

Financial Inclusion for Refugees (FI4R) Results of baseline survey



March 2020

Project Overview

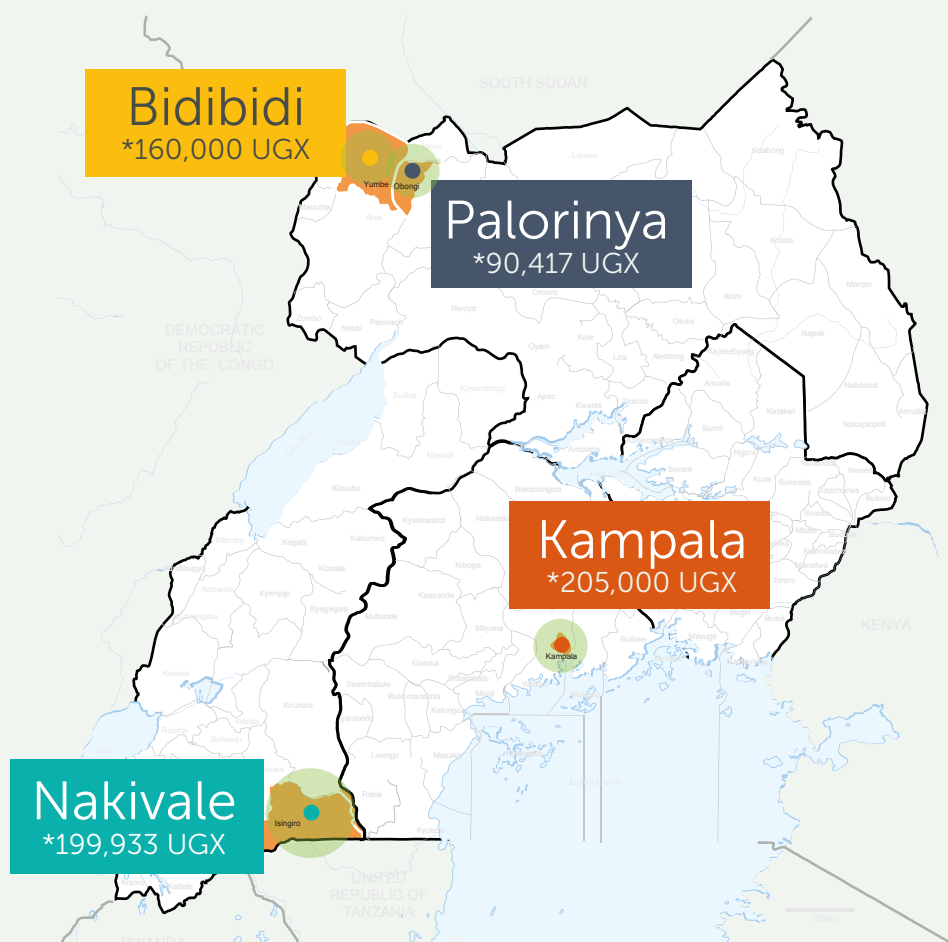
The Financial Inclusion for Refugees Project (FI4R) was launched by FSD Uganda and FSD Africa to support financial service providers (FSPs) to offer financial services to refugees and host communities. In addition, the project in collaboration with BFA Global will conduct refugee financial diaries in Uganda and provide insights into the financial strategies employed by refugees over time to build their livelihoods and manage their finances.

The FSP partners in the project are Equity Bank Uganda Limited (EBUL), VisionFund Uganda (VFU) and Rural Finance Initiative (RUFU). They will offer bank accounts services for savings, remittances, transactions etc, loans to entrepreneurs, farmers and businesses as well as create jobs by recruiting agents and field staff. This is expected to build resilience, drive access to and use of basic financial services for refugees and host communities.

Baseline Objectives

- Provide the financial service providers in the FI4R project details of the relevant customer base they are targeting.
- Provide other stakeholders one of the few in-depth surveys that covers financial tools, as well as income, expenditures and physical assets of a diverse set of refugees.

Map of Settlements Covered



The locations of the baseline survey and *median monthly income.

Total refugees and asylum-seekers**

1,394,678

Source: UNHCR Representation in Uganda January 2020




Countries of origin

SOUTH SUDAN	867,453
DR CONGO	402,521
BURUNDI	46,707
SOMALIA	39,107
RWANDA	17,239
OTHERS	21,651













Refugees per settlement

BIDIBIDI	17%
ADJUMANI	15%
PALORINYA	9%
NAKIVALE	9%
KYAKA II	9%
RHINO CAMP	8%
KYANGWALI	8%
IMVEPI	5%
KAMPALA	5%
KIRYANDONGO	5%
RWAMWANJA	5%
PALABEK	4%
ORUCHINGA	0.6%
LOBULE	0.4%

Demographic Characteristics

	Refugee	Host
 Household size	6	7
 % Married Respondents	67%	89%
 % at least secondary school education	36%	21%

Income

Refugee	
78%  Non-employment income	52%  Self employment revenues
27%  Casual employment	25%  Remittances
21%  Agricultural income	6%  Regular Employment income
Host	
57%  Agricultural income	43%  Self employment revenues
43%  Casual employment	4%  Remittances
4%  Non-employment income	4%  Regular Employment income

Refugee Income

Non-employment income (80,000 UGX)	Self employment revenues (100,000 UGX)	Casual employment (7,500 UGX)
90% 124,000 UGX	31% 100,000 UGX	34% 7,500 UGX
100% 56,600 UGX	80% 80,000 UGX	9% 30,000 UGX
54% 490,000 UGX ¹	57% 150,000 UGX	18% 45,000 UGX
66% 42,000 UGX	38% 110,000 UGX	50% 4,500 UGX
Agricultural income (40,833 UGX)	Regular job (400,000 UGX)	Remittances (45,833 UGX)
38% 66,667 UGX	6% 400,000 UGX	25% 17,500 UGX
6% 7,500 UGX	9% 250,000 UGX	0% No Observations
0% NA	7% 380,000 UGX	54% 180,417 UGX
41% 40,000 UGX	0% NA	25% 22,500 UGX

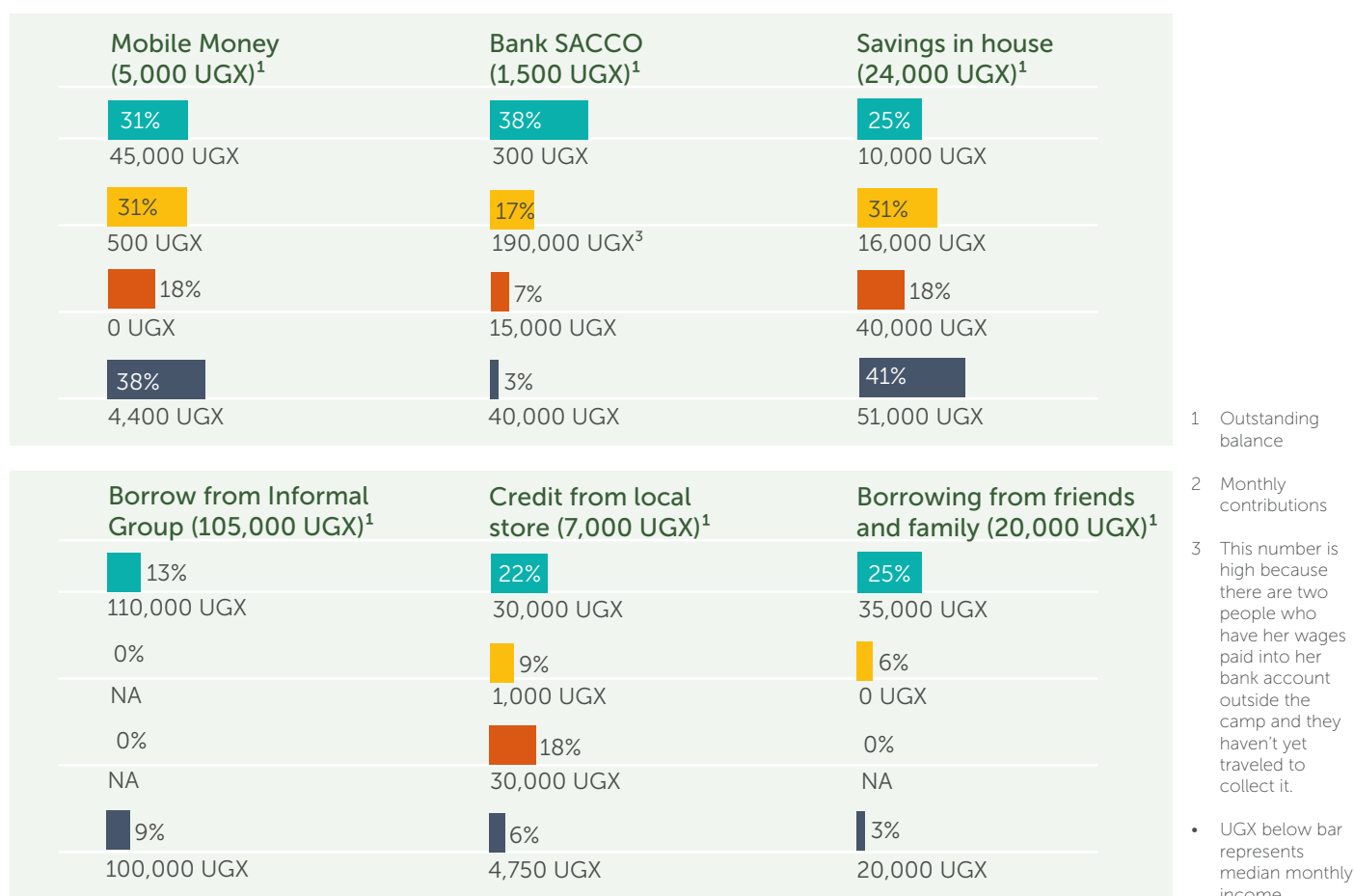
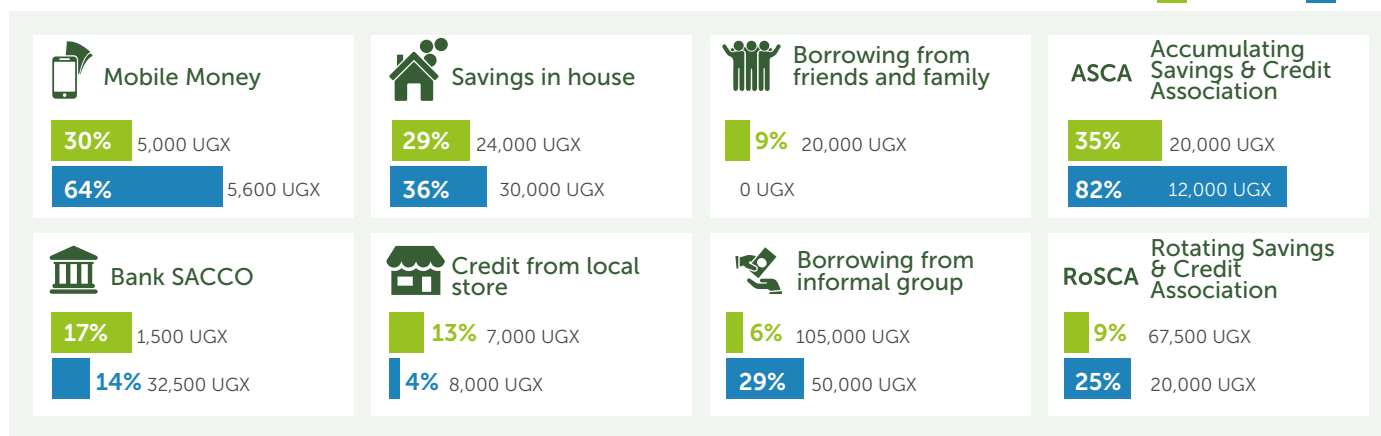
¹ This number is so high because one person receives income on a monthly basis from an NGO

- (UGX) below headings represents median monthly income for the refugee population in total
- UGX below bar represents median monthly income

• Percentages represent median monthly income

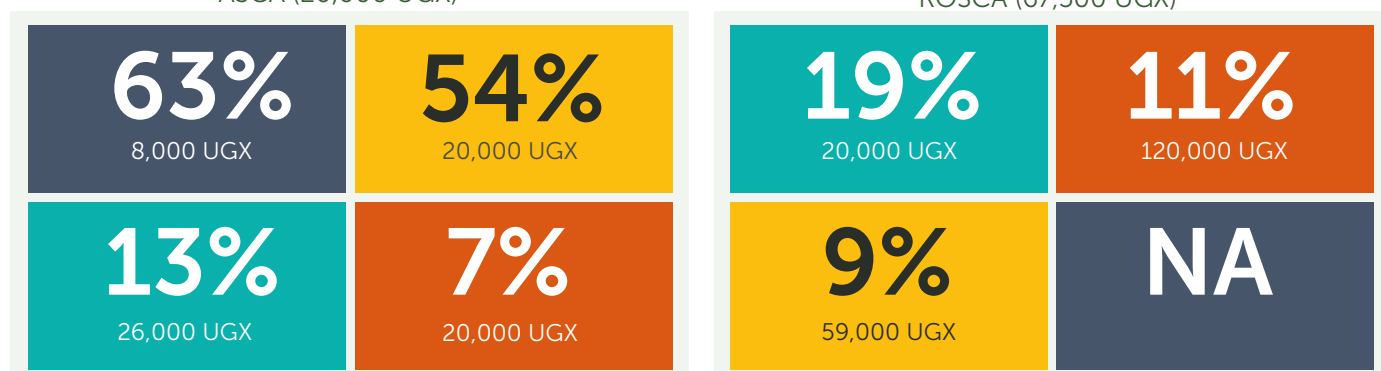
Key financial instruments

Refugee Host

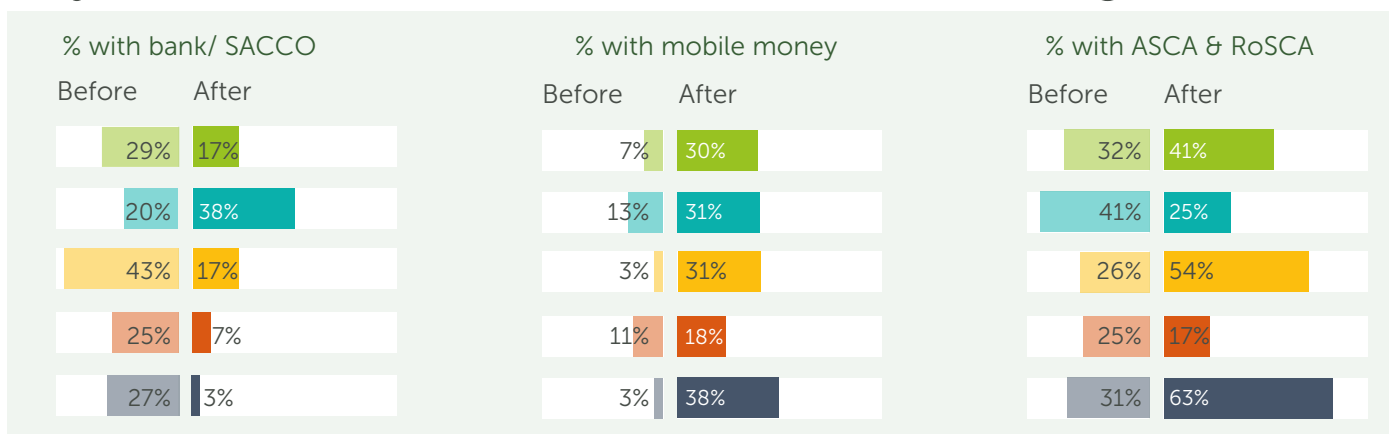


Accumulating Savings and Credit Association
ASCA (20,000 UGX)²

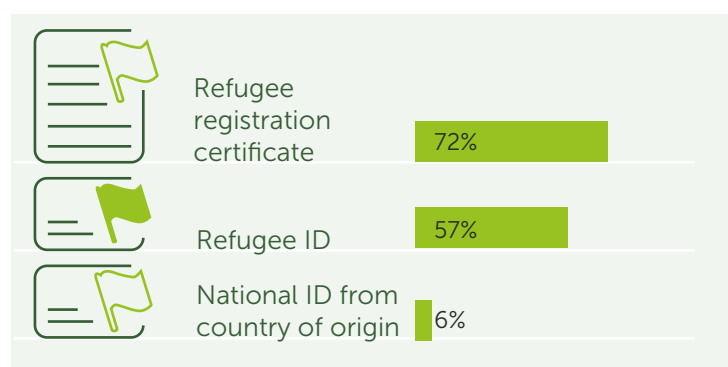
Rotating Savings and Credit Association
ROSCA (67,500 UGX)²



Key financial instruments used before leaving and now



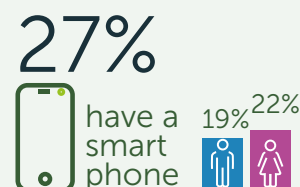
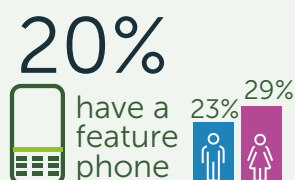
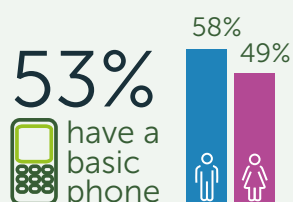
Refugee IDs



57%
of refugees have a
refugee ID

Refugee and Cell Phones

71% of refugees have
cell phones



Out of the 71% of refugees who have cell phones 53% have a basic phone, 20% have a feature phone and 27% have a smart phone. The male and female bars represent the percentage of phone ownership in each category.

- 1 A basic phone has only voice, SMS, and sometimes USSD capabilities, but no data or GPRS capabilities.
- 2 Feature phones have data connectivity in addition to basic features and can connect to the Internet or run mobile applications.
- 3 A smartphone is akin to a minicomputer, any phone that has advanced capability and can perform complex computations

Most reported events

	Refugee	Host	Nakivale	Bidibidi	Kampala	Palorinya
Needed/ saw a doctor	54%	25%	75%	26%	57%	63%
*No. of times event happened	3	2	4	3	2	3
Needed doctor /didn't get	14%	4%	25%	0%	14%	19%
*No. of times event happened	3	1	4	NA	2	2
Needed/ bought meds	60%	46%	81%	29%	64%	69%
*No. of times event happened	3	2	4	2	2	3
Needed meds /didn't get	21%	4%	31%	3%	21%	29%
*No. of times event happened	3	3	4	1	2	2
Cultural religious festival	60%	86%	34%	71%	54%	78%
*No. of times event happened	1	2	1	1	1	1
Have pests in food/ house	25%	21%	44%	0%	11%	48%
*No. of times event happened	5	13	3	NA	2	8
Birth	12%	7%	31%	3%	4%	9%
*No. of times event happened	1	1	1	1	1	1
Received threats	11%	4%	28%	0%	7%	10%
*No. of times event happened	2	3	2	NA	1	1
Lost money/ goods via theft	21%	14%	44%	9%	14%	16%
*No. of times event happened	1	2	1	1	1	1
Lost crops	10%	21%	22%	0%	0%	16%
*No. of times event happened	1	2	2	NA	NA	1

*No. of times event happened per person in a year

Implementing Partners



VisionFund Uganda (VFU) is the microfinance subsidiary of World Vision – a Christian relief, development and advocacy organisation. VisionFund Uganda intends to pilot a unique wholesale credit model within savings groups in West Nile region. VFU will do this by accessing existing and stable NGO

supported groups and leveraging the repayment and share-out data from previous cycles to determine eligibility for additional loan capital. In this way, VFU will boost the availability of credit for savings group members, allowing them to invest in income-generating activities (including agriculture, trade) to boost household incomes in refugee and host communities in the region.



Equity Bank Uganda Limited (EBUL) intends to use the learning from Kenya, Rwanda and other jurisdictions in which it is present to provide refugees in Uganda with fully-fledged bank accounts from which to access their humanitarian aid payments. EBUL will do this by setting up their systems and processes to ease refugee

verification, facilitate account opening and aid financial literacy. The Bank will also set up an enabling infrastructure for cash-outs by extending their existing agent banking network to refugee settlements and within host communities. In this way, EBUL will provide necessary and relevant infrastructure to enable digitization of humanitarian payments in Uganda while simultaneously availing a wide array of financial services to this underserved market segment.



The Rural Finance Initiative (RUF) is a cross-border MFI incorporated as a Limited Liability Company initially in South Sudan in 2008 and in Uganda in February 2017. RUF will provide refugees with a combination of savings and lending products.

The savings product will use the village savings and loan association (VSLA) Model which will aggregate the groups using Ledger Links developed by Grameen Foundation. Each VSLA will own a phone on which they can make all their transactions, financial or otherwise which will be stored on a database and can be retrieved at any time. The system will also create credit scores which will allow RUF to process a VSLA loan application in real-time since they can also apply online. The groups will be able to withdraw their money through the use of Mobile Money. RUF, as an agent of Centenary Bank, will provide a savings product to the VSLAs where they can keep excess money between group meetings. Other than those in VSLAs, RUF will also target entrepreneurs with loans with a special focus on youth.



Cover Image - Business Centre in Nakivale
refugee settlement

Back Page - Homesteads in Palorinya
refugee settlement

Photo credit: Michelle Hassan, BFA Global