



## Editorial

### Dear Reader,

In this issue, meet Majara Samuel, a youth champion from Kyegegwa district who found success through the Markets for Youth project. Starting with a lawn mower, he now serves various clients and encourages youth to join VSLAs for a better life; An unexpected turn led an individual to embrace agriculture. With the help of the Kahondo Youth Development Group and KRC-Uganda's training, they diversified into pig farming and vegetable cultivation, creating opportunities for themselves and others; The Kahondo Youth Development Group's journey, beginning with ten members, has grown to 45 through teamwork and training. They've expanded their agricultural initiatives, forming a group business plan, and contributing to a youth Sacco. They also organized a conference with KRC's support to address agricultural challenges.

### Editor:

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### Enhanced VSLA Loan access empowers youth for increased income opportunities

My name is Majara Samuel, a youth champion under Ruyonza Sub County Women and Youth Empowerment Association in Kyegegwa district. We were approached by KRC-Uganda to participate in the Markets for Youth project and we mobilised 30 members, formed a VSLA and obtained training. Through training in Business development, 22 of our members started up their own businesses.

In January this year, I was able to purchase my own Lawn mower using the money I borrowed from the association. I have generated over of 700,000UGX and remit 300,000UGX for loan repayment. Before this, I relied on Agriculture as my major source of income and truth be told, I struggled a lot. I was able to secure a contract with Ruyonza Sub-County headquarters to mow their compound at 100,000UGX per month. My clientele base has widened because I can now serve schools and homes from which I make an average of 250,000UGX per month. I encounter a few challenges like frequent repairs, breakdowns at work and accidents while at work, however, these do not deter my determination to move forward and I want to buy another mower this year so that I can meet my clients' demands efficiently and effectively.

I can say with confidence that I am a happy man now because I can cater for all my family's needs. I encourage all youth to join VSLAs in order to save money and start their own businesses for a better life.

## Musiimenta's remarkable path; Transitioning from casual labour to a thriving commercial vegetable grower

In 2018, my journey took an unexpected turn after completing my S.4 education. Faced with financial struggles at home and with the unwavering support of my mother, I found my way to Nyamango Technical School in 2019. There, I embarked on a carpentry course, nurturing my dream of starting my own carpentry workshop. However, the path to acquiring the necessary tools and capital proved to be an arduous one. I made numerous attempts to secure the capital I needed, but they all ended in disappointment. Frustrated, I had to explore alternative avenues. It was at this point that I turned to agriculture, a venture I had once despised since my childhood. In 2022, my mother offered me a small piece of land with a two-year window to find the capital to kickstart my carpentry workshop. The condition was that I couldn't plant permanent crops like coffee, so I ventured into vegetable farming. In my first season, I planted a plot of onions, overcoming climatic challenges, limited water for irrigation, and pests. Despite these hurdles, I managed to turn a profit of 300,000 Ugandan Shillings. This was the most money I had ever earned in my life, and it marked a turning point. I joined the Kahondo Youth Development Group and began saving 16,000 Shillings per month from my vegetable farming income. I also continued to supplement my earnings by working as a casual labourer at construction sites, carrying out tasks like pottering. In addition, I started rearing a local breed of pig. In 2022, our group caught the attention of the Young Africa Works; Markets for the Youth program by KRC-Uganda. I was elected as a youth champion to represent our group in the training of trainers (ToT) organized by KRC. Armed with knowledge in business planning, I developed a business plan that led me to transition from rearing local pig breeds to exotic ones.

I purchased an exotic piglet known as Cambra for 100,000 Shillings, which eventually farrowed nine piglets. I sold seven of these piglets at 100,000 Shillings each, yielding a profit of 700,000 Shillings. I also sold the mother pig for 600,000 Shillings. With this capital, I bought four boars at six months old. Carefully raising them, I later sold each for 350,000 Shillings, totalling 1,400,000 Shillings. With this money, I invested in a piece of land from a neighbouring seller, which I now use to expand my vegetable farming project. Support from various partners, like Brac Seeds, allowed me to purchase high-quality and high-yielding seedlings. I've since been earning a minimum of 1.5 million Shillings per season, equivalent to 500,000 Shillings per month from my vegetable farming alone. My garden has become a hub for teaching the youth who, like me, once held a negative view of agriculture. Five young individuals have joined me in the vegetable farming business, and we've formed a collective that markets, bulks, and sells our produce, ensuring a stable market for over the last two seasons.

With our earnings and a shared vision, we're in the process of establishing a youth Sacco, intending to provide startup capital for fellow youths looking to enter the agricultural and market systems for meaningful and dignified employment. Currently, we have 2 million Shillings saved up to initiate an Agri lending scheme within our group, with a primary focus on supporting female youth, especially young mothers and those out of school, to kickstart their businesses and improve their lives.



Photo: Yason Masereka attending to his Irish garden

In June 2022, the government introduced the PDM program, which included benefits for youth. At the parish level, he was elected as a youth representative on the PDM Board committee and also took on the role of secretary. One of the prerequisites for accessing PDM funds was the submission of a well-thought-out business plan. In his community, Yason was the only one with concrete business plan ideas, and his village chose Irish potatoes as their area of interest. He held a meeting with ten enterprise leaders, and they reached an agreement for them to pay him 5,000 UGX for every form filled out over a four-year project period. In the initial phase of PDM disbursement, he filled out 109 forms, earning him 545,000 UGX in a short span of time. He used this income to purchase an additional 10 basins of Irish potato seeds, each costing 50,000 UGX. With the current market prices, Yason anticipates a harvest that will yield Two million shillings this season, which he plans to reinvest in the next planting season.



**Photo: Masereka Yason documenting business plans**

“I would like to express my heartfelt gratitude to **KRC** in partnership with **GOAL Uganda** for their support through the YAW-Markets for Youth project.

I would also like to extend my appreciation to our facilitators from KRC for opening doors for us youth in the agricultural market systems, providing us with dignified and meaningful employment opportunities,”

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**said the cheerful Yason**

# KAHONDO YOUTH DEVELOPMENT GROUP:

*Fostering growth through unity and Agricultural innovation*



Photo:Kahondo Youth Development Group members in one of their garden

The Kahondo Youth Development Group, located in Kicwamba Sub County's Kahondo village, had humble beginnings with just 10 youth members saving 500/= every Sunday. Our small savings couldn't secure us individual loans, so we took the initiative to draft a group constitution, simplifying our registration process with the sub-county. We welcomed new members interested in joining, and we now consist of 45 members, allowing us to increase our savings. Initially, we didn't have a group account and relied on our VSLA box for savings. In 2022, KRC introduced us to the Young Africa Works-Markets for Youth project, which opened doors to the agricultural market systems. The numerous training sessions provided by KRC to our youth champions, who are also group members, have played a pivotal role in our growth. The knowledge gained from these trainings has not only benefitted our group but also our broader community.



Photo: Kahondo Youth Development group poultry project in Kicwamba subcounty

Our group now has an account with Busaiga Sacco, enabling us to access loans at a low 5% interest rate, which we use to invest in agriculture. To enhance our visibility, each member contributed 20,000/= to purchase group T-shirts. With the guidance from KRC, we created a group business plan, deciding to venture into cabbage farming. In our last harvest, we achieved sales of 900,000/=, with 11% of the earnings saved in our group account. Currently, we expect to earn 1.5 million from the two cabbage gardens at harvest. We also initiated a demonstration poultry farm as a group, raising 30 broilers, thanks to each member contributing 20,000/= towards its construction. This farm serves as a training center for our members and other community residents interested in poultry farming. The construction site was generously provided to us for free by one of our group members, exemplifying our spirit of teamwork. Moreover, we've benefited from a government program called PDM, with five of our members receiving 1 million each in the first phase, which they have invested in agriculture.

In September of this year, Kahondo's youth, along with youth from other groups, organized a conference in Kicwamba Sub County under the theme "Youth Active Participation and Inclusion in Agricultural Market Systems for Sustainable Livelihoods." This event provided a platform for youth to voice their agricultural challenges. We extend our gratitude to KRC for supporting us in making our voices heard in our communities, ensuring our concerns are addressed.

#### Contributors

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