

Members of the Kitwe Youth Farmers Group say Anton's leadership has been exemplary. He has not only trained them on practising best agronomy practices, but also in business and entrepreneurship skills.

He also motivated them to start individual gardens, and some of them expressed aspirations to become youth model farmers too.

THE POWER OF RIPPLE EFFECT FROM SPREADSHEETS

As a school accountant in Kitumbi Village, Kabarole District, Western Uganda, Christine Kamukama's world revolved around balance sheets and budgets. But in 2022, a visit to her friend Emmaculate Kobusinge's piggery challenged her thinking and unsettled her comfort zone. Emmaculate Kobusinge was trained on piggery by Gudie Leisure Farm, GOAL's partner under the Markets for Youth Programme.

"I saw what Emmaculate had built with support from the Markets for Youth programme," Christine recalls. "That day, I knew I could do it too." From the comfort of accounting desks to the unpredictability of pig rearing, 35-year-old Christine was stepping into a world where her ambition—not her degree—would lead the way.

Backed by savings from her confectionary business and monthly salary, Christine bought two piglets at UGX 50,000 (€12) each, constructed a basic two-room pigsty and purchased a 100kg bag of maize bran.

"I didn't know much about farming," she admits, "but I was determined to learn." Christine made frequent visits to Emmaculate's farm, watching how she cleaned the pig pens, fed the animals, and prepared for breeding. "I learned that cleanliness was key—if pigs fall sick, the costs pile up fast."

"I didn't know much about farming, but I was determined to learn," she says.

Building a Farm, One Litter at a Time

Within eight months, her sow delivered six piglets. Overwhelmed but optimistic, Christine borrowed UGX 300,000 (€72) from her Village Saving and Loan Association (VSLA) to expand the pigsty and boost feeding.



"Pigs are like children—you have to feed them well or they won't grow right."

— Christine Kamukama

She added two more rooms and began experimenting with affordable supplements—discarded bread, market vegetables, and nutrition enhancers like Hendricks.

Christine derives joy from giving her pigs 250 grams of mixed feed with salt every morning and sweet potato leaves or cooked yams in the evening. "Pigs are like children," she jokes. "You have to feed them well, or they won't grow right," she explains.

By the end of 2023, Christine's piggery had grown to 15 pigs. But growth brought new demands. One of her pigs delivered 12 piglets in late 2024, and feed costs shot up. Christine spends about UGX 500,000 (€120) on feeds



Christine cleaning her pigsty. Left, massaging one of the pigs.



for three months. To reduce expenses, she grows maize and vegetables as complimentary feeds for her pigs.

Despite occasional losses to sickness, Christine earns an average of UGX 1,400,000 (€337.8) every three months from selling piglets and at least one pig whose price ranges from UGX 500,000 (€120) to UGX 1,000,000 (€241) depending on size. She reinvests her earnings and channels some to diversification. For example, she is venturing in goat keeping with a total of four goats. Today Christine can comfortably take care of her children's basic needs like school fees, a balanced diet, decent clothing and health costs.

UGX
1.4
million

Christine's
average
earnings
per
quarter

When Passion Outpaces Paperwork

Christine's journey is impressive, but not without blind spots. While she handles finances with precision, she struggles to keep formal records for her businesses. "I know what I spend and what I earn, more or less," she admits. "But it's all in my head." Without written records, Christine can't fully assess her profits or understand the impact of her other side businesses—like baking and liquid soap production. This is a vulnerability she's beginning to acknowledge and work on.

Still, Christine's success is vivid. She trains neighbors, friends and family and has earned a Mentor title in her community. Her story reflects the power of learning and how knowledge spreads beyond the Markets for Youth programme reach.



A LEAP INTO AGRIBUSINESS, LEADERSHIP

IMMACULATE KOBUGABE'S STORY

Immaculate Kobugabe, once shy and reliant on her husband, transformed her life through GOAL's Markets for Youth programme in 2022. She invested in pigs and chickens, achieving success and independence. Immaculate now, serves as Chairperson of the Mabale PELA Youth Group and aims to represent women and youth in her community. Her journey highlights the power of training and determination.

Growing up in the quiet fields of Mabale Parish, Uganda, Immaculate was a reserved and shy, particularly uncomfortable with public speaking. "I remember on my wedding day, I failed to speak," she recalls. Avoiding roles that required addressing groups, she depended heavily on her husband. During this time, Immaculate found solace in farming. It became a pastime for her, providing comfort without any concern for yields. "I didn't know what I was doing, but it kept me busy," she shares.

Growing up, Immaculate spent many hours working alongside her father, a dedicated veterinary officer renowned for treating local livestock. She often



accompanied him to farms across Kichwamba, observing as he vaccinated animals, administered medication, and advised farmers. "He was my inspiration," Immaculate reflects. "He used to carry me along when he went to vaccinate animals. I learned a lot just by watching him," she adds.



Growth through Markets for Youth

Everything began to change when Immaculate came into contact with GOAL's Markets for Youth programme. In 2022, Gudie Leisure Farm, a skilling partner of GOAL Uganda under the Markets for Youth programme, identified Immaculate and enrolled her in a four-month course on poultry and piggery. The training covered essential business skills such as record keeping, confidence, negotiation, financial literacy, marketing, personal branding, and planning. "The training was the beginning of my discovery journey. It made me deeply reflect on my life," Immaculate reveals.

After the training, Immaculate was given materials and tasked with training her peers. Though initially uncomfortable given her shy nature, this responsibility boosted her confidence and reshaped her vision. With these newfound skills and knowledge, Immaculate applied what she had learned and shared it with her community. She invested UGX 300,000 (approximately €73.83) in two pigs, which soon gave birth to 16 piglets. Selling each piglet at UGX 200,000 (approximately €49.22), she earned enough capital to diversify into poultry farming. Starting with 150 chickens bought for UGX 800,000 (approx. €196.88), she earned UGX 3,000,000 (approx. €738.42).

"My success in the poultry business pleasantly surprised my husband. He thought they would all die, but I didn't register any mortality. That's when he started trusting me," she says.

Building Confidence Through Livestock

The success of her piggery and poultry businesses boosted her confidence further. She began training and empowering other youth in her village, extending the impact of her experience beyond herself. "Visiting Immaculate's farm changed my life. I immediately started doing piggery," testifies Christine Kamukama, a neighbour.

Recognising the profits in value addition, Immaculate, with her husband's support, opened a bistro where they roast and sell chicken at UGX 5,000 per piece. "Initially, we sold a bird at UGX 20,000. But after roasting, we make at least UGX 30,000 from each bird," she shares. Value addition not only increased her income but also provided extra food for her pigs, as they were fed with leftovers. Over time, Immaculate diversified further by adding goats and establishing a banana plantation.

Zooming into the Future

Today, Immaculate is growing her vision. At home, she is expanding her compound with trees and plants, aiming to transform it into a rural leisure spot where guests can relax, enjoy meals, and learn from her agricultural journey. She credits her husband and children for their enthusiastic support. "My children refer to the animals as babies. They've named each one and enjoy taking care of them, including my youngest of three," she says.

Immaculate's Path to Leadership

After transforming her household, Immaculate began transforming her community. She now serves as Chairperson of the Mabale PELA Youth Group and ran for LC3 Women's Councillor in her parish. "Before, I didn't even know my neighbours. Now I know almost everyone in the parish," she says. Though she lost by just two votes, she remains undeterred. "I want to represent women and youth, especially those who think they can't lead," she asserts. She's preparing to run again, with more experience and a stronger support base.

Tackling Challenges for Growth

Looking back, Immaculate sees how far she's come, not just in business, but in belief. "I used to depend on my husband. Now, I earn and contribute to household needs like meals and school fees," she says.

OPENING OPPORTUNITIES FOR YOUNG REFUGEES THROUGH AN INTERESTING “LAND DEAL”

Razia Yazid is an inspirational 26-year-old with a heart for agriculture. She is a co-founder of Adolescents Youth Saving and Farming group in Kiryandongo refugee settlement.

The group saves, farms, and shares their proceeds from maize, beans, cassava, and vegetable growing.

The Markets for Youth programme introduced the group to Wezesha Impact, a civil society organisation that focuses on youth skilling.

Wezesha Impact linked the group to BRAC seeds, a company dealing in agricultural inputs, and Equity Bank.

Wezesha Impact trained Razia's group in entrepreneurial skills and safeguarding; Equity Bank offered financial literacy and loans and BRAC seeds provided quality drought-resistant seed at affordable prices, specifically the F1 maize variety.

This variety has been an immense success in the area as demonstrated in the gardens established by BRAC. BRAC also trained the refugee youth on good agronomic practices including post-harvest handling.

“As youth, we were not interested in agriculture. We looked at it as a dirty job and never liked it but through the knowledge received from partners, we embraced agriculture and saw it as opportunity to get economically empowered,” Razia confessed.

Thanks to Razia's commitment and impeccable leadership, the group has grown from 25 members at inception in 2022 to 43 to date.

Razia also organises community meetings to discuss prominent issues and advocates for the rights of women and girls.

This season, BRAC supported the group to get ten acres of land under a block/contract farming arrangement. The arrangement allows the refugees to have a contract with a landlord in the refugee-hosting community.

In exchange for using a portion of the landlord's land, the group shares the net profits from the sale of outputs with him/her.



Drawing from Razia's experience, Wezesha Impact promoted her to a youth champion while BRAC seeds appointed her to be a community agriculture promoter. Razia's roles under both companies involved training youth farmer groups on agricultural practices and aggregating the demand for BRAC seeds.

Razia's group agreed to offer the landlord about 10%.

This arrangement directly tackles the predominant land issue in the refugee settlements which hinders active participation of refugees in large scale agriculture production.

Through block farming, Razia's group planted 50kg of maize, which yielded 90 bags (120kg each) of maize. While 20 bags have already been sold at UGX 3,402,000 (€841), the group is saving the remaining 70 bags

to sell later at a hopefully better price.

The group also plans to reinvest the money by acquiring more land. Some money will be saved for group members' emergency loans.

Under Razia's leadership, the lives of group members have significantly changed. Through inspiring them to work hard, the youth have diversified into grocery shops, beauty salons, boutiques, photo studios, local juice making among other profitable businesses.

“Before, most of us were idle and waited to get free food. Today we are financially independent. We can buy food and cater for other basic needs easily,” commented Razia. “We are also respected in the community,” she added.

It has not been all glory. The women in Razia's group have weathered through societal stereotypes, limiting negative gender norms and gender-based violence. “It is not good for women to have money and to speak during meetings,” one member once said.

The storm has not shaken the group but rather presented them with an opportunity to educate the community about the merits of women empowerment.

Citing the need to improve nutrition for expecting mothers and children in the settlement, next season the group will invest in vegetable farming.

PROPELLING YOUNG STARS TOWARDS SUCCESS

KATIBANI YOUTH FARMERS GROUP

Maclane Natukunda is the chairperson Katibani Youth Farmers Group in Kamwenge. The group consists of 35 members (20 female, 15 male) including two people with a disability.

The group that started as a Village Saving and Loans Association has since evolved into a leading Quality Declared Seed (QDS) multiplying entity in Toro subregion.

Thanks to the Markets for Youth programme, the Young Stars multiply bean seed and aggregate maize grain.

Katibani's success story started unfolding in 2022 when GOAL

identified them and connected them to Equity Bank and Yield Harvest an agribusiness dealing in produce aggregation.

Equity Bank taught them about savings, financial management, account opening and loan processing. Consequently, the group secured a loan of UGX 5,000,000 (€1,206) as startup capital.

On the other hand, Yield Harvest offered them affordable high-quality maize seed and trained the group on good agronomic practices. Yield Harvest further established a demonstration garden which gave the group a practical appreciation of the process.

Additionally, the group also learned to store their produce in PICs bags, an environmentally friendly storage technology that safely reserves the quality of produce for a long time unlike the traditional unhealthy method of using harmful chemicals to keep away weevils and other pests.

Yield Harvest would later link the group to the National Agriculture Research Organisation (NARO), that introduced the group to seed multiplication as well as equipped them with knowledge on the practice.

NARO mentored the group, inspected their work and certified them as licensed seed producers.

To ensure the availability of quality planting seed, NARO inspects seed producers to make sure that they have the appropriate infrastructure for seed production and proper post-harvest handling facilities.

This process involves several monitoring exercises to see to it that producer processes meet the minimum seed multiplication standards. Katibani Farmers Group stepped up to the mark.

Today, Katibani Farmers Group is a one-stop-centre for quality bean seed in Toro subregion.



“

NARO recommends us to everyone who needs seed in this region. People know us for having quality seed.” Maclane, the group chairperson commented.

“In 2023 when I attended GOAL's learning conference, I secured three customer leads from Northern Uganda. We have been supplying seed to them as well.”

—Maclane Natukunda

And as an agent, Yield Harvest paid her commission worth UGX 1,418,000 (€342) for aggregating maize.

Maclane used her proceeds to reinvest in her seed multiplication business and used some to start an input shop, driven by the high demand for inputs in her village.

The seed multiplication business has greatly changed Maclane's life as well as that of her group members.

The team can now easily meet the basic needs of their families.

In season B 2024, the group produced a total of ten tones of beans. Because the market price is still low, the group is safely storing their produce until the market price is favourable.

The group's biggest market is NARO, Yield Harvest, BRAC, Okeba Agribusiness and other private farmers.

Owing to seed scarcity and the good quality of seed produced by the group, the group attract good prices, usually higher than the prevailing market price.

In season A of 2024, the group

produced and sold seven tonnes of bean seed to Yield Harvest, BRAC and Okeba making UGX 57,672,000 (€13,918).

The money was shared among Katibani group members depending on how much seed each contributed.

Maclane individually made a profit of 4,700,000 (€1,134).



Left, Maclane showing off a sample of the group's cultivated bean seed. Right, with some of her group members outside the Yield Harvest produce store.

FROM LOAN TO LIVELIHOOD

CHAKU'S JOURNEY TO ENTREPRENEURSHIP

A loan of UGX 600,000 (€144.8) may seem modest, but for Ismail Chaku, it marked the beginning of a transformative journey. With the support of the Bineneza Together We Can group, Ismail, a resident of Bineneza village, Kisabagwa parish Kyabigambire subcounty, Hoima district, not only launched a produce business and poultry farm but also improved his family's livelihood. Today, he is a beacon of success and a role model for aspiring entrepreneurs in his community.

Before receiving the loan, Ismail faced many challenges. As a casual labourer on a local farm, he earned a meagre income that barely covered his family's basic needs. Despite his hard work, Ismail felt trapped in a cycle of poverty, with limited opportunities for advancement.

However, his fate changed when he joined the Bineneza Together We Can group in February 2023, after a friend invited him to participate in youth group activities.

These programmes offered a chance to benefit from livelihood programmes often available to those organised in groups. Ismail recognised that working alone would likely limit his potential, so he joined the group to tap into collective resources and knowledge to break free from the cycle of poverty.

A New Beginning

Upon joining the group, Ismail approached the chairperson, who introduced him to the leadership committee. As part of the vetting process, the committee inquired about Ismail's character and conduct in the community before accepting him



Ismail Chaku constructing a house for his family, right feeding his chicken, left, with his family.

as a member. Once approved, he was given the group's rules and regulations.

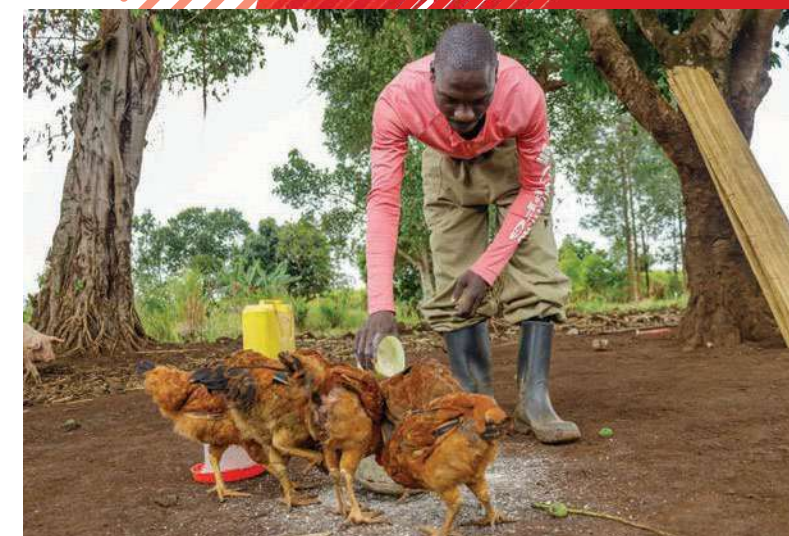
Through the group, Ismail and group members were trained by Masindi Farmers Agribusiness (MADFA), under the Markets for Youth Programme, implemented by GOAL Uganda in partnership with Mastercard Foundation. MADFA established a demonstration garden and offered practical training on line planting, crop spacing, safe use of agro chemicals, post-harvest handling and marketing.

MADFA, through their SACCO, offered the group a loan of UGX 10,000,000 (€ 2,413) which was

distributed to 22 of the 35 members who expressed interest in starting their own enterprises. Off the group's loan, Ismail received UGX 600,000 (€144.8). He was required to repay UGX 690,000 (€166.5) over six months. "I received the loan without collateral since I had a farm salary job," he said.

Turning the Loan into a Business

Chaku used the loan to invest in a produce business. He began purchasing grains from local farmers and selling them to wholesalers. Although the timing was not ideal, with the grain-buying season ending by the time he received the funds, he bought two 100kg bags of beans at UGX 2,000 per kilogramme. He sold the beans in February 2025 at Sh3,000 per kilogram, making a net profit of UGX 200,000 (€48.2). With the profits from his grain business, Ismail purchased five Sasso chickens to start his poultry farm and iron sheets to construct a decent house for his family.



Chaku's poultry venture is steadily growing. He feeds his chickens with maize bran and silverfish dust and ensures they are vaccinated to prevent diseases. To reduce on feeding costs, Ismail plans to plant maize on his farm for his chicken. "I plan to grow my own maize to make poultry feed and only buy supplements," he shared. He also noted that the poultry market is readily available within his neighbourhood. However, his goal is to sell all the birds at once, rather than individually, to earn money quickly and reinvest in larger numbers of birds.

A Brighter Future

Chaku is proud of his progress. "I am building a house for my family, something that would have been impossible without the group's support," he said. He now feels more financially responsible, especially regarding repaying loans. "The group has taught me how to manage expenses and be accountable," he added. Although some members struggle to meet debt repayment deadlines, MADFA has shown flexibility, allowing them time to find the money. This approach has ensured that the group thrives, even through tough times.

Chaku advises other youth to get involved in group activities. He believes that being part of a collective effort is crucial for success. "The group has given me a new sense of purpose and a chance to create a sustainable livelihood," Ismail Chaku testified. His journey is a testament to the power of collective support, hard work, and determination.



FROM PLATES TO PROGRESS

In the parched soil of Mpumwe Village where seasonal rains decide the fate of harvests and where elephants, not just drought, can destroy a family's future in a single night, a quiet economic revolution has been underway. It all started with plates. Mpumwe village is located in Kugumba subcounty, Kiryandongo District-Northern Uganda.

"We started small," says Yulita Nafuna, the soft-spoken but fiercely determined chairperson of the mighty Tuhamuke United Women's Group. The women group consists of 45 members. "At first, we just bought utensils together."

It was 2018, and Yulita and 17 other women decided they were tired of waiting for government help, for their husbands to act, for fate to change. With little more than determination, they began contributing small weekly savings to help each other meet basic needs. Their first collective purchase was kitchenware: plates, pots, and cups. It was a symbolic victory for women whose homes had long gone without these essentials. But the plates were just the beginning of a much bigger vision.

The women would gather under a tree shade or in a cleared courtyard, sitting on mats or simple wooden

"We've learned that we can't do alone, we can do together."

— Yulita Nafuna

benches every Tuesday. They each contribute a minimum of UGX 2,500 (€0.60) toward savings and UGX 1,100 (€ 0.27) toward shares. Their system is structured, with records maintained, roles rotated, and every coin accounted for. "Each year, we give every member a useful good. Sometimes utensils. Lately—we've been giving goats," Yulita says.

This rotating benefit model ensures that every member can receive support through tangible assets or short-term loans. Three members per cycle receive goats; as those goats multiply, the offspring are shared among other members. It's not just savings—it's wealth redistribution in action. "When we give goats, they stay. They grow. And when they do, we grow too," one member beams.

Into the Fields: Collective Farming

In 2023, GOAL Uganda linked the group to Wezesha Impact, a youth empowering private entity. Wezesha Impact trained the group on business management, financial literacy and group dynamics. While BRAC seed trained them on good agronomic practices. After the training, the group took a bold step by starting to farm together. They pooled funds to rent two acres, bought seeds and inputs, and planted maize. The group leveraged on internal capacity to do land preparation, planting, weeding, and harvesting.

But nature had other plans. "We got only seven bags," Yulita recalls with a sigh. "The unpredictable rainfall patterns failed us. We also planted late. Still, we sold what we could and used the money to invest in more goats."

Rather than see the farming failure as the end, they treated it as a lesson. In 2024, they expanded to three acres, determined to try again, with better planning and more diversified crops. Farming in Mpumwe is about more than sun and soil—it's a battle with the wild. Elephants from nearby reserves often descend into the fields, trampling months of labour in a single night.

"They come from the park and destroy our crops," says a frustrated member. "We call the officials, but nothing is done."

Adding to the hardship is the striga weed, a parasitic plant that strangles crops before they can thrive. While Wezesha Impact organised community conversations and promoted crop rotation as a solution, limited land access makes this impractical for most. "There's no cure for elephants," a woman says grimly. "And rotating land when you only have one acre? That's not real."

This frustration has led many in the group to focus more on livestock, especially goats, which don't succumb to weeds or wild animals and offer long-term income through breeding.



Maureen Musubika, one of the group members, feeding her goats. Far left, some group members.

Why Goats Matter

Goats, for the Tuhamuke women, are more than animals. They are security, savings, and status. In a place where banking services are limited, goats are assets that can be sold in emergencies or bred for long-term profit. Each goat received through the group's rotating scheme is tracked. Members care for them, breed them, and pass on the first kid to another young woman in the group. One member who started with one goat now has four. Another paid her child's school fees from goat sales. A third bought seed for her personal farm.

Tuhamuke's secret isn't just savings—it's structure. The group enforces fines of UGX 5,000 for missing meetings or field work. Leadership roles are rotated, allowing every member to develop confidence. When members face illness or loss, the group offers support to help them recover without falling behind. They also use a unique drum savings system, where women contribute incrementally toward larger financial goals, such as purchasing livestock or starting small businesses.

Tuhamuke's members are not just thinking about today. Their aspirations include building a grain storage facility so they can sell crops when market prices are high, lobbying for government action on wildlife invasions that destroy their fields, training more women and youth, and establishing a local cooperative to access farm inputs and market their produce more effectively.



REFUGEE YOUTH GROUP BUILDING A NEW FUTURE IN UGANDA

In Uganda's Kyangwali Refugee Settlement, 30 young people formed Peace PELA, a youth group transforming displacement into opportunity. With training from GOAL Uganda and Gudie Leisure Farm, they launched fish farms, a salon, and a tailoring business. Their success now supports over 1,000 youth through skills training and microloans. Despite market and climate challenges, they continue to adapt and expand.

Kyangwali Refugee Settlement, located in western Uganda near the Democratic Republic of the Congo border, hosts thousands of displaced people. Many rely on aid, with few economic opportunities. Peace PELA began in 2022 with minimal savings but a strong drive to change their situation.

From Savings to Success

Peace PELA started with weekly savings of UGX 1,000 (about €0.24) per member. Through GOAL Uganda's Markets for Youth programme, participants

UGX
7
million

The group has a revolving loan system worth this much.

Left, Justine Baraka, a member of the Peace PELA group maintaining one of the group's fishponds. Below, Rachel Baraka showcases her tailoring skills.



received training in fish farming, poultry farming, soap-making, and financial management. Their first fishpond, stocked with fingerlings from Gudie Leisure Farm, earned UGX 6,500,000 (€1,568.2) in sales. They reinvested the profits into two more ponds, a tailoring business, and a salon, the only one in their area.

Expanding Impact

The group now trains other youth in tailoring and soap-making under paid partnerships with local NGOs. For every cohort of youth trained, the group earns UGX 2,000,000 (€482.6). They've taught over 1,000 peers and built a revolving loan system with UGX 7,000,000 (€1,689) in savings. Half of their annual profits are distributed to members, helping to cover school fees and start individual businesses. "It's not just about the group, it's about each person growing," says chairperson Rachel Baraka.

Overcoming Obstacles

Finding buyers for their fish remains difficult due to high transport costs and low local demand. Climate change also disrupts access to water and feed production. In response, they test solar-powered irrigation and homemade feed. "If one idea stalls, we start another," Rachel explains. Their next goals include branding their fish and soap products and registering as a formal enterprise.

Peace PELA shows how refugee youth can build sustainable livelihoods, not just through aid, but through collaboration, adaptability, and shared vision.

LEARNING FROM FAILURE

Despite the initial enthusiasm and excitement that followed several trainings by the Markets for Youth programme partners, a group of motivated youth in Hoima District faced unexpected challenges. Group conflicts, fear of loans, handout expectations backed with the lack of continuous support and guidance from partners hindered the group's growth. The Batongoze Youth Group in Hoima District was founded in 2016 by 20 young people with an aim of saving and creating access to affordable loans. Over time, the group grew to 30 members, eager to explore personal and communal development opportunities.

In 2022, the Markets for Youth program, implemented by GOAL Uganda in partnership with Mastercard Foundation, connected the group with BRAC Seed, Kabarole Research Center (KRC) Centenary Bank, and Equity Bank. The partners trained the youth on good agronomic practices, group dynamics, financial literacy, and business management.

"Centenary Bank encouraged us to open accounts with them and process loans, but group members rejected the idea of getting a loan because of fear." Julius Mwesigwa, the group's chairperson explained. He continued, "in our VSLA, members default on loans, and we have also had an incident where a member ran away with the saving box." Despite this setback, the group continued to engage with BRAC Seed, which established a demonstration

garden of maize to teach good agricultural practices. BRAC Seed provided the seeds for the garden, but the outcome was less than expected.

"The seeds were delivered slightly late in the season, and some group members were not interested in farming, so we didn't give the garden enough attention hence the poor harvest," Mwesigwa says. What was intended to be a transformative learning experience quickly became frustrating.

Mwesigwa also notes that the group had significant conflicts that made decision-making hard. Later, the group discarded the idea of collective initiatives.

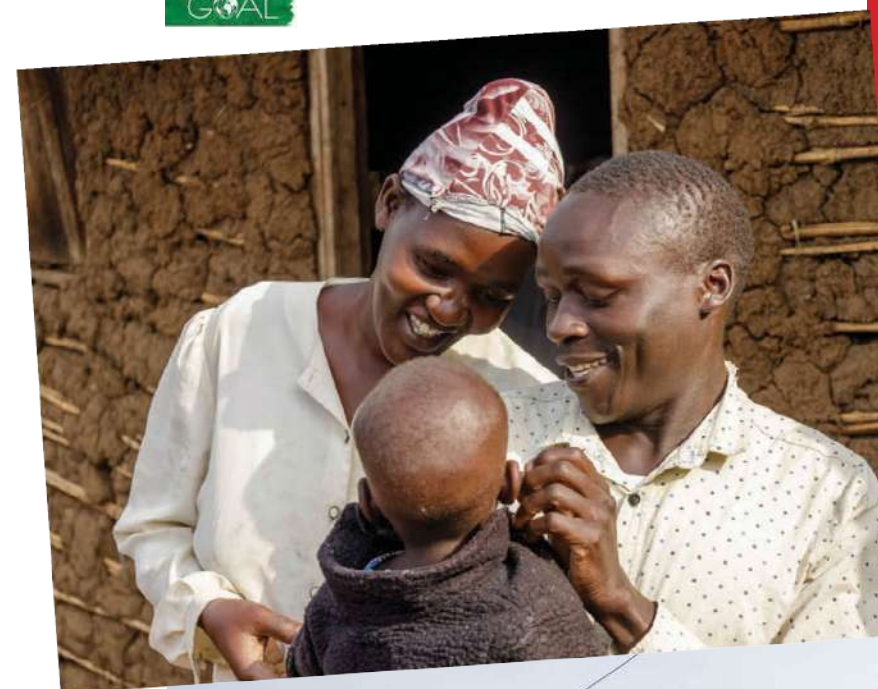
This resolution encouraged members to start individual businesses which also didn't yield the desired results. "Group members started businesses expecting the partners to support them with money for capital but were disappointed when that didn't happen," Mwesigwa narrates. The limited capital led to collapsing of most individual initiatives. "I tried to encourage group members to use the acquired knowledge for growth but most of them were only interested in handouts," Julius comments.

A step towards Success

As the group leader, Julius Mwesigwa decided to lead by example by starting a poultry farm with savings of UGX 400,000. "Words had failed, so I decided to show the members that

"Every time I fail, I learn from my mistakes and do better next time. I'm confident that I will make profits in future."

—Julius Mwesigwa



Julius feeding his chicken. Above, with his family.

success is possible without handouts by starting a business," Julius reflects. The group leader started with five local breed chickens, which has since grown to 20 chickens, with more hatching regularly.

"I'm not eating or selling the eggs; I'm breeding them to expand the poultry farm," Mwesigwa shared. In addition to poultry farming, Mwesigwa

The Group's Future

Julius is looking forward to streamlining and restructuring the group. That might mean dissolving and reconstructing the group from scratch. "We have lost direction as a group and have some members that are not adding much value. My plan is to discontinue the group and start a new one with members with the same vision." The Chairperson disclosed.

To the Markets for Youth Program partners, Julius recommended hand holding of weak groups by regularly monitoring and engaging with them. Julius believes that while the initial trainings provided valuable skills, group members needed a change of mindset which takes time and continuous support.

THE AGROMAX INTERVENTION

A BRIGHTER FUTURE FOR 105 DIT-CERTIFIED YOUNG LEAD EXTENSIONISTS

105 young men and women successfully graduated as lead extensionists in Moroto District (north eastern Uganda), having undergone a six-month training aimed at equipping them with skills to roll out technical trainings to 28,800 youth within the Karamoja region.

The graduates, who were assessed and certified by the Directorate of Industrial Training (DIT) under the Ministry of Education, were trained by Agromax, GOAL Uganda's skills development partner under the Young Africa Works in Uganda: Markets for Youth programme.

As partner in the 'Young Africa Works in Uganda: Markets for Youth programme AGROMAX aims to enrol more than 28,000 young people in four districts in Karamoja Region (Kotido,



Moroto, Abim and Karenga).

AGROMAX has been reaching out to the communities and identified existing groups since April 2022. So far AGROMAX has enrolled 11,000 young people from three districts.

AGROMAX identifies what youth groups have already been doing in their communities. AGROMAX then trains and equips those

groups with start-up kits on a cost-share basis of 50/50, agreed by both parties in a Memorandum of Understanding and a Land Consent Form.

The young people that GROMAX has trained are 'Lead Extensionists' who then will train change agents. Those 'change agents' are cascading the training to their fellow youth in community interest groups (CSW's).

ABOUT AGROMAX

AGROMAX was established in 2009 to support small-scale farmers in Uganda. Over the recent years it has developed different methodologies and business concepts in agriculture.

AGROMAX (U) Limited signed up a partnership with GOAL under the Young Africa Works in Uganda: Markets for Youth programme to reach youths with market-facing skills that will lead to them being engaged in dignified and fulfilling work.

The company aims to upskill young people in best agricultural practices like poultry keeping, apiculture, horticulture, irrigation, agro-forestry, and animal

A WORD FROM THE MINISTRY OF EDUCATION



"The Directorate of Industrial Training (Ministry of Education) is mandated to recognise skills after training. So, we conduct assessments and certification of vocational trainings in many professions that have been profiled by the Directorate of Industrial Training (DIT). There has been a very positive response from the leaders who encourage the youth to undertake these skills, guiding them and showing them direction. The fact that the government is on board with skilling the youth will attract a bigger number, and this will benefit such marginalised communities," said Einstein Etit, Director of Industrial Training, Ministry of Education.



Rony Oved Founder / MD, AGROMAX

husbandry. Gilbert, the Project Manager at Agromax and responsible for the Markets for Youth programme, says that the company works with youth because it believes in the potential of young people as 'change agents' and in developing the country's economy.



“We realised that the young people are the engine and a key labour force for development of the economy. And for this economy to grow, we need agriculture. The young people need training, skills and engagement in active services in agriculture. That’s why we provide them with skills to create value addition,” Gilbert says.

Agromax targets young people aged between 16-35 years, with a focus on females and persons with disabilities.

The company reaches the young people through ‘change agents’ who have been trained with Agromax before and are already involved in agriculture enterprises within communities. These ‘**change agents**’ share their stories and experiences with the young people, and highlight their interest in the programme or in a particular income generating enterprise within the programme.

Gilbert says the graduation of these ‘lead extensionists’ in Karamoja is a significant achievement for Agromax and is aligned with their vision to “deliver total transformation in commercialisation of Agriculture in the Karamoja region.”

NEXT STEPS

“The young people are energetic and productive and we will continue to engage them after the training as lead extensionists,” Gilbert said.

The graduates are already assigned to groups, which they lead under Agromax’s ‘Earn as You Learn’ programme.

“There are approximately 140 groups in Moroto, 100 in Abim and 64 so far in Kotido. These ‘lead extensionists’ will continue

to provide extension to the groups,” Gilbert says.

Beyond just their work as ‘lead extensionists’, the young graduates have also put the skills that they learned in best agronomy practices into practice and exhibited agricultural produce at their graduation ceremony.

They proudly showed off their spring onions, beef tomatoes, white onions, scales, pumpkin jam and pumpkin flour, among others.



The graduates exhibit some of their agricultural products at the graduation ceremony.

“We congratulate all the young lead extensionists graduating today, and I encourage you to continue pursuing new knowledge, skills and best agronomy practices in the selected enterprises. This will help you to remain relevant in the field of extension,” **Dinah Morgan Namboozie, the GOAL Portfolio Lead for Skilling under the Markets for Youth programme, said in her remarks.**



Tony Ameny, Ass. Commissioner for Programmes, Karamoja Affairs - Office of the Prime Minister

A UNIQUE APPROACH

“As a Commissioner for Programmes, my role is to coordinate all development intervention and programmes in the region. We work with a number of partners in the formulation of programmes as well as implement, monitor and undertake evaluations. In so doing we can gather evidence of what works and what does not work in the region.

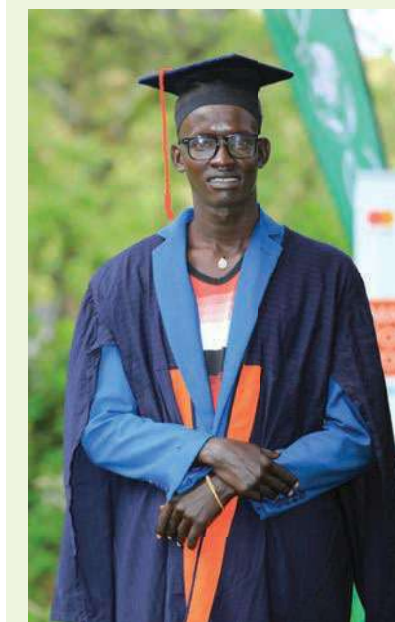
We acknowledge the uniqueness that AGROMAX brings to the table, like technology transfer, the capacity building approach and the integrated one-on-one approach. AGROMAX has introduced new ideas like the post project implementation, which is a unique approach that we as government shall learn from,” said Ameny.

TESTIMONIES OF CHANGE

MY FAMILY DID NOT EXPECT THIS

“Before AGROMAX, I was in school attaining a certificate in Electrical Engineering and during the holiday I would do some business in order to get some pocket money,” says Moses Lokong, 25.

“When AGROMAX came, I got the opportunity to acquire new skills in horticulture. I am so glad that I have graduated today. I never expected this, even my parents wanted to accompany me but because of time they couldn’t. I was trained in horticulture mostly nursery bed management which is the growing of various vegetables.”



NO MORE CATTLE RUSTLING

Julius Loru, 22, a husband and father of two children, was a cattle rustler before he joined the programme. In January 2022, he found out about the programme through the previous NUSAF project and applied to join. “I decided to join the programme because cattle rustling became riskier, and the government was cracking down on cattle rustlers,” Julius says.

Julius was trained by Agromax for six months in horticulture, poultry keeping, apiculture, planting trees and best agronomy practices.



TESTIMONIES OF CHANGE

DISABLED BUT ABLE



Betty Nakalany, 35 years, Moroto

"Before joining AGROMAX, I was managing my family by joining cooperative groups that used to make beads out of neck ties and belts. Then by the end of the month we would take them to our boss who would count them and give us money."

I used to make traditional wear and sell so that I could educate my children. I used to be a counsellor and a politician for disabled people too.

My education journey started off well because I studied till Primary Seven. I had to drop out because of a lack of school fees. Today, I have a certificate despite my lack of proper education. Now I can take care of my family well.

Through AGROMAX I have learnt how to grow crops because I didn't know how to handle a hoe or plant a tomato."



I USED TO SELL CHARCOAL



My name is Betty Irima. I am 33 years old and I stay in Nakapiripirit District. Before this opportunity, I used to burn charcoal at home and sell it near my home.

That is how I used to survive until AGROMAX came in. I was taught how to plant vegetables and grow them. This has enabled me to have a sustainable livelihood because I can sell both my vegetables and the charcoal.

SOLD ON TRACTORS

Moses Lokee, 25, is a husband and father of two. Before engaging in the programme, Moses was betting, playing cards and hunting for survival.

He found out about Agromax and the programme through community agents, who also enrolled him. "I joined because I was unemployed and had no clear source of income," Moses says.

Moses received training from with Agromax for two years as a tractor operator and specialised in farming (planting variety of cereals like maize, sorghum, millet), using different tractor plates and grinding silage.

Moses says that he also learnt apiculture, machine milking and



cattle vaccination, which have positively impacted his work and income.

He is keen to share his acquired skills with other young people in his community and has already

trained his brother and a few of his friends.

Moses plans to train his other two brothers and more friends, and eventually buy a tractor that can generate income for him.

NEW AND SAFER VENTURES

Twenty-nine-year-old Maggie Lokamar from Nabuini is a mother of four who was burning charcoal and making local brew for a living. She decided to enrol in the programme after being approached by the 'change agents' because the charcoal business was not making enough money for her and had become highly risky.

"We had to face wild animals in the bushes, a harsh climate, and armed cattle rustlers. It was also hectic because it involved cutting trees, splitting wood and sometimes the charcoal burnt to ashes if not monitored," she says.



Maggie underwent training in horticulture and nursery bed management, as well as poultry keeping, apiculture, irrigation and agro-forestry. She currently uses the skills she acquired to practise better farming at home such as open field planting of her vegetables and cereals. In addition, Maggie is able to provide a balanced diet for her family.

Maggie has cascaded her skills in horticulture and nursery bed management down to other young people in her community, including former customers who were interested in growing produce of their own.



Stephen Muhangi, the Head, Business Partnerships, Markets for Youth Programme, hands over a certificate to Peter.

THE STORY OF PETER LOMONGIN

Twenty-three-year-old Peter Lomongin is a husband and father of one child. He was a barber before engaging in the programme through Agromax.

"I found out about Agromax through Karamoja Women's Umbrella (a local organisation) and enrolled. I was trained for two months in horticulture and nursery bed management. I had prior training on agriculture practice in school, so I knew a little of what the agronomist was training us on," Peter says.

Peter also underwent training in apiculture, irrigation, agro-forestry, animal husbandry and poultry keeping; skills that he now uses at home.

Peter has also had the opportunity to train other young people in the community, including students at school, especially those who study agriculture.

He would like to upgrade into tractor operation and keep training those who are interested in learning more about horticulture and nursery bed management.

LEARNINGS, CHALLENGES

Gilbert Arinaitwe, the Agromax Project Manager, cites some learnings and challenges that the company has picked up from their engagement with youth in the region so far; the first being that accessing land for the young people has not been easy.

Karamoja has vast bare land, but it is not owned by the young people, and they do not have access to it. So, we have had to engage the clan leaders and the elders, who are normally the land-owners. Furthermore, the need to consult and engage elders - and the community as a whole - is quite challenging, because sometimes, our intentions are misperceived," Gilbert says.

From this experience, Agromax has learned to engage the community collectively, in order to make it easier for the youth to access land. They have also learned to engage the community with a commercial approach, clearly stating how their interventions will contribute to eradicating poverty in the community; a message to which the community is much more receptive.

He adds: Young people are not easy to engage, because they are more interested in soccer, music and other hobbies. They don't really find agriculture interesting. So, you must show them the product in a way that is attractive to them and shows them sales and profitability."

GRASSROOT TRANSFORMATION WITH MUCOBADI

By Max Samuel Oloya, Sub-county Chief, Omiya Anyima West Subcounty - Kitgum

For a long time our community has had to contend with the youth problem - a blanket term to refer to the challenges young people in this community struggle with. On the surface, it is easy to dismiss these challenges as manifestations of laziness, addiction, or lack of foresight but when you live here as I have, you realise that the youths are simply a mirror of the state of affairs in our community.

More often than not, our youth will be found indulging in gambling, substance abuse and petty crime. All these are regrettable habits, but they are offshoots of a bigger problem: idleness spawned out of unemployment.

The social chaos is how our children are trying to cope and escape from our shared realities. My community was for 20 years plagued by war, when the guns fell silent, we all hoped that life would return to normalcy, that we would go back to tending to our gardens, rearing our animals, and raising our children.

What we forgot was that our children had been raised in IDP camps on food aid. They had been raised and fed on the premise that there was not much

out there for them and when they came, the real world was not very kind, to find a semblance of hope they resort to substance abuse, sexual deviation, gambling, early marriage and abandoning school.

For many of our youth, the handout reliance mindset had been locked in - they expected to be given handouts. Youth livelihood programme funds were consumed by youth groups who believed the government was mandated to give them free money.

This is why MUCOBADI has been a revelation in our quest to transform our youths. MUCOBADI has formed and worked with 225 youth groups and trained 250 youth champions in Acholi and Karamoja in bid to amplify youth voice and increase youth influence. MUCOBADI implements programmes through different approaches like community conversations through which young people identify challenges in the community.

MUCOBADI trains youth champions and builds their capacity to conduct youth led research through which community issues are identified, data is collected, analysed and discussed and action plans drafted for sharing with stakeholders for resolution. We also are working on mindset change to foster and encourage youth involvement in agriculture.





**Max Samuel Oloya - Sub-county Chief Omiya
Anyima West Sub county - Kitgum.**

In the 2022/2023 season, 10% of all sesame purchased by GADC was delivered by youths. 19% of the cotton seed in the same period was purchased from youth by GADC too which points to a changing trajectory.

I cannot express my admiration enough for MUCOBADI's insistence on effective coordination of the project from the district level and at the lower and local level.

MUCOBADI's outlook is centred around consultation, consideration and engagement of local leaders which is demonstrative of willingness to work together for the betterment of our youths. MUCOBADI has tirelessly worked towards giving our youths a second chance at life.

Our youth have been given a 360-degree turnaround of fortune. In the past, the concept of economically empowered youth was alien but with the work MUCOBADI has invested in

our youths, we are beginning to see change in our community.

The renewed interest in farming, the rise of productivity, financial skills, self-reliance, and the enhanced capacity of our youth to contribute to our shared growth goals are key.

The most effective thing about our relationship with MUCOBADI has been the flow of information; it has been timely, efficient and detailed. MUCOBADI appreciates the importance of communication in forging solid alliances. The same can be said of GADC, the company supports our farmers by offering markets for our farmers' sesame and cotton.

The facility occupied by GADC belongs to East Acholi Cooperative Union which is under our full mandate as a district. Despite the district's cordial and largely seamless relationship with both GADC and MUCOBADI, there are instances where the two parties have conflicting priorities.



Youth engaging in a discussion during a group meeting.

In such circumstances, the district's priorities prevail. Nonetheless, our shared commitment towards development can be bettered, we are open to giving MUCOBADI and GADC space here should resources permit.

I believe as opposed to limiting the district to monitoring project activities, we could actively implement projects harmoniously and not wait for quarterly meetings.

The most empowering thing about this project between MUCOBADI and the district is its people-centredness.

Our partnership has yielded a lot of results. The training and focus on youth have not only ingrained hope and confidence in them, unlike in the past where the youths were kept on the periphery of society, the youth made significant effort to be heard, be seen, be represented.

Our youths now share their issues

very freely with the stakeholders and actively demand that their grievances are addressed. The MUCOBADI project has brought forth solution-oriented youths.

When the district advanced funds to our youths, they decided to set up a bulking centre in Mucwini. This pivotal shift of mindset among our youths is a refreshing change in attitude that has moved us to construct a livestock market, to directly create more opportunities for youths in livestock farming as opposed to limiting themselves to only crop growing.

The MUCOBADI-led mindset change has directly contributed to the improvement of household income of families from which our youths come; one youth last season harvested 40 bags of sesame.

I cannot commend enough the inclusive approach of this project towards encouraging the girl child. The project has positively altered the cultural set-up among the Acholi, where girls are raised to take whatever the community throws at them. With the partnership project, the girl

child has been informed on the right to share resources, especially the right to fair land usage which they have embraced to improve their lives.

Our project programming also focuses on persons living positively and also those living with disabilities, we are keen on leaving no one behind.

My most remarkable story of resilience is that of 28-year-old Richard Ouma who despite being handicapped refuses to let it come between his dreams. In 2021, Ouma benefitted from two MUCOBADI youth champions' financial literacy trainings, shifting his mindset from playing small to aiming for the stars. Ouma grew his apiary business from 10 beehives in 2015 to 35 beehives.

Ouma also now has his hands in different honey jars – carpentry and a piggery project in partnership with members of Yepa Piggery Village Savings and Lending Association. It warms my heart when I see how actively the youth are embracing government economic empowerment programmes like Parish Development Model, Emyooga

and Youth Livelihood Fund.

Our youth have impressively moved from individualistic learning to embracing collective decision-making. Our youth farmers now speak in a unified voice.

A while ago I was impressed to listen to youth on a local radio show advise other youth to desist from impulsive selling of produce, but rather insist on collectively seeking out better markets and fairer prices for the produce.

Our youths are now included in government budgetary consultation – they attend budget conferences. We are also encouraging the incorporation of youth-centred projects in our district plans and budgetary allocations. We as leaders are immensely grateful for this project partnership.

We are alive to the potential of farming, and we are especially glad that MUCOBADI is opening the eyes of our children to these broad possibilities. Our land is vast and Hass avocado, macadamia and cashew nuts as well as apiary are all limitless possibilities.



**Ensuring that the
collected cotton
is of the right
quality.**

We are big on farming because it is self-sustaining, in line with sustainability. All we lacked was a mindset change which MUCOBADI has effectively done, trust me you, the future for these young people is bright.

Ten years from now, we will look back with pride at the seeds MUCOBADI continues to sow in our four youth groups

The biggest growing concern in our community has been reliance on aid. The danger of relying on aid is that it takes away the will to work and distorts the outlook towards self reliance. Our community has had to deal with growing substance abuse, domestic violence and low productivity among the youth.

I am very grateful to MUCOBADI for it has shown our youth that their potential is going to waste within them. MUCOBADI has shone a light on the transformative capacity of agriculture and now our youth are very interested in agriculture.

The training imparted to the youth has helped them to find other avenues of making money like retail trade, poultry farming.

The saving culture was encouraged through village savings and lending initiatives. The discipline to take out soft loans and purchase farm inputs as opposed to gambling the money tells you how far we have come as a community. There is hope. What fills me with hope especially is the fact that the youth champions trained by MUCOBADI are taking



Alex Opira, District Commercial Officer, Kitgum district.



Cathy Oroma, a Youth Champion from Omiya Anyima Sub-county

the bold step in advocating against gender-based violence in our community.

There is hope. Our survey disclosed that women are now active participants in decision making on basic and broad decisions like expenditure, crop choice, children's education. We have engaged with youths on spousal support, financial support, agricultural progress, economic empowerment.

Women now participate in our community meetings at the parish, sub-county and district level. Our men are now providing funds to their women for small business like selling peanut butter thereby enabling women to earn income and provide for their families.

With MUCOBADI'S help, our male youths are now involved in agriculture and are no longer leaving it to women. The youth involvement in commercial farming has resulted in economically empowered youth. The MUCOBADI youth champions are without doubt the brightest jewels of this project, they are committed to being the change leaders they have been trained to be.

This is especially evident in the community conversations they lead to identify community challenges and find means of resolving the aches and pains of our community. I personally attended one such community conversation session and was blown by the level of commitment and engagement exhibited.

WOMEN'S DAY KATALE 2024



From 15th to 16th March 2024, GOAL Uganda facilitated 16 young women partners to participate in the Women's Day 'Katala' loosely translated as "Women's Day Market," organised by Private Sector Foundation Uganda (PSFU) at Dam Waters Rugby Grounds in Jinja City.



The Women's Day Katala is an annual dynamic platform for women entrepreneurs to showcase and sell their products as well as network with other business players.



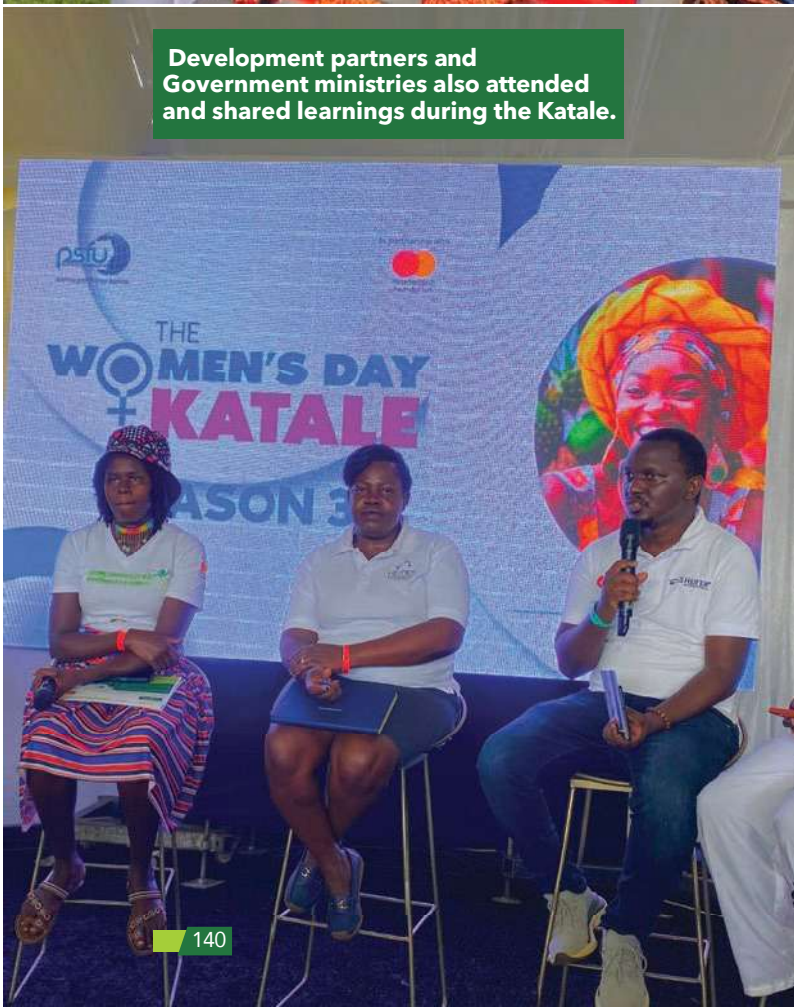
This year's Katala under the theme "Bridging Economic Divides for Women's Prosperity" was graced by the second Deputy Prime Minister of Busoga Kingdom, Osman Ahmed Noor, who represented the 'Inebantu' (Queen) of Busoga, Mutesi Jovia Nadiope.



Over 500 micro, small and medium-sized enterprises exhibited their products and services.



The programme facilitates market systems development change that enables 300,000 rural young women and men between 15-35 years to access dignified and fulfilling work in Uganda (70% women, 10% refugees and 5% PWDs).



Development partners and Government ministries also attended and shared learnings during the Katale.



During the Katale, Markets for Youth partners got an opportunity to sell products including honey, soya bean, agro inputs, wine, beans and chicken.



The programme works through the private sector - financial institutions, input and output market actors, ICT solution providers, business development service providers and formal and informal training providers. It covers 18 districts across Karamoja, Northern Uganda, Mid-western and Western Uganda.

GOAL believes in a world where poverty no longer exists, where vulnerable communities are resilient, where barriers to well-being are removed and where everyone has equal rights and opportunities.





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