

EMYOOGA CHANGES WOMEN'S FORTUNES

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As the world marks International Women's Day, women benefiting from the Government's Emyooga programme have described it as a life-changing initiative that has lifted them from "grass to grace".

Initially designed to empower women and eradicate poverty, the programme is steadily transforming lives by improving household incomes, promoting financial inclusion and encouraging a culture of saving.

Launched by President Yoweri Kaguta Museveni in August

2019, Emyooga is part of a broader strategy to transition 68% of Ugandan households from subsistence farming to market-oriented production. The initiative also aims at enhancing financial discipline through savings and credit co-operative societies (SACCOS).

To benefit, members must join constituency-based Emyooga SACCOS categorised according to enterprises such as women entrepreneurs, welders, taxi drivers, market vendors, restaurant owners, electricians, and plumbers, among others.

EXPANSION

Jovia Katusabe, the chairperson of Hoima East Tailors Emyooga SACCOS in Hoima East division, attests to the programme's impact. The SACCOS received an initial capital of sh30m in 2021. Due to sound financial management and discipline, it received an additional sh20m in 2022 and another sh20m in December 2024, bringing the total to sh70m.

"We've seen incredible growth," Katusabe says. "These funds have helped members expand their



Women have been enabled to improve their incomes with loans received through SACCOS

tailoring businesses. We have even purchased a vehicle that now generates income for the SACCOS through transport services."

However, she adds that loan recovery remains a challenge, as some members mistakenly perceive the funds as political handouts rather than revolving capital.

Katusabe attributes their success to diversified saving options.

"We introduced emergency and voluntary savings alongside mandatory contributions, and this has encouraged members to save more consistently," she explains.

GAINING STABILITY

Gorete Kemigisa, a single mother and SACCOS member, says the programme has transformed her life. Previously struggling to pay school fees for her two children, she now owns tailoring machines and has acquired property.

"With the loans, I've paid for half a plot of land in Hoima city and an acre in Bugembe sub-county in Kikuube district. I also

SKILLS DEVELOPMENT, COMMUNITY IMPACT

Florence Maganda, the chairperson of Iganga Municipality Emyooga Tailoring SACCOS, says exchange visits and training have strengthened SACCOS management and sustainability.

"With support from the Microfinance Support Centre, we have trained over 50 youth and single mothers who have started their own businesses," she says.

Maganda adds that improved mobilisation and loan recovery strategies will ensure long-term community benefits.

rear poultry and goats for additional income," she says.

Florence Asaba, the chairperson of Hoima West Women Entrepreneurs SACCOS, commends President Museveni for initiating a programme that provides affordable credit to women.

"The Emyooga programme has enabled women to move from subsistence living to participating in the money economy. It has given poor women a real opportunity to start and expand businesses," Asaba explains.

YOUTH, INNOVATION

Racheal Natukunda, a beneficiary from Mbarara

City South Taxi Drivers Emyooga SACCOS, borrowed sh2m to start a mobile money business.

"I began with only sh100,000, but the loan helped me grow. At 25 years old, I can now sustain myself," she says, expressing gratitude for the initiative.

In Rukungiri municipality, Barbara Nahwera says the programme has enabled women to move beyond traditional domestic roles and engage in income-generating activities.

"Unlike before, when commercial banks demanded collateral, SACCOS loans are accessible and affordable. Women can now invest in productive ventures," she says.

WEALTH FROM WASTE

Immaculate Tumuhimbise Mayanja, the chairperson of Mbarara City South Women Entrepreneurs Emyooga SACCOS and member of Kakoba E1 Women Entrepreneurs Association, has ventured into charcoal briquette production.

Using charcoal dust, she produces about 4,500 briquettes monthly, selling each at sh1,500, generating approximately sh6.75m per month.

"This business requires relatively low capital but offers high returns due to limited competition," she explains. Beyond profits, the venture promotes environmental conservation by recycling waste into eco-friendly fuel.

RETIREMENT BOOST

In Bushenyi-Ishaka municipality, 63-year-old retired teacher Monica Tumusiime ventured into mushroom growing under the Emyooga initiative.

With sh2m in seed capital, she invested in constructing a mushroom house and purchasing gardens. Starting with 100 gardens, costing sh350,000, she earned

sh2m within three months, retaining sh1m in profit after expenses.

"After reinvesting consistently for three years, I now earn nearly sh6m," she says. Her enterprise, Siima Organic Products, has become her family's main source of income.

BUSINESS OWNERSHIP

Aisha Nalubega, a resident of Bwaise in Kawempe division, transitioned from street vending to owning a restaurant after joining her SACCOS in 2021.

She initially borrowed sh400,000 to rent business premises and later secured additional loans to expand. Today, she has constructed a home in her village and supports her children comfortably.

"The low interest rates and training from the Microfinance Support Centre helped me understand record-keeping and business management," she says.

Similarly, Grace Nakale from Gangu village in Wakiso district's Makindye Ssabagabo division grew her second-hand clothes business from sh270,000 to sh8m within two years.

After saving for six months, she borrowed sh800,000 to rent a boutique. She has since borrowed and repaid three loans successfully.

"Emyooga saved me from money lenders who charged exorbitant interest rates," Nakale says. She plans to expand into snacks and eventually venture into clothing.

WOMEN'S LIFELINE

As the Emyooga programme continues to evolve, it is increasingly becoming a pillar of women's economic empowerment across Uganda. For many beneficiaries, it is more than a government initiative – it is a pathway to financial independence, dignity, and hope for a better future.