

Fall 2022 Professional Fellow

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Project Name: Increasing Employment of Graduates with Disabilities with Savings and Credit Co-Operative Societies (SACCOs)

Problem: Every year, more than 300 graduates with disabilities in Uganda enter the job market, yet only 2% are meaningfully employed (National Planning Authority, 2020). There are many reasons for this, including graduates lacking the soft skills to compete for jobs, barriers to accessing capital to become entrepreneurs, disability-related stigma and misperceptions held by employers, and other reasons.

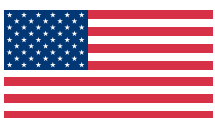
Project Objective: Harunah aims to increase the employment of graduates with disabilities by establishing Graduate Savings and Credit Co-Operative Societies (SACCOs). Additionally, he will train these graduates on soft skills for job searching, entrepreneurship, and financial literacy.

Project Description: SACCOs are community-based interventions that are formed to primarily combat poverty among subscribers through collective saving and access to finance (Nuwagaba, 2012). Disabled people form very few SACCOs proactively, hence people with disabilities are traditionally marginalized and financially excluded. With the help of organizations of persons with disabilities (OPDs), Harunah will establish a SACCO for persons with disabilities that will enable them to deepen their finance knowledge and build their capacity to save and access credit and other social assistance programs, thereby raising them out of poverty. The SACCO will target 50 graduates at inception, and adopt the Training of Trainers finance inclusion manual designed by Harunah to catalyze entrepreneurship and improve the capacity of people with disabilities to seek, find, and remain employed in decent jobs in Uganda.

References

National Planning Authority (July 2020). Third National Development Plan (NDP III) 2020/21 – 2024/25. Kampala, Uganda: Author. Retrieved from: http://www.npa.go.ug/wp-content/uploads/2020/08/NDPIII-Finale_Compressed.pdf

Nuwagaba, A. (2012). Savings and Credit Cooperative Societies (SACCOS) As a source of financing agriculture. Challenges and lessons learnt. *Journal of Environment and Earth Science* 2(11). Retrieved from: <https://core.ac.uk/download/pdf/234663014.pdf>



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