

Rebuilding livelihoods in displacement

Endline Report - March 2022

Acknowledgments

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About BFA Global

BFA Global applies financial and digital innovation, venture building, and investment expertise - relying on rigorous insights from field research, a deep network of partners and practical implementation experience across emerging markets - to improve the resilience and wellbeing of underserved people. We leverage global expertise and local knowledge to craft and scale solutions, and catalyze innovation ecosystems, partnering with leading public, private and philanthropic organizations, for a more inclusive and sustainable planet. Founded in 2006, BFA Global is headquartered in Nairobi and Boston, with a presence in Medellín, New Delhi, Mexico City, Johannesburg, Lagos, Accra, Madrid, London and Paris. Learn more at bfaglobal.com.

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Financial Sector Deepening (FSD) Uganda is the country's leading 'think and do tank' on financial inclusion and inclusive financial market development. We are an independent not-for-profit company committed to promoting greater access to financial services. FSD Uganda seeks to develop a more inclusive financial sector with a focus on low-income individuals. We support innovation, conduct research, and support regulatory processes that shape the financial sector. Our organisation is currently funded by the Foreign, Commonwealth & Development Office (FCDO), the Bill & Melinda Gates Foundation, the European Union (EU) and the Mastercard Foundation.

About FSD Africa

FSD Africa is a specialist development agency working to reduce poverty by strengthening financial markets across sub-Saharan Africa. Based in Nairobi, FSD Africa's team of financial sector experts work alongside governments, business leaders, regulators, and policymakers to design and build ambitious programmes that make financial markets work better for everyone. Established in 2012, FSD Africa is incorporated as a non-profit company limited by guarantee in Kenya. It is funded by UK aid from the UK government.

BFA Global

Website: bfaglobal.com

Email: info@bfaglobal.com

Telephone: +1 254 020 440 9842

Photos by Lenz Media, Michelle Hassan, VisionFund Uganda & Angellah Khamala

Cover photo: South Sudanese refugee

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Executive summary

Little has been known about the financial strategies employed by refugees over time to build their livelihoods and manage their finances. The goal of this research was to provide in depth understanding on access to and usage of financial services among refugee and host communities in Uganda. This report provides an in-depth analysis of a baseline survey undertaken in January 2020 and an endline in November 2021. The sample included refugees and their host communities in the settlements of Nakivale, Bidi Bidi, Palorinya and in the capital Kampala.

Identification

Almost all refugees now have some form of ID, an improvement from the baseline (94% to 99%). The benefits of a particular form of identification allow them to move freely, easily apply for employment and access financial services. With the attestation letter only 33% of refugees could get access to financial services compared to Refugee and National ID at 47%.

Mobile phone ownership and usage

There has been an increase in the number of refugees owning or having access to mobile phones compared to the baseline by 7%, with mobile phone usage among female refugees increasing by 10%. Uniquely, we were able to conduct research with refugees directly before and after legislative changes in Uganda allowed them to own SIM cards in their own names for the first time. As a result, mobile money usage had a tremendous increase from 29% to 61% between the baseline and endline period.

Employment and income

Men were more likely to have regular employment, rental income and contractual work as sources of income. Men also had an additional source of income during the endline as compared to women (3 compared to 2 for women). Gender differences were also evident in the types of businesses ran by refugees. From the qualitative survey, women-owned businesses are likely to be smaller, less likely to grow, and concentrated in low margins sectors in informal communities; for example, women were likely to be operating vegetable stalls and small shops while men were likely to be operating bars, restaurants and motor cycle businesses (boda boda).

Financial instruments

Cash at home, use of mobile money, and use of savings groups have increased. There was a significant change in cash at home, from 29% at the baseline to 59% during the endline. Refugees mentioned that they keep money at home for emergencies, particularly for health emergencies. In terms of savings instruments, savings groups (ASCAs and ROSCAs) are still heavily used. There was a significant increase in ASCA usage among the Kampala refugees from 6% in the baseline to 38% during the endline. There was also an increase of about 20% in ASCAs in Bidi Bidi settlement and 10% in Nakivale. In terms of lending or credit, the most commonly used loan facility is a loan from an informal group. This is prevalent in the West Nile region (Palorinya and Bidi Bidi) with an increase of about 17% in both settlements. This could be attributed to the program implementing partners VisionFund Uganda and RUFI who are working in the 2 settlements and giving loans through existing savings groups.

Financial product usage

Several respondents stated their hesitation to use formal financial services mentioning access as the key challenge. Respondents still have to travel long distances to access agent banking. Some have had to walk for almost two hours each way to access banking or agent services. This has demoralized some of them, and made them not want to use formal financial services.

High cost of transactions has hindered use of mobile banking sometimes costing a user up to 15,000 UGX to access their money. There is limited comprehension by respondents in understanding the terms and conditions offered by formal financial service providers for financial products. Account opening fees and maintenance fees were also highlighted as a huge concern.

Shocks

Exposure to shocks were much higher among refugees during the endline period compared to that of the baseline. Medical expenses also featured in household expenses, with 55% of refugees having to purchase medicine with a median of 2,500 UGX being spent on it. A majority of refugees were saving in the house to cater for emergency expenses like medicine, as sometimes they were not able to access medical services at the settlement. In all of the settlements, there were several drug stores, demonstrating the demand.

Based on the findings of the report, we provide recommendations on how best to leverage financial services for refugees.

Information sensitization

Financial literacy, lack of digital skills and knowledge about digital financial services are key barriers that impact the use of formal financial services by refugees. There is a need for FSPs to deepen financial and digital literacy by educating refugees about their products, services and transaction fees.

Branchless banking

Access to financial services points and bank agents is an issue in the settlements. Refugees resort to using creative means such as sending a group representative to withdraw money from their accounts. FSPs should deploy more agents on the ground in multiple locations to reduce the high cost of access and time spent on the road to access services.

Upskilling/ improve existing skill set

41% of the respondents are involved in some form of agriculture and have shown interest in learning and adopting new techniques to improve their yields. Willing stakeholders should provide capacity building for refugees that can help improve their farming methods.

Digitization

As FSPs introduce digital services to refugees, it's important to keep the needs of the end user central to planning and execution. Most refugees don't have access to smartphones and have limited digital use experience. FSPs have an opportunity to help refugees adopt digital products through reducing transaction fees, education and digital literacy initiatives.

Sustainable energy solutions

For refugees, access to safe, secure and reliable energy is often inadequate. Consequently, refugee and host communities rely heavily on charcoal and firewood as the preferred fuels for heating and cooking. Clean, affordable and reliable sustainable energy solutions are needed to reduce the risks from use of conventional fuels such as burns and health impacts.

Baseline - Amounts are in Ugandan Shillings (at the exchange rate of US\$1 = UGX 3,636.45).

Endline - Amounts are in Ugandan Shillings (at the exchange rate of US\$1 = UGX 3,537.52).



Farmer in Palorinya settlement

Abbreviations

ASCA	Accumulating Savings and Credit Association
DRC	Democratic Republic of Congo
ID	Identity card
FSP	Financial services provider
KYC	Know-Your-Customer
NGO	Non-governmental organizations
MNO	Mobile network operator
OPM	Office of the Prime Minister
ROSCA	Rotating Savings and Credit Association
SACCO	Savings and credit co-operative
UNHCR	United Nations High Commissioner for Refugees
WFP	World Food Programme
UCC	Uganda Communications Commission
UGX	Ugandan Shilling

Glossary

Income	Description
Self-employment income	A person is self-employed if they are running their own business with no other boss to report to. The business may either be formal or informal, and may be part-time or full-time and have expenditure like stock and rent which are not reimbursed for by their clients or customers.
Non-employment income	A person earns non-employment income if they get some money or goods from an institution, like the government, a church, or an NGO. This also includes food rations and money from cash transfer programs.
Property rental income	Rental income to property owners.
Casual employment	A person may have engaged in casual employment if they work for various clients and have minimal expenses associated with the work. This is mostly about providing labor.
Other income-generating activities	Payments from others in exchange for small help including: renting out a tractor, plow, oxen, or other items for money; bottle collection/recycling Or recycling or reselling discarded items (besides bottles); gambling winnings (cards, dice, etc.); bull fighting, cock fighting, boxing; lottery or sweepstakes winnings; and compensation for participation in surveys, studies, or focus groups.
Regular employment	The person may have engaged in regular employment if the job is done on a regular basis or the person earns regular pay, although the job may involve contingent-pay such as tips, commissions, and bonuses.
Resources received	Money or gifts received by the respondent household members from people who live outside of their immediate household.
Resources given	When the respondent household gives money or gifts to people who live outside of their immediate household.



Trading center in Nakivale settlement

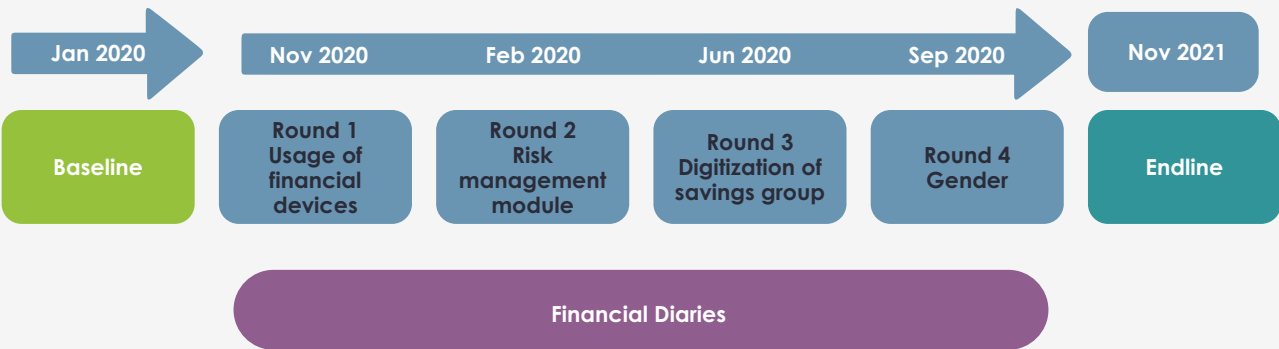
01 Background

As of September 2021, it is estimated that 4.82 million refugees are hosted within the East and Horn of Africa, and Great Lakes region of Africa¹. Uganda alone hosts more than 1.5 million refugees, the largest number of any African country, and one of the top three refugee-hosting countries globally². Of these forced migrants, approximately 60% have been displaced from South Sudan, and 29% from DRC. Uganda currently has at least 28 refugee settlements³, and a progressive refugee policy relative to many other hosting nations (per the Refugee Act 2006⁴). The nation maintains an open-door policy to displaced persons, provides plots of land for farming and the construction of housing, guarantees freedom of movement, and a number of rights such as employment, health, and education.

Forcibly displaced persons who arrive in Uganda leave their homes with widely variable endowments in human capital, financial assets, and social network resources⁵. Host communities within the nation are also very diverse in terms of their local labor markets, and levels of support and assistance to the displaced beyond those levels that are legally guaranteed. Although there is much cross-sectional data on refugees available in general, little has been known about the financial strategies employed by refugees over time to build their livelihoods and manage their finances. As a result, financial service providers (FSPs) may be missing key insights into how they can better serve refugees.

With this in mind, in September 2019, FSD Uganda and FSD Africa commissioned the Financial Inclusion for Refugees (FI4R) project. The aim of the project was to deepen and broaden access to and usage of financial services among refugee and host communities in Uganda, with a focus on the West Nile and South-West regions. This was done by addressing some of the key market failures including, low risk appetite among the financial service providers highlighted by limited appreciation of refugees as a potential market and underdeveloped ecosystems where there are high reliance for VSLA and limited adoption of formal financial services. The project also had a learning and research component to assess refugees' incomes and expenses to inform the development of financial products and services offered to them in Uganda by Equity Bank Uganda Limited, VisionFund Uganda, and Rural Finance Initiative – the project's implementing partners. In addition to evaluating the impact of financial services on refugee livelihoods in Uganda, the learning and research also provided insights that have implications for other sectors in the region. BFA Global was the learning partner for the project, tracking project outcomes and documenting learnings over a period of two years.

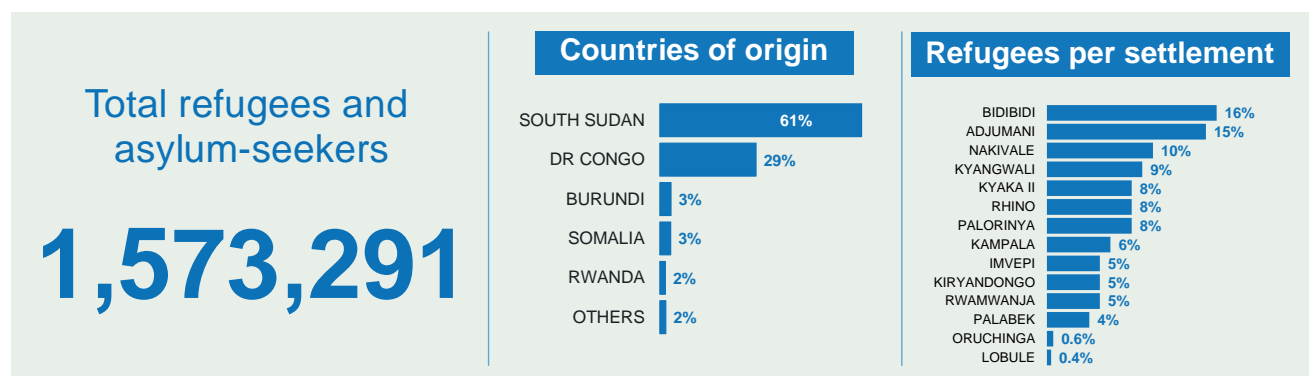
In 2020, the FI4R project commenced with a baseline study with 155 respondents in the settlements of Nakivale, Bidi Bidi, Palorinya and in the capital, Kampala that informed the situation on the ground. Followed by four rounds of financial diaries over two years using BFA Global's financial diaries methodology⁶. The financial diaries involved tracking incomes and spending habits of 41 households recruited from the three implementing partners. During each round, qualitative interviews were also conducted with the households. In November 2021, an endline study was conducted to understand the evolved financial behavior of refugees, get feedback on financial products offered by the implementing partners and assess how new financial products were used by the refugees. The COVID-19 pandemic occurred during the study period and offered the opportunity to track how households coped with the situation. Below is a timeline of the research activities undertaken during the project.



1 <https://reliefweb.int/sites/reliefweb.int/files/resources/EHAGL%20Operational%20Update%20July%20-%20Sept%202021%20Final.pdf>
2 <https://www.unhcr.org/refugee-statistics/>
3 <https://data2.unhcr.org/en/dataviz/19>
4 <https://www.refworld.org/pdfid/4b7baba52.pdf>
5 <https://bfaaglobal.com/wp-content/uploads/2020/08/FI4R-Baseline-28072020.pdf>
6 <https://bfaaglobal.com/our-work/financial-diaries/>

Some of the questions the endline research explored included:

1. What financial products and services do refugees have access to in their settlements? Which ones do they use? How and why do they use them?
2. Which financial products and services serve them best, and why? What is their willingness to pay for these services? What are the enablers of take-up and use?
3. What are the income levels, sources, financial tools, and estimated flows that a broad range of households use?
4. How do the new products and services fit into the financial lives of refugees? How do these make a difference in the lives of refugees? Which are the most impactful?
5. How are these new products changing the behavior of households? What are the changing perceptions of the FSPs themselves as they better understand the market? How is it changing the perceptions of other FSPs?
6. What was the impact of the project on implementing partners?



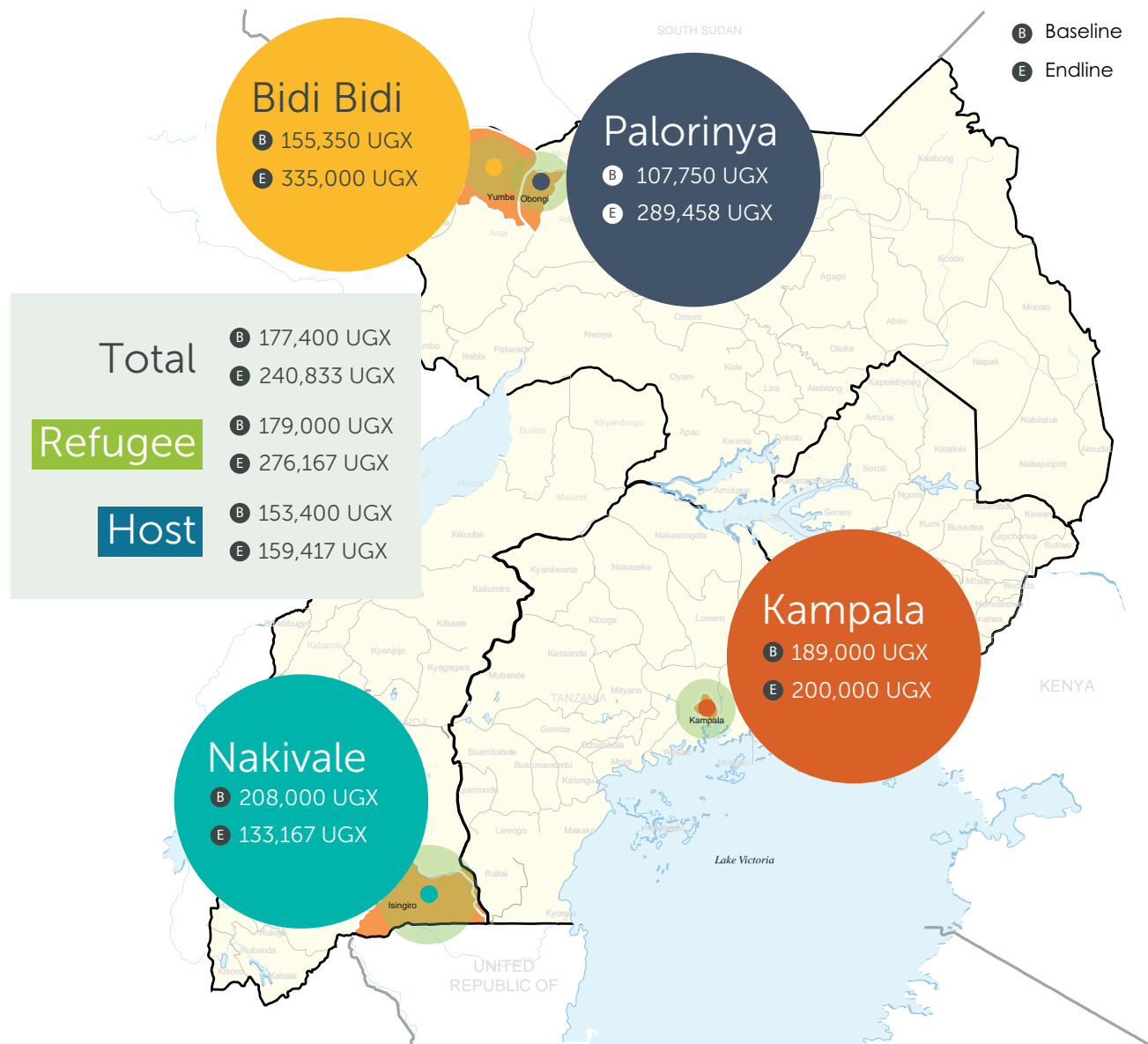
Source: UNHCR Representation in Uganda December 2021⁷



Farmer tending to a goat in Palorinya settlement

⁷ <https://data2.unhcr.org/en/documents/details/90668>

Figure 1: Map of refugees in Uganda



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

Nakivale Settlement	Bidi Bidi Settlement ⁸	Palorinya Settlement ⁹
One of the oldest refugee settlements in Africa situated in Isingiro district, South West district in Uganda. It currently hosts 145,206 refugees and asylum seekers from the Democratic Republic of Congo, Burundi, Somalia, Rwanda, Ethiopia, Eritrea (and others).	Home to over 280,000 refugees mostly from South Sudan, Bidi Bidi is the World's second-largest refugee settlement and the biggest in Africa, located in Yumbe district in the West Nile Area of Uganda.	A refugee settlement in Moyo District, in the West Nile region of Uganda that currently hosts approximately 166,000 South Sudanese refugees.

12 ⁸ <https://data2.unhcr.org/en/documents/details/71907>
⁹ <https://data2.unhcr.org/en/documents/details/71925>



Tailor sewing clothes in Palorinya settlement

02 Refugees' lives

This section summarizes the demographics, mobile phone usage, and ID ownership for the refugee respondents who participated in our research. It also gives a snapshot of education levels, highlighting similarities and differences between the settlements and across different gender.

Current demographics

Urban refugees in Uganda tend to be more mixed in terms of their country of origin. They tend to be more educated with 62% having had at least secondary education. In Nakivale, the refugees are more likely to come from DRC, with little representation from Somali and Burundi refugees. In West Nile, all of the respondents are from South Sudan.

Figure 2: Country of origin

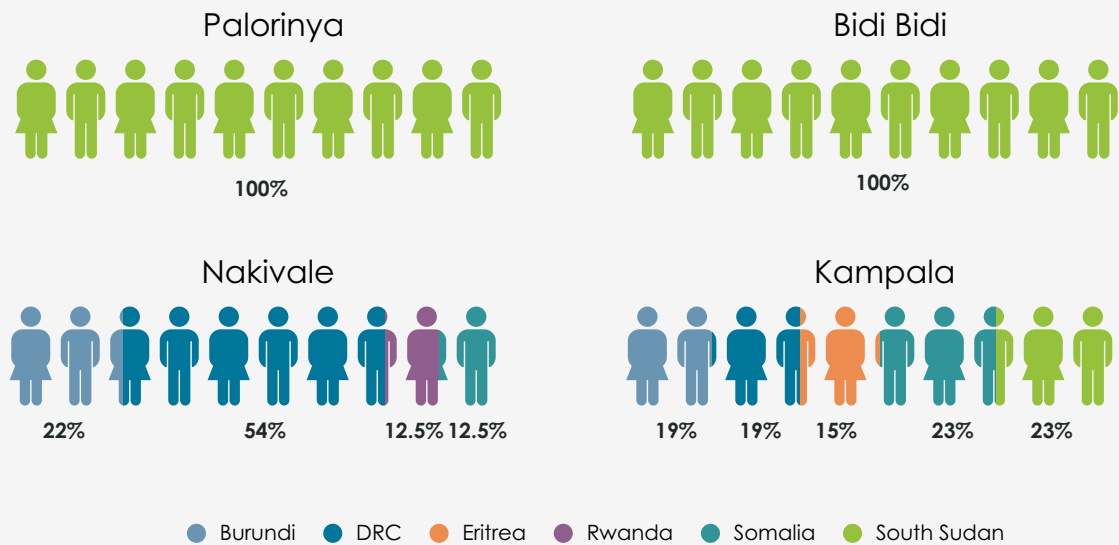
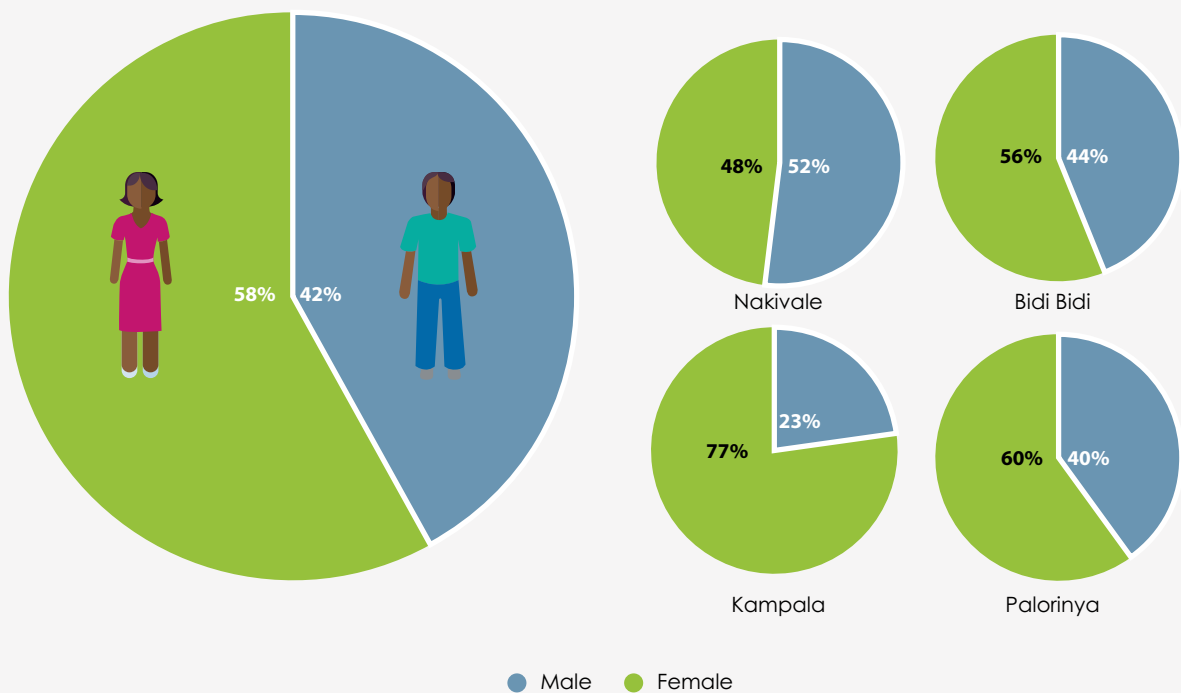
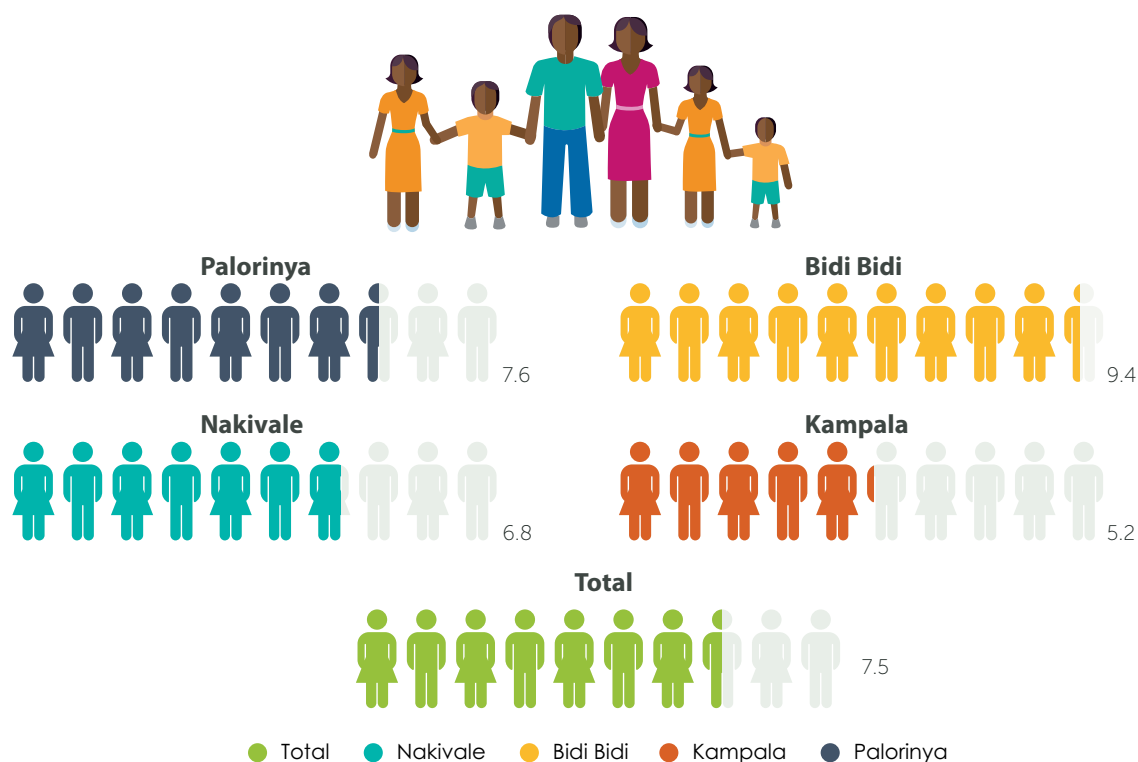


Figure 3: Key Characteristics of sample

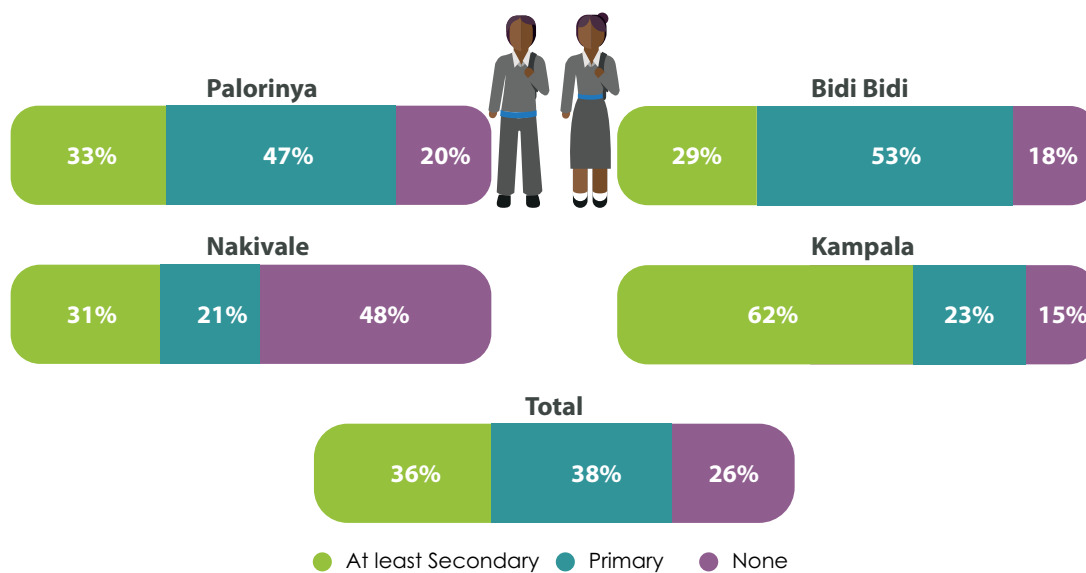
3a. Gender split



3b. Household size

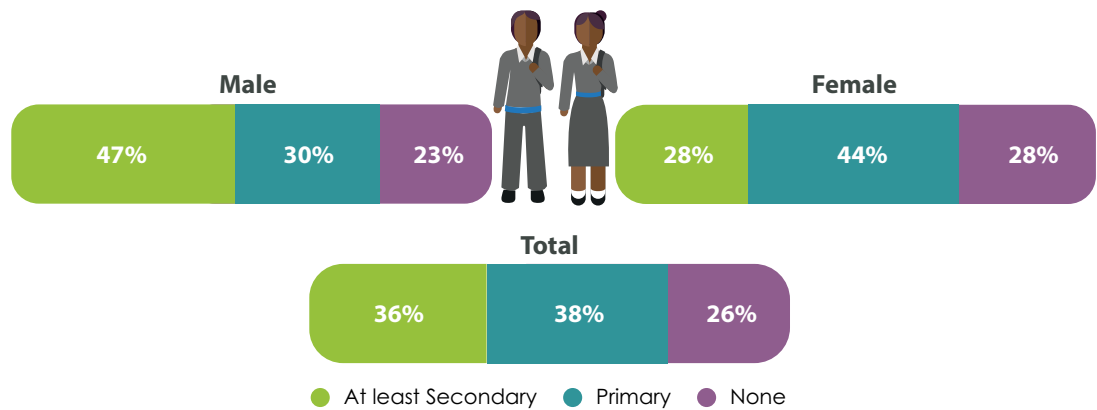


3c. Education level



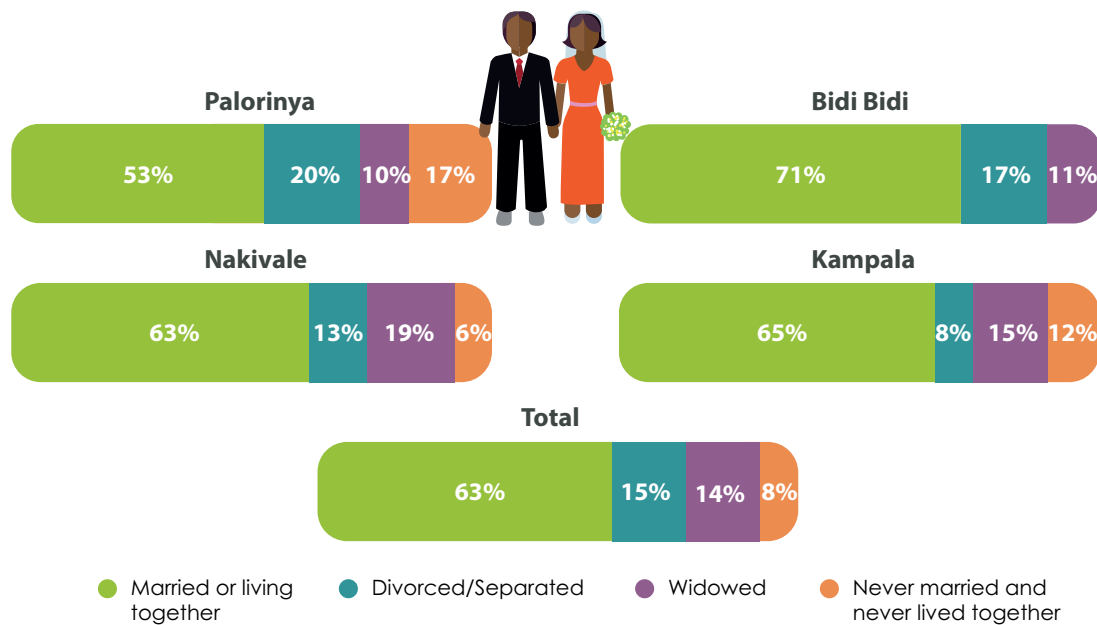
The overall average household size was 7.5 and it varied across the four areas. Bidi Bidi has a mean of 9.4 household members, followed by Palorinya with 7.6, and Nakivale with 6.8. Kampala has the lowest with a mean of 5.2.

3d. Education level by gender



Nakivale has the highest percentage (48%) of refugees with no education compared to Bidi Bidi and Palorinya where respondents were likely to have had primary education. In our sample, a higher percentage of women had only obtained primary education, compared to men who had received a secondary education. Overall, 47% of men reported having had secondary schooling, while 44% of women had primary schooling.

3e: Marital status of refugees

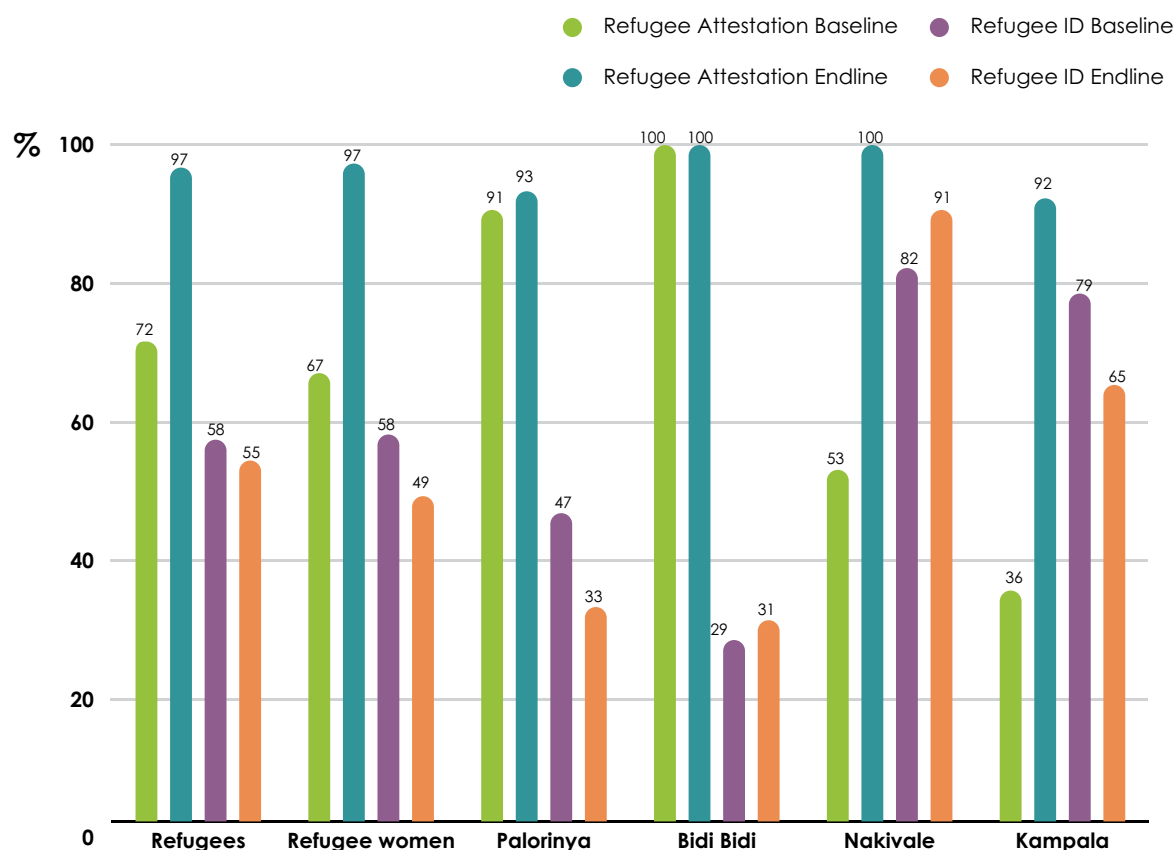


From the sample, refugees are likely to be married, with 63% stating they were. Most of the married couples were living together, with a minority living in different places to one another. Findings from the qualitative interviews and diaries showed that some family members went back to their home country, or to Kampala, to look for better opportunities. This is especially true in the West Nile region and was necessitated by drought, the COVID-19 pandemic, and reduction of cash-based transfers and food rations. From the qualitative interviews and the diaries, it was observed that some of the older men who have taken new wives now had more than one home.

Access to identification

Almost all refugees now have some form of ID, an improvement from the baseline (94% to 99%). The most popular type of ID is the Family Attestation document ¹⁰, followed by the refugee ID issued by UNHCR. Refugees from Bidi Bidi and Palorinya were more likely to have the Family Attestation document than a refugee ID (figure 5). Nakivale had the highest percentage of refugees with a refugee ID (91%) compared to Bidi Bidi and Palorinya with 31% and 33%, respectively. This is because Nakivale is an older settlement (almost 20 years) as compared to Palorinya and Bidi Bidi which were both established in 2016.

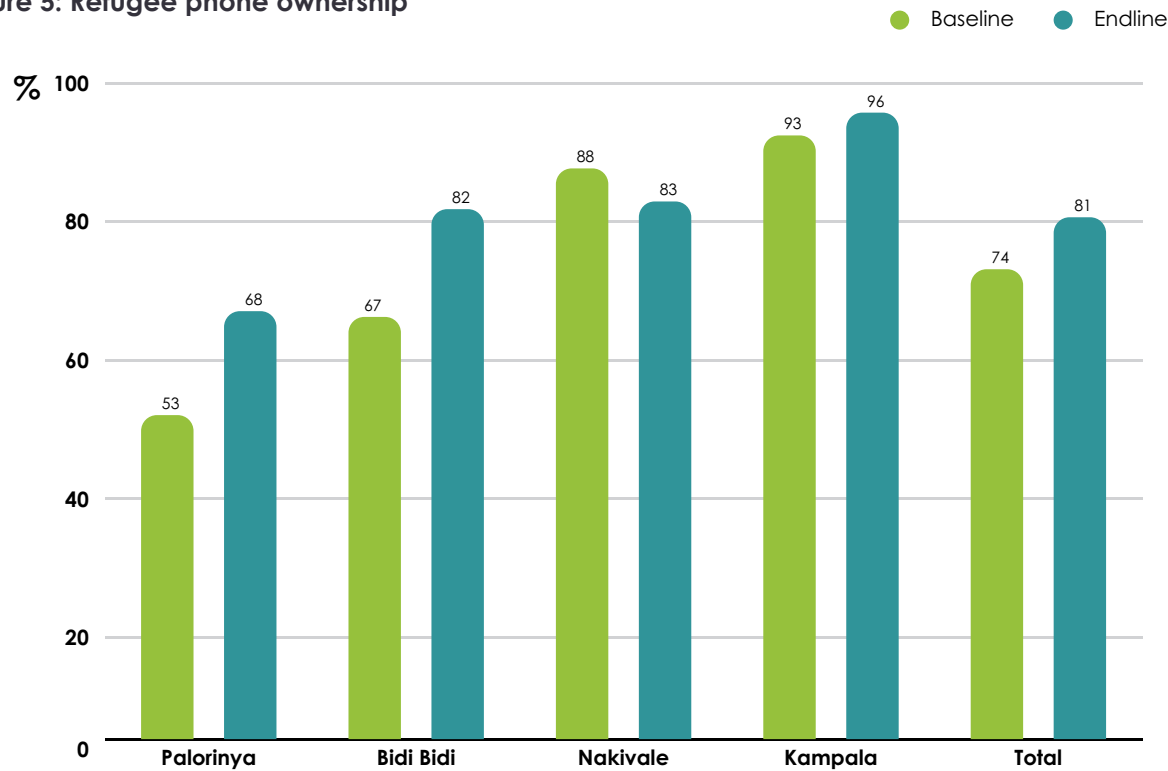
Figure 4: Ownership of ID documents between baseline and endline



When asked about the benefits of a particular form of identification, most of the respondents said that it allows them to move freely, especially when using the Attestation letter, Refugee ID, and National ID from their home countries (more than 80%). With the national ID, 47% stated that they could easily apply for employment and access financial services. Only 17% of the refugees said that they could access financial services using the Family Attestation letter, showing a gap in financial institutions using alternative data for know-your-customer (KYC). The small number that had national IDs from their home countries were worried that they could be tracked too easily if these were used. The number of refugees with a refugee ID reduced during the endline because of the expiration of the ID.

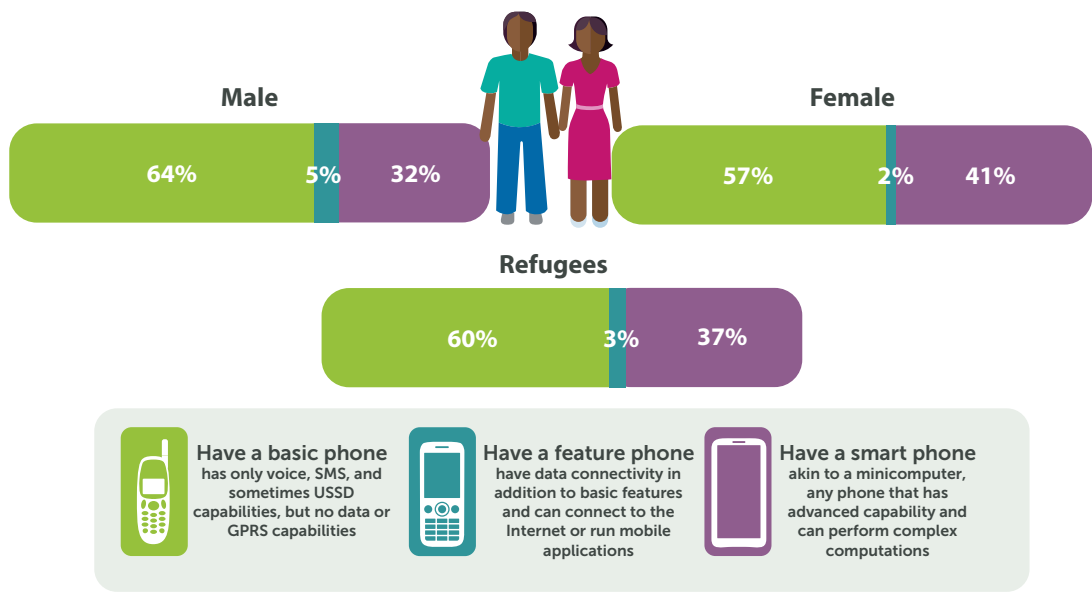
¹⁰ <https://reliefweb.int/sites/reliefweb.int/files/resources/refugee-status-determination--a-study-of-the-process-in-uganda.pdf>

Figure 5: Refugee phone ownership



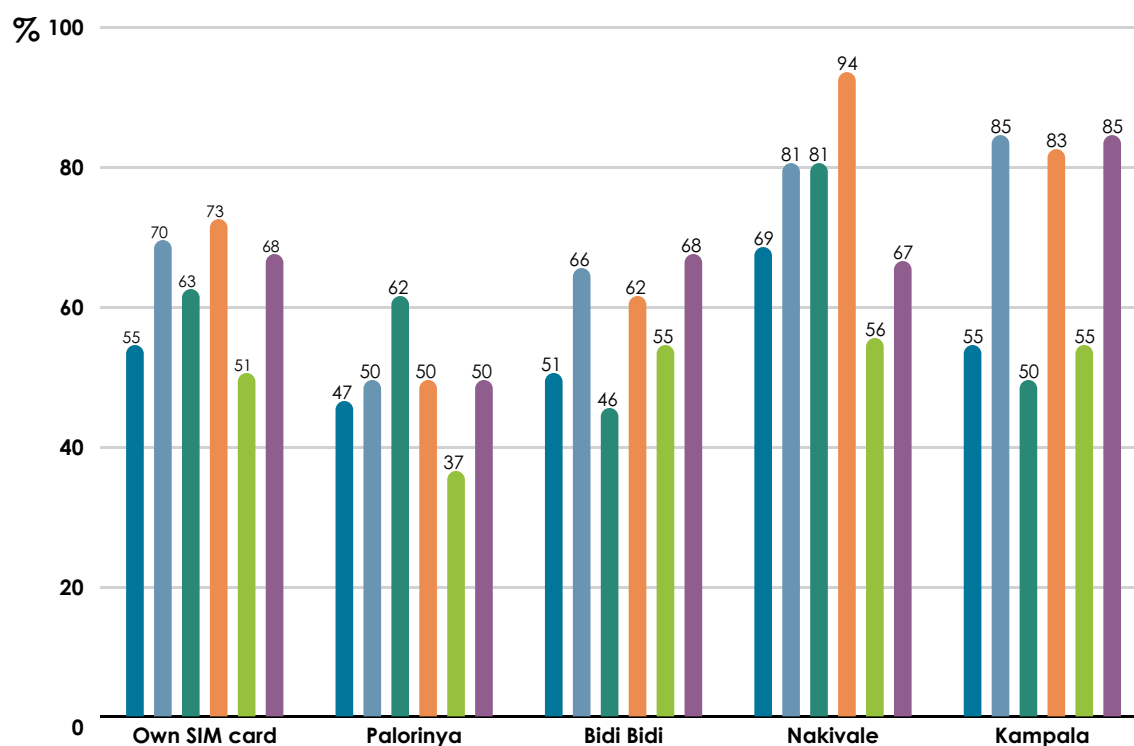
Basic phones are still prevalent, with 66% reporting having one. Interestingly, more female refugees have a smartphone compared to male refugees.

Figure 6: Types of phones owned by refugees



A policy change in 2020¹¹ has led to significantly more refugees owning SIM cards registered in their own name, particularly in Kampala, where more than 80% of respondents reported having one. Figure 7 shows the breakdown of SIM ownership based on settlement and gender. The most common mobile network used was MTN Uganda at 86%, followed by Airtel Uganda at 27%. ¹²Those that had smartphones reported relying on these devices to communicate with family and friends, especially those who have been repatriated. They mainly use social media platforms like WhatsApp, Facebook or Telegram for communication.

Figure 7: Ownership of SIM card registered in own name



Watching a game on a smartphone

¹¹ GSMA 2020, Proportionate regulation in Uganda: A gateway for refugees accessing mobile services in their own name.

¹² 17% of refugees have two sim cards



Bar proprietor standing in his store in Palorinya settlement

03 Income and livelihoods

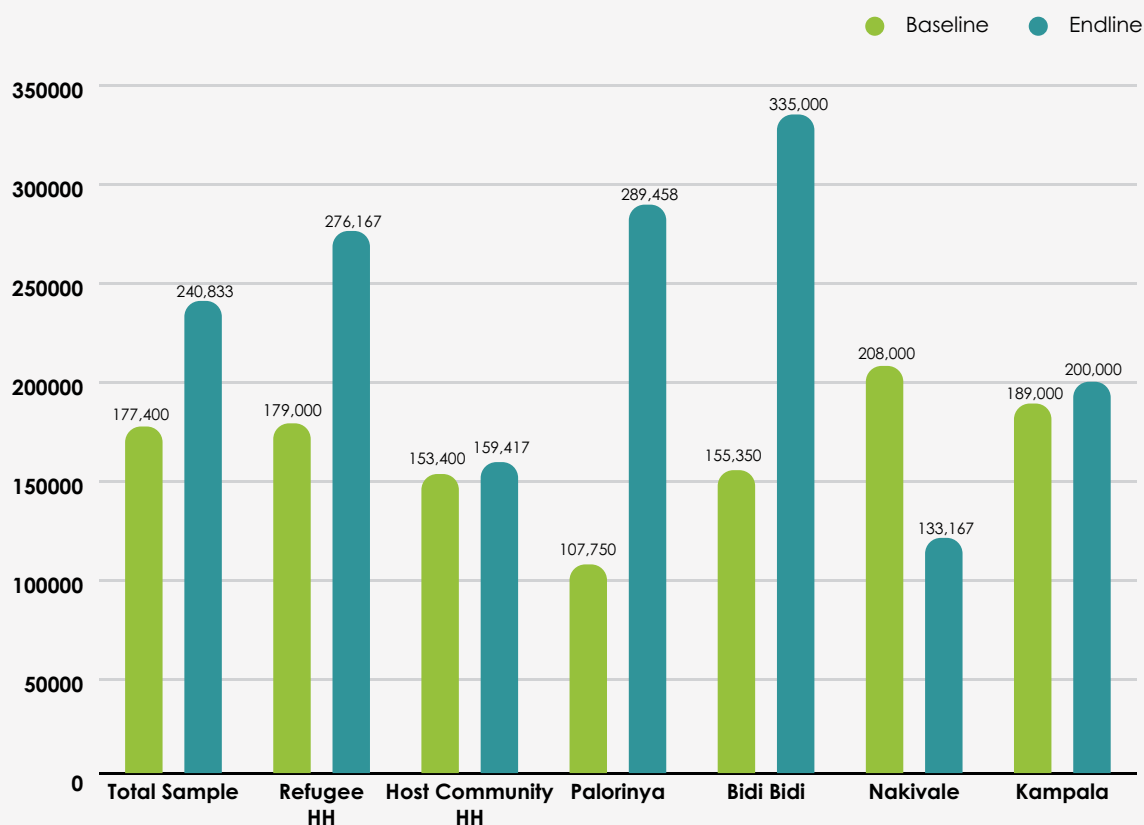
Refugees have a wide range of income sources. Some of the various economic activities that were reported include: self-employment, non-employment income (grants), casual employment, agricultural income, and rental income.

Non-employment income covers cash and voucher assistance as well as in-kind assistance from World Food Programme (WFP) and other organizations. This remains the most significant source of income for refugees, with 87% of the respondents stating that they are receiving non-employment income. In Bidi Bidi and Palorinya, refugees receive food rations, while in Nakivale, they receive cash transfers. During the endline survey, we discovered that WFP is transitioning from disbursing food rations to cash-based transfers in Palorinya. Very few people wanted to transition due to limited access to a variety of foods in the market and high food prices. Respondents found the process for aid distribution to be clear and straightforward. The only challenge mentioned was the overall reduction of the cash/food that they were receiving. Respondents cited a 60% reduction of cash-based transfers and 30% reduction of food rations respectively in Nakivale and West Nile settlements¹³. These changes made most respondents feel frustrated. In West Nile, and in particular in Bidi Bidi, some respondents cited that the distribution points were further away from them, and they had to incur additional costs for transport when receiving their food rations.

Self-employment is still one of the primary sources of income, with 58% of respondents stating that they are engaging in self-employment. Nakivale has the highest increase in respondents who started businesses over the last two years. Only 31% were self-employed during the baseline compared to 50% at the endline. The businesses range from tailoring and selling vegetables to bigger businesses like running a restaurant, bars, and wholesale businesses.

The most significant change in income from baseline to endline was in agricultural income, which moved from 22% during the baseline to 35% at the endline. The difference was primarily in the Bidi Bidi settlement, which moved from 6% to 49%. This was mainly due to the reduction of the food rations which made most households decide to focus on agricultural income. Some respondents from South Sudan reportedly started farming back in their home country to increase the level of production, and to be able to cater for their household consumption needs.

Figure 8: Income levels



¹³ <https://www.wfp.org/news/wfp-cuts-refugees-food-rations-uganda-funding-declines>

Table 1: Types of income and median monthly amounts

	% that have		Median monthly income	
	Baseline	Endline	Baseline	Endline
Non-employment				
Total Sample	66%	71%	70,000 UGX	145,000 UGX
Refugee HH	81%	85%	75,000 UGX	150,000 UGX
Host Community HH	3%	13%	60,000 UGX	25,250 UGX
Self-employment				
Total Sample	50%	54%	120,000 UGX	200,000 UGX
Refugee HH	52%	56%	120,000 UGX	200,000 UGX
Host Community HH	43%	47%	90,000 UGX	200,000 UGX
Agricultural income				
Total Sample	28%	41%	50,000 UGX	50,000 UGX
Refugee HH	20%	33%	55,000 UGX	49,000 UGX
Host Community HH	60%	77%	46,667 UGX	66,667 UGX
Casual employment				
Total Sample	31%	31%	7,500 UGX	20,000 UGX
Refugee HH	28%	31%	6,250 UGX	20,000 UGX
Host Community HH	43%	33%	17,500 UGX	25,000 UGX
Other Activities				
Total Sample	9%	12%	10,000 UGX	7,500 UGX
Refugee HH	11%	15%	10,000 UGX	6,250 UGX
Host Community HH	0%	3%	10,000 UGX	80,000 UGX
Regular Employment				
Total Sample	5%	7%	250,000 UGX	90,000 UGX
Refugee HH	6%	7%	250,000 UGX	100,000 UGX
Host Community HH	3%	7%	1,200,000 UGX	42,500 UGX
Rental income				
Total Sample	1%	3%	150,000 UGX	140,000 UGX
Refugee HH	1%	2%	150,000 UGX	100,000 UGX
Host Community HH	0%	3%	1,000,000 UGX	600,000 UGX
Contractual Employment				
Total Sample	5%	1%	55,000 UGX	105,000 UGX
Refugee HH	5%	2%	65,000 UGX	105,000 UGX
Host Community HH	3%	0%	55,000 UGX	NA



Non employment
Self employment
Agriculture
Regular Employment
Rental Income



Casual employment



Contractual
employment

There was also an increase in casual employment from 9% to 29%. The casual employment that was most reported was labor in other people's farms and construction.

Several respondents were employed and have a regular source of income. These were teachers and other respondents who had contractual jobs with humanitarian organizations. In Nakivale, there was a reduction of income between baseline and endline mainly due to a reduction in contractual work and regular employment in the wake of the COVID-19 pandemic. Additionally, the collapse of several savings groups at the start of the pandemic affected respondents who were self-employed with small business. Most of them relied on borrowing loans from the groups to boost their businesses prior to the pandemic.

Notably, the number of income sources increased in Palorinya and Bidi Bidi with both settlements moving from two median income sources to three. In Nakivale there was a reduction in the number of income sources from 3 to 2.5 and in Kampala it remained the same at 1.5 between the baseline and endline.

Gender differences are also evident in the types of businesses. In terms of income, men had one additional source of income during the endline as compared to women (3 compared to 2 for women). Men were also more likely to be engaged in regular employment, rental income and contractual work. In the last two years, more men had started businesses with higher incomes. From the qualitative survey, women-owned businesses are likely to be smaller, less likely to grow, and concentrated in low margins sectors in informal communities. For example, women were likely to be operating vegetable stalls and small shops while men were likely to be operating bars and restaurants. This accounts for the difference of income in self-employment within gender. Similar to businesses highlighted in an IFC report¹⁴, women-owned businesses account for nearly half of MSMEs in Kenya, however they are smaller, less likely to grow, and concentrated in low margin sectors in the informal economy. Without financing, women are unable to grow their businesses, and they remain stuck at the micro-enterprise level. Even though finance is critical, business skills training are essential for business management and growth. Information like supply chain and market information are also important because they offer avenues on where to get stock and sell products at a larger scale.

CASE STUDY 1: REFUGEES DEPEND ON DIFFERENT SOURCES OF INCOME

Benard is a 32-year old Rwandan resident of Nakivale. He lives with his wife and four children. Benard earns from agriculture, growing tomatoes, beans, and maize for both consumption and commercial use.

His last harvest in April 2021 was not of good quality because the tomatoes were affected by pests. Benard sold his garden at 1,000,000/= UGX. He used this money to start another business, offering barbershop services and phone charging.

He also started a retail shop where he sells tomatoes, bananas, cooking oil and foodstuffs. He uses his revenue from the shop to buy stock, and also to access supplier credit. He gives credit to customers, but they can take a long time to pay back. This stresses him because he wants to buy more stock to sell, but cannot.

This household also earns non-employment income from the cash transfer program.

Benard's major expenses are rent, airtime and sending money to his father (remittances). He uses money from the businesses to pay for all these expenses.



Agriculture is one of the key sources of income for refugees. There is an opportunity to upscale their skills so as to increase productivity and harvest. The harvest will go a long way in helping with the access to food as the cash transfer program and food rations reduce.



2

sources of income



3

sources of income

¹⁴ <https://www.ifc.org/wps/wcm/connect/f4beba33-b322-42fe-ac61-50df120deff2/Voices%2Bof%2BWomen%2BEntrepreneurs%2Bin%2BKenya.pdf?MOD=AJPERES&CACHEID=ROOTWORKSPACE-f4beba33-b322-42fe-ac61-50df120deff2-jkC.TM>

Table 2: Types of income and median monthly amounts by gender

		% that have		Median monthly income	
		Baseline	Endline	Baseline	Endline
Regular Employment	Male refugees	6%	13%	NA	105,000 UGX
	Female refugees	5%	4%	250,000 UGX	44,000 UGX
Casual employment	Male refugees	27%	33%	10,000 UGX	15,000 UGX
	Female refugees	28%	29%	5,000 UGX	40,000 UGX
Self-employment	Male refugees	40%	56%	140,000 UGX	280,000 UGX
	Female refugees	60%	56%	120,000 UGX	160,000 UGX
Non-employment	Male refugees	81%	85%	80,000 UGX	104,000 UGX
	Female refugees	81%	84%	70,000 UGX	160,000 UGX
Rental income	Male refugees	0%	6%	150,000 UGX	100,000 UGX
	Female refugees	1%	0%	NA	NA
Agricultural income	Male refugees	27%	38%	68,333 UGX	58,333 UGX
	Female refugees	16%	29%	45,833 UGX	39,500 UGX
Contractual Employment	Male refugees	8%	4%	92,500 UGX	105,000 UGX
	Female refugees	3%	0%	65,000 UGX	NA
Other Activities	Male refugees	17%	13%	25,000 UGX	1,792 UGX
	Female refugees	8%	16%	3,250 UGX	8,750 UGX



Barber in his shop in Nakivale settlement



Businesswoman who runs a shop in Kampala

04 Expenses

More than half of the respondents stated that their highest expense was buying food. The most common food items purchased include cooking oil, meat, and salt. Grinding of maize meal was also common (51%). Increase in food prices in the last year and reduced food rations has led to refugees spending more on food. Soap, airtime, clothes and shoes were also high expense categories, with more than half of the respondents spending their income purchasing them.

Charcoal was also an expensive purchase that refugees had to make. Refugees expenditure on charcoal was higher than that of the host community. Most refugees buy charcoal daily, they spend on average 35,000 UGX every month. Charcoal purchases were higher in Nakivale compared to the other settlements. This is because of an organization working in the West Nile to help in the reduction of charcoal use by advocating for alternatives like briquettes e.g. Oxfam¹⁵.

Exposure to shocks were also much higher among refugees during the endline period compared to that of the baseline. Medical expenses also featured in household expenses, with 55% of refugees having to purchase medicine with a median of 2,500 UGX being spent on it.

A majority of refugees were saving in the house to cater for emergency expenses like medication and hospitalization. Sometimes respondents were not able to access medical services at the settlement. In all of the settlements, there were several drug stores, demonstrating demand and need for drugs.

School fees and school-related expenses were some of the other expenses mentioned, but since schools were closed during the COVID-19 pandemic, this didn't have a major impact on their income relative to food and medical expenses. Only 25% of respondents talked about having to spend money on school fees, with a median spend of about 15,833 UGX as compared to baseline where 38% spent on school fees. Given that school was closed for most of the 2 years, the households were likely to spend more money on private tuition for household members of school going age.



Store stock in refugee settlement

Table 3: Expenses comparison between baseline and endline

		% that have		Expenditure in UGX	
		Baseline	Endline	Baseline	Endline
Charcoal	Refugee community	45%	50%	33,000 UGX	35,000 UGX
	Host community	29%	27%	40,000 UGX	20,000 UGX
Airtime	Refugee community	72%	83%	4,000 UGX	4,500 UGX
	Host community	75%	77%	6,000 UGX	10,000 UGX
Grinding maize meal	Refugee community	20%	51%	8,000 UGX	4,800 UGX
	Host community	36%	70%	10,000 UGX	6,000 UGX
Cooking oil	Refugee community	39%	48%	11,000 UGX	13,500 UGX
	Host community	54%	73%	11,000 UGX	18,250 UGX
Meat	Refugee community	34%	50%	12,000 UGX	15,500 UGX
	Host community	68%	70%	20,000 UGX	40,000 UGX
Rice	Refugee community	39%	50%	14,000 UGX	14,000 UGX
	Host community	29%	53%	11,000 UGX	13,000 UGX
School fees	Refugee community	38%	25%	4,750 UGX	15,833 UGX
	Host community	64%	43%	41,668 UGX	87,500 UGX
School uniforms	Refugee community	43%	24%	6,500 UGX	4,167 UGX
	Host community	61%	40%	5,000 UGX	11,250 UGX
Soap	Refugee community	79%	72%	8,000 UGX	11,000 UGX
	Host community	93%	90%	14,000 UGX	16,000 UGX
Salt	Refugee community	72%	76%	2,000 UGX	2,000 UGX
	Host community	89%	83%	2,800 UGX	2,600 UGX
Clothes	Refugee community	48%	70%	8,334 UGX	10,000 UGX
	Host community	82%	83%	15,000 UGX	16,667 UGX
Shoes	Refugee community	40%	68%	7,500 UGX	7,500 UGX
	Host community	68%	77%	8,334 UGX	25,000 UGX
Charging services	Refugee community	29%	15%	2,000 UGX	2,000 UGX
	Host community	32%	13%	2,000 UGX	2,600 UGX
Electricity	Refugee community	17%	27%	15,000 UGX	13,500 UGX
	Host community	1%	7%	20,000 UGX	30,000 UGX
Transport (boda boda)	Refugee community	29%	45%	6,750 UGX	5,500 UGX
	Host community	32%	63%	15,000 UGX	12,000 UGX
Hair-cut, braiding, styling	Refugee community	47%	63%	2,625 UGX	4,000 UGX
	Host community	43%	80%	2,000 UGX	4,500 UGX
Medicines	Refugee community	29%	56%	5,000 UGX	2,500 UGX
	Host community	46%	77%	12,500 UGX	5,000 UGX



Given the amount of money refugees are spending on charcoal, there is an opportunity for solar and other green solutions.



05 Financial instruments

While the number of refugees accessing bank accounts and SACCOs has not changed much over the last two years, cash at home, use of mobile money, and use of savings groups has increased. There was a significant change in keeping cash at home, from 29% at the baseline to 59% during the endline. During the qualitative interviews, refugees mentioned that they keep money at home for emergencies, particularly for health emergencies. This is especially true during the last two years due to the COVID-19 pandemic, as refugees wanted a place where they could easily access money in case of emergencies, especially in the West Nile region.

In terms of savings instruments, savings groups (ASCAs and ROSCAs) are still heavily used. There was a significant increase in ASCA usage among the Kampala refugees from 6% in the baseline to 38% during the endline. There was also an increase of about 20% in ASCAs in Bidi Bidi settlement and 10% in Nakivale. From the diaries, we saw households stopping their ROSCAs and savings groups in general during the COVID-19 pandemic due to reduced income. However, they have started to pick up now, especially since refugees need access to credit due to reduced food rations and cash-based transfers.

It is important to note that mobile money usage had a tremendous increase from 29% to 61%. This increase was seen in all four study areas. This shows the impact one policy change could have on refugees. The UNHCR team mentioned they had given Uganda Communications Commission (UCC) access to the refugee data to enable Mobile Network Operators (MNOs) to leverage the Know-Your-Customers (KYC) or Customer Due Diligence (CDD) information. Due to the ease of verification, more refugees have access to mobile money accounts.

In terms of lending or credit, the most commonly used loan facility was a loan from an informal group. This was especially evident in the West Nile region (Palorinya and Bidi Bidi). There was an increase of about 17% in both settlements. This could be attributed to the program implementing partners VisionFund Uganda and RUFI who are working in the two settlements and giving loans through existing savings groups. There was an increase in the number of people engaged in self-employment, especially in Palorinya. From the diaries and qualitative interviews, we saw households buying livestock as well and some assets like motorbikes.

Another common type of credit is informal credit at a shop. This was more common in the Nakivale settlement as compared to West Nile. Regular cash disbursements from WFP made shop owners more willing to offer credit. However in some cases they requested collateral (usually the Equity Bank Uganda Limited debit card) so as to ensure the refugee was able to repay when the next round of disbursement occurs. Equity Bank Uganda Limited has been doing campaigns both at the merchant level and the refugee level to discourage this behavior.



Table 4: Financial Instruments and median balance/monthly contribution

		% that have		Median monthly income in UGX	
		Baseline	Endline	Baseline	Endline
Bank/SACCO	Total Sample	16%	14%	91,000 UGX	63,000 UGX
	Refugee community	16%	15%	195,000 UGX	57,000 UGX
	Host community	17%	10%	66,000 UGX	970,000 UGX
Hidden at home	Total Sample	30%	59%	40,000 UGX	80,000 UGX
	Refugee community	28%	57%	37,000 UGX	82,500 UGX
	Host community	40%	67%	45,000 UGX	70,000 UGX
ROSCA	Total Sample	12%	12%	210,000 UGX	60,000 UGX
	Refugee community	9%	12%	175,000 UGX	60,000 UGX
	Host community	23%	13%	500,000 UGX	60,000 UGX
ASCA	Total Sample	44%	48%	150,000 UGX	250,000 UGX
	Refugee community	35%	46%	165,000 UGX	205,000 UGX
	Host community	83%	53%	100,000 UGX	380,000 UGX
Loan from informal group	Total Sample	10%	16%	50,000 UGX	80,000 UGX
	Refugee community	4%	15%	36,500 UGX	62,500 UGX
	Host community	33%	23%	70,000 UGX	131,000 UGX
MM account	Total Sample	36%	60%	10,000 UGX	7,515 UGX
	Refugee community	29%	59%	8,000 UGX	5,000 UGX
	Host community	67%	63%	10,000 UGX	18,000 UGX
Informal Credit at shop	Total Sample	12%	18%	7,500 UGX	16,500 UGX
	Refugee community	14%	19%	12,500 UGX	25,500 UGX
	Host community	3%	17%	5,500 UGX	8,500 UGX

Respondents offered several reasons for their hesitation to use formal financial services. One key challenge is access. Even though mobile money agent services has improved over the last two years, most agents are situated at the main center or base camp at the settlement e.g. Nakivale. In some instances, they are still far from some of the refugees. During the qualitative interviews in West Nile, some of the respondents stated that they still do not have access to a bank, and if they do, they have to travel to the nearest town (Moyo), which costs them between 15,000-25,000 UGX for a return trip. Some have had to walk for almost two hours each way to access banking or agent services. This demoralized some of them, and made them not want to use formal financial services.

59% of refugees have a mobile money account with only a few using mobile banking. Unfortunately due to the high cost of transactions they are likely not to continue its use. In one interview, a respondent mentioned that the bank charges 7,500 UGX to transfer money to her mobile phone in addition to another 7,500 UGX she would spend to withdraw. In her case, she and

other teachers in the school would give their bank cards to one person who travels to the nearest town and withdraws all their money thereby reducing their cost of transactions and travel. This raises questions of security of money and customer protection protocols.

Across the settlements, there was either little or no knowledge at all when it came to understanding the terms and conditions for financial products offered by most of the formal FSPs. Notably, for the respondents who were bank account holders, the majority of them had opened the bank account as a result of being influenced by organizations they work for e.g. teachers. Some of the information, especially regarding bank fees, is still not understood by many refugees. The concerns we heard included account opening fees and maintenance fees, which can go up to 3,000 UGX.

In terms of gender, women were more likely to be in a saving group compared to men. However, when men join savings groups they are likely to save more, according to endline data. Men also take higher amounts of credit from a shop as compared to women.

Table 5: Financial Instruments and median balance/monthly contribution by gender

Information gap on the types of products and services FSPs offer is still high. There is an opportunity for financial institutions to offer the information in simple and different languages to allow refugees to understand the terms and conditions. This would be similar to what WFP does with the cash transfer program where they have been putting up information maps at the agents.

		% that have		Median monthly savings in UGX	
		Baseline	Endline	Baseline	Endline
Bank/SACCO					
	Male refugees	17%	15%	30,000 UGX	152,000 UGX
	Female refugees	16%	16%	200,000 UGX	57,000 UGX
Hidden at home					
	Male refugees	19%	56%	50,000 UGX	165,000 UGX
	Female refugees	33%	57%	30,000 UGX	77,500 UGX
ROSCA					
	Male refugees	13%	13%	103,000 UGX	160,000 UGX
	Female refugees	7%	12%	205,000 UGX	50,000 UGX
ASCA					
	Male refugees	31%	38%	85,000 UGX	250,000 UGX
	Female refugees	37%	52%	190,000 UGX	200,000 UGX
Loan from informal group					
	Male refugees	8%	13%	70,000 UGX	95,000 UGX
	Female refugees	1%	16%	31,500 UGX	60,000 UGX
MM account					
	Male refugees	38%	75%	8,000 UGX	5,030 UGX
	Female refugees	23%	48%	7,500 UGX	4,055 UGX
Informal Credit at shop					
	Male refugees	13%	23%	17,000 UGX	36,000 UGX
	Female refugees	15%	16%	8,000 UGX	18,250 UGX





06 Financial health

Financial health has become a core topic in the financial inclusion industry. It represents a lasting and meaningful change in how the industry sees itself creating impact. Financial health is both an organizing principle and a measurement framework for inclusive growth that goes beyond financial access for its own sake. Financial health focuses on four dimensions: day-to-day management, resilience, opportunities, and control ¹⁶.

From the research, Nakivale and Kampala exhibited low financial health with 15.6% and 15.4% as compared to the West Nile region with 56.7% in Palorinya and 69.7% in Bidi Bidi. A key question to ask is whether financial health reduces as the development agencies stop giving aid.

When looking at providing for the family, host communities had a lower incidence of sleeping hungry as compared to the refugee community (table 5 below). Similarly the host community was able to save for emergencies as compared to the refugee community. It was more dire in Nakivale and Kampala with only 21.9% and 26.9% refugees respectively able to save for emergencies.

FINANCIAL HEALTH INDEX

Ability to manage day to day:

- Never went without food during the last year
- Doesn't not have trouble making ends meet between income cycles
- Has a plan/budget for allocating income and expenses

Ability to cope with risk:

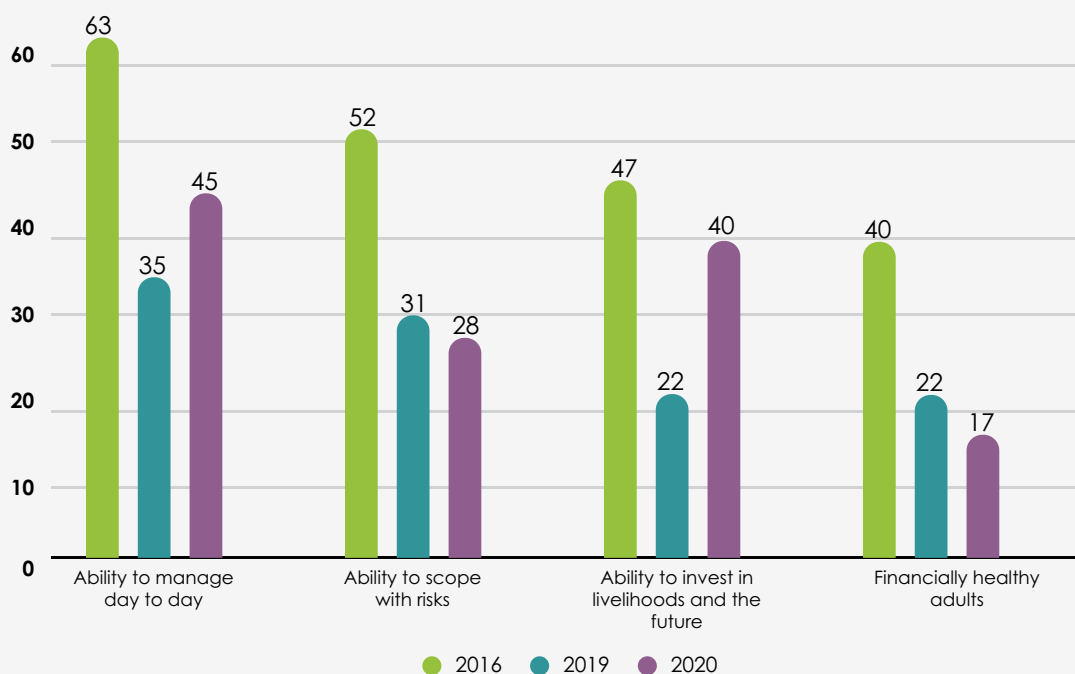
- Never went without medicine in the last year
- Regularly kept money aside for emergencies
- Can get hold of a lump sum within 3 days

Ability to invest in the future:

- Using savings or credit to invest in productive assets
- Education or old age; is using /plans to use savings
- Pension or investment income to make ends meet in old age; has been regularly putting aside money for the future

<https://www.fsdkenya.org/blogs-publications/blog/building-a-better-compass-creating-financial-inclusion-measures-that-are-allied-with-people-and-their-well-being-part-2/>

Figure 9: Trends in overall financial health



¹⁶ <https://www.fsdkenya.org/blogs-publications/blog/building-a-better-compass-creating-financial-inclusion-measures-that-are-allied-with-people-and-their-well-being-part-2/>

When asked if their financial status had improved compared to a year ago, only respondents in Palorinya mentioned an improvement as a result of access to credit from the savings group. In Nakivale and Kampala, most of the respondents said it had worsened.

Figure 10: Has your financial status improved/remained the same/worsened compared to one year ago?

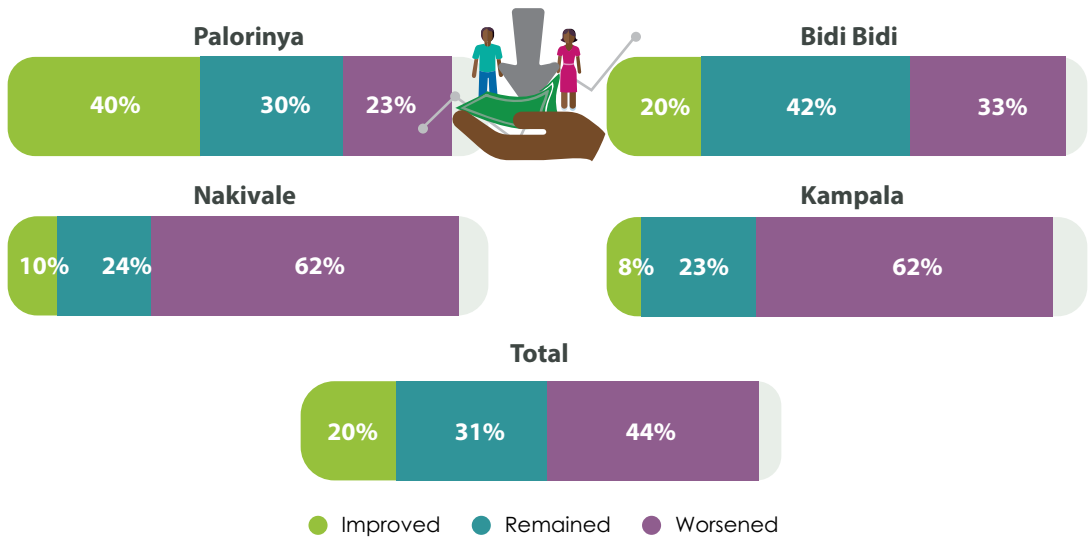
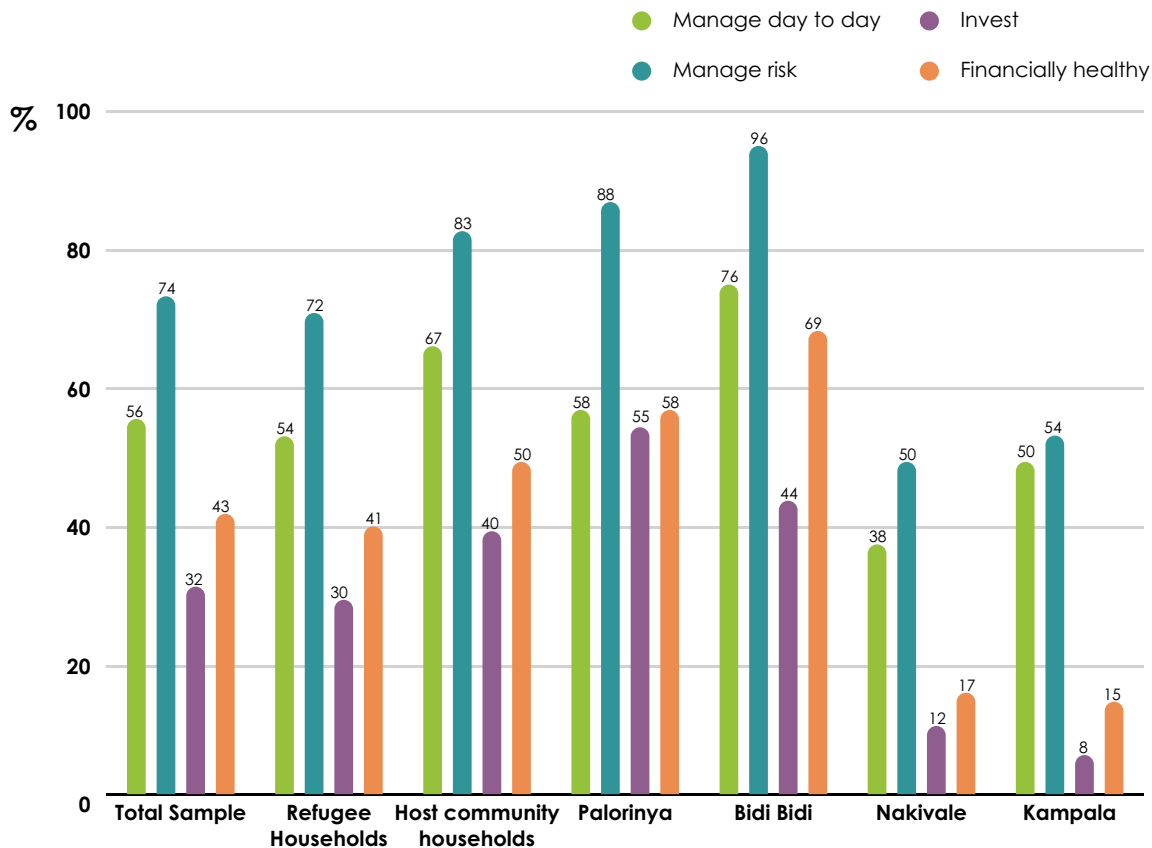
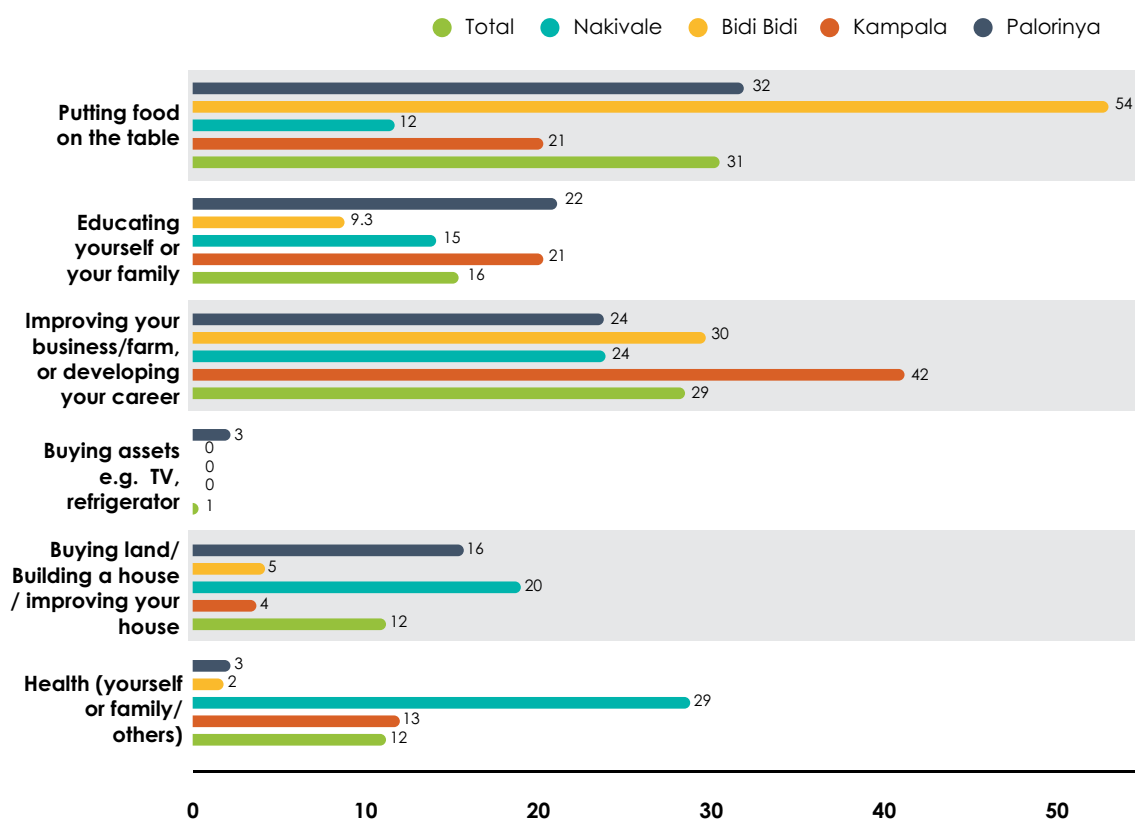


Figure 10 below highlights some of the challenges faced by Nakivale and Kampala respondents who struggled to manage day to day expenses and were unable to invest and save as compared to the West Nile region.

Figure 11: Overall financial health



The survey results shows that key priorities for refugees vary for the different locations: for Bidi Bidi and Palorinya it is putting food on the table, in Kampala it is improving business/ developing career opportunities and in Nakivale it is health. The chart explains how time spent at the settlement changes the driving priorities of refugees. In the first few years, refugees focus on settling and their main priority is accessing food. As they continue to settle and get more opportunities; their priorities are likely to change to health and improving their business. Buying assets is not a priority across the board.

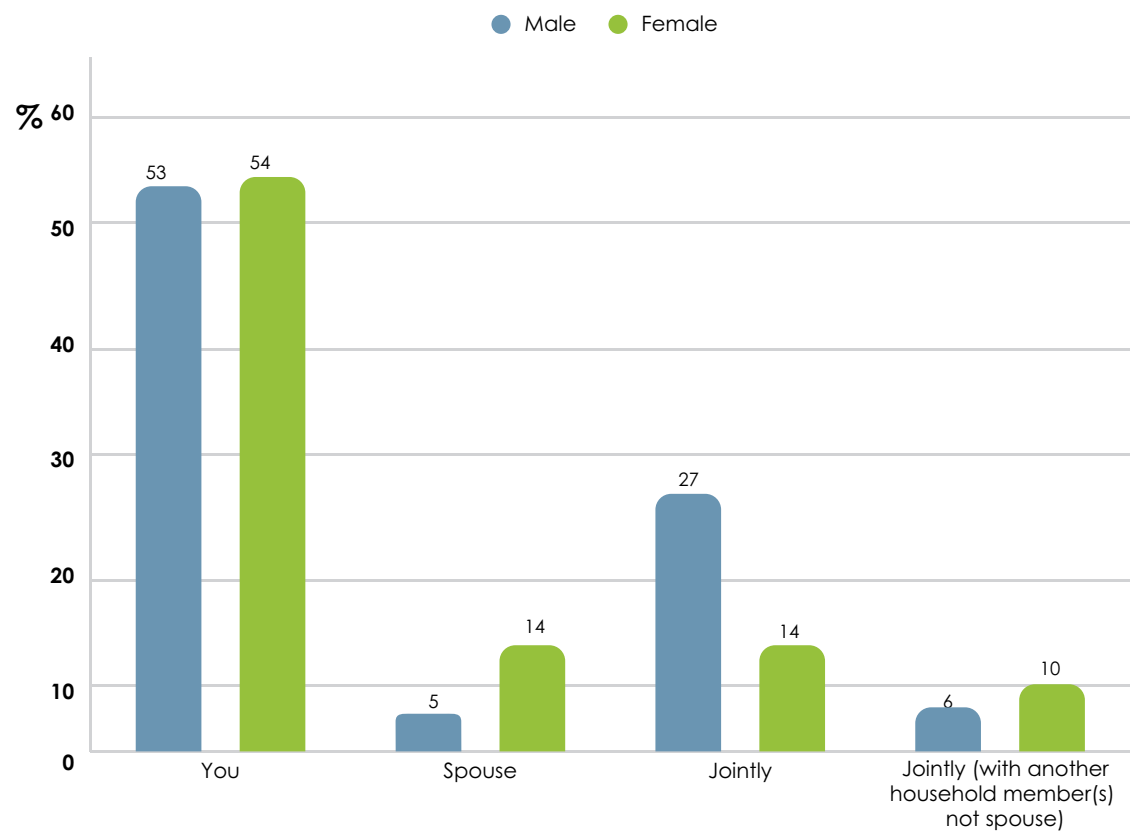
Figure 12: At this point of your life, which one of the following is MOST IMPORTANT to you?

Decision making is critical in every household. During the endline, a question was asked about how households make decisions. According to the survey results, almost half of the respondents were responsible for decision making in the households especially if they were the head of the households. When comparing male and female decision makers for large expenditures in the household, such as education, cows or TV purchase. In most cases, both genders highlight that they are the ones who made the decision. In some situations, the decision is made by the spouse with 13.5% of females stating their husbands are the ones who made the decision while only 5% of males stated it was their wives. Men highlighted that they also made the decision jointly in collaboration with the spouse as compared to women. This is an interesting insight as it point to men still having more decision making power.



Couple discussing their decision making process

Figure 13: Decision making on large expenditures





Transport provider in Palorinya settlement

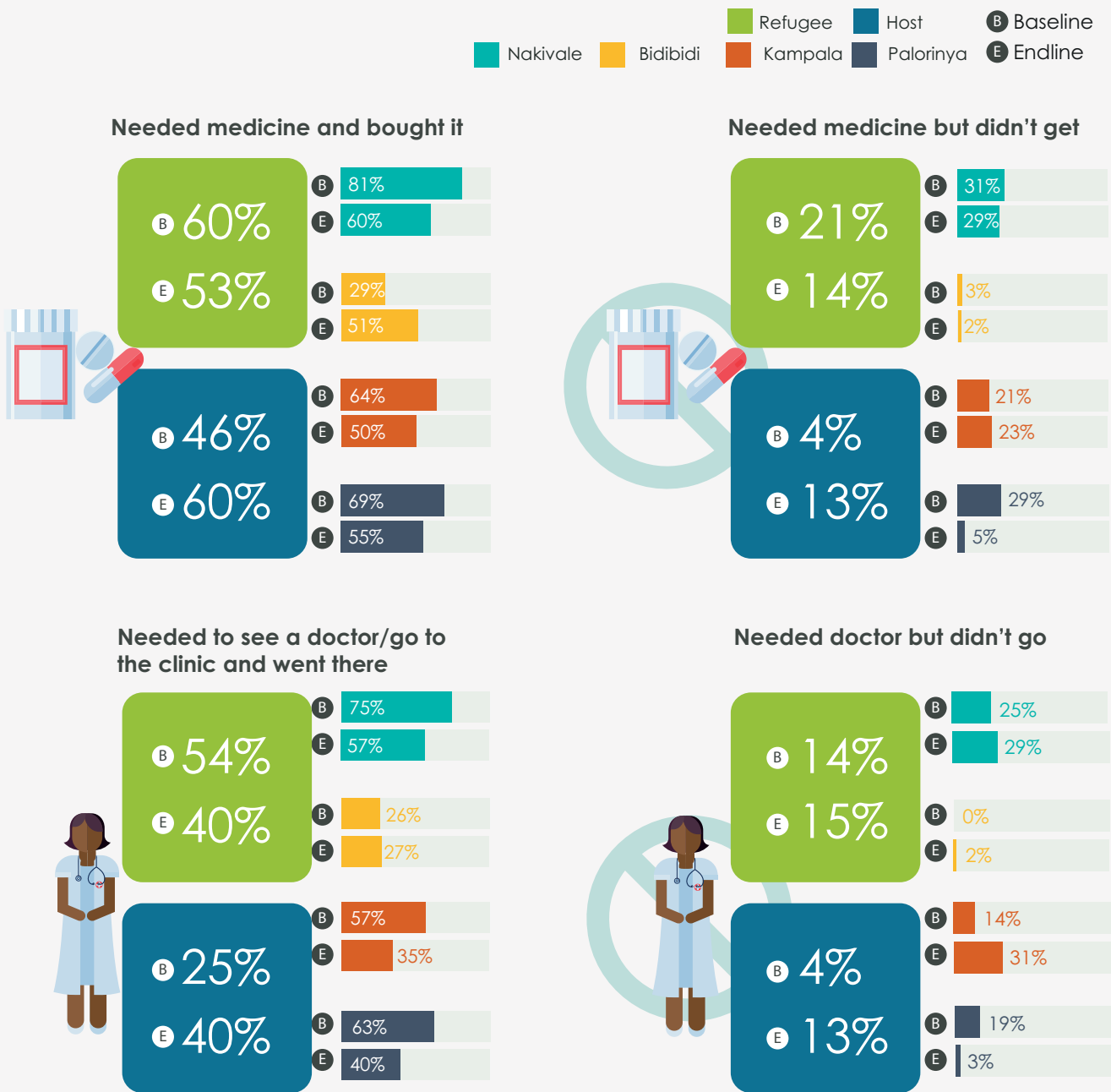
07 Events

Refugees have to deal with events periodically, these are major occurrences which require them to draw upon savings or to borrow additional funds, such as medical emergencies or participating in community events. In Table 6 below, we highlight some of the events they have experienced, and compare them to the baseline.

Medical costs were high with more than half of the total sample stating they needed to buy medicine. The median cost has significantly increased over the last two years from 5,000 UGX to 20,000 UGX. The cost of seeing a doctor has also increased among the refugee population. Most of the refugee population have ended up looking for alternative places to seek medical care due to the clinics at the settlements not having enough medicine.

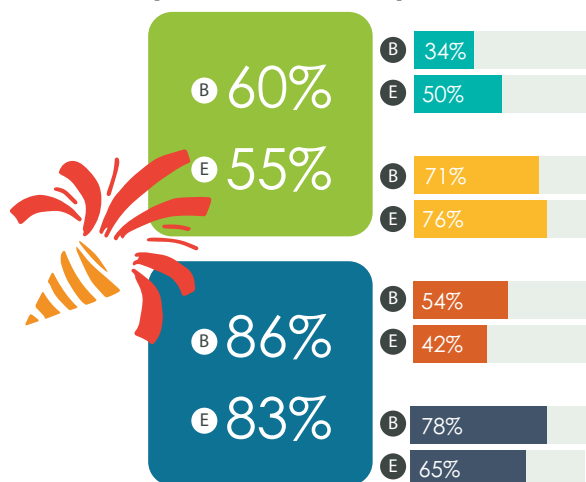
The cost of taking part in a feast, festival, or any kind of celebration (wedding or birth) has doubled between the baseline and endline. These events are expensive, which means they require respondents to have savings or borrow money.

In agricultural communities, especially in the West Nile region, people have suffered from pests both at home and in farms. Over the two year study period, there has been a reduction of pest problems in Nakivale area. There has also been an increase in the loss of crops. From the qualitative interviews, refugees mentioned having a bad year due to poor rains.

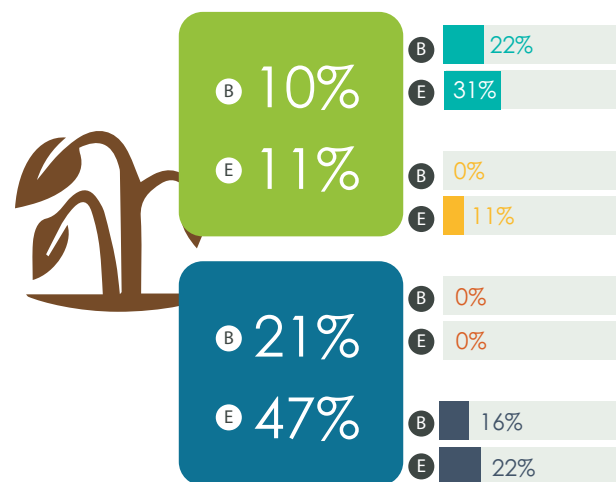




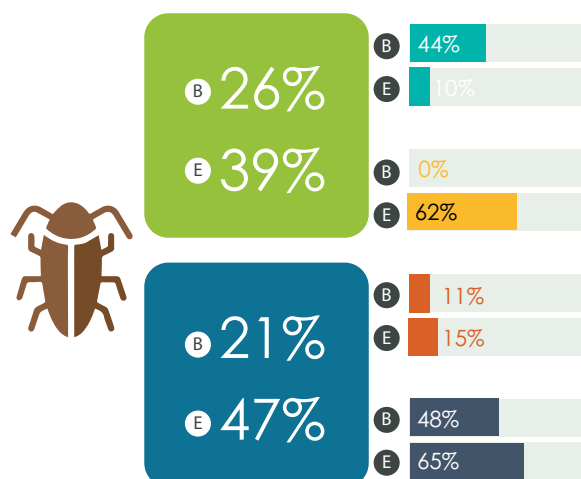
Cultural/religious festival (Christmas, Eid, etc)



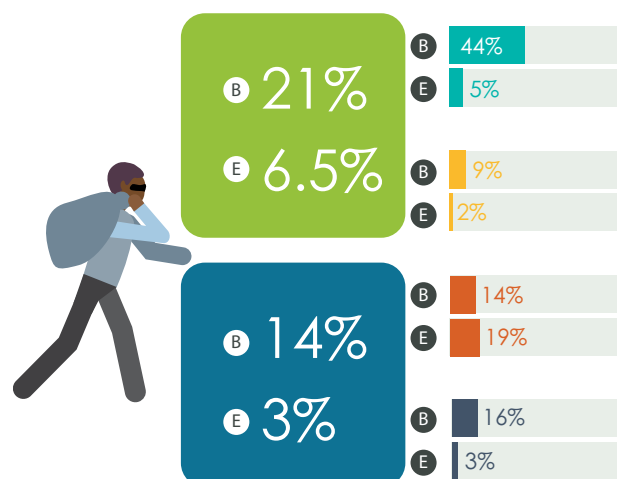
Lost crops



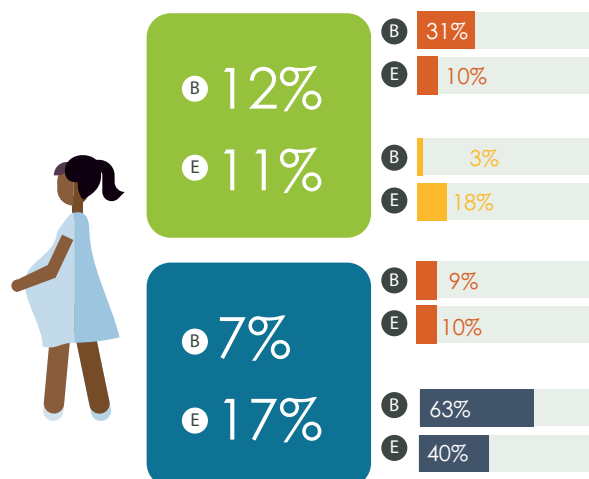
Have pests in the house/food



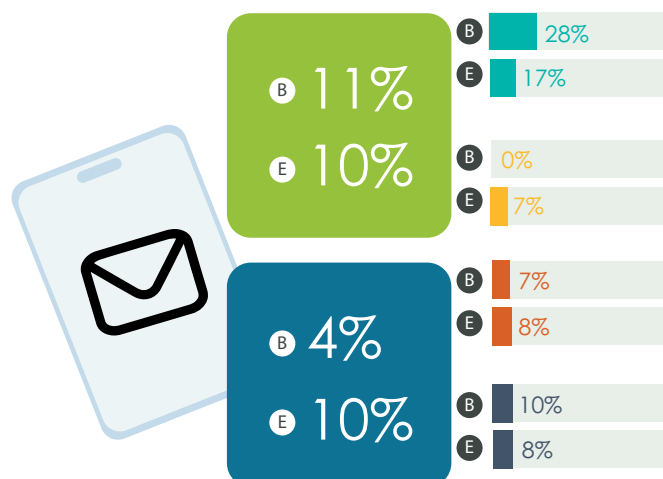
Lost money or goods through theft



Birth



Threatening message received either in person, through another person or through phone



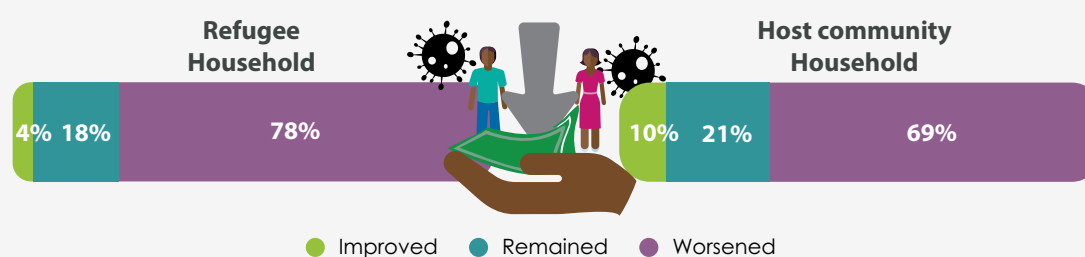


08 Impact of COVID

The serendipitous timing of this research allowed us to compare the periods before and immediately after the acute onset of COVID-19 pandemic to understand the financial impacts of this crisis on refugees' lives.

When COVID-19 hit Uganda in mid-March 2020, Uganda quickly adopted a number of containment measures to curb the spread of the virus. These measures included the closure of schools and restrictions on domestic and international travel. During this period, refugee income levels decreased more than those of the host communities. This was mainly due to their inability to travel to get stock from the nearest town, the inability of teachers and workers at schools to receive income during the closure and the reduction of cash based transfers and food rations during this time in particular.

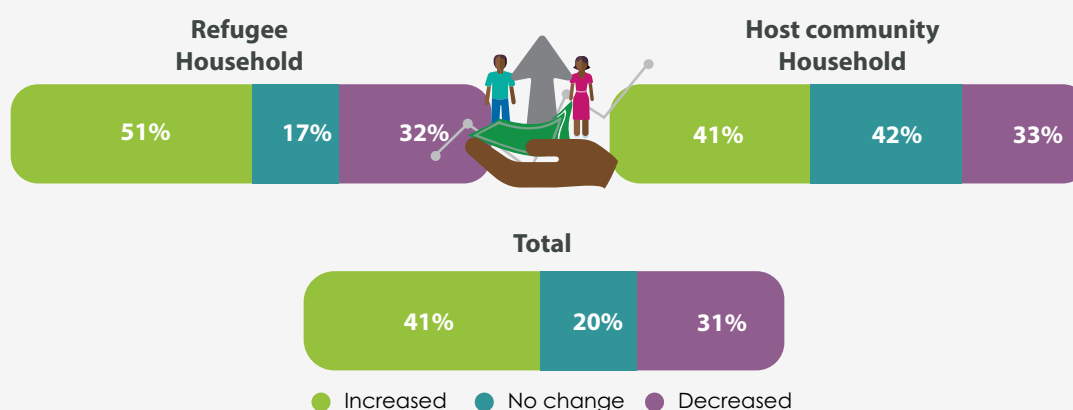
Figure 14: Impact of COVID-19 in income



The decrease of income was felt more in Nakivale settlement and in Kampala, with 72% in Nakivale stating their income decreased significantly. Those in Nakivale relied mostly on casual employment and self-employment. During the period of COVID-19 restrictions, casual jobs - especially digging for the host community - greatly reduced. Businesses also collapsed due to decreased revenues caused by these restrictions. Other reasons stated for decreased income include the reduction in food rations/ cash based transfers and increased medical expenses arising from ill-health among household members.

Between the baseline and the endline there was an increase in expenditure, as shown in figure 14. Food prices increased, negatively affecting the households and so did transportation costs. Unfortunately during this period, there was also a reduction of food rations/cash based transfers and refugees had to supplement these shortages by engaging in additional casual work, depending on remittances from family and friends and starting self-employment ventures. From the qualitative interviews, respondents also attributed increased domestic expenses to the need to cater for three meals a day, which was not the case when children were in school.

Figure 15: Change in expenses by household type



When asked how long they were able to survive before selling assets, the host community had a median of 4 weeks while refugees had a median of 2 weeks. This shows the volatility of the refugees; it is especially worse in Nakivale and Kampala where both study areas highlighted they could only survive 1 week. In Palorinya they were likely to survive 8 weeks.



09 Lessons from the project

FSD Africa and FSD Uganda offered grant support and technical assistance to three financial institutions over the period of two years. The aim for the grant was to catalyze provision of financial services and assess the impact of providing cash transfers through digital channels and agency banking model on refugee and host livelihoods. Since 2019, the three financial institutions have tested various financial products.

Some of the key lessons learned from the implementing partners include:



Equity Bank Uganda Limited (EBUL) is a commercial bank in Uganda. They provide refugees with fully-fledged bank accounts from which to access their humanitarian aid payments. They are key partners for the disbursement of cash transfers from several humanitarian aid agencies. EBUL has extended their existing agent banking network to refugee settlements and within host communities.

Financial products offered:

- Fully fledged bank accounts for refugees from which to access their humanitarian aid payments from World Food Program[1]. Each refugee customer is issued a debit card and each account can optionally be accessed through mobile phones using EBUL's banking platform and agents.
- Loan facility for Equity Bank's agents in the targeted communities
- Merchant acceptance of digital payments (biometric/PIN card) by selected shopkeepers and retailers within the settlement. Merchants are provided POS devices and given appropriate training and kits.



VisionFund Uganda (VFU) is the microfinance subsidiary of World Vision – a Christian relief, development and advocacy organization. VisionFund Uganda piloted a unique wholesale credit model within savings groups in West Nile region 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.

Financial product offered:

- Savings Group Linkage Loan: Loan amount of 50% of the savings group's previous share-out amount disbursed to the group. Loan repaid by the group
- Liability managed through group guarantee of savings groups that must be past 2nd cycle of share-out
- Disbursements and repayments made by mobile money
- Comprehensive financial literacy education conducted for each appraised group



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 provided refugees with a combination of savings and lending products.

Financial products offered:

- Village savings and loan association (VSLA) loans: Multi-purpose loans for savings groups.
- Youth loans: Collateral-based individual lending for commercial entrepreneurs and the service industry.
- Digitization of savings group records and offer of a digital financial & records management tool called Ledger Link.
- VSLA loans to Ledger Link-enabled savings groups using a generated credit score.

CASE STUDY

Fiona a 33 years old refugee lives with her 36 year old husband, their three biological children, a niece and a nephew in Nakivale. Both Fiona and her husband are tailors. Fiona used to sell tomatoes in the market but stopped due to the COVID-19 pandemic.

Fiona's household has experienced financial hardships since Uganda began dealing with the COVID-19 pandemic. The mobility restrictions meant that she couldn't go and work in long distance markets like before and she also couldn't take her sewing machine to the market to earn some money. Her husband became sick and was unable to sew clothes.

During that time, the batch based transfer was also reduced from 31,000 UGX to 22,000/= UGX per household member, making it difficult to buy food.

When things became tough, Fiona had to sell her sewing machine to take her son to the hospital. They shifted to another house because her previous house was leaking and also settled some debts. When the family did not have enough money to buy food, Fiona borrowed from friends, using her Equity Bank Uganda Limited card as security to get food from shops. Shopkeepers tended to trust her because she always paid back. They also receive food from friends as well. Currently, the household mainly depends on cash aid from WFP. Fiona has to incur transport costs to withdraw the money from Juru trading center. Fiona doesn't feel good about it.

Fiona saves in a ROSCA. This group is mainly to help its members during hard times like in case of deaths. She keeps her money at home with the belief that it is safe in the house. She used to save on her MTN mobile money account but stopped because her income reduced.



The number of incidences for health shows the need to offer microinsurance products for healthcare. Even though refugees can access healthcare in settlement camps, in most cases it's not enough. Access to insurance will help refugees access healthcare as quickly as possible.



Farmer tilling vegetable garden

Product development and refinement

The project implementing partners had to customize their products to the refugee context. In some cases, new products had to be developed to meet the requirements of refugees. For example, RUFI had to develop a loan product, SMILE, which offered linkages to record-keeping and bank. In other cases, it was a matter of adding extra features. For example Equity Bank Uganda Limited providing credit to their agents to solve the liquidity problem. VisionFund Uganda had to develop tools such as Group Quality Assessment Checklist to evaluate the groups they were going to be working with and an app to improve the registration of clients in the field so as to reduce transport costs for the customer.

Staff capacity building

As part of the product launch, the implementing partners had to train their staff to improve their understanding of the products and learning new skills such as digitizing of data. For example, staff had to be trained on loan re-scheduling. The teams were also trained on how to engage with refugees. In some cases, the implementing partners hired refugees to support their team especially with the language barrier e.g. RUFI has community-based trainers (CBTs) who were useful in identifying and locating saving groups.

On the ground presence

Having presence in the settlement is important. There has been an increase in agency banking in most settlements as more and more financial institutions are seeing the need to be closer to their customers. This is no different with the implementing partners. Equity Bank Uganda Limited has agents on the ground who they support both financially and operationally. For RUFI and VisionFund Uganda, field officers are often seen as the agents of change because the savings group trust them. The field officers have to translate and use simple language to explain the basics and workings of the financial products. In the first few months of transitioning, it is critical that the field officers attend the meeting to help address issues and retrain members if needed. Having people on the ground helps to address any challenges like answering questions customers may have, and being able to understand the livelihoods of the group members.

Digitization of groups

RUFI and VisionFund Uganda initiated a process to digitize savings groups using Grameen's Ledger Link and Ensibuuko's Mobis platforms. Both organizations used field officers and knowledgeable group members to help train other group members to use technology. The financial institutions typically selected groups whose members had smartphones or were familiar with technology as well as those who were relatively well educated and literate. VisionFund Uganda groups were more enthusiastic about adopting technology as compared to the RUFI groups. Both groups complained about pricing and transaction charges.

Introducing technology to groups is a time intensive endeavor especially because many of the groups comprise both digital literate and illiterate members.

Even though there has been an increase in mobile phone access, smartphone penetration is still low therefore access to mobile apps is limited.

Some of the recommendations given by the refugees on digital platform include:

1. Use simple terminology and use local language.
2. Reduce costs associated with the digital platform including mobile money charges, bank-wallet/wallet-bank charges, data bundle costs e.t.c.
3. Improve access and proximity to mobile money agents/bank agents. The agents would also need to have adequate float.

Partnerships are critical

The three implementing partners saw the importance of partnerships in deploying their products. RUFI worked with Centenary bank, a leading tier-1 financial institution in the country, to help refugees and host communities open bank accounts either for the savings groups or also for their own individual use. RUFI were able to help their customers navigate the onboarding process and sign-up for their savings group. RUFI also acted as a Centenary agent to help with the float and since they have offices at the settlements it was easier for refugees to access the bank.

VisionFund Uganda also partnered with other NGOs that offered literacy training for savings groups. Organizations like Danish Church Aid (DCA), International Rescue Committee (IRC) and World Vision, who have been training savings groups were key partners as VisionFund Uganda started supporting groups in their second cycle. VFU accessed a lot of the savings groups from these NGOs and profiled them for lending at the beginning of the project. For Equity Bank Uganda Limited, their partnership with WFP and OPM was critical in providing a ready customer base, ensuring the availability of funds and that access and safety of the funds were supported.

All the three partners confirmed that they would have been unable to have the same impact if it was not for the partnerships. Through partnerships an FSP doesn't have to do all the work by themselves. They can work with multiple partners to provide services. For example, one partner can offer the literacy program while another partner can offer the mechanism for implementing.

A contractual agreement is essential for an effective partnership. A contract needs to clearly outline the roles and responsibilities of each partner. A key lesson the implementing partners mentioned is to be aware that partnerships take a while to be established and one should factor this in when planning roll out. In some cases, the implementing partners had quick wins with smaller companies as the bureaucracy and approvals take a shorter time. Sometimes a less ambitious partnership can achieve more.

Impact of access to loans

The three partners also offered loans to their customers. RUFI and VisionFund Uganda offered the loans through savings groups while Equity Bank Uganda Limited offered loans to their agents and later a few groups as well. From the diaries research, savings groups are really valued as they play a huge role in uplifting and changing members' lives economically. The money from the payouts which occur every year is used to support the group members. In the last year, we saw some of the respondents starting new business, constructing a house and buying assets like solar panels.

Refugees and host communities like savings groups as they find it easier to access loans, being able to save money in a strict but friendly way and keeping their money in a safe place. They appreciate that their contribution and interest comes back to them at the end of the cycle. The groups are not just financial but also social in nature, where they support each other during tough times, for example, funerals. However, it is not rosy all the time. In some cases, some of the savings groups had their boxes stolen from the treasurers' house and in other cases, poor record-keeping has led to the groups losing money. Digitization of records helps in alleviating some of these issues.

Digitization of some aspects of the savings group operations have helped the partners in assessing the groups such as the registration of clients, record keeping, assessments being done through Open Data Kit (ODK), the development of checklists.

Agency banking is a cost-effective way of managing risk, improving financial inclusion, and ensuring a broader customer base. Agents present in communities can build trust with refugees. This has benefited Equity Bank Uganda Limited because they can train agents to pass knowledge to their customers who are refugees. Equity Bank Uganda Limited has also been able to offer loans to agents to help with the e-float challenges. This has been impactful as the agents now have money to offer withdrawal services to the refugees. It is important to note that there has been a growth in liquidity levels of the agents, which has been witnessed through the reduction in the number of times agents get money from the cash in transit (CIT) vans. This is critical in terms of the sustainability of the model. It also alludes to trust amongst the refugees because there are no liquidity issues every time they want to cash out.

Digital payments

Merchants are a critical part of the ecosystem because refugees rely on them to buy food and other necessities. Unlike agents who earn commission, merchants pay the bank a service commission for transactions. Equity Bank Uganda Limited waived the merchant service fee and gave them free devices as an incentive to offer digital payments. Additional incentives such as linking merchants to supply chains to access cheaper goods and getting free transportation to their locations can enable them to pass the rebate to their clients.

Navigating COVID-19

The pandemic highlighted the need for digitization amongst organizations working with refugees. WFP had to recruit households to their cash transfer program with Equity Bank Uganda Limited due to new measures and efforts implemented to prevent COVID-19. In Nakivale, they had to switch from biometric fingerprint verification to debit cards with 4-digit PINs to avoid physical contact and the spread of COVID-19. Unfortunately, this created additional challenges as people forgot their PINs, and there was a need to retrain them on how to keep their PINs safely.

RUFI customers warmed up to digitizing their savings group records and bank accounts after a group cash box was stolen at the beginning of the pandemic. It also created an opportunity to enroll households for mobile banking to avoid contact transactions. This was also useful to households because they did not need to go to the agent to withdraw; they could do direct P2P transactions. More agencies also started engaging in partnership conversations with the banks to be able to provide aid digitally from cash/in-kind.

At the onset of the pandemic, savings groups were not meeting anymore. This impacted contributions, loan disbursements, and recoveries, especially during the first three months. To curb these challenges, the implementing partners encouraged the savings group to meet up in smaller groups (2-5 people) where they were able to save and give the money to the treasurer. This strategy encouraged VisionFund and RUFI savings groups to continue saving. However, there was a challenge in repaying loans. The implementing partners had to restructure these loans to help refugees and host communities navigate the pandemic. Some restructuring options included increasing repayments and offering grace periods while stopping interest for about three months. This was useful for the customers as some of the refugees and host community lost their jobs and sources of income, making it difficult to repay.

Loan officers were also unable to travel to the settlements to talk to the savings groups members; they moved the communication to mobile phones, which helped in some of the cases. During the early stages, the portfolio at risk (PAR) 30 days of two of the implementing partners went up to 50%, but by Nov 2021, they had dropped to PAR30 days 3-15%. The partners are still engaging the refugees to have the PAR30 days to be less than 10%.

Key learnings for the partners during COVID-19 were that savings groups have proven to be resilient, especially in the West Nile region, and can bounce back.

Key takeaways

The importance of timing and pacing: Despite the promising outcomes with refugees, it is important for FSPs to progressively take on new market segments with discretion. FSPs need to know when to be flexible and when to pivot their offerings. Equity Bank Uganda Limited is now offering credit products two years after facilitating cash transfers for refugees. Time and pacing have been important tools in achieving this.

To create a true cash-lite or cashless economy, the merchant value proposition has to be intently revisited including the restructuring of the commercials and incentive structure so as to encourage merchants to advocate for its use.

Group leaders are critical to the success of a group. It is important to conduct proper due diligence with the group e.g. attending the meetings, reviewing the records and the group constitution. VisionFund Uganda and RUFI worked with groups that have finished the first cycle.

We hope this data can positively impact the lives of refugees in Uganda by informing humanitarian service providers, MNOs, FSPs and policy makers working in the country.

IMPACT OF COVID-19

Grace is a single mother who lives with 6 household members in the Palorinya refugee settlement. Her major sources of income are tailoring clothes and plaiting hair. Grace rents a room at the Morobi trading center where she does her tailoring work. Her income varies depending on the season. Her tailoring work peaks during the festive periods and when children are about to go back to school. During the low seasons, she plaits hair to supplement her income. She charges between 4,000/- and 15,000/- UGX depending on the style of hair and age of her customer. She also grows vegetables in her compound during rainy seasons and she uses this to feed her family and also sells some to get income.

As the only breadwinner, Grace's income is usually affected when she is unable to work. There was a time when she fell sick for 2 weeks and had to spend over 150,000 UGX on medication, transport to clinics and food yet she was not working. It's moments like this that encourage her to save for emergencies and the future. If she had not saved some money, her family would have starved or she would have died in the house without medication.

Grace keeps money at home for running her business and emergencies since she can access it as soon as she needs. She is a member of two ASCAs. Her weekly savings in these groups increased from between 2,000 and 6,000 UGX (October 2020 collection) to between 6,000 and 10,000 UGX (February 2021 collection) and she says that she is working hard to save more money because she noticed that these savings help her a lot at the end of the year when the groups share out the savings.

The money that she received during the last share out helped her to add stock to her tailoring business, buy clothes for her family during the Christmas season and also to feed her family during that season. Being a member of a savings group is the reason she has managed to take care of her household since the savings groups encourage her to work hard, to save and her group members also give her good advice and support whenever she has any kind of problem. She also says that if it wasn't for her savings group, she wouldn't have known anything about RUFI where she can get loans at low interest rates.

Grace has plans of setting up her own tailoring school in the settlement in future to boost her income. She has good knowledge of tailoring and she thinks that this could also help girls to have a source of income if they get tailoring knowledge.



10. Recommendations



Branchless banking

From our research, access is still an issue. In the settlements, agents are mostly found at the base camp. A key recommendation is to have more agents on the ground and especially in different locations of the settlement as this would reduce both the time and cost of accessing these services. Liquidity is also challenge. Building merchants' networks can assist with easing the need for cash outs. Several models have been tested to encourage person-to-business (P2B) transactions. One example that has worked in other ecosystems is the cashback mechanism where a % is returned to your card if your pay digitally.



Policy work

One can easily see the impact of the KYC policy change on mobile money uptake and usage. This was made easier with the collaboration between UCC and UNHCR. By giving access to the refugees database, UCC was able to share with Telcos and that made it easier for refugees to open mobile money accounts. Similar strategy should be applied for banking. A collaboration between the Bank of Uganda and UNHCR could achieve this and unlock access for refugees who would benefit to have bank accounts.



Information sensitization

From the research we found there is still an information gap on the types of products and services FSPs offer as well as little knowledge on fees, especially for opening bank accounts and operating costs. Sharing information through agents would be ideal as the customers would have someone to ask questions. Flyers and handouts in the local languages would also be key, similar to the cash transfer program where they highlight step by step through a diagram. Telcos and banks could use similar approaches in educating the refugees.



Upskilling/ skills set

41% of the sample are involved in some form of agriculture. It is essential to train respondents on new farming techniques to help with yield output, which has become more critical as cash transfers and food rations continue to reduce. Building the capacity of refugees to learn about different types of crops and farming methods could help especially climate-resilient agricultural practices to tackle the challenge of climate change. Facilitating access to inputs is also critical to getting a higher yield.



Microinsurance

In the last 2 years, hospitalizations and outpatient services have increased among the refugee population. The current offering by NGOs is not enough to cater for all the needs. We found refugees were saving for emergencies like hospitalization at home or in the savings groups. There is a need to offer a microinsurance product that could protect refugees for these events. The product would need to be flexible either with weekly or monthly installments and be able to cater for both in-patient and out-patient services.



Digitization

As more and more financial institutions think about digitization for refugees, it is important to keep the needs of the end user central in planning and execution. As mentioned, most refugees still don't have access to smartphones, likely to be digitally illiterate and also have low levels of trust in financial institutions. It is critical to solve any issues as soon as they occur to create trust with the customers. The product needs to be in a simple language that can be easily understood.



Sustainable energy solutions

Access to affordable and sustainable clean energy sources in settlements is limited. Consequently, refugee and host communities rely heavily on charcoal and firewood as the preferred fuels for heating and cooking. There is an opportunity for PAYGo solar and clean energy companies to provide access to sustainable and affordable energy solutions via a pay-as-you-go model that reduces the financial burden while reducing environmental degradation.

Annexes

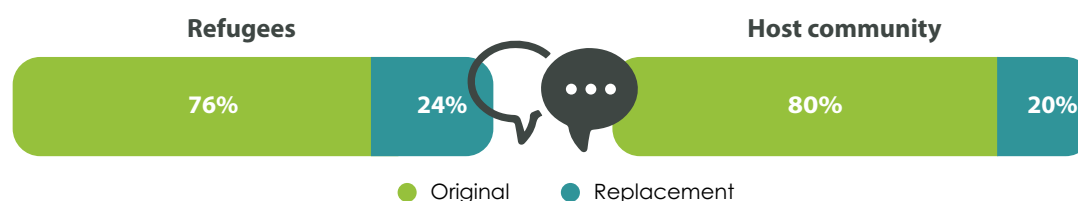
Annex 1: Sampling and methodology

During the baseline, surveys were conducted face-to-face in the homes of the respondents. The total sample size was 155 individuals selected from four areas. Within each area, households were sampled from three settlements and from Kampala. For each of the settlements, we selected about 10 households in the host communities using systematic random sampling. In Kampala, we used a convenience sampling method to select refugees and did not include the host population. Adult individuals with at least one income source were then selected from those households using a Kish grid.

Sample from each area

Area	Refugee (Baseline)	Host community (Baseline)	Refugee (Endline)	Host community (Endline)	Total Baseline	Total Endline
Total	127	28	123	30	155	153
Nakivale	32	10	32	10	42	42
Bidi Bidi	35	10	35	10	45	45
Kampala	28		26	0	28	26
Palorinya	32	8	30	10	40	40

During the endline, the team was not able to find some of the same people that were interviewed during the baseline. They were replaced with similar characteristics e.g. age, origin, educational level. In the end a total of 30 respondents were replaced.



Annex 2: Incomes by settlements

		% that have		Median monthly income	
		Baseline	Endline	Baseline	Endline
Regular Employment					
	Palorinya	0.00%	0.00%	400,000 UGX	NA
	Bidi Bidi	6.70%	4.40%	330,000 UGX	225,000 UGX
	Nakivale	7.10%	14.30%	200,000 UGX	49,500 UGX
	Kampala	7.70%	11.50%	210,000 UGX	100,000 UGX
Casual employment					
	Palorinya	55.00%	57.50%	10,000 UGX	12,500 UGX
	Bidi Bidi	15.60%	26.70%	3,000 UGX	16,250 UGX
	Nakivale	31.00%	19.00%	58,000 UGX	66,000 UGX
	Kampala	19.20%	19.20%	43,750 UGX	715,000 UGX
Self-employment					
	Palorinya	35.00%	40.00%	100,000 UGX	160,000 UGX
	Bidi Bidi	73.30%	66.70%	200,000 UGX	200,000 UGX
	Nakivale	35.70%	47.60%	130,000 UGX	160,000 UGX
	Kampala	57.70%	65.40%	150,000 UGX	200,000 UGX
Non-employment					
	Palorinya	55.00%	70.00%	35,500 UGX	160,000 UGX

		% that have		Median monthly income	
	Bidi Bidi	77.80%	71.10%	111,250 UGX	180,000 UGX
	Nakivale	69.00%	81.00%	93,000 UGX	19,000 UGX
	Kampala	57.70%	53.80%	124,000 UGX	110,000 UGX
Rental income					
	Palorinya	0.00%	0.00%	1,000,000 UGX	NA
	Bidi Bidi	0.00%	4.40%	150,000 UGX	390,000 UGX
	Nakivale	0.00%	4.80%	NA	72,500 UGX
	Kampala	3.80%	0.00%	150,000 UGX	NA
Agricultural income					
	Palorinya	47.50%	55.00%	60,000 UGX	77,500 UGX
	Bidi Bidi	13.30%	48.90%	61,667 UGX	53,333 UGX
	Nakivale	42.90%	45.20%	27,167 UGX	39,000 UGX
	Kampala	0.00%	0.00%	30,000 UGX	NA
Contractual Employment					
	Palorinya	0.00%	0.00%	142,500 UGX	NA
	Bidi Bidi	8.90%	0.00%	110,000 UGX	NA
	Nakivale	4.80%	4.80%	60,000 UGX	105,000 UGX
	Kampala	3.80%	0.00%	30,000 UGX	NA
Other Activities					
	Palorinya	10.00%	22.50%	1,500 UGX	7,500 UGX
	Bidi Bidi	15.60%	20.00%	35,200 UGX	3,000 UGX
	Nakivale	7.10%	0.00%	10,000 UGX	NA
	Kampala	0.00%	3.80%	NA	15,000 UGX

Annex 3: Financial Instruments by settlements

		% that have		Median monthly income	
		Baseline	Endline	Baseline	Endline
Bank/SACCO					
	Palorinya	2.50%	7.50%	400,000 UGX	970,000 UGX
	Bidi Bidi	17.80%	4.40%	1,750 UGX	1,020,000 UGX
	Nakivale	33.30%	28.60%	66,000 UGX	60,000 UGX
	Kampala	7.70%	19.20%	200,000 UGX	65,000 UGX
Hidden at home					
	Palorinya	50.00%	90.00%	40,000 UGX	82,500 UGX
	Bidi Bidi	28.90%	82.20%	37,000 UGX	100,000 UGX
	Nakivale	21.40%	26.20%	239,000 UGX	50,000 UGX
	Kampala	15.40%	23.10%	20,000 UGX	90,000 UGX
ROSCA					
	Palorinya	2.50%	0.00%	325,000 UGX	.
	Bidi Bidi	13.30%	13.30%	505,000 UGX	25,000 UGX
	Nakivale	21.40%	23.80%	75,000 UGX	60,000 UGX
	Kampala	7.70%	11.50%	325,000 UGX	204,000 UGX
ASCA					
	Palorinya	70.00%	52.50%	100,000 UGX	350,000 UGX

		% that have		Median monthly income	
	Bidi Bidi	57.80%	68.90%	68,000 UGX	300,000 UGX
	Nakivale	28.60%	28.60%	290,000 UGX	150,000 UGX
	Kampala	7.70%	34.60%	200,000 UGX	50,000 UGX
Loan from informal group					
	Palorinya	22.50%	22.50%	60,000 UGX	50,000 UGX
	Bidi Bidi	2.20%	17.80%	33,000 UGX	107,500 UGX
	Nakivale	11.90%	14.30%	4,135,000 UGX	90,000 UGX
	Kampala	0.00%	7.70%	.	225,000 UGX
MM account					
	Palorinya	37.50%	55.00%	5,900 UGX	4,500 UGX
	Bidi Bidi	37.80%	62.20%	20,000 UGX	11,000 UGX
	Nakivale	45.20%	64.30%	5,000 UGX	32,500 UGX
	Kampala	15.40%	53.80%	1,200 UGX	3,500 UGX
Informal Credit at shop					
	Palorinya	5.00%	7.50%	2,500 UGX	5,000 UGX
	Bidi Bidi	8.90%	8.90%	7,000 UGX	7,500 UGX
	Nakivale	16.70%	35.70%	17,000 UGX	36,000 UGX
	Kampala	19.20%	23.10%	127,000 UGX	18,750 UGX

Annex 4: Events comparison between baseline and endline

	Baseline			Endline		
	% of sample	Average number of times	Median cost (UGX)	% of sample	Average number of times	Median cost (UGX)
Needed medicine and bought it						
Total sample	57%	3	5,000 UGX	54%	2	20,000 UGX
Refugee community	60%	3	5,000 UGX	53%	2	15,000 UGX
Host community	46%	2	23,000 UGX	60%	2	20,000 UGX
Nakivale	81%	4	8,000 UGX	60%	2	50,000 UGX
Bidi Bidi	29%	2	12,000 UGX	51%	3	17,500 UGX
Kampala	64%	2	3,000 UGX	50%	1	10,000 UGX
Palorinya	69%	3	4,000 UGX	55%	1	16,500 UGX
Cultural/religious festival (Christmas, Eid, etc)						
Total sample	65%	1	57,000 UGX	60%	1	100,000 UGX
Refugee community	60%	1	50,000 UGX	55%	1	87,500 UGX
Host community	86%	2	100,000 UGX	83%	1	100,000 UGX
Nakivale	34%	1	30,000 UGX	50%	1	100,000 UGX
Bidi Bidi	71%	1	95,000 UGX	76%	1	100,000 UGX
Kampala	54%	1	35,000 UGX	42%	1.5	80,000 UGX
Palorinya	78%	1	50,000 UGX	65%	1	100,000 UGX

	Baseline			Endline		
	% of sample	Average number of times	Median cost (UGX)	% of sample	Average number of times	Median cost (UGX)
Needed to see a doctor/go to the clinic and went there						
Total sample	49%	3	10,000 UGX	40%	2	21,500 UGX
Refugee community	54%	3	10,000 UGX	40%	2	15,000 UGX
Host community	25%	2	23,000 UGX	40%	2.5	21,500 UGX
Nakivale	75%	4	10,000 UGX	57%	2	50,000 UGX
Bidi Bidi	26%	3	27,000 UGX	27%	2	20,000 UGX
Kampala	57%	2	7,000 UGX	35%	1.5	17,000 UGX
Palorinya	63%	3	3,000 UGX	40%	2	12,500 UGX

Have pests in the house/food						
Total sample	25%	6		41%	4	
Refugee community	25%	5		39%	4.5	
Host community	21%	13		47%	3	
Nakivale	44%	3		10%	2	
Bidi Bidi	0%	NA		62%	4	
Kampala	11%	2		15%	4.5	
Palorinya	48%	8		65%	6	

Lost money or goods through theft						
Total sample	19%	1	100,000 UGX	6%	1	275,000 UGX
Refugee community	21%	1	100,000 UGX	7%	1	250,000 UGX
Host community	14%	2	103,000 UGX	3%	1	60,000 UGX
Nakivale	44%	1	100,000 UGX	5%	1	200,000 UGX
Bidi Bidi	9%	1	300,000 UGX	2%	1	30,000 UGX
Kampala	14%	1	200,000 UGX	19%	1	600,000 UGX
Palorinya	16%	1	30,000 UGX	3%	1	460,000 UGX

Needed medicine but didn't get						
Total sample	18%	3		14%	2	
Refugee community	21%	3		14%	3	
Host community	4%	3		13%	2	
Nakivale	31%	4		29%	2	
Bidi Bidi	3%	1		2%	1	
Kampala	21%	2		23%	3	
Palorinya	29%	2		5%	2.5	

	Baseline			Endline		
	% of sample	Average number of times	Median cost (UGX)	% of sample	Average number of times	Median cost (UGX)
Needed doctor but didn't go						
Total sample	12%	3		14%	2	
Refugee community	14%	3		15%	2	
Host community	4%	1		13%	1.5	
Nakivale	25%	4		29%	2	
Bidi Bidi	0%	NA		2%	1	
Kampala	14%	2		31%	2.5	
Palorinya	19%	2		3%	2	

Lost crops						
Total sample	12%	1	200,000 UGX	18%	1	100,000 UGX
Refugee community	10%	1	177,500 UGX	11%	1	150,000 UGX
Host community	21%	2	200,000 UGX	47%	1	100,000 UGX
Nakivale	22%	2	290,000 UGX	31%	1	150,000 UGX
Bidi Bidi	0%	NA	NA	11%	1	150,000 UGX
Kampala	0%	NA	NA	0%	NA	NA
Palorinya	16%	1	137,500 UGX	23%	2	60,000 UGX

Birth						
Total sample	11%	1	15,000 UGX	12%	1	50,000 UGX
Refugee community	12%	1	15,000 UGX	11%	1	50,000 UGX
Host community	7%	1	115,000 UGX	17%	1	50,000 UGX
Nakivale	31%	1	15,000 UGX	10%	1	50,000 UGX
Bidi Bidi	3%	1	5,000 UGX	18%	1	40,000 UGX
Kampala	4%	1	50,000 UGX	8%	1	475,000 UGX
Palorinya	9%	1	9,500 UGX	10%	1	55,000 UGX

Threatening message received either in person, through another person or through phone						
Total sample	10%	2		10%	3	
Refugee community	11%	2		10%	2.5	
Host community	4%	3		10%	4	
Nakivale	28%	2		17%	2	
Bidi Bidi	0%	NA		7%	1	
Kampala	7%	1		8%	6	
Palorinya	10%	1		8%	4	



Refugee microbusinesses