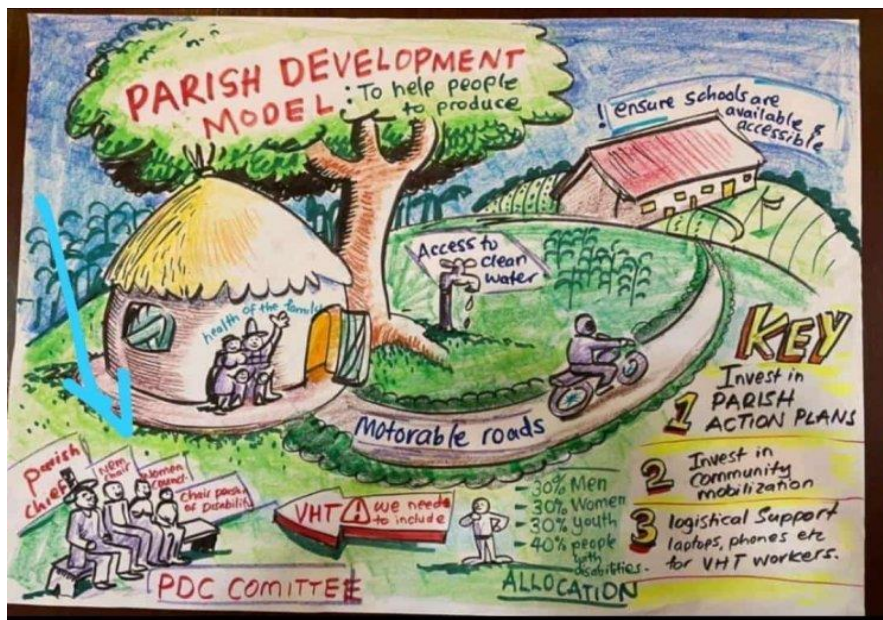


Milestones and challenges in the implementation of the Parish Development Model (PDM) program



Draft Briefing Note

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Executive summary

This briefing note identifies achievements and challenges encountered in the implementation of Pillar 3 on financial inclusion, Pillar 6 on the Parish-Based Management Information System (PBMIS) and Pillar 7 on governance and administration of the Parish Development Model (PDM) program. The note summarily shows what has worked well and limitations in the capitalisation of PDM Savings and Credit Cooperative Organizations (SACCOs), disbursement of parish revolving fund (PRF) loans to citizens in the subsistence economy, and enterprises where the PRF is invested by the recipients. The study uses secondary data from the Ministry of Finance Planning and Economic Development (MoFPED) detailing the capitalisation of PDM SACCOs, and disbursements of PRF to beneficiaries as of February 2024. This is complemented by the UNHS 2021 information on the distribution of the households in the subsistence economy published by the Uganda National Bureau of Statistics (UBoS).

Key findings

1. The government has set up 10,585 PDM tier 4 microfinance institutions (SACCOs) in each parish across the country. Of these 7,950 (75 percent) were active and transferring PRF to the respective beneficiary households.
2. A digitalised ‘public’ credit facility has been created by government at parish level in the tune of Ugx 1.126 trillion by May 2024 through Pillar 3 of the PDM (on financial inclusion), targeting financially unsound subsistence households that cannot access private sector credit. About 1.2 million households in the subsistence economy have accessed loans of Ugx 1.0 million through the PRF at a very low annual interest rate of 6%. However, Acholi, Karamoja, Lango, Bukedi and Busoga sub-regions with a larger subsistence economy burden are so far disproportionately targeted by MoFPED in disbursement of PDM funds.
3. The recipients of PRF have invested in 71 agricultural and non-agricultural enterprises. Five enterprises i.e., piggery, poultry, coffee, maize, and goat rearing feature as the main enterprises of choice country wide.
4. A parish-based management information system (PBMIS) has been established by the Ministry of ICT & National Guidance at the parish level. This will be critical for monitoring financial inclusion gains of the population in the subsistence economy by MoFPED and Ministry of Local Government (MoLG). This will be used to track loan recovery by parish chiefs, and PDM secretariat at MoLG, to transform PRF to a Parish Development Bank.
5. It is estimated that a total bill of Ugx 3.5 trillion will be required to achieve the PDM Pillar 3 on financial inclusion to cater for the 3.5 million households in the subsistence economy by end of FY 2023/24 – 2024/25.
6. Just over 1.16 million (33 percent) out of the estimated 3.5 million households in the subsistence economy have accessed PRF, and 53 percent are women. Of the 2.3 million households yet to access PRF, 1.4 million (about 52 percent) are in Acholi, Karamoja, Lango, Bukedi and Busoga sub-regions with a huge subsistence economy burden.

Recommendations

- The MoFPED needs to revise its approach of disbursing Ugx 100 million to Ugx 190 million in the 2nd year, for Acholi, Karamoja, Lango, Bukedi and Busoga sub-regions with a prominent subsistence economy burden.
- The Ministry of ICT & National Guidance should strengthen the PBMIS repository of important PDM program data, critical for monitoring and evaluation and track loan recovery by parish chiefs, to transform PRF to a Parish Development Bank.

1.0 Background

In February 2022, the Government of Uganda launched the Parish Development Model (PDM) to transition 3.5 million households (39 percent) from a subsistence to a money economy. Through Pillar 3 of the PDM (on financial inclusion), government created a ‘public’ credit facility at parish level (in the tune of 1.126 Trillion by May 2024) to extend soft investment loans to households in the subsistence economy. The aim is to induce economic activity by targeting financially unsound households in the subsistence - that cannot access private sector credit to enable them to effectively contribute to growth of the national economy.

Each parish established a PDM savings and credit co-operative society (SACCO) and it is currently extending loans in form of a parish revolving fund (PRF) to identified beneficiaries (in the subsistence economy). Using the PRF loans, beneficiaries were expected to invest in the prioritized eighteen commodities under the PDM i.e., *maize, coffee, dairy, cassava, banana, beans, beef, fish, rice, cotton, cocoa, vegetable oil, sugarcane, tea, shea-nut, cashew-nut, avocado and macadamia nuts*. Such commodities are known to have ready market, locally and internationally.

The PDM program is being implemented in three phases; The establishment phase (FY 2021/22 - 2022/23, stabilisation phase (FY 2023/24 – 2024/25); and sustainability and exit phase (FY 2025/26 – 2030). Each phase has specific key result areas (KRAs) programmed to transition lagging households into the money economy (see Table 1A, Annex A). This report highlights what has worked well, and areas of improvement that have emerged during the establishment phase of the PDM programme, executed during FY 2021/22-FY 2022/23, and part of the stabilisation phase in FY 2023/24. This report shares some insights on milestones attained, and challenges encountered from *three*¹ (3) pillars of the PDM program: (i) Pillar 3 on financial inclusion; (ii) Pillar 6 on the Parish-Based Management Information System (PBMIS), and (iii) Pillar 7 on governance and administration.

2.0 Methodology

The report is informed by the 2021 Uganda National Household Survey (UNHS) report that shows the sub-regional distribution of the households in the subsistence economy, published by the Uganda National Bureau of Statistics (UBoS), and the review of government policy on the PDM program from both the Ministry of Local Government (MoLG) and the Ministry of Finance Planning and Economic Development (MoFPED). This is supported by the analysis of secondary data accessed from the MoFPED collected and processed through the PBMIS. This data provides some details on the capitalisation of PDM SACCOs, and disbursements of PRF to beneficiaries as of February 2024. The data was analysed using simple statistical methods including means, medians, mode which are presented in both tables and graphs.

¹ Other PDM pillars include pillar 1: Agriculture value chain development, pillar 2: Infrastructure and economic services, pillar 4: Social services, pillar 5: Community mobilization and mindset change, pillar 6: Parish-Based Management Information System (PBMIS).

The study provides insights on *five* (5) indicators of the PDM program as of February 2024: (i) the establishment and distribution of SACCOs country wide; (ii) the capitalising of PDM SACCOs by MoFPED, and transfers of the PRF loans to beneficiaries; (iii) the level of targeting of households in subsistence economy; (iv) the estimated number of PRF beneficiaries per SACCO; and (v) the investment of PRF in enterprises among beneficiaries.

3.0 Establishment and Capitalisation of SACCOs

3.1 Establishment of SACCOs

This section provides some insights on the milestones attained within Pillar 7 on governance and administration of the PDM. The study shows (Table 1) that within the establishment phase of the PDM program, government has been able to set up 10,585 PDM tier 4 microfinance institutions SACCOs in each parish countrywide. But by February 2024, only 7,950 (75 percent) of the SACCOs captured on the PBMIS were active. The study also reveals that 814,961 beneficiary households across the different 15 sub-regions of the country received PRF. Information from the MoFPED Financial Services Department shows that so far about 1.2 million households had accessed the PRF by May 2024 (MoFPED, May 2024)ⁱ. But data accessed by the EPRC team shows that among the beneficiaries registered in the PBMIS, about 0.8 million had accessed the PRF by the time of this study (Table 1).

Table 1: Regional distribution of households in subsistence economy, PDM beneficiaries and SACCOs

Sub-region	HH in subsistence economy	PRF Beneficiaries	PDM SACCOs Tier 4 Financial Institutions	Active SACCOs Tier 4 Financial Institutions
Acholi	416,293	41,875	627	384
Karamoja	353,849	47,991	472	449
Lango	317,023	68,096	613	574
Bukedi	311,153	55,069	678	507
Busoga	294,608	65,681	760	609
Teso	259,383	90,452	854	753
Kigezi	258,849	27,566	428	240
Bunyoro	250,844	50,054	550	489
Elgon	224,692	83,222	1,266	1,045
Tooro	212,950	84,075	880	790
Ankole	196,939	24,703	872	308
Buganda North	146,770	88,566	969	861
West Nile	140,899	24,805	827	309
Buganda South	97,135	53,304	692	536
Kampala	17,612	9,502	97	96
Total	3,499,000	814,961	10,585	7,950

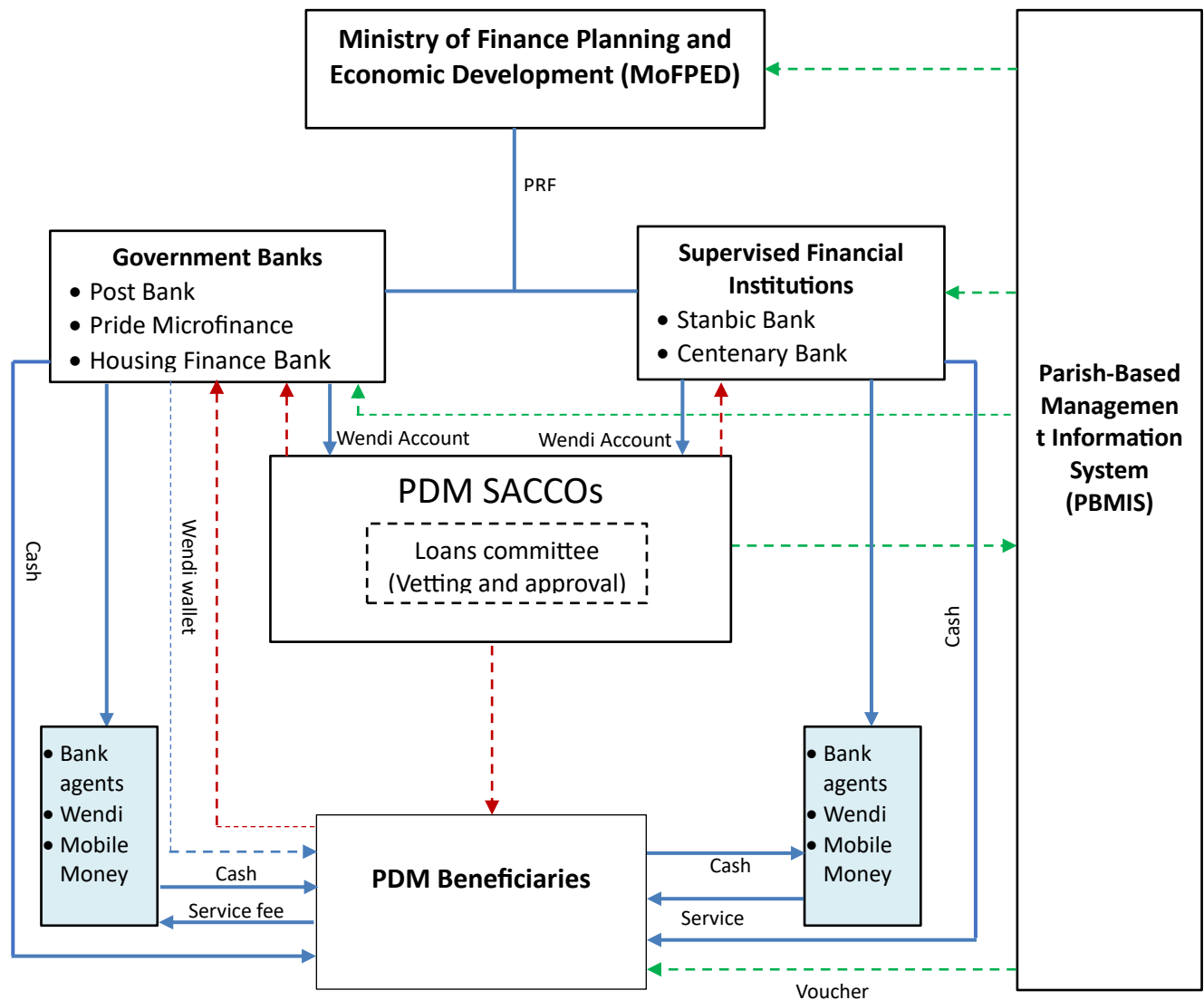
Source: MoFPED 2024 & UNHS 2021

3.2 PDM funds are transferred to SACCOs and beneficiaries

Through the PDM approach, a digitalised mechanism has been set up through which the MoFPED is able to transfer PDM funds through commercial banks to the last mile subsistence economy beneficiary at the parish level across the country as illustrated in Figure 1.

The MoFPED transfers funds directly into designated parish PDM SACCO accounts in different commercial banks across the country (Figure 1). Initially, all parish SACCO bank accounts were supposed to be opened in government operated commercial banks i.e. *Post Bank, Pride Microfinance, and Housing Finance Bank*. But the government owned banks had limited coverage country-wide, so the PDM financial inclusion activities were extended to other supervised private financial institutions (Stanbic Bank and Centenary)².

Fig 1: Capitalisation mechanisms of SACCOs and transfer of PRF to PDM beneficiaries



Source: Authors' conceptualisation

The MoFPED transfers the PRF directly into designated PDM SACCO Wendi accounts for onward lending to qualifying subsistence households. The Wendi system instantly notifies the SACCO leadership that the account has been credited with PDM funds by MoFPED. Upon approval of the loans by the parish SACCO loans committee, the Wendi system notifies the respective commercial bank on the successful PRF loan applicants. The applicants likewise

² Each parish must have a PDM SACCO and a designated bank account for the PRF in a supervised financial institution.

receive a voucher³ as a confirmation that money would soon be uploaded on their Wendi wallet. When the loan is approved and the Wendi wallet credited, the beneficiaries can access cash through the mobile money agents, Wendi agents or the bank agents. The approved PRF loans are registered in the Parish-Based Management Information System (PBMIS). From then on, the approved PRF loan notification is sent to the commercial banks, and the funds are disbursed from the parish SACCO bank account directly to the beneficiary's account or mobile wallet (MoLG, 2022)ⁱⁱ.

The PDM SACCO loans committee is tasked to ensure that beneficiaries registered on the PBMIS are subsistence households. In addition, the committee makes sure that the money applied for will be used for the enterprise indicated in the business plan, the physical place of the applicant and the amount received under the same scheme. The Ministry of Local government (MoLG) oversees the coordination of all PDM activities, while the Ministry of ICT and National Guidance is responsible to develop the PBMIS and offer technical support to parishes. The Parish chiefs collect primary data on PDM activities and coordinate the community groups to provide operational data relevant to PDM to be uploaded in the PBMIS. Currently, about 70 percent of the PDM SACCOs are on-boarded on Wendi, with plans to on-board the remaining beneficiaries by June 2024 (MoFPED, 2024)ⁱⁱⁱ. Having all the SACCOs on wendi system will ensure traceability of the beneficiaries, accountability of the programme, and PDM funds tracked through the PBMIS.

Through the PDM approach, a digital parish-based management information system (PBMIS) database has been created for every parish, to provide government with quality information that could lead to well thought interventions in the parish, and for monitoring the PRF loans (Musunguzi *et al.*, 2023)^{iv}. The PBMIS is an important monitoring system and besides providing information on the disbursement of funds, the PBMIS also serves as a repository for operational, administrative, and socio-economic data, aiding in the generation of workplans, budgets, and performance reports at the parish, local government, and national levels (MoLG, 2022)^v.

3.3 Disbursement of PDM funds to beneficiaries

The MoFPED disburses an equal amount of money (Ugx 100 million) to each parish SACCO. Based on PBMIS statistical figures summarised in Table 2, the MoFPED transferred Ugx 797 billion to SACCOs which was received by 814,961 households in the subsistence economy as PRF loans by February 2024. And each beneficiary had accessed on average Ugx 1.0 million (Table 2). This finding confirms what is set out in the PDM guidelines that each household had to receive Ugx 1.0 million (MoFPED, 2024)^{vi}, and therefore in the context of this study, a beneficiary represents a household (MoFPED, May 2022)^{vii}. Information in Table 1 tends to reveal that about 77 percent (about 2.7 million households) were yet to receive the PRF by February 2024. This implies that it is imperative that the capitalization of SACCOs had to be continued in the 'Stabilisation Phase' of the PDM program in FY 2023/24 – 2024/25.

³ Prior to the establishment of the system, the applicant could carry the voucher to the bank for the payment to be effected by the bank.

Table 2: Sub-regional summary statistics of PDM cash transfers (Ugx) to Beneficiaries as of February 2024

Sub-region	Mean	Median	Mode	Std. Dev	Minimum	Maximum	Total amount	Beneficiaries
Teso	982,489	1,000,000	1,000,000	89,332.27	100,000	1,000,000	88,868,139,709	90,452
Buganda North	958,463	1,000,000	1,000,000	131,728.88	50,000	1,000,000	84,887,240,420	88,566
Tooro	967,062	1,000,000	1,000,000	114,477.21	90,000	1,000,000	81,305,728,198	84,075
Elgon	973,081	1,000,000	1,000,000	102,807.28	1	1,000,000	80,981,747,642	83,222
Lango	971,287	1,000,000	1,000,000	104,054.40	60,000	1,000,000	66,140,760,934	68,096
Busoga	995,159	1,000,000	1,000,000	48,995.96	52,646	1,000,000	65,363,063,646	65,681
Bukedi	992,845	1,000,000	1,000,000	55,665.78	100,000	1,000,000	54,674,968,200	55,069
Buganda South	957,384	1,000,000	1,000,000	135,287.05	50,000	1,000,000	51,032,403,316	53,304
Bunyoro	986,146	1,000,000	1,000,000	70,371.71	50,000	1,000,000	49,360,535,415	50,054
Karamoja	980,046	1,000,000	1,000,000	87,796.71	100,000	1,000,000	47,033,394,154	47,991
Acholi	982,513	1,000,000	1,000,000	93,538.11	1,000	1,000,000	41,142,737,000	41,875
Kigezi	995,690	1,000,000	1,000,000	44,854.05	100,000	1,000,000	27,447,180,000	27,566
West Nile	995,516	1,000,000	1,000,000	47,154.87	100,000	1,000,000	24,693,780,000	24,805
Ankole	981,758	1,000,000	1,000,000	77,750.41	50,000	1,000,000	24,252,372,000	24,703
Kampala	996,674	1,000,000	1,000,000	46,918.42	0	1,000,000	9,470,400,000	9,502
Uganda	977,537	1,000,000	1,000,000	97,045.93	0	1,000,000	796,654,450,634	814,961

Source: MoFPED (2024)

Nonetheless, the research team is cognisant of the fact that periodically figures on disbursements are revised and information from the MoFPED Financial Services Department shows that 1.2 million households had accessed the PRF by May 2024, to the tune of 1.126 trillion (MoFPED, 2024). The MoFPED attributes the differences in the February 2024 figures and May 2024 to the fact that some beneficiaries received PRF either in cash or via mobile money from the commercial bank in FY 2021/2022, before the PBMIS was launched. Secondly, this is also due to the delays in capturing data in the PBMIS at parish level. This study reports findings derived from the PBMIS stored dataset and shared by the MoFPED

3.4 Access to the digitalised public driven credit facility by gender and age

This study shows that through Pillar 3 of the PDM (on financial inclusion), government has created a digitalised ‘public’ credit facility at parish level - targeting the 3.5 million financially unsound subsistence households that cannot access private sector credit. The targeted beneficiaries can access loans through the Parish Revolving Fund (PRF) at a very low annual interest rate of 6%, as opposed to microfinance banks, commercial banks or money lenders that have interest rates higher than 18% (Musunguzi *et al.*, 2023)^{viii}. Table 2 has a column showing the lowest (minimum) amount of PRF transferred to beneficiaries, and it was found to be of interest to be reported about, because it points to (i) data capturing errors in the PBMIS; (ii) some households had received less than official amounts of Ugx 1.0 million. It was indeed confirmed that about 22,000 beneficiaries had received less than Ugx 600,000 (see Table 1B, Annex B).

In order for the PDM program to foster inclusivity and participation among all vulnerable categories, the recipients of PRF had to include; women (30 percent), youth (30 percent), persons with disabilities (10 percent), older persons (10 percent), and Men/General Community (20 percent). Based on the availed data in the PBMIS repository by February 2024, more women (53.3 percent) than men had access to PDM credit countrywide (Table 3).

Table 3: Regional distribution of PDM beneficiaries by gender

Sub region	Female	Male	Total	% Female	% Male
Kampala	6,617	2,885	9,502	69.64	30.36
Karamoja	29,038	18,953	47,991	60.51	39.49
Acholi	25,103	16,772	41,875	59.95	40.05
Kigezi	15,841	11,725	27,566	57.47	42.53
Buganda South	30,085	23,219	53,304	56.44	43.56
West Nile	13,785	11,020	24,805	55.57	44.43
Tooro	46,507	37,568	84,075	55.32	44.68
Ankole	13,651	11,052	24,703	55.26	44.74
Teso	47,823	42,629	90,452	52.87	47.13
Elgon	43,192	40,030	83,222	51.90	48.10
Lango	34,841	33,255	68,096	51.16	48.84
Bunyoro	25,288	24,766	50,054	50.52	49.48
Buganda North	44,206	44,360	88,566	49.91	50.09
Bukedi	27,388	27,681	55,069	49.73	50.27
Busoga	30,693	34,988	65,681	46.73	53.27
Grand Total	434,058	380,903	814,961	53.26	46.74

Source: MoFPED (2024)

From a life-cycle perspective, beneficiaries in the adult (31-59 years) category form the majority (66 percent) of PRF recipients (Table 4). Additionally, more women among the adults received the funds as indicated in Table 2C, Annex C. It is interesting to report that Karamoja sub-region had a sizeable proportion of the youth aged 18-30 years, higher than the national average in this category (Table 4). Also, majority of the beneficiaries (67 percent) were located in the rural areas compared to the urban areas (see Table 1C, Annex C). Moreover, more women (57 percent) than men in the urban areas had accessed the PRF, as shown in Table 3C, Annex C.

Table 4: Regional distribution of PDM beneficiaries by age category

Sub-region	Youth		Adult		Elderly		Total
	18-30 yrs	%	31-59 yrs	%	60+ yrs	%	
Karamoja	16,742	34.89	26,051	54.28	5,198	10.83	47,991
Elgon	21,547	25.89	50,692	60.91	10,982	13.20	83,222
Busoga	14,797	22.53	43,026	65.51	7,858	11.96	65,681
Teso	20,286	22.43	59,116	65.36	11,050	12.22	90,452
Bunyoro	11,101	22.18	34,246	68.42	4,707	9.40	50,054
Buganda North	19,530	22.05	58,870	66.47	10,166	11.48	88,566
Kampala	2,082	21.91	6,789	71.45	631	6.64	9,502
West Nile	5,413	21.82	16,235	65.45	3,157	12.73	24,805
Tooro	18,099	21.53	56,234	66.89	9,742	11.59	84,075
Acholi	8,936	21.34	27,960	66.77	4,979	11.89	41,875
Lango	14,489	21.28	45,508	66.83	8,099	11.89	68,096
Bukedi	11,097	20.15	37,175	67.51	6,797	12.34	55,069
Buganda South	10,454	19.61	36,734	68.91	6,116	11.47	53,304
Kigezi	4,892	17.75	18,753	68.03	3,921	14.22	27,566
Ankole	3,670	14.86	17,530	70.96	3,503	14.18	24,703
Grand Total	183,135	22.47	534,919	65.64	96,906	11.89	814,961

Source: MoFPED (2024)

4.0 Targeting households in subsistence economy

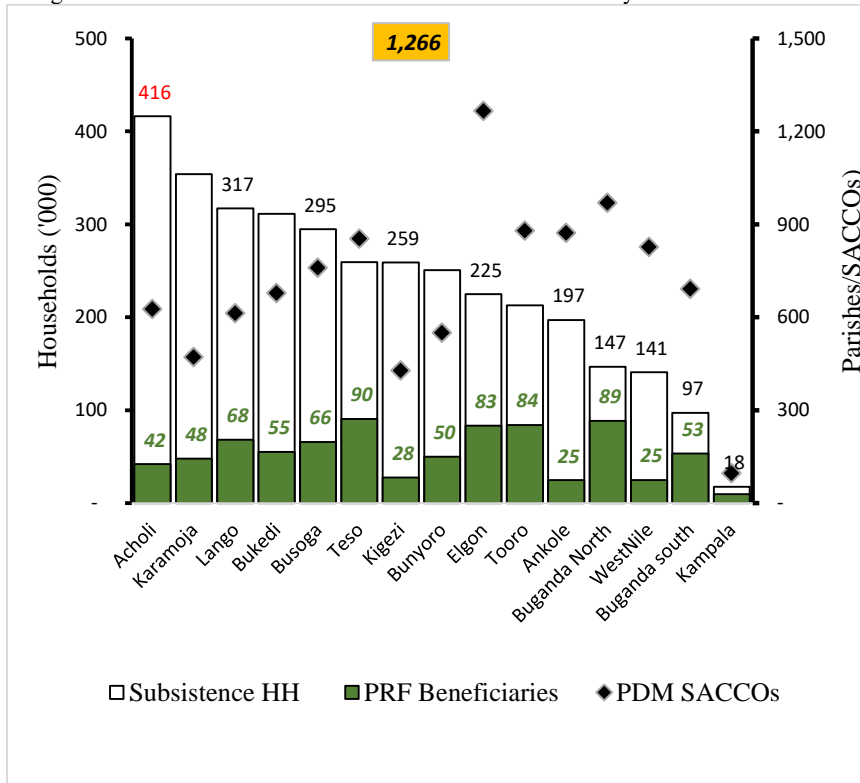
4.1 Challenges in targeting households in subsistence economy

This study shows that households lagging in the subsistence economy are concentrated in Acholi, Karamoja, Lango, Bukedi and Busoga sub-regions (Figure 2a), but the MoFPED is not able to target them for financial inclusion. This is because MoFPED is disbursing an equal amount of money (Ugx 100 million) to each parish, irrespective of the number of households in the subsistence economy in each sub-region. Through this arrangement, the amount of money transferred to sub-regions is dependent on the number of parishes in a sub-region. For instance, sub-regions like Elgon with 1266 parishes (Figure 2a), had received the highest (Ugx 127 billion) amount of money by February 2024 (Figure 2b). This approach must be revisited to prioritise sub-regions with larger numbers of households in the subsistence economy during the disbursement of PDM funds by the MoFPED.

On the other hand, it was observed from Figure 1D, Annex D that there is a low uptake of PRF in some sub-regions like Ankole and West-Nile. Additionally, the Teso and Lango sub-regions are reported to have transferred to beneficiaries more than the disbursement from MoFPED. The information on these two sub-regions posted in the PBMIS data repository requires to be verified.

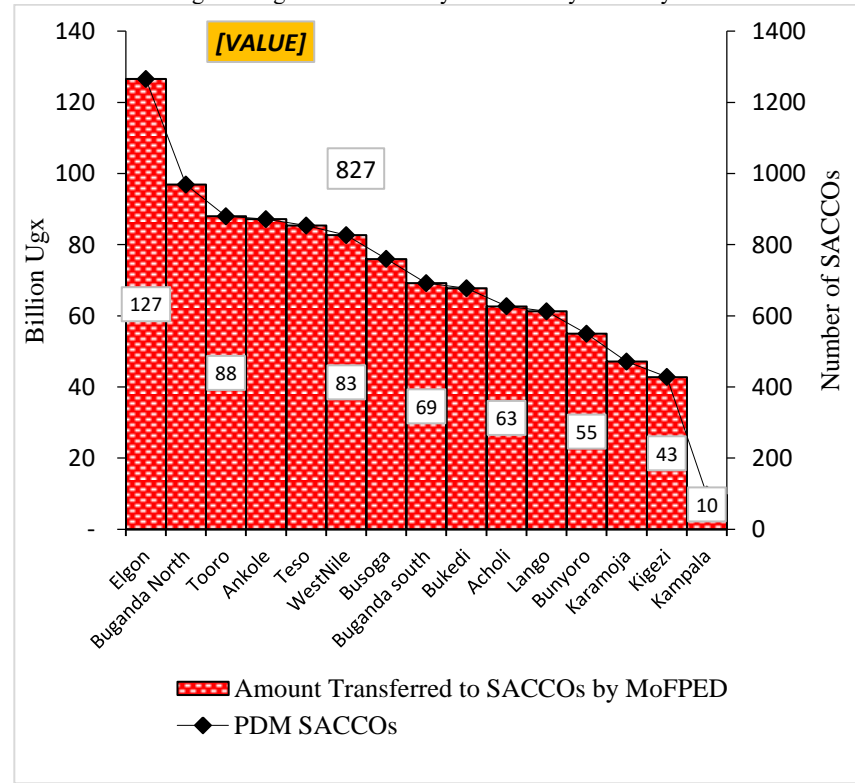
Figure 2: Challenges in targeting of households in the subsistence economy

Fig 2a: Distribution of households in the subsistence economy and PRF beneficiaries



Source: MoFPED (February 2024) & UNHS 2021

Fig 2b: Regional transfers by MoFPED by February 2024



4.2 An overview on roadmap to transform PRF into a ‘Parish Development Bank’

The study analyses the potential of transforming the PRF into a ‘Parish Development Bank’ as one of the key activities during the sustainability and exist phase of the PDM. Table 5 shows that in accordance with the PDM implementation guidelines of Ugx 1.0 million per beneficiary, a total of Ugx 3.5 trillion is expected to be disbursed to the 3.5 million households in the subsistence economy by the end of the stabilisation phase of the PDM program in FY 2023/24 – 2024/25. In addition, going by the MoFPED approach of disbursing to each SACCO Ugx 100 million over the five years of the PDM program; a total amount of Ugx 5.3 trillion will be accumulated for purposes of extending soft PRF loans to induce economic activities amongst households in the subsistence economy countrywide.

The following four (4) observations for noting emerge from the information in Table 5 below:

- (i) The financial inclusion targets will be met at varying stages in the five years of the PDM program across the sub-region.
 - a) *The MoFPED will not be able to meet its target in Acholi, Karamoja, and Lango. Unless the Ministry revises its approach of disbursing Ugx 100 million to each SACCO in these particular sub-regions to Ugx 190 in the 2nd year. If this revision is effected, Lango sub-region would be able to meet its target in the 4th year, while targets in Acholi and Karamoja sub-regions would be met in the 5th year (as indicated in Table 1E, Annex E).*
 - b) *Targets in Elgon, Buganda North, West Nile Buganda South, and Kampala would be met in the 2nd year of the PDM program respectively. While Tooro and Ankole in the 3rd year; Busoga and Teso in the 4th year; Bukedi and Bunyoro in the 5th year.*
- (ii) Ugx 500 million will be available in every parish PDM SACCO irrespective of the underlying sub-regional inherent size of the subsistence economy to deal with.
- (iii) All the 15 sub-regions in the country will have accumulated a minimum total of Ugx 48 billion to a maximum Ugx 663 billion as funds for credit financing.
- (iv) There is potential to establish a commercial bank in most of the sub-regions in the long term except Kampala that will end up with less than Ugx 150 billion in accumulated repaid PRF.

Table 5: Projected sub-regional PDM cash transfers by MoFPED

Sub region	Targeted Subsistence HH	Expected amount to be disbursed to HH in subsistence economy	PDM SACCOs	Projected Capitalisation of SACCOs by MoFPED					Expected amount to be transferred to SACCOs
				1 st year	2 nd year	3 rd year	4 th year	5 th year	
Acholi	416,293	416,293,471,629	627	62,700,000,000	125,400,000,000	188,100,000,000	250,800,000,000	313,500,000,000	500,000,000
Karamoja	353,849	353,849,450,885	472	47,200,000,000	94,400,000,000	141,600,000,000	188,800,000,000	236,000,000,000	500,000,000
Lango	317,023	317,023,489,933	613	61,300,000,000	122,600,000,000	183,900,000,000	245,200,000,000	306,500,000,000	500,000,000
Bukedi	311,153	311,152,684,564	678	67,800,000,000	135,600,000,000	203,400,000,000	271,200,000,000	339,000,000,000	500,000,000
Busoga	294,608	294,607,687,614	760	76,000,000,000	152,000,000,000	228,000,000,000	304,000,000,000	380,000,000,000	500,000,000
Teso	259,383	259,382,855,400	854	85,400,000,000	170,800,000,000	256,200,000,000	341,600,000,000	427,000,000,000	500,000,000
Kigezi	258,849	258,849,145,821	428	42,800,000,000	85,600,000,000	128,400,000,000	171,200,000,000	214,000,000,000	500,000,000
Bunyoro	250,844	250,843,502,135	550	55,000,000,000	110,000,000,000	165,000,000,000	220,000,000,000	275,000,000,000	500,000,000
Elgon	224,692	224,691,732,764	1,266	126,600,000,000	253,200,000,000	379,800,000,000	506,400,000,000	633,000,000,000	500,000,000
Tooro	212,950	212,950,122,026	880	88,000,000,000	176,000,000,000	264,000,000,000	352,000,000,000	440,000,000,000	500,000,000
Ankole	196,939	196,938,834,655	872	87,200,000,000	174,400,000,000	261,600,000,000	348,800,000,000	436,000,000,000	500,000,000
Buganda North	146,770	146,770,134,228	969	96,900,000,000	193,800,000,000	290,700,000,000	387,600,000,000	484,500,000,000	500,000,000
West Nile	140,899	140,899,328,859	827	82,700,000,000	165,400,000,000	248,100,000,000	330,800,000,000	413,500,000,000	500,000,000
Buganda south	97,135	97,135,143,380	692	69,200,000,000	138,400,000,000	207,600,000,000	276,800,000,000	346,000,000,000	500,000,000
Kampala	17,612	17,612,416,107	97	9,700,000,000	19,400,000,000	29,100,000,000	38,800,000,000	48,500,000,000	500,000,000
Total	3,499,000	3,499,000,000,000	10,585	1,058,500,000,000	2,117,000,000,000	3,175,500,000,000	4,234,000,000,000	5,292,500,000,000	

Source: MoFPED (2024) & UNHS (2021)

4.3 Envisaged size and distribution of SACCOs

The study shows that most of the parish-level PDM tier 4 microfinance institutions (SACCOs) support 75 to 109 beneficiary households (Table 1F, Annex F). Apparently, the criteria of having one PDM SACCO in each parish implies that sub-regions with a huge burden of the subsistence economy (Karamoja, Acholi, Kigezi, Lango and Bukedi) are expected to have oversubscribed SACCOs. For instance, Figure 1F in Annex F shows that Karamoja will have 750 beneficiaries per SACCO on average, Acholi (664), Kigezi (605), Lango (517) and Bukedi (459) respectively.

The rather oversize SACCOs, come with some advantages (see information Box 1 below), but may lead to lapses in operational efficiency in managing the PRF. There might be inefficiencies in the monitoring of beneficiaries by SACCO leadership. In addition, overburdened SACCOs would have a bearing on the ability of the enterprise group leadership in monitoring and facilitating the development of beneficiary enterprises. Enterprise group leadership is tasked to support the effectiveness of PDM activities within the parishes (MoFPED, 2022) ^{ix}. The presence of SACCOs with only one beneficiary suggests that there is a high likelihood that some members had not yet received the PRF in certain SACCOs as of February 2024. This raises the need for further investigation since the eligibility criteria for accessing PRF typically apply to the entire group rather than individual households.

Information Box 1: Ideal characteristics of SACCOs

- To access the Parish Revolving Funds, SACCOs must provide a certified copy of the Certificate of Registration for the PDM SACCO, which is issued by the Registrar of Cooperative Societies in the Ministry of Trade Industry and Cooperatives (MTIC). Additionally, the SACCO must hold an account with a Financial Institution supervised by the Bank of Uganda (GoU, July 2016)^x.
- Therefore, the government has effectively managed to establish a tier 4 microfinance institution.
- The statutory minimum number of members required to register a SACCO is 30 members. Nonetheless, having more members significantly improves the sustainability of the SACCO. In cases where a SACCO is exceptionally large, members might overlook the actions of their Board members (MTIC, September 2019)^{xi}.
- For effective SACCO management, there is need for enhanced outreach of members to effectively engage and serve the members. This involves activities related to promoting financial inclusion and access to financial services.

- Furthermore, the PDM SACCO is incorporated as a multi-purpose cooperative under the Cooperative Societies Act. Unlike ordinary SACCOs that entirely offer financial services, it is a centre for integrated delivery of a package of agriculture-based services. Thus, maintaining a manageable number of members within a SACCO is crucial for ensuring efficient service delivery, including effective monitoring of members' activities.

5.0 Investment of PRF in enterprises among beneficiaries

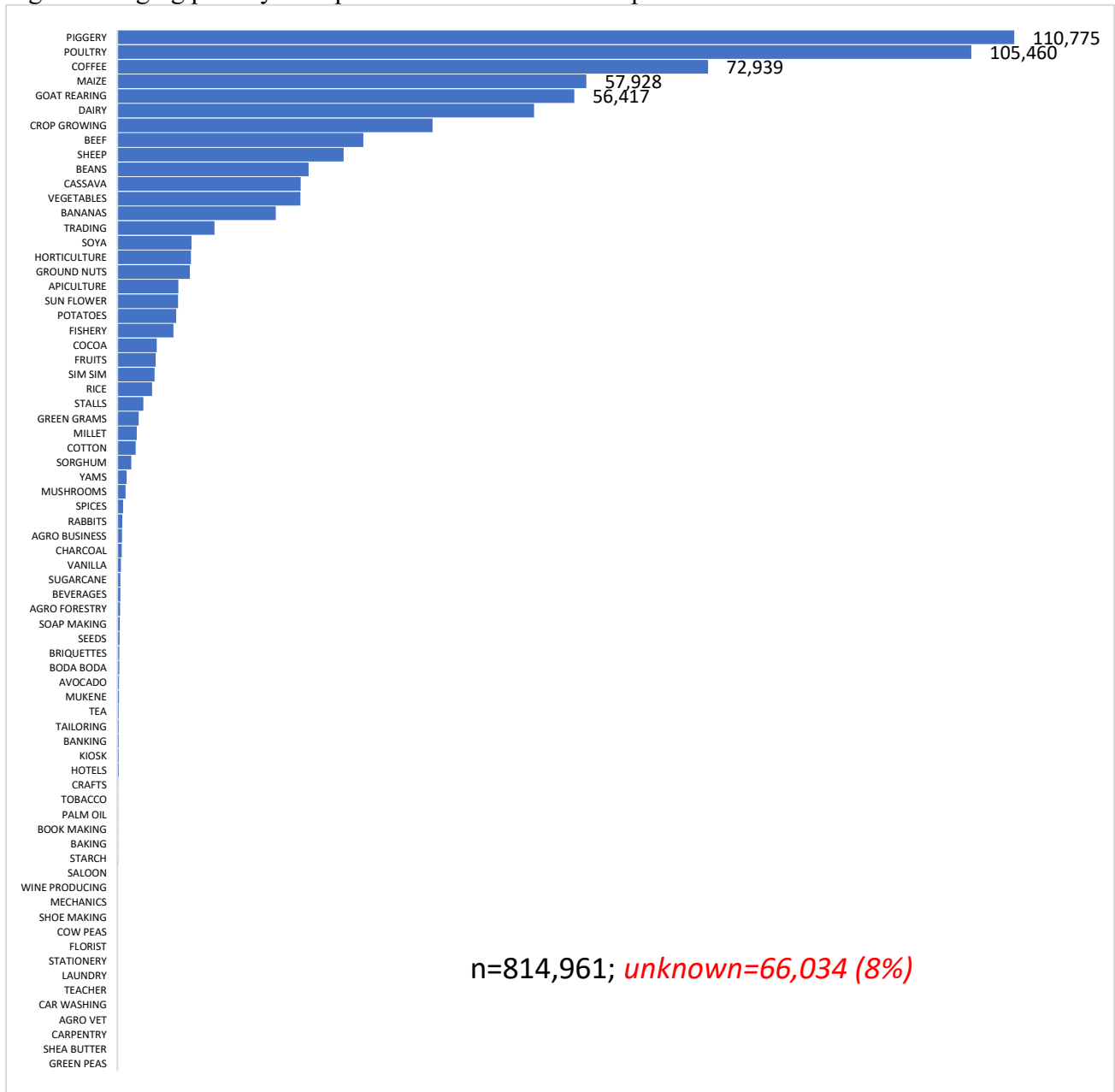
The study (Figure 3) shows that so far during the establishment phase of the PDM, beneficiaries have invested PRF loans in a total of 71 enterprises beyond the 16 PDM priority enterprises⁴.

The list of enterprises reflects that the PRFs have been invested in both agricultural and non-agricultural enterprises. However, *five* (5) enterprises i.e. *piggery, poultry, coffee, maize, and goat rearing* are the leading enterprises of choice by beneficiaries (Figure 3). The detailed information on sub-regional level lead enterprises is given in Figure 1G and Table 1G, Annex G. The choices of investment by PRF recipients beyond the earmarked priority PDM enterprises needs further investigated. The expanded list of enterprises could possibly be a rational response by beneficiaries that the PRFs received were either enough or limited PRF to invest in the prioritised enterprises. Even so, Table 2G, Annex G reveals that 590,727 (72 percent) of the beneficiaries invested in the seven high-value enterprises i.e. *coffee, fruits, dairy, poultry, piggery, fish-farming, and food growing*, identified for intensive agriculture by the president (State of the Nation Address, 2022)^{xii}. Importantly, majority of the beneficiaries invested in agricultural enterprises (90 percent) compared to non-agricultural enterprises (2 percent), as indicated in Table 3G, Annex G.

The study picked incidents of rampant missing or failure to report enterprises by recipients of PRF. For instance, at national level, enterprises of about 8 percent of PRF beneficiaries are unknown (see Figure 3 and Table 1G, Annex G). A deeper scrutiny at the lower regional level reveals that Acholi has the biggest percentage of beneficiaries with missing enterprises of 34 percent and Elgon with the lowest of 1.2 percent (Figure 1G and Table 1G, Annex G). The unknown enterprises among PRF recipients across the board can be attributed to visible erroring in data capturing through the parish-based information management system (PBMIS). This could be that beneficiaries intentionally declined to declare or had not invested the PRF at the time of data collection as of February 2024.

⁴ The 16-priority enterprises earmarked under the PDM program that beneficiaries invested in included - *maize, coffee, dairy, cassava, banana, beans, beef, fish, rice, cotton, cocoa, vegetable oil, sugarcane, tea, shea-nut and avocado*.

Fig 3: Emerging priority enterprises in the establishment phase of the PDM



Source: MoFPED (2024)

6.0 Summary

By February of 2024, a total of Ugx 796 billion had been transferred as PRF loans to 814,961 households in the subsistence economy, and each beneficiary received close to Ugx 1.0 million. Therefore, through Pillar 3 on financial inclusion, the government has been able to induce investments among the financially unsound subsistence households that cannot access private sector credit. It is estimated that a total bill of Ugx 3.5 trillion will be required to enable the 3.5

million households in the subsistence economy fully access PRF loans by end of FY 2023/24 – 2024/25.

Government has been able to set up 10,585 tier 4 microfinance institutions (PDM-SACCOs) in each parish countrywide. Through this effort, PRF loans have been transferred to 33 percent of the estimated 3.5 million households in the subsistence economy. However, the sub-regions of Acholi, Karamoja, Lango, Bukedi and Busoga remain with a huge burden of the households in the subsistence economy. Beneficiaries have invested PRF loans in a total of 71 both agricultural and non-agricultural enterprises. Five enterprises i.e. *piggery, poultry, coffee, maize, and goat rearing* are the main enterprises taken on by beneficiaries. Government has set up a parish-based management information system (PBMIS) to collect data at parish level.

Recommendations

1. The MoFPED needs to revisit the disbursement of equal amounts (Ugx 100 million) to each parish, and start to prioritise sub-regions with a huge subsistence economy burden - especially in Acholi, Karamoja, Lango, Bukedi and Busoga
2. The Ministry of ICT & National Guidance should strengthen the PBMIS capability, and root out the erroring in data capturing critical to:
 - (i) Monitor and consolidate financial inclusion gains of the population in the subsistence economy by MoFPED and MoLG.
 - (ii) Track loan recovery by parish chiefs, to transform PRF to a Parish Development Bank.
 - (iii) Strong governance, accountability, and oversight of the PDM program by the PDM secretariat in MoLG.

Way forward

EPRC plans in the months of June 2024 to undertake a field work informed comprehensive study that will assess the implementation of the PDM programme at the parish level. The overall objective of the study is to assess the implementation of the PDM programme at the parish level and to identify the areas of success, and challenges arising from the program. The specific objectives of the study are;

- a) Assess the capacities of PDM SACCO's and enterprise groups to receive, utilize, manage, and sustainably grow the PRF into a Parish Development Bank.
- b) Evaluate the interaction between the seven PDM pillars for better programme results at the parish level.
- c) Assess the potential of the PDM enterprise to transform PDM beneficiaries from subsistence to a money economy.
- d) Examine the key challenges that may impede the effective implementation of the PDM program.

Annex A

Table 1A: Operationalisation of the Parish Revolving Fund (PRF)

PHASE/YEAR	PROPOSED ACTIVITIES
PHASE 1: ESTABLISHMENT PHASE FY 2021/22 – 2022/23	<ol style="list-style-type: none"> 1. Community Mobilisation & Sensitisation 2. Sensitization and training of implementers and beneficiaries 3. Development of guidelines for the implementation of all pillars 4. Establishment of PDM enterprise groups and SACCOs 5. Training of leaders and members in PDM enterprise groups and SACCOs 6. Execution of PRF Financing Agreements between government and the PDM SACCOs 7. Implementation of Financial Inclusion systems (on-boarding of PDM SACCOs on IFMS, PBMS, e-wallet and the M&E system) 8. Collection of baseline data on communities and House Holds 9. Wealth ranking of beneficiaries 10. Profiling of beneficiaries 11. Capitalisation of all PDM SACCOs 12. Undertake regular monitoring.
PHASE 2: STABILIZATION PHASE FY 2023/24 – 2024/25	<ol style="list-style-type: none"> 1. Continue capitalisation of PDM SACCOs 2. Deepen provision of Business Development Services & other extension services to PDM enterprise groups and SACCOs for sustainability 3. Strengthen governance of PDM SACCOs 4. Continue updating community and Households data. 5. Enhance & integrate digital systems (PBMS, Mobile Wallet, ISO system) to support beneficiary identification, funds disbursement, management of savings, track performance of PDM enterprise groups and SACCOs. 6. Promotion of community savings 7. Ensuring full activation of Pillar 1 with respect to input certification, extension services, processing, storage, and markets 8. Promotion of de-risking interventions e.g., agricultural insurance, irrigation and partnerships with private sector (aggregators, traders etc) 9. Measurement of success of PDM by strengthening collaboration with Operation Wealth Creation (OWC), ISO and Local Governments, for effective monitoring of PDM.
PHASE 3: SUSTAINABILITY & EXIT PHASE FY2025/26 - 2030	<ol style="list-style-type: none"> 1. Alignment and consolidation of financial inclusion wealth funds with PDM 2. Final CAPITALISATION of the PDM SACCOs from the government 3. The accumulated investment resources to be used. Community savings and any other financing is expected to sustain the PRF. 4. Transform the PRF into a “Parish Development Bank” 5. Strong Governance and oversight to ensure sustainability beyond the Government capitalisation grants.

Source: PDM Secretariat, MoLG, 2022

Annex B

Table 1B: Disparity in PDM cash received by beneficiaries across sub-regions

Sub region	0-200,000	200,001-400,000	400,001-600,000	600,001-999,999	1,000,000	Grand Total
Buganda North	78	621	5,124	3,326	79,417	88,566
Tooro	63	309	3,590	3,461	76,652	84,075
Buganda South	82	299	3,289	1,698	47,936	53,304
Elgon	118	255	2,467	3,686	76,696	83,222
Lango	65	244	2,116	3,463	62,208	68,096
Teso	100	373	1,876	1,587	86,516	90,452
Karamoja	29	77	1,148	1,758	44,979	47,991
Acholi	72	301	784	492	40,226	41,875
Bunyoro	28	23	660	1,830	47,513	50,054
Bukedi	22	27	503	553	53,964	55,069
Busoga	35	9	461	221	64,955	65,681
Ankole	12	31	384	1,164	23,112	24,703
Kigezi	19	7	111	177	27,252	27,566
West Nile	24	12	107	168	24,494	24,805
Kampala	16	3	24	14	9,445	9,502
Grand Total	763	2,591	22,644	23,598	765,365	814,961

Source: MoFPED (2024)

Annex C

Table 1C: Regional distribution of PDM beneficiaries by location

Sub region	Rural	Urban	Total	% Rural	% Urban
Teso	69,174	21,278	90,452	76.48	23.52
Karamoja	35,702	12,289	47,991	74.39	25.61
Bukedi	40,349	14,720	55,069	73.27	26.73
Acholi	30,474	11,401	41,875	72.77	27.23
Elgon	60,134	23,088	83,222	72.26	27.74
Bunyoro	35,705	14,349	50,054	71.33	28.67
Ankole	16,994	7,709	24,703	68.79	31.21
Lango	46,407	21,689	68,096	68.15	31.85
Buganda North	58,588	29,978	88,566	66.15	33.85
Busoga	43,340	22,341	65,681	65.99	34.01
Kigezi	16,869	10,697	27,566	61.19	38.81
West Nile	14,807	9,998	24,805	59.69	40.31
Tooro	49,761	34,314	84,075	59.19	40.81
Buganda South	29,305	23,999	53,304	54.98	45.02
Kampala	0.00	9,502	9,502	0.00	100.00
Grand Total	547,609	267,352	814,961	67.19	32.81

Source: MoFPED (2024)

Table 2C: Regional distribution of PDM beneficiaries by Age categories and gender

	18-30				31-59				60+				Grand Total
	Female	Male	18-30 Total	18-30 (%)	Female	Male	31-59 Total	31-59 (%)	Female	Male	60+ Total	60+ (%)	
Karamoja	9,883	6,859	16,742	34.89	16,025	10,026	26,051	54	3,130	2,068	5,198	11	47,991
Elgon	10,317	11,230	21,547	25.89	27,099	23,593	50,692	61	5,775	5,207	10,982	13	83,222
Busoga	6,261	8,536	14,797	22.53	21,182	21,844	43,026	66	3,250	4,608	7,858	12	65,681
Teso	10,307	9,979	20,286	22.43	31,882	27,234	59,116	65	5,634	5,416	11,050	12	90,452
Bunyoro	5,110	5,991	11,101	22.18	18,016	16,230	34,246	68	2,162	2,545	4,707	9	50,054
Buganda North	8,812	10,718	19,530	22.05	30,591	28,279	58,870	66	4,803	5,363	10,166	11	88,566
Kampala	1,243	839	2,082	21.91	4,945	1,844	6,789	71	429	202	631	7	9,502
West Nile	2,723	2,690	5,413	21.82	9,364	6,871	16,235	65	1,698	1,459	3,157	13	24,805
Tooro	9,786	8,313	18,099	21.53	31,985	24,249	56,234	67	4,736	5,006	9,742	12	84,075
Acholi	4,466	4,470	8,936	21.34	17,334	10,626	27,960	67	3,303	1,676	4,979	12	41,875
Lango	6,840	7,649	14,489	21.28	24,045	21,463	45,508	67	3,956	4,143	8,099	12	68,096
Bukedi	5,232	5,865	11,097	20.15	19,250	17,925	37,175	68	2,906	3,891	6,797	12	55,069
Buganda South	5,157	5,297	10,454	19.61	21,693	15,041	36,734	69	3,235	2,881	6,116	11	53,304
Kigezi	2,766	2,126	4,892	17.75	11,175	7,578	18,753	68	1,900	2,021	3,921	14	27,566
Ankole	1,890	1,780	3,670	14.86	10,088	7,442	17,530	71	1,673	1,830	3,503	14	24,703
Grand Total	90,793	92,342	183,135	22.47	294,674	240,245	534,919	66	48,590	48,316	96,906	12	814,961

Source: MoFPED (2024)

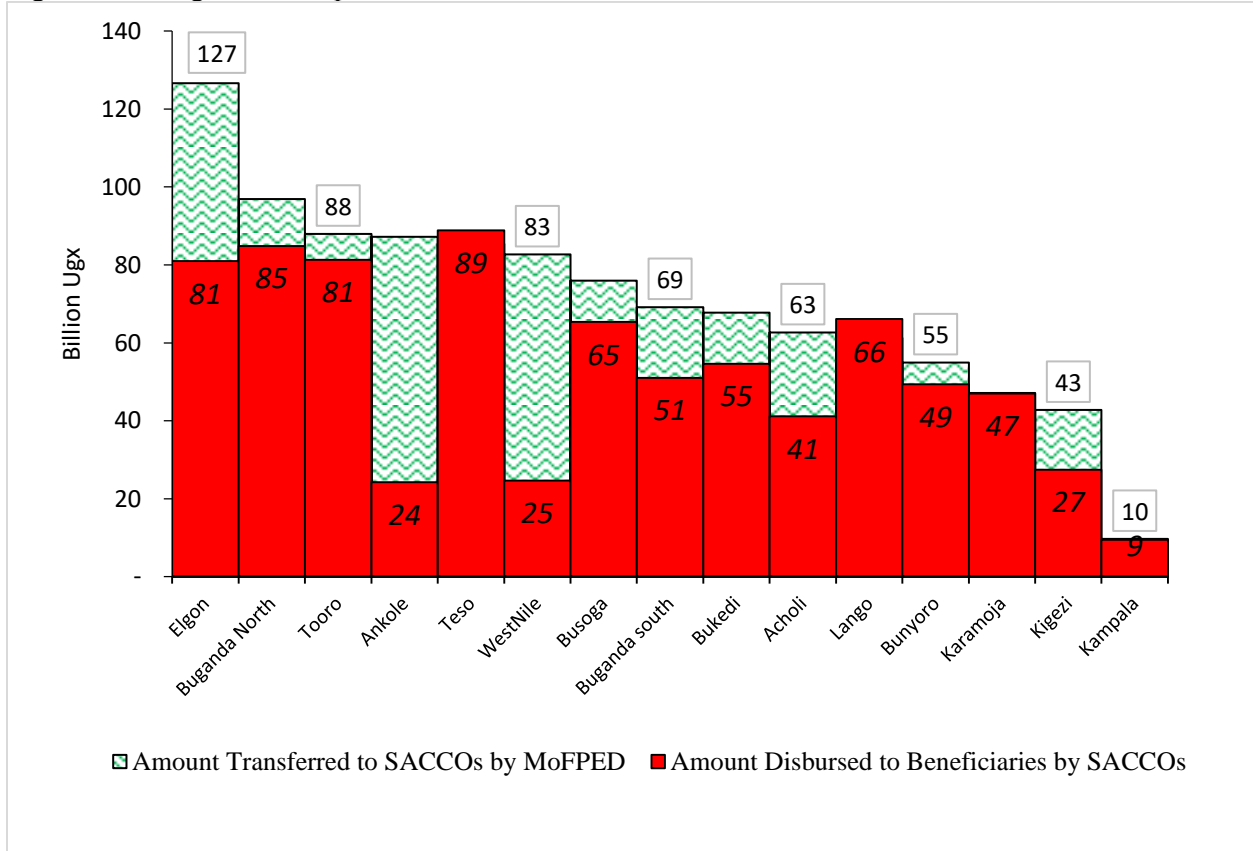
Table 3C: Regional distribution of PDM beneficiaries by location and gender

	Rural					Urban					Grand Total
	Female	% Female	Male	% Male	Rural Total	Female	% Female	Male	% Male	Urban Total	
Karamoja	21,234	59.48	14,468	40.52	35,702	7,804	63.50	4,485	36.50	12,289	47,991
Acholi	17,728	58.17	12,746	41.83	30,474	7,375	64.69	4,026	35.31	11,401	41,875
Kigezi	9,527	56.48	7,342	43.52	16,869	6,314	59.03	4,383	40.97	10,697	27,566
Ankole	9,322	54.85	7,672	45.15	16,994	4,329	56.16	3,380	43.84	7,709	24,703
Tooro	26,615	53.49	23,146	46.51	49,761	19,892	57.97	14,422	42.03	34,314	84,075
Buganda South	15,414	52.60	13,891	47.40	29,305	14,671	61.13	9,328	38.87	23,999	53,304
West Nile	7,771	52.48	7,036	47.52	14,807	6,014	60.15	3,984	39.85	9,998	24,805
Teso	35,684	51.59	33,490	48.41	69,174	12,139	57.05	9,139	42.95	21,278	90,452
Elgon	30,348	50.47	29,786	49.53	60,134	12,844	55.63	10,244	44.37	23,088	83,222
Bukedi	19,807	49.09	20,542	50.91	40,349	7,581	51.50	7,139	48.50	14,720	55,069
Lango	22,558	48.61	23,849	51.39	46,407	12,283	56.63	9,406	43.37	21,689	68,096
Bunyoro	17,227	48.25	18,478	51.75	35,705	8,061	56.18	6,288	43.82	14,349	50,054
Buganda North	27,864	47.56	30,724	52.44	58,588	16,342	54.51	13,636	45.49	29,978	88,566
Busoga	19,475	44.94	23,865	55.06	43,340	11,218	50.21	11,123	49.79	22,341	65,681
Kampala	0	0.00	0	0.00	0	6,617	69.64	2,885	30.36	9,502	9,502
Grand Total	280,574	51.24	267,035	48.76	547,609	153,484	57.41	113,868	42.59	267,352	814,961

Source: MoFPED (2024)

Annex D

Fig 1 D: Sub-regional absorption of PDM funds



Source: Authors' compilation from MoFPED 2024

Annex E

Table 1E: Regional distribution of PDM cash transfer projection

Sub region	Target Subsistence HH	Expected amount to be disbursed to HH in subsistence economy	PDM SACCOs	Capitalisation of SACCOs (90% increment from 2nd year for Acholi, Karamoja, Lango)					Expected amount To be transferd to SACCOs
				1st year	2nd year	3rd year	4th year	5th year	
Acholi	416,293	416,293,471,629	627	62,700,000,000	119,130,000,000	238,260,000,000	357,390,000,000	476,520,000,000	760,000,000
Karamoja	353,849	353,849,450,885	472	47,200,000,000	89,680,000,000	179,360,000,000	269,040,000,000	358,720,000,000	760,000,000
Lango	317,023	317,023,489,933	613	61,300,000,000	116,470,000,000	232,940,000,000	349,410,000,000	465,880,000,000	760,000,000

Source: UNHS (2021)

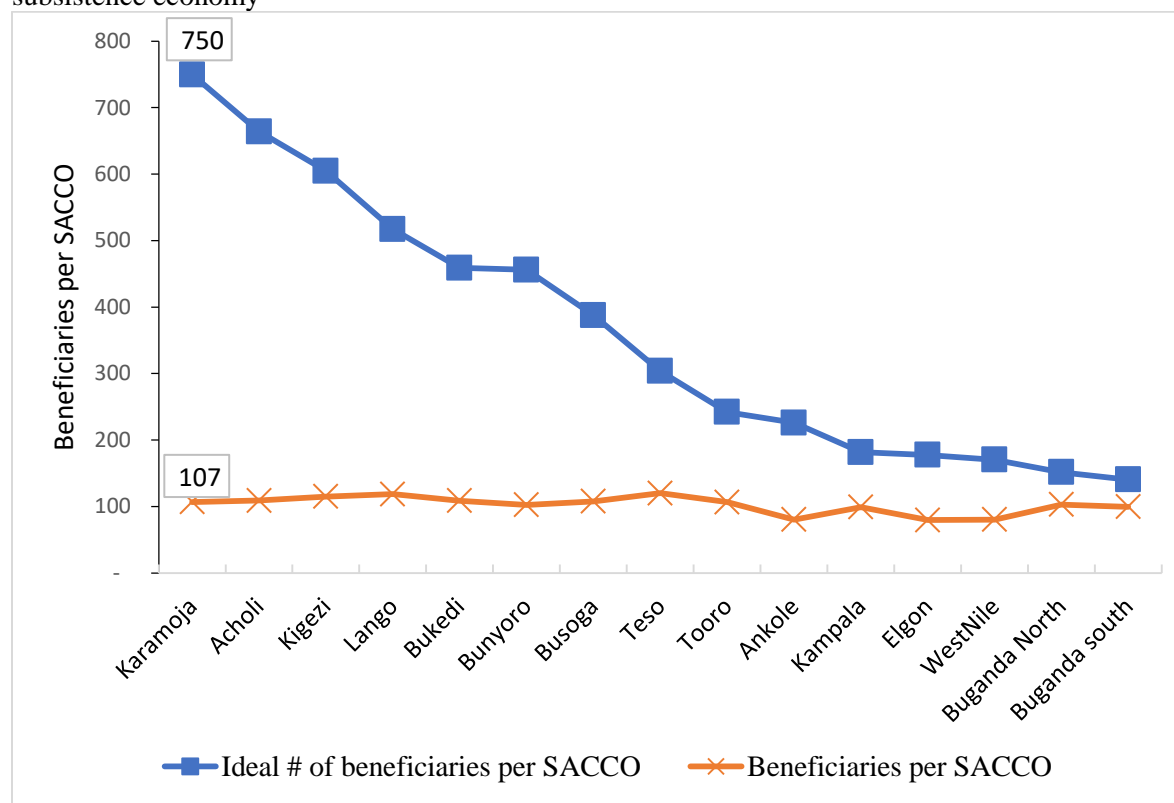
Annex F

Table 1F: The number of PDM SACCOs and Beneficiaries in the different sub-regions

Sub-region	Summary statistics on number of beneficiaries in a SACCO					
	Mean	Mode	Median	Std.Dev	Min	Max
Elgon	79.6	75	75	31.8	1	368
Buganda North	102.9	108	107	46.1	1	567
Tooro	106.4	109	110	40.2	1	481
Ankole	80.2	75	76	35.0	1	275
Teso	120.1	107	108	64.3	1	1,084
WestNile	80.3	75	77	30.3	1	253
Busoga	107.9	100	107	35.1	1	344
Buganda south	99.5	107	107	43.4	1	458
Bukedi	108.6	109	108	35.2	1	557
Acholi	109.1	107	106	37.7	1	419
Lango	118.6	100	113	53.7	1	754
Bunyoro	102.4	100	101	43.3	4	581
Karamoja	106.9	107	107	28.4	1	361
Kigezi	114.9	108	104	119.6	1	1,070
Kampala	99.0	100	100	9.54	43	118
	102.4	107	107			

Source: MoFPED (2024)

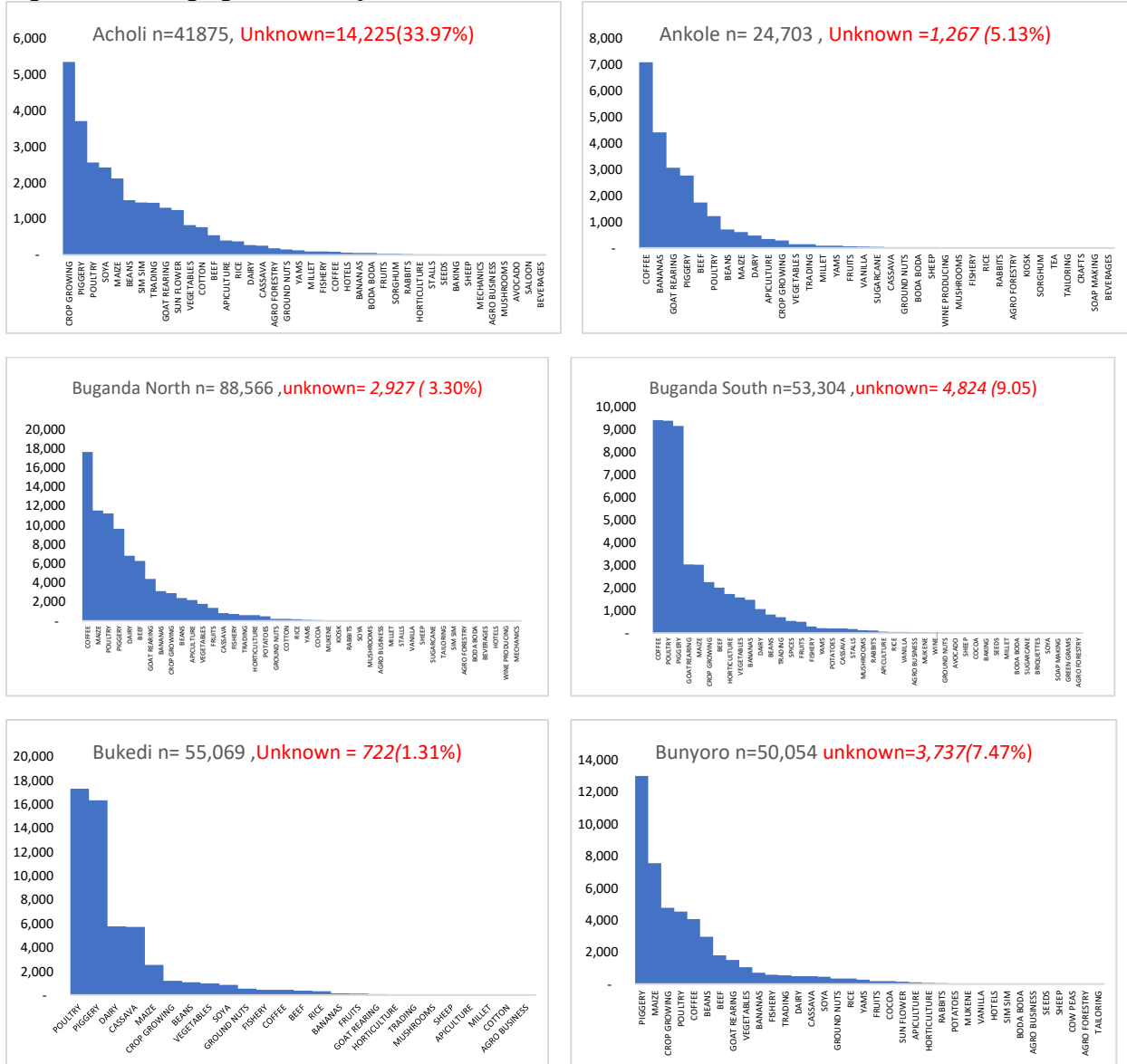
Figure 1F: The Ideal number of Beneficiaries per SACCO to target all agricultural households in the subsistence economy

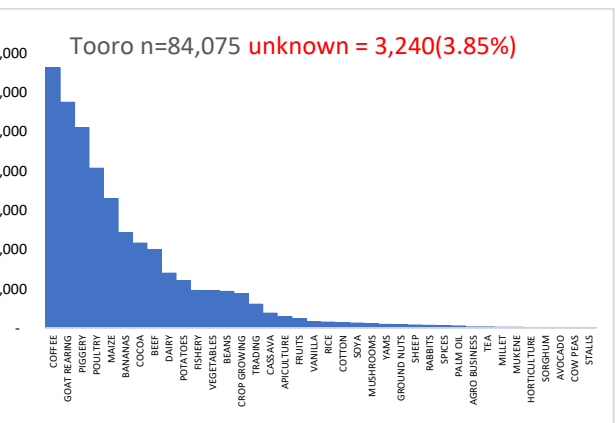
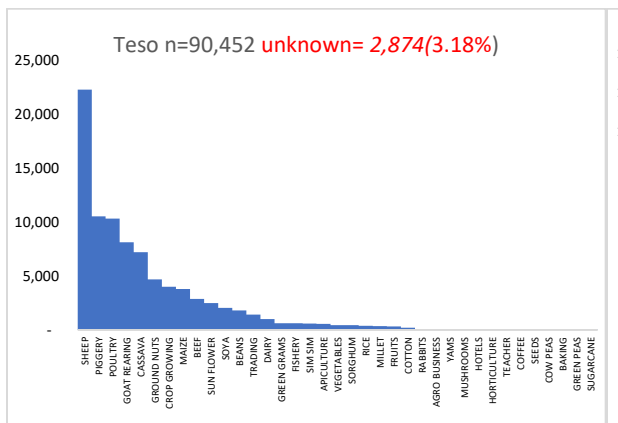
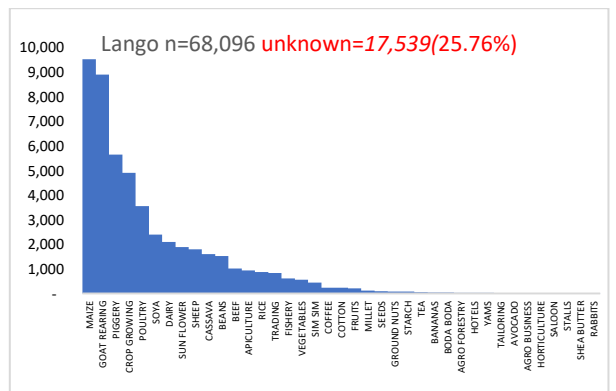
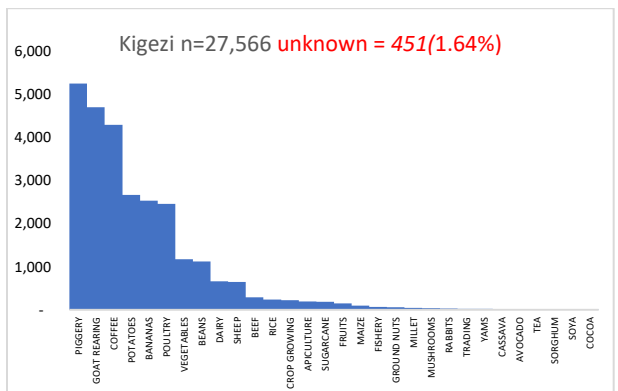
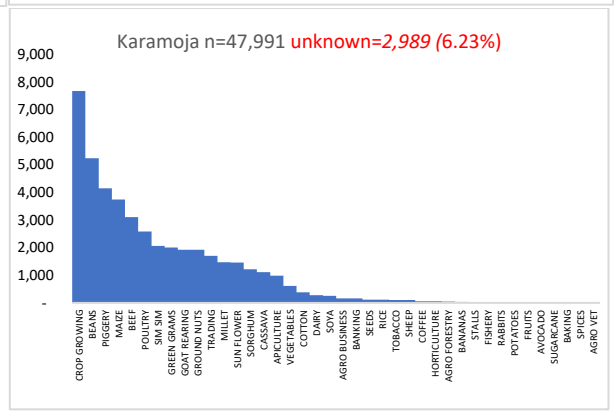
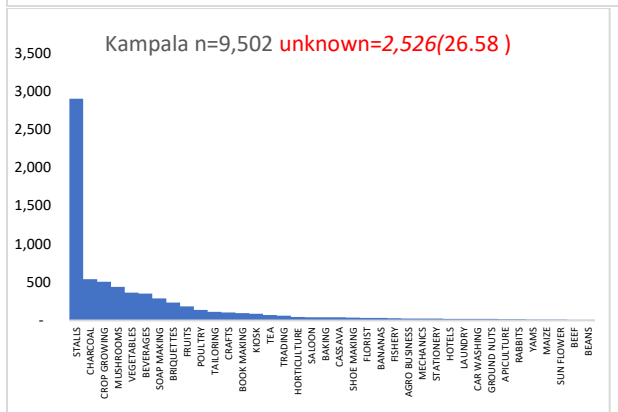
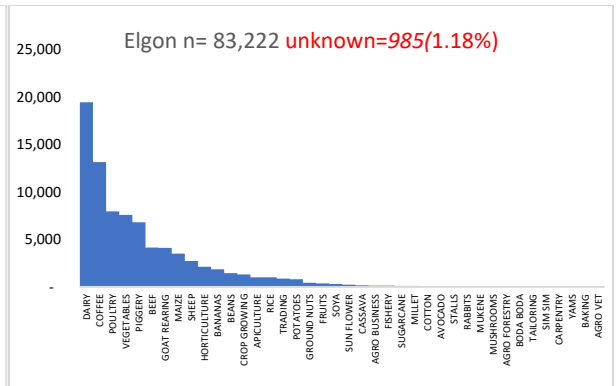
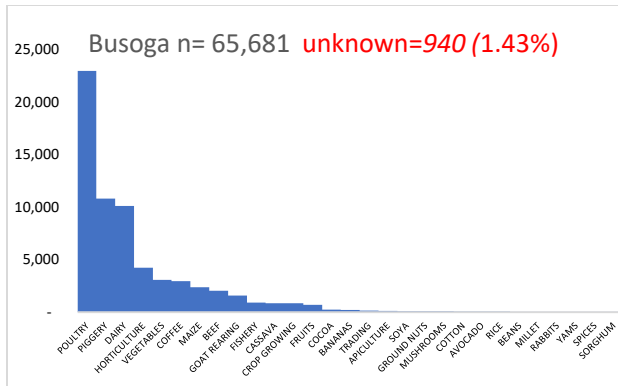


Source: Authors' compilation from MoFPED (2024) & UNHS (2021) dataset

Annex G

Figure 1G: Emerging PDM enterprises





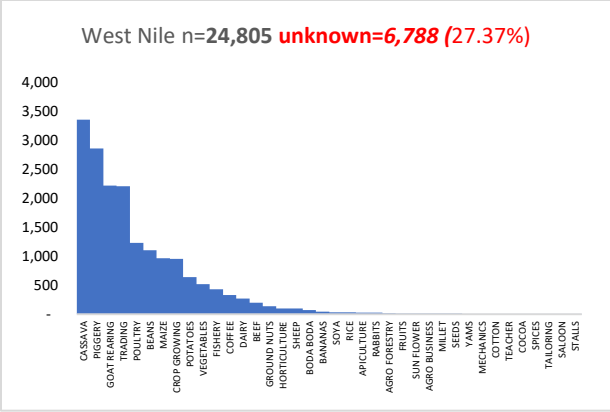


Table 1G: Distribution of PDM beneficiaries engaged in different priority enterprises in the different sub-regions

	Acholi	Ankole	Buganda North	Buganda South	Bukedi	Bunyoro	Busoga	Elgon	Kampala	Karamoja	Kigezi	Lango	Teso	Tooro	West Nile	Grand Total
1 Piggery	3,706	2,756	9,610	9,163	16,315	12,966	10,807	6,819		4,152	5,234	5,649	10,545	10,188	2,865	110,775
2 Poultry	2,558	1,206	11,203	9,391	17,288	4,527	22,935	7,961	137	2,581	2,449	3,550	10,316	8,125	1,233	105,460
3 Coffee	88	7,088	17,611	9,421	438	4,044	2,957	13,141		59	4,282	237	12	13,227	334	72,939
4 Maize	2,113	605	11,507	3,028	2,539	7,543	2,389	3,492	10	3,743	92	9,515	3,806	6,579	967	57,928
5 Goat rearing	1,304	3,053	4,391	3,040	72	1,510	1,580	4,128		1,926	4,688	8,897	8,133	11,472	2,223	56,417
6 Dairy	272	466	6,787	1,070	5,746	493	10,101	19,419		284	661	2,092	1,020	2,782	270	51,463
7 Crop growing	5,340	279	2,920	2,250	1,184	4,749	862	1,322	504	7,664	224	4,909	4,003	1,744	956	38,910
8 Beef	543	1,729	6,246	2,012	376	1,792	2,043	4,142	8	3,102	288	1,024	2,884	3,994	203	30,386
9 Sheep	8	23	18	18	22	8		2,722		105	643	1,805	22,304	151	101	27,928
10 Beans	1,514	707	2,389	824	1,080	2,950	41	1,444	6	5,241	1,116	1,528	1,815	1,864	1,109	23,628
11 Cassava	253	25	822	203	5,711	492	863	168	38	1,118	16	1,598	7,221	760	3,358	22,646
12 Vegetables	823	135	1,787	1,582	982	1,049	3,074	7,581	363	619	1,166	570	450	1,897	518	22,596
13 Bananas	60	4,406	3,117	1,479	159	700	222	1,875	31	33	2,522	50		4,845	47	19,546
14 Trading	1,444	135	613	703	38	541	166	896	59	1,700	23	838	1,423	1,216	2,212	12,007
15 Soyabean	2,424		43	3	845	453	107	297		260	4	2,397	2,039	246	34	9,152
16 Horticulture	16		608	1,729	51	79	4,221	2,122	46	59		16	16	28	103	9,094
17 Ground nuts	152	24	228	21	550	348	101	432	17	1,921	59	83	4,699	175	137	8,947
18 Apiculture	402	338	2,186	61	12	114	112	1,022	16	984	194	947	547	568	30	7,533
19 Sunflower	1,243					154		230	10	1,459		1,886	2,488		11	7,481
20 Potatoes			479	210		47		813		17	2,661			2,405	640	7,272
21 Fishery	94	15	716	292	451	590	907	134	27	25	67	620	630	1,915	433	6,916
22 Cocoa			89	18		182	241				1			4,313	3	4,847
23 Fruits	34	66	1,376	502	126	187	691	373	184	15	150	208	324	470	12	4,718
24 Sim sim	1,451		11			13		12		2,066		448	586			4,587
25 Rice	379	13	173	49	315	343	55	1,020		111	235	874	394	292	32	4,285
26 Stalls	13		26	184				25	2,903	26		9		7	2	3,195
27 Green grams				1						2,004			635			2,640
28 Millet	99	83	29	7	12		17	98		1,468	46	122	357	37	10	2,385
29 Cotton	772		219		8		66	87		383		237	206	264	4	2,246
30 Sorghum	32	5					1			1,212	6		437	28		1,721
31 Yams	127	82	121	214		275	12	8	12		20	27	55	188	9	1,150
32 Mushrooms	6	16	34	133	23		81	13	437		39		26	213		1,021
33 Spices				545				11		9				121	3	689
34 Rabbits	25	11	46	115		53	14	25	14	24	28	3	72	133	29	592
35 Agro business	7		30	39	4	11		155	23	168		18	57	52	11	575
36 Charcoal									540							540
37 Vanilla		50	19	49		19								312		449
38 Sugarcane		41	15	5				122		10	182		7			382
39 Beverages	1	2	4													359
40 Agro forestry	186	11	7	1		5		13		46		37			16	322
41 Soap making		3		2					286							291
42 Seeds	11		8			9				114		95	11		10	258
43 Briquettes			4						234							238
44 Boda boda	57	24	6	6		13		13				38			75	232
45 Avocado	6			20			64	51		13	12	19		22		207
46 Mukene			67	38		31		25						35		196
47 Tea		5							69		7	51		49		181

	Acholi	Ankole	Buganda North	Buganda South	Bukedi	Bunyoro	Busoga	Elgon	Kampala	Karamoja	Kigezi	Lango	Teso	Tooro	West Nile	Grand Total
48 Tailoring		5	14			4		13	110			21			3	170
49 Banking										158						158
50 Kiosk		7	62						88							157
51 Hotels	64		4			15			20			35	18			156
52 Crafts		4							104							108
53 Tobacco										106						106
54 Palm oil														102		102
55 Book making									95							95
56 Baking	9			9				8	39	10			9			84
57 Starch												83				83
58 Saloon	6								42			12			3	63
59 Wine producing		18	3	31												52
60 Mechanics	8		3						23						7	41
61 Shoe making									36							36
62 Cow peas						8							11	16		35
63 Florist									33							33
64 Stationery									22							22
65 Laundry									20							20
66 Car washing									18							18
67 Teacher													14		4	18
68 Agro vet								6		7						13
69 Carpentry								10								10
70 Shea butter												9				9
71 Green peas													8			8
Unknown enterprises	14,225	1,267	2,927	4,824	722	3,737	940	985	2,526	2,989	451	17,539	2,874	3,240	6,788	66,034
Grand Total	41,875	24,703	88,566	53,304	55,069	50,054	65,681	83,222	9,502	47,991	27,566	68,096	90,452	84,075	24,805	814,961

Source: MoFPED (2024)

Table 2G: Distribution of the seven presidential priority enterprises

Sub-region	Food crops	Piggery	Poultry	Coffee	Dairy	Fishery	Fruits	Total
Acholi	14,795	3,706	2,558	88	272	94	34	21,547
Ankole	6,380	2,756	1,206	7,088	466	15	66	17,977
Buganda North	24,268	9,610	11,203	17,611	6,787	716	1,376	71,571
Buganda South	12,298	9,163	9,391	9,421	1,070	292	502	42,137
Bukedi	13,451	16,315	17,288	438	5,746	451	126	53,815
Bunyoro	19,049	12,966	4,527	4,044	493	590	187	41,856
Busoga	12,121	10,807	22,935	2,957	10,101	907	691	60,519
Elgon	20,748	6,819	7,961	13,141	19,419	134	373	68,595
Kampala	1,464	0	137	0	0	27	184	1,812
Karamoja	27,558	4,152	2,581	59	284	25	15	34,674
Kigezi	8,218	5,234	2,449	4,282	661	67	150	21,061
Lango	22,165	5,649	3,550	237	2,092	620	208	34,521
Teso	26,558	10,545	10,316	12	1,020	630	324	49,405
Tooro	21,460	10,188	8,125	13,227	2,782	1,915	470	58,167
West Nile	7,923	2,865	1,233	334	270	433	12	13,070
Total	238,456	110,775	105,460	72,939	51,463	6,916	4,718	590,727

Table 3G: Distribution of agricultural and non-agricultural enterprises

Sub-region	Agricultural enterprises	% agric enterprises	Non-Agricultural	% non-agric enterprises	Unknown enterprises	% unknown enterprises	Total
Bukedi	54,309	98.6	38	0.1	722	1.3	55,069
Busoga	64,575	98.3	166	0.3	940	1.4	65,681
Kigezi	27,092	98.3	23	0.1	451	1.6	27,566
Elgon	81,305	97.7	932	1.1	985	1.2	83,222
Buganda North	84,941	95.9	698	0.8	2,927	3.3	88,566
Teso	86,141	95.2	1,437	1.6	2,874	3.2	90,452
Tooro	79,619	94.7	1,216	1.4	3,240	3.9	84,075
Ankole	23,258	94.2	178	0.7	1,267	5.1	24,703
Bunyoro	45,759	91.4	558	1.1	3,737	7.5	50,054
Karamoja	43,144	89.9	1,858	3.9	2,989	6.2	47,991
Buganda South	47,765	89.6	715	1.3	4,824	9.0	53,304
Lango	49,648	72.9	909	1.3	17,539	25.8	68,096
West Nile	15,713	63.3	2,304	9.3	6,788	27.4	24,805
Acholi	26,135	62.4	1,515	3.6	14,225	34.0	41,875
Kampala	5,299	55.8	1,677	17.6	2,526	26.6	9,502
Total	734,703	90.2	14,224	1.7	66,034	8.1	814,961

End Notes / References:

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- ^{xii} State of the Nation Address (7th June, 2022).