



Young Africa Works - Uganda: Partnerships, Progress, and Impact

The Mastercard Foundation's Journey Toward Enabling Access to Dignified and Fulfilling Work for Young People in Uganda.

2025



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Executive Summary

Uganda has one of the youngest populations in the world, with 78 percent of its people under the age of 30 (UBOS, 2021). It is also home to over 1.7 million refugees and asylum seekers, most of whom are young people (UNHCR, 2024). For Uganda's young people, access to education, skills, and economic opportunities is critical to securing dignified and fulfilling work.

Alongside our partners, the Mastercard Foundation is helping create opportunities for young people in high-potential sectors such as agriculture, micro, small, and medium enterprises (MSMEs), and the digital economy through our Young Africa Works strategy. The strategy aligns with Uganda's Vision 2040 and the National Development Plan, which prioritize youth participation in economic transformation through education, vocational training, and entrepreneurship.

Over the past five years, Young Africa Works in Uganda has made significant progress, engaging over 3.8 million young people to acquire skills, and access finance to start or grow their enterprises. Of these, 1.3 million have successfully transitioned into work, securing employment, starting businesses, or expanding their economic opportunities. These initiatives have prioritized inclusion by ensuring young women, refugees, and persons with disabilities actively participate in and benefit from the programs. They have empowered MSMEs, strengthened financial literacy, and improved access to affordable loans, contributing to economic resilience during and after the COVID-19 pandemic.

Entrepreneurial support has been a key pillar of the Foundation's work, supporting young people like Hellen Birungi to scale their businesses and improve their livelihoods. Through the Hi-Innovator program, Hellen received not only financial support but also business development training, mentorship, and market linkages to grow Heb's Organic, an eco-friendly beauty business. With these resources, she was able to purchase equipment, expand her team, and increase her monthly revenues from \$190 to \$1,300. Beyond entrepreneurship, education plays a crucial role in preparing young people for leadership and economic success. Through the Mastercard Foundation Scholars Program and

higher education initiatives, about 20,000 young people have accessed education opportunities. Graduates from this program are now creating jobs, fostering innovation, and driving social and economic change in their communities. Agriculture remains a cornerstone of the Foundation's work, empowering young people to adopt modern, climate-smart practices, improve productivity, and access markets. Similarly, digital skills training has opened new avenues for young people to thrive in the digital economy, preparing them for jobs of the future.

While progress has been made, more can be done to reach rural and underserved areas, ensure more young women benefit from the programs, and improve financial access for young people and small businesses. Addressing these challenges requires strong partnerships, flexibility, and a continued commitment to inclusion.

Looking ahead, the Mastercard Foundation, alongside our partners, will build on these achievements and focus on five strategic priorities:

Agrifood systems, and Climate-Resilient Growth

Support young people to create sustainable livelihoods through value chain development, market access, and climate-smart practices.

Entrepreneurship and Enterprise Development

Expand access to finance, mentorship, and business development services to enable young people to launch and scale enterprises.

Workforce Development

Equip young people with the technical, vocational, and soft skills needed to thrive in Uganda's evolving labour market.

Inclusion and Equity

Promote gender equality and support marginalized groups, including refugees and persons with disabilities, to ensure equitable access to opportunities.

This report highlights the journey of Young Africa Works in Uganda, showcasing the partnerships, impact, and systemic changes that have enabled young people to gain skills, secure work they see as meaningful, and improve their lives while contributing to national development.

As Uganda continues its path toward inclusive and sustainable growth, the Mastercard Foundation remains committed to unlocking the potential of its young people, ensuring they are at the forefront of the country's transformation.



About the Mastercard Foundation



Over The Years

2006

Mastercard shareholders create the Mastercard Foundation as an independent entity through an unprecedented gift of shares.

2008

The Foundation partners with BRAC to expand financial services to two million people in Uganda.

2009

The Foundation Board of Directors makes the strategic decision to focus its resources and work in Sub-Saharan Africa to heighten impact and take a long term view.

2011

Mastercard Foundation Scholars Program launched to develop the next generation of transformative leaders.

The Mastercard Foundation is a registered Canadian charity and one of the largest foundations in the world. It partners with visionary organizations to advance education and financial inclusion, enabling young people in Africa and Indigenous youth in Canada to access dignified and fulfilling work. Established in 2006 through the generosity of Mastercard when it became a public company, the Foundation operates independently, with offices in Toronto, Kigali, Accra, Nairobi, Kampala, Lagos, Dakar, and Addis Ababa. The Foundation's Board of Directors and leadership guide its policies, operations, and program decisions.

For more information on the Foundation, please visit <https://mastercardfdn.org/>

Message from Reeta Roy, President and CEO, Mastercard Foundation



It is both an honour and a responsibility to reflect on the transformative journey of Young Africa Works in Uganda.

At the Mastercard Foundation, we are guided by an unwavering commitment to empowering young people and creating pathways to dignified and fulfilling work.

Uganda holds a special place in this vision—not only as one of the first countries where we began our programming but also as a nation whose young people embody immense potential and resilience.

The successes we have achieved together with our partners exemplify the power of collaboration. By working alongside the government, the

private sector, and community organizations, we have witnessed how innovative partnerships can unlock opportunities for young people across the country.

Together with our partners, we remain steadfast in our commitment to empowering young Ugandans with the skills, resources, and confidence they need to shape their futures.

As we look ahead, we are building a future where every young person has the opportunity to learn, prosper, and lead transformative change in their communities and beyond.

Message from Peter Materu, Chief Program Officer, Mastercard Foundation



Uganda has been a focal point of the Mastercard Foundation's Young Africa Works strategy, reflecting the country's immense potential and the unique opportunities it offers. Over the past five years, our work has reinforced a fundamental truth: meaningful partnerships are essential for achieving sustainable and inclusive impact.

As we look to the future, our focus sharpens on addressing the critical levers of youth empowerment: entrepreneurship and workforce development. These pillars are central to equipping young people with the tools, knowledge, and networks they need to thrive. Whether by strengthening agricultural value chains, expanding financial inclusion, or fostering digital innovation, we are committed to building systems that are resilient, inclusive, and future-ready.

Our programming seeks not only to close existing gaps but to empower young people to create opportunities for themselves and their communities. By intentionally reaching marginalized groups—including young women, rural youth, persons with disabilities, and refugees and displaced persons—we ensure that every young person, regardless of their background, has the opportunity to succeed.

Uganda's young population is not just its greatest asset—it is its future. Together, through bold ideas, collaborative partnerships, and a shared vision of growth and transformation, we will continue to push boundaries and create lasting impact for the young people of Uganda.

Adrian Bukenya, Country Director, Mastercard Foundation, Uganda



Uganda's young population represents both an opportunity and a responsibility. With 78 percent of Ugandans under 30 (UBOS, 2021) and over 1.7 million refugees and asylum seekers—many of them young people (UNHCR, 2024)—the need for practical solutions that equip young people with skills, financial access, and opportunities for dignified work has never been greater.

Through the Young Africa Works strategy, the Mastercard Foundation and its partners are investing in Uganda's future by enabling young people to gain skills, start and grow businesses, and access market opportunities. By focusing on agrifood systems, entrepreneurship, and workforce development, we are ensuring that young people can build sustainable livelihoods.

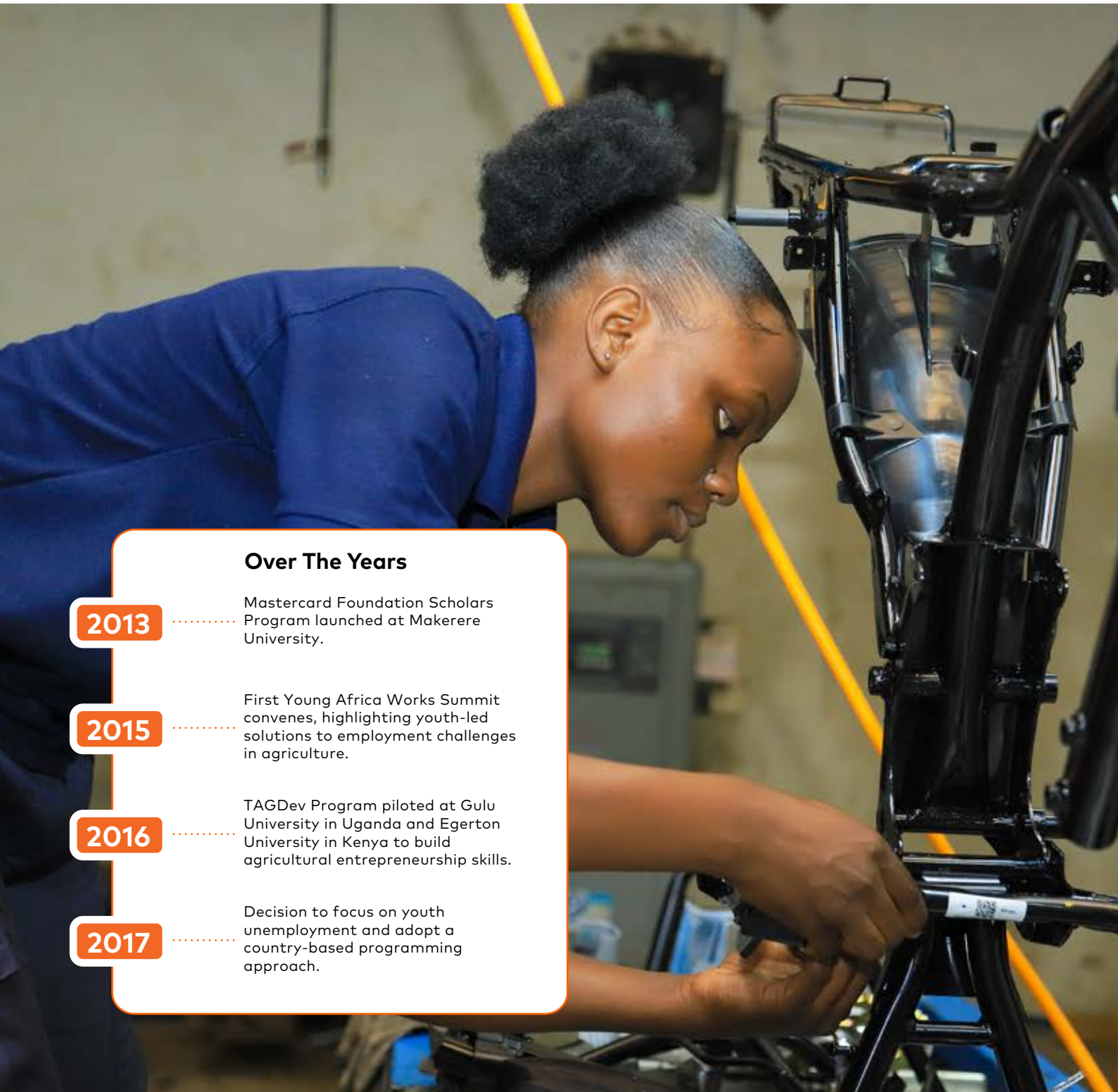
Inclusion is at the core of our work. By breaking barriers for young women, refugees, and persons with disabilities, we are ensuring that all young Ugandans—regardless of background—can participate in and benefit from economic opportunities.

Going forward, deepening collaboration with stakeholders will be essential. By scaling proven solutions and fostering innovation, we can enable even more young Ugandans to transition into dignified and fulfilling work.

Together, we can unlock Uganda's full potential by empowering its young people to lead, innovate, and thrive.

Young Africa Works Strategy

The Mastercard Foundation's Young Africa Works strategy seeks to enable 30 million young people across Africa, particularly women, to secure dignified and fulfilling work by 2030. This initiative focuses on improving the quality of education and vocational training, leveraging technology to connect job seekers with employers, and supporting entrepreneurs and small businesses in key sectors through access to financial services, markets, and digital technology. By addressing these critical areas, Young Africa Works aims to harness the potential of Africa's growing youth population, which is expected to become the world's largest by 2030, fostering both individual and collective prosperity across the continent.



Over The Years

2013

Mastercard Foundation Scholars Program launched at Makerere University.

2015

First Young Africa Works Summit convenes, highlighting youth-led solutions to employment challenges in agriculture.

2016

TAGDev Program piloted at Gulu University in Uganda and Egerton University in Kenya to build agricultural entrepreneurship skills.

2017

Decision to focus on youth unemployment and adopt a country-based programming approach.

Young Africa Works in Uganda

In Uganda, Young Africa Works is committed to enabling 4.3 million young people to access dignified and fulfilling work by 2030, with 70 percent of these opportunities targeted at young women. The strategy aligns with the government of Uganda's development priorities, focusing on sectors with the greatest potential to drive economic growth, youth empowerment, and social transformation. Key focus areas include agrifood systems, which provides opportunities for sustainable farming, agribusiness, and market access; MSMEs, where youth-led businesses in both urban and rural areas receive financial and business development support; and the digital economy, where young Ugandans are equipped with digital skills to build technology-driven careers and create innovative solutions for economic challenges.



Empowering Young Women

Young women in Uganda face significant barriers such as cultural norms and gender biases, which often result in limited access to education, finance, and dignified and fulfilling work opportunities. These challenges are particularly pronounced in rural areas, where 48 percent of young women are not in education, employment, or training, compared to 28 percent of young men (UBOS, 2021). Recognizing the critical role young women play as agents of economic growth, the Mastercard Foundation's programs prioritize women-centric programming. This approach aims to break down systemic barriers, accelerate women's transition into dignified and fulfilling work, and unlock their potential to contribute meaningfully to Uganda's economy. If young women's economic participation in Uganda reaches parity with men, the country's GDP could see an \$11 billion increase by 2030 (Mastercard Foundation analysis, 2022).



Supporting Refugees and Displaced Young people

The Foundation's programs focus on promoting self-reliance, social cohesion, and education access for refugees, displaced peoples, and their host communities. Training, financial literacy, and market linkages enable young refugees and displaced young people to build sustainable livelihoods and integrate into local economies.



Inclusion for Persons with Disabilities (PWDs)

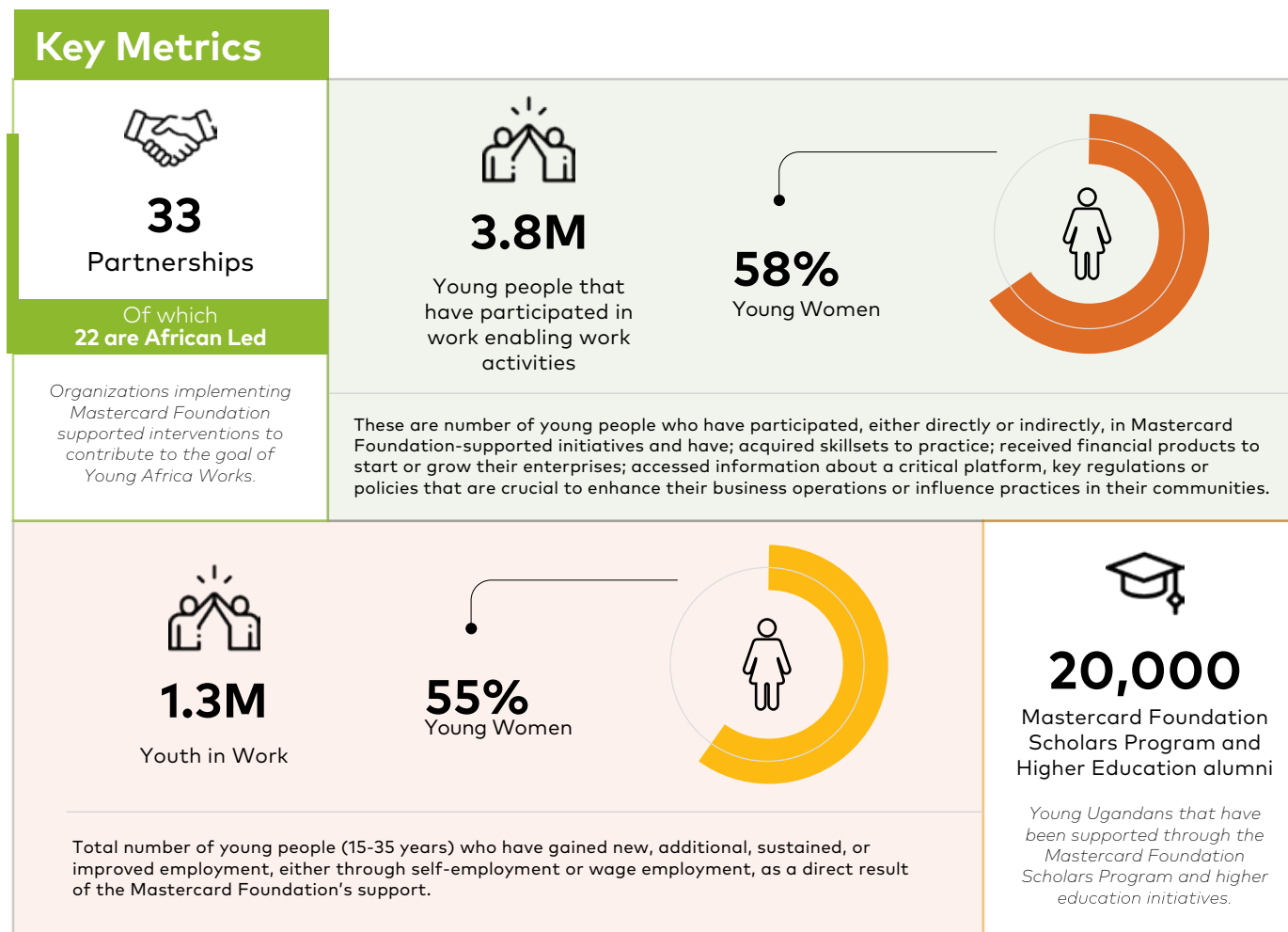
Young persons with disabilities face challenges such as stigma and limited access to training and jobs. The Foundation's programs focus on inclusive pathways, providing targeted training, resources, and support systems to enable PWDs to access education and dignified work opportunities and achieve economic independence.

Programmatic Achievements and Impact

We measure impact through two key indicators: Youth-in-Work and Dignified and Fulfilling Work. Youth-in-Work tracks young people who gain new, improved, or sustained jobs through our initiatives.

Dignified and Fulfilling Work ensures employment provides a reliable income and at least one of the following:

- **Reputable Work:** Valued within the community.
- **Workplace Respect:** Employees feel heard and treated fairly.
- **Purpose:** A sense of meaning and contribution.



Impact of the Mastercard Foundation Scholars Program

Many Mastercard Foundation Scholars are the first in their families to pursue formal education, gaining the skills and opportunities needed to transform their lives and communities. The Mastercard Foundation Scholars Program develops leadership skills, encouraging scholars to drive positive change through community projects, advocacy, and professional roles. Mastercard Foundation Scholars Program Alumni have become role models, promoting education and inclusive growth. Through career guidance, internships, and a strong alumni network, Mastercard Foundation Scholars are equipped to succeed in fields such as agriculture, health, education, and technology. By prioritizing young women, the program bridges gender gaps, builds confidence, and inspires careers in various sectors, enabling women to lead and innovate. The Mastercard Foundation Scholars Program remains committed to scaling its impact by empowering more young people to access education and lead Uganda's transformation.

Partnerships

Through strategic partnerships, the Foundation works with organizations across various sectors to expand access to education, skills training, financial inclusion, and dignified and fulfilling work opportunities. Below are initiatives led by our partners in Uganda:

Agrifood Systems and Climate Resilience

The agriculture sector remains a key driver of economic growth and employment for young people in Uganda. To enhance resilience, productivity, and sustainability, the Foundation partners with organizations that provide technical training, market access, and financial inclusion to young agripreneurs. These initiatives aim to modernize agricultural value chains, promote climate-smart farming, and create sustainable livelihoods for rural youth. Below are some of the key programs advancing Agrifood systems and climate resilience:

GOAL Uganda



The Young Africa Works - Markets for Youth program, implemented by GOAL Uganda from 2020 to 2025, aims to empower 300,000 rural youth with the skills, financial access, and market opportunities needed to start and grow businesses, secure employment, and increase their incomes. To date, the program has reached over 370,000 young people, 54 percent of whom are women, with approximately 280,000 transitioning into work.

By fostering youth voice and agency, the program has increased young people's participation in community dialogues and decision-making, resulting in tangible government commitments in 16 districts. Leveraging private sector partnerships and focusing on gender inclusion, the program is creating sustainable livelihoods and transforming rural communities.

Razia Yazid Mohammed - Transforming Refugee Communities

As Co-Founder of the Adolescents Youth Saving and Farming Group in Kiryandongo Refugee Settlement, Razia mobilized resources through the Markets for Youth Programme to grow maize, expand businesses, and support her community. "Before, we were idle and relied on food aid. Now, we provide for ourselves and are respected in the community," says Razia. Under her leadership, the group secured 10 acres of farmland, harvested 90 bags of maize, and reinvested \$875 in savings. Diversifying their ventures, they established salons, grocery shops, and juice-making businesses, creating 15 micro-enterprises and enabling 43 members to earn sustainable incomes. However, managing a collective effort has not been without its challenges, including accessing reliable markets for their produce and maintaining sufficient capital for growth. To address these hurdles, the group is strengthening partnerships with local buyers, exploring opportunities to process their maize for added value, and expanding their savings pool to finance new ventures. Looking ahead, Razia envisions a self-sufficient community where every member contributes to and benefits from shared growth.



Gudie Leisure Farm



Between 2020 and 2024, Gudie Leisure Farm implemented a white-meat value chain program across 33 districts, including refugee settlements, with the goal of empowering over 100,000 young people. The initiative combined technical training, agribusiness incubation, and market linkage support to foster sustainable youth-led agribusinesses.

By its conclusion, the program reached 220,000 young people, and more than 157,000 transitioning to work, enabling them to increase their incomes, build sustainable businesses, improve food security, and achieve financial independence, enhancing their overall well-being and resilience.



Heifer International Uganda

The Stimulating Agribusiness for Youth Employment project supports young people in transforming small agri-enterprises into commercialized businesses across 11 districts in the Busoga region of eastern Uganda. The program is targeting 250,000 young people by 2029, providing market-relevant skills and promoting agribusiness growth through agri-hubs and MSMEs. Key outcomes include enabling 100,000 young people to access on-and-off farm work opportunities, supporting 44,000 young people to grow their enterprises or secure employment, and incubate 31,000 young people to enhance value addition of products and scale their agribusinesses.



Ripple Effect

The Youth Inclusive Dairy Market System program targets 50,000 young women and men across nine districts in western Uganda. It focuses on enabling youth to secure employment, establish profitable enterprises, and foster business growth in the dairy sector. Core activities include business skilling, strengthening market linkages, and improving access to financing. To date, 50,000 young people have been skilled, 9,500 work opportunities have been created, and 43 milk collection centres have been established to support milk aggregation and market access.

World Food Program



The Strengthening Food Systems to Promote Increased Value Chain Employment program, running since 2021, supports 73,000 young people across 15 districts in Uganda. It benefits small-scale farmers and entrepreneurs, focusing on post-harvest management, food safety, and pro-smallholder marketing. Achievements include supporting 53,000 youth with skills and market access, and enabling 17,500 young people to access work opportunities, and onboarding cooperating partners to enhance impact.

Entrepreneurship and Enterprise Development

Supporting youth entrepreneurship and enterprise development is crucial for fostering economic growth and job creation. The Foundation collaborates with several partners to equip young people with the necessary skills, financial resources, and business development support to start, sustain, and scale their enterprises. These initiatives focus on enhancing vocational training, increasing access to credit, and promoting innovation in various sectors, including agriculture, technology, and the digital economy. Below are some of the key programs driving entrepreneurship and enterprise development in Uganda:



Uganda Rural Development and Training Institute (URDT-I)

The URDT-I, operating from 2020 to 2025, is driving transformative change by equipping rural youth in 20 districts and four refugee settlements with vocational and entrepreneurship skills.

Central to its approach is the innovative satellite model, a decentralized training system that establishes localized hubs within communities to deliver tailored skills development and business incubation support. Through this model, URDT-I provides training in key sectors like agriculture, construction, and tourism, while also integrating life skills, leadership development, and entrepreneurship support to empower participants to create sustainable livelihoods. Designed to skill 70,000 young people for employment and entrepreneurship, the program has reached its target, including 62 percent women and 17 percent refugees. Many (51 percent) of the trained young people are now leading community-based enterprises, driving local development, and showcasing the transformative potential of rural innovation.

Susan Kyokusiima – Breaking Barriers in Motorbike Mechanics

In Kibaale District, where motorbikes are a lifeline for remote communities, Susan Kyokusiima is transforming her life and the lives of others as a skilled motorbike mechanic and mentor. Her journey began through the "Skilling Youth for Work Opportunities" program by the URDTI, where she received hands-on training in motorbike repair, financial management, and entrepreneurship. Working in a male-dominated field presented challenges, including earning trust as a woman in the motorbike repair industry and acquiring the tools needed to start her business. Susan overcame these barriers with persistence and support from her parents, who helped her gather the initial capital to purchase essential equipment. Her dedication and skill quickly earned her a reputation as a reliable mechanic, and her business has grown steadily. Today, Susan not only runs her own repair shop but also mentors other young people, especially women, encouraging them to enter fields traditionally seen as off-limits. "This program changed my life. I used to feel like I had no future, but now I know I can achieve anything," she says.



Private Sector Foundation Uganda (PSFU)

The Enhancing the Lead Firm Structure for Youth Employment Project, implemented between 2020 and 2024, created 143,000 work opportunities, trained over 200,000 youth, and supported 36 lead firms in expanding their supply chains and accessing new markets across East Africa and China.

By fostering partnerships, enhancing supply chain efficiency, and integrating youth into critical value chains, the project strengthened the competitiveness of Ugandan enterprises. The initiative also focused on building the capacity of lead firms to mentor and support smaller enterprises, ensuring sustainable market linkages and creating long-term employment opportunities for youth. Through this approach, the project highlighted the potential of the private sector as a driver of youth employment and innovation in Uganda.



Financial Sector Deepening Uganda (FSDU)

The Mastercard Foundation Micro and Small Enterprise (MSE) Recovery Fund, managed by FSDU, has bolstered Uganda's financial ecosystem, particularly during the aftermath of the COVID-19 pandemic.

By allocating \$22 million in loanable funds to 22 grassroots financial institutions, the Fund has empowered over 82,000 MSEs—74 percent of which are women-led and 46 percent youth-led—taking out over 100,000 business loans, while supporting the creation of 280,000 jobs. It has also enhanced access to affordable credit, strengthened the credit information market, and introduced innovative digitization efforts. Beyond financial impact, the Fund has influenced policy through high-level government engagements and the development of frameworks like the "Blended Finance Catalyzing Financial Inclusion" paper, driving systemic change toward resilience, inclusion, and economic growth.



Equity Bank Uganda

The Access to Inclusive and Affordable Finance initiative, which began in 2021, supports 115,000 youth, women, and refugees by providing financial literacy and entrepreneurship training. The program has facilitated

the creation of about 130,000 work opportunities and enabled 35,000 young people and MSMEs with access to credit services, empowering participants to grow their businesses and achieve financial independence. Up to 8,200 MSMEs have grown along the enterprise spectrum. A 48 percent conversion rate from financial literacy to credit access has enabled more outreach.

Allan Mwesigwa – Building a Green Future

After overcoming personal adversity, Allan Mwesigwa accessed support from Equity Bank's Young Africa Works Program to grow his eco-friendly briquette business. "My goal is not just to build a thriving business but to leave a lasting impact on my community and the environment," says Allan. Producing 1,000 briquettes daily, Allan's business provides sustainable energy alternatives, helping reduce reliance on charcoal and its environmental impact. Expanding his distribution network across five districts has not been without its challenges, including navigating fluctuating raw material costs and raising awareness about the benefits of eco-friendly solutions in rural areas. Despite these hurdles, Allan has created 12 jobs for young people, contributing to climate-positive growth and showcasing how innovative solutions can drive youth employment and environmental sustainability.



National Social Security Fund (NSSF)

Co-funded by NSSF and the Mastercard Foundation, the Hi-Innovator Program, running from 2020 to 2025, equips youth—including refugees and persons with disabilities—with entrepreneurship training and business incubation support.

The program has collaborated with 15 enterprise support organizations to seed-fund over 300 enterprises, creating or sustaining 150,000 job opportunities. Additionally, it has reached 160,000 youth through its self-learning Business Academy, offering advanced business skills and fostering the development of scalable enterprises.

Hellen Birungi – Scaling Organic Beauty

Hellen Birungi, co-founder of Heb's Organic, leveraged support from the Hi-Innovator Programme to scale her eco-friendly beauty business. "The Hi-Innovator Programme not only gave me funding but also boosted my confidence as a businesswoman," says Hellen. With \$20,000 in seed funding, Hellen purchased equipment, expanded her team, and grew monthly revenues from \$190 to \$1,300. However, like many small-scale entrepreneurs, Hellen faces challenges such as high production costs, limited access to larger markets, and maintaining consistent raw-material quality to scale sustainably. Despite these hurdles, her determination and the support of programs like Hi-Innovator have positioned Heb's Organic as a promising venture in Uganda's beauty industry.



Children's Rights and Violence Prevention Fund and gnuGrid:

Launched in 2024 and running through 2028, the Empower Youth Through Data and Community Development initiative aims to reach 400,000 youth in central Uganda by leveraging data-driven solutions and community-driven approaches to enhance economic opportunities. The program focuses on strengthening grassroots

organizations, digitizing financial structures, and promoting the development of youth-friendly financial products tailored to meet the needs of underserved communities. By creating pathways for young people to engage in meaningful economic activities, the initiative seeks to lay a foundation for long-term empowerment and community resilience. Although still in its early stages, it has already reached about 27,000 young people and digitalized 480 financial structures, enabling these organizations to streamline operations and improve access to financial services, setting the stage for dignified work opportunities and enhanced economic inclusion.

2018

Over The Years

Young Africa Works is launched in Kigali, Rwanda, with the goal of enabling 30 million young people to secure dignified and fulfilling work by 2030.

Christine Atenge – From Crisis to Craft

Atenge Christine, 28, from Ssendawula Zone, Kampala, saw her chips-vending business collapse during the COVID-19 pandemic, leaving her searching for new opportunities. In 2021, she joined a vocational training program organized by the Creative Youth Agency under the Children's Rights and Violence Prevention Fund COVID-19 Recovery and Resilience Program. Christine trained in tailoring, shoemaking, interior design, and entrepreneurship. With a sewing machine provided by the program and access to micro-credit from a Village Savings and Loan Association, she started a tailoring business producing branded backpacks and running a kiosk, while also mentoring young women in her community. As her business grows, Christine continues to navigate challenges like rising costs and space limitations by planning strategically, stocking goods when prices are low, and exploring ways to relocate to a busier marketplace. Her resourcefulness and the support she received have enabled her to rebuild and expand, turning a difficult period into an opportunity for growth and empowerment.



Lucky Nation Foundation



The Digital Horizon program, launched in 2024, focuses on equipping 400 youth in Nebbi District with digital literacy and entrepreneurship skills. By fostering digital inclusion and economic participation, the program provides young people with foundational computer knowledge, entrepreneurial capabilities, and opportunities for innovation to navigate the modern job market.

Imagine Her



Started in 2024, the Social Enterprise and Innovation program empowers 75 young social entrepreneurs in Western Uganda. The initiative provides tailored leadership training and start-up capital to support businesses addressing critical issues such as climate change, food security, and rural housing, enabling sustainable growth and resilience among local communities.

Kisoboka Africa



The Youth Enable Project in Lwengo District, launched in 2024, trains 100 youth in agribusiness entrepreneurship. This program equips young people with practical skills and financial literacy, preparing them to develop and grow sustainable agribusinesses while fostering economic independence in their communities.

Women Health Channel



The Youth Enable Project, implemented in Busoga Region since 2024, supports 100 rural youth with practical skills, work experience, and start-up resources. By partnering with local artisans and technical institutions, the program enables participants to establish sustainable enterprises, empowering them to contribute meaningfully to their local economies.



The Innovation Village



The Market Making for Entrepreneurs program, implemented by The Innovation Village from 2019 to 2024, focused on supporting 300,000 young people in Uganda to access skills and work opportunities while fostering business growth. The program utilized innovation hubs to nurture entrepreneurship, offering venture-building support and tools for creative enterprises. Over 42,000 young people were trained and supported in starting or sustaining jobs, while 800 start-ups benefited from industrial partnerships through the Future Lab Studio Accelerator, gaining skills in retail, insurance, and agriculture. The Digital Economy Program, also implemented by the Innovation Village and running from 2021 to 2026, aims to create 300,000 dignified job opportunities for youth across Uganda by addressing digital infrastructure gaps and equipping young people and small businesses with the skills, tools, and networks to thrive in the digital economy. It has trained 190,000 youth in digital skills, providing them with access to inputs, market information, and digital extension services.

Outbox and United Nations Capital Development Fund



The Enabling MSMEs Growth Through Digital Economy program, launched in 2024 and running through 2027, aims to empower 61,000 youth across Uganda by fostering digital skills, integrating MSMEs into the digital economy, and enhancing access to affordable credit through digitalization. The program targets 34,000 women with dignified work opportunities, seeks to digitalize 10,000 MSMEs, and plans to equip 27,000 businesses with digital devices. By providing digital skills training and tailored business development services, the initiative enables youth and MSMEs to thrive in the digital economy, driving sustainable economic growth.



BRAC Uganda



The Accelerating Impact for Young Women program, launched in 2022, aims to empower 1.2 million adolescent girls across four African countries, including Uganda, by providing life skills, entrepreneurship training, and decision-making tools. This initiative builds on BRAC's legacy of impactful programs in Uganda, such as the Scholars Program (2013–2021), which supported 5,445 academically gifted young Ugandans to access quality secondary education. Over 2,300 alumni are now pursuing tertiary education, while an additional 1,300 are enrolled in colleges. Following this, the Scholars Transitioning/Technical Vocational Education and Training Program (2021–2022) enabled over 270 scholars to switch to practical tertiary training in technical skills, with approximately 140 now self-employed in innovative sectors. Additionally, BRAC's Scholars Entrepreneurship Fund 2.0 (2020–2023) supported 12,500 youth-led ventures through funding, mentorship, and business development training.

Luyombo Abbas – Advocating for Inclusion

Abbas is a Mastercard Foundation Scholars Program Alumni who works as a lawyer and social advocate. He lives with a visual impairment/disability, which played a role in igniting his passion for diversity and inclusion. "I am determined to show others that disability is not inability," says Abbas. He co-founded Focus on African Child, an organization that promotes education access and women's rights in rural areas. Through his leadership, Abbas has mentored 200 students and led campaigns advocating for disability inclusion in workplaces. However, promoting inclusion has not been without challenges, including overcoming societal stigmas and securing resources to scale his advocacy efforts. To tackle these issues, Abbas is building partnerships with organizations championing disability rights, increasing community outreach to raise awareness, and equipping young people with tools to challenge discrimination. Looking ahead, Abbas envisions a society where education and employment opportunities are accessible to everyone, regardless of ability.



Cyber School Technology Solutions



The Uganda E-Learning Initiative, which began in 2021 and is scheduled to run through 2026 with the aim of enhancing the resilience and capability of education institutions by fostering e-learning adoption and digital skills development among 95,000 students and higher educational instructors. It integrates work-readiness, entrepreneurship skilling, and capacity-building interventions. The program has piloted innovative e-learning models in seven institutions, deployed, installed and customized Moodle Learning Management Systems for the seven higher educational institutions, and trained over 440 instructors in digital pedagogy and inclusive instructional design. By aligning education with labour market demands, it enhances youth employability and fosters digital inclusion across Uganda's higher education eco-system.

Inclusion

The Mastercard Foundation collaborates with key partners to develop programs that remove barriers, enhance access to education and employment, and create opportunities for sustainable livelihoods. Below are some of the key initiatives that embody this commitment:

War Child Canada, Education Local Expertise Center Uganda (ELECU) and Community Empowerment for Rural Development (CEFORD)



Launched in 2022, this program supports 73,000 refugees and host community youth in Western and Northern Uganda, focusing on expanding access to quality secondary education and facilitating employment transitions by 2027. A key component is the Accelerated Education Program (AEP), designed to fast-track learning for out-of-school youth, providing them with a second chance to complete secondary education in a condensed timeframe. Combined with teacher training and entrepreneurship boot camps, the initiative enhances education delivery, equips youth with essential work readiness skills, and promotes entrepreneurship. To date, 34 AEP centers have been established, enrolling 4,200 learners, while 900 youth have transitioned into work opportunities, paving the way for sustainable livelihoods and community resilience.

Jereminah Kide: Building a Future Through Resilience and Skills Training

When Jereminah Kide fled South Sudan in 2016, she sought refuge in Uganda's Adjumani district, determined to rebuild her life despite lacking formal education. Through the Bridge program, implemented by War Child Canada, Kide trained as a hairdresser at Amelo Technical Institute. With her new skills, she began earning enough to support her children's education and daily needs. While financial challenges persist, she has joined a savings group to plan and dreams of providing her children with better opportunities.



Muni University

The Refugee and Host Community Youth Transformative Initiative program, in partnership with Muni University, was launched in July 2023. This initiative aims to equip 100,000 young people from refugee and host communities in 15 refugee hosting districts with market-relevant skills and transition 70,000 of them—70 percent young women—into dignified and fulfilling work by 2027.

A key feature of the program is its innovative approach to extending university services directly to the communities, ensuring accessibility and inclusion for youth who may face barriers to traditional higher education pathways. To date, about 12,000 young people (59 percent young women) and 58 percent refugees have been reached, of which 3 percent have transitioned to work.

Light for the World



The We Can Work Program, a collaboration between Light for the World, African Disability Forum, and the Mastercard Foundation, runs from 2023 to 2030 and aims to economically empower one million young women and men with disabilities in Africa. Through Disability Inclusion Advisory Teams in seven countries—Ethiopia, Ghana, Kenya, Nigeria, Rwanda, Senegal, and Uganda—the initiative integrates disability inclusion into economic programs under the Mastercard Foundation's Young Africa Works strategy.

This seven-year initiative focuses on equipping young people with leadership and technical skills, enabling their transition to employment or entrepreneurship, particularly in agribusiness. It also supports system actors, such as companies and governments, to adopt inclusive service delivery, policy development and hiring practices. A key component of the program is a mentorship program led by Disability Inclusion Facilitators—young leaders with disabilities who act as trainers and mentors, driving inclusive programming and systemic change and youth advocates, who as part of their representative organizations, inspire inclusive policies.

2019

Over The Years

Young Africa Works launched in Kenya, Ghana, Senegal, Ethiopia, Nigeria, and Uganda.

Education and Transitions

The Mastercard Foundation collaborates with institutions and organizations to support academically talented students, particularly young women, refugees, and persons with disabilities, ensuring they have access to quality education and career development opportunities. Below are some of the key initiatives that advance this mission.



MAKERERE UNIVERSITY

Makerere University

Phase II of the Mastercard Foundation Scholars Program at Makerere University was launched in 2023 and will support 1,000 academically talented students from across Africa to access inclusive higher education over a 10-year period. The program prioritizes young women, displaced youth, refugees,

and persons with disabilities. Activities include mentorship, mobilizing marginalized groups, and promoting research in areas like climate change, health, and food security. Expected outcomes include developing leaders, equipping students to drive economic development, and building networks for meaningful employment. Phase I of the Mastercard Foundation Scholars Program at Makerere University ran from 2013 to 2024, supporting 1,032 students with scholarships, mentorship, and career preparation. Phase I achievements include strengthened private sector networks, which laid the groundwork for Phase II's emphasis on inclusive education and leadership development.

Alice Namongin – Championing Education for Girls

Alice Namongin, a Mastercard Foundation Scholar, broke through cultural barriers to become the first young woman from Uganda's Iki tribe to attend university. "Education has empowered me to be a voice for my community," says Alice. Supported by the Mastercard Foundation Scholars Program at Makerere University, Alice gained leadership training and mentorship, which has enabled her to mentor over 50 girls in her community and advocate for education access. Alice nevertheless continues to face challenges such as addressing deeply entrenched cultural norms that discourage girls' education and securing resources to sustain her mentorship initiatives. Her advocacy highlights the critical need for systemic support to ensure that girls, particularly in marginalized communities, can overcome barriers and access quality education.



Forum for African Women Educationalists (FAWE)

FAWE currently implements the Higher Education Access Certificate (HEAC) Program, launched in 2023, to expand tertiary education access for marginalized young people across 10 African countries, including Uganda. The program bridges opportunities for young men and women, particularly in Science,

Technology, Engineering, and Mathematics. Activities include scaling bridging courses, partnering with 68 institutions, and empowering young people through entrepreneurship. In Uganda, it is expected to support 163,000 young people, enable 10,550 to access higher and vocational education, and empower 1,240 young entrepreneurs with start-up funds. Previously, FAWE implemented the Higher Education Access Program (HEAP) from 2016 to 2024, targeting 300 youth in 13 districts. The HEAP piloted the HEAC model, which was later adopted nationwide, by Uganda's National Council for Higher Education as the fourth pathway to university education creating lasting equitable access to higher education for disadvantaged populations.

Mercy Kalende – Engineering and Empowering Young Women

Through the FAWE Higher Education Access Program, Mercy Kalende pursued a degree in Water Resources Engineering. "This program did not just fund my education—it transformed my life," she says. Growing up in Buyende district, financial struggles nearly forced her out of school. Now, as a Baobab FAWE Mastercard Foundation ambassador, she mentors young girls in financial literacy, reproductive health, and leadership. She also co-founded the Buyende Community-Based Association, training girls to make reusable sanitary towels and equipping former child brides with income-generating skills. While balancing her studies and leadership roles at Busitema University, Mercy remains committed to empowering young women. She plans to pursue a master's and Ph.D. to drive sustainable solutions in water systems engineering and community development.



Regional Forum for Capacity Building in Agriculture (RUFORUM)



RUFORUM, headquartered in Uganda, is leading the Transforming African Agricultural Universities to Meaningfully Contribute to Africa's Growth and Development (TAGDev) 2.0 Program – Phase II, running from 2023 to 2033. The program enhances the capacity of African universities and Technical and Vocational Education and Training (TVET) institutions to drive inclusive and climate-resilient agricultural transformation. In Uganda, participating institutions include Gulu University and Uganda Martyrs University, Nkozi. Activities focus on adaptive teaching, entrepreneurship, and innovation in agriculture. Expected outcomes include training 30,060 out-of-school youth, employing 255,000 young people in the agriculture value chain, and supporting 820,000 smallholder farmers with market access and climate solutions.

From 2016 to 2024, RUFORUM implemented TAGDev Phase I, focusing on agricultural education and entrepreneurship. Key achievements included piloting innovative education models, revising 400 university courses, creating 243 start-ups generating 1,500 jobs, and educating 570 young people, laying the foundation for Phase II's expanded impact across Africa.

Susan Adong – Empowering Agriculture and Community Development

Susan Adong's scholarship through the Transforming African Agricultural Universities to Meaningfully Contribute to Development (TAGDev) program enabled her to earn a Master's degree in food security and Community Nutrition. With this foundation, she launched Gordon's Agricultural Organization Uganda Limited (GAO-UG), an agribusiness employing over 40 young people. "Education gave me the tools to create opportunities for others," Susan says. Her business has improved food security by promoting sustainable farming practices and creating market linkages for 20 smallholder farmers. Building these connections has involved overcoming logistical hurdles and ensuring consistent quality to meet market demands.



Response to the COVID-19 Crisis

The COVID-19 pandemic severely impacted the social and economic well-being of vulnerable populations, prompting the Mastercard Foundation to take urgent action. In response, it launched the COVID-19 Recovery and Resilience Program to expand financial services for micro, small, and medium enterprises, enable e-learning, and support digital solutions for recovery and resilience.

In Uganda, the program focused on key interventions:

- Providing frontline health workers and entrepreneurs with digitized awareness tools, financial services, business support, and agricultural training.
- Strengthening community-based organizations for rapid response in refugee settlements, host communities, and slums.
- Offering e-learning opportunities to young people during school closures.
- Creating virtual platforms for entrepreneurs to market their products.
- Distributing Personal Protective Equipment and water, sanitation, and hygiene supplies in secondary schools to help control the spread of COVID-19.
- Providing psychosocial support to promote youth mental well-being.

These efforts were implemented by partners including Building Tomorrow, Maria Consortium, BRAC Uganda, Innovation Village, Private Sector Foundation Uganda, War Child Canada, Children's Rights, Violence and Prevention Fund, Goal Uganda, and Promoting Equality in African Schools.

Management Grants Initiatives

The Mastercard Foundation recognizes that transformative programs often begin with small-scale innovations. To nurture these ideas, the Foundation launched the Management Grants Initiative, enabling partner organizations to develop pilot projects, test scalable models, and explore new sectoral opportunities. This initiative supports research, fieldwork, and program development to refine interventions before large-scale implementation.

In Uganda, these grants run for one to three years, focusing on expanding access to secondary and vocational education, entrepreneurship training, and business development. They also promote innovation in key sectors such as agriculture, the digital economy, and micro, small, and medium enterprises, including ventures in the creative industry with a strong emphasis on sustainability and socio-economic impact. The initiative primarily supports grassroots and community-based

organizations engaged in local development. The Foundation has partnered with a diverse range of organizations and institutions, including Netstudios Africa, Soroti Cricket Academy, Christian Children's Outreach Ministry, Lucky Nation Foundation, Empowering Youth through Talent Building, and Imagine Her. Other partners include Krusty Krab Limited, John Hopkins University, Kisoboka Africa, Arise Africa Research & Consultancy Hub, Ichuli Consulting, Youth Inclusive Development in Africa, Women Healthy Channel, and COBURWAS International Youth Organization to Transform Africa.

Lessons from these initiatives have influenced sectoral priorities, including the decision to expand into the creative industries. The Foundation remains committed to working with grassroots organizations to test new models and extract valuable insights that will shape future funding decisions.

Key Programmatic Lessons and Insights

Geographic Coverage

While our programs have achieved extensive national reach, there remains room for improvement in targeting areas with high poverty incidence, such as the Karamoja and Acholi sub-regions. This gap is being addressed through pipeline programs designed to ensure broader and more equitable access to opportunities.

Rural vs. Urban/Peri-Urban Coverage

Businesses tend to concentrate their operations in urban areas, including secondary cities outside the capital. However, to ensure young people in remote and underserved areas have access to economic opportunities, it is crucial to identify alternative entities and partners who can help extend our impact to youth who are harder to reach.

Intentional Design for Vulnerable Groups

Developing tailored approaches for young people, women, persons with disabilities, and refugees ensures that programs address their unique challenges and aspirations. In 2024, the Foundation intensified its focus on young women-centric program design. To enhance this effort, additional research, periodic program reviews, and a strong gender-focused approach are needed.

Safeguarding

As we work with a diverse range of partners, ensuring that young people are protected from harm, exploitation, and neglect is paramount. Many private-sector actors primarily focus on business metrics, necessitating additional support to build and reinforce safeguarding measures. Strengthening partner capacities will enhance adherence to safeguarding standards.

Strategic Focus: Way Forward

The Mastercard Foundation will focus on four key priorities to deepen impact and drive sustainable growth in Uganda:

Agrifood Systems, and Climate-Resilient Growth

Supporting young people to build sustainable livelihoods through value chain development, improved market access, and climate-smart practices that enhance resilience and sustainability.

Entrepreneurship and Enterprise Development

Expanding access to finance, mentorship, and business development services to enable young people to launch, sustain, and scale their enterprises.

Inclusion

Promoting gender equality and supporting marginalized groups, including refugees and persons with disabilities, to ensure equitable access to opportunities.

Workforce Development

Equipping young people with the technical, vocational, and soft skills needed to meet the demands of Uganda's evolving labour market and prepare them for the world of work.

These priorities will shape the Foundation's next phase, ensuring more young people access dignified and fulfilling work.

Over The Years

2019

The Higher Education Access Certificate program implemented by FAWE is accredited by Uganda's National Council for Higher Education as a pathway to university entry.

2020

COVID-19 Recovery and Resilience Program launched to support institutions and communities in Africa to mitigate pandemic impacts.

2023

Phase II of the Mastercard Foundation Scholars Program at Makerere University approved.

2023

Phase II of the "Transforming African Agricultural Universities to Meaningfully Contribute to Africa's Growth and Development" program, implemented by RUFORUM, is approved.





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