



Financial Lives of Refugees in Uganda

Highlights of the Endline Survey
January 2022



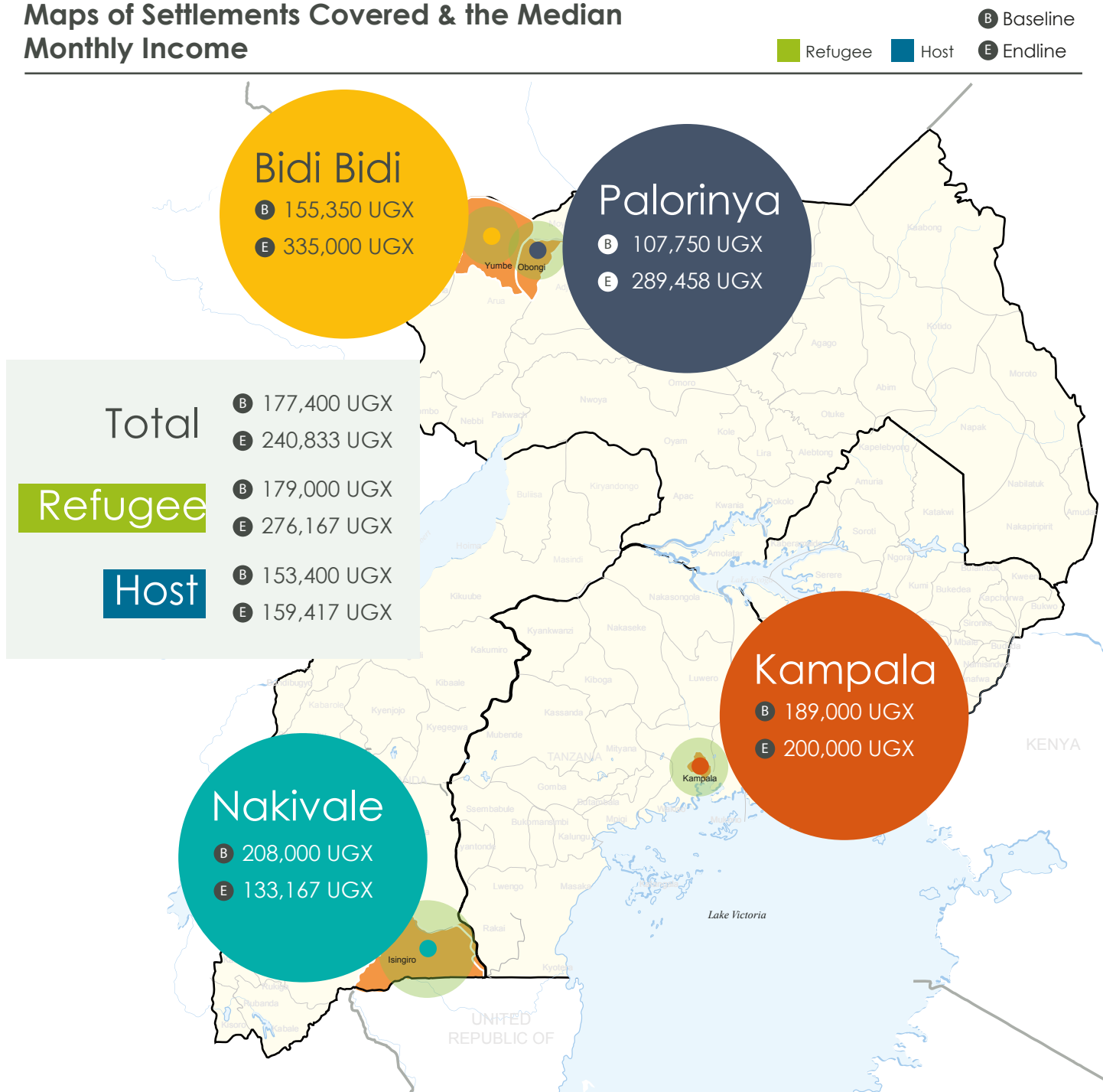
Project Overview

The Financial Inclusion for Refugees Project (FI4R) was launched by Financial Sector Deepening Uganda (FSD Uganda) and FSD Africa in 2019 to support financial service providers (FSPs) to offer financial services to refugees and host communities. In addition, the project in collaboration with BFA Global conducted refugee financial diaries in Uganda to provide insights into the financial strategies employed by refugees over time to build their livelihoods and manage their finances.

Endline Objectives

1. To understand financial products in use by the refugees & hosts and the changes from the baseline to the endline.
2. To provide ongoing research findings to the project partners that were testing new products.
3. To assess how new financial products were used and the impact on refugees and host community.

Maps of Settlements Covered & the Median Monthly Income



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

The baseline was conducted in Q1 of 2020
The endline was conducted in Q4 of 2021

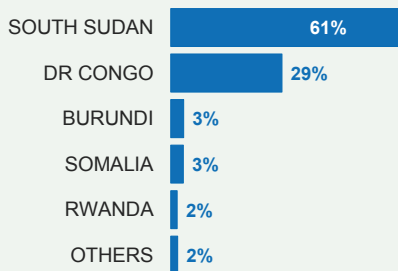
Refugee and Asylum seekers in Uganda

E

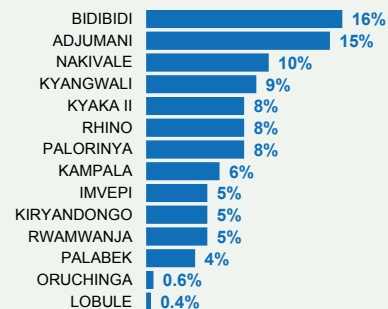
Total refugees and asylum-seekers

1,573,291

Countries of origin



Refugees per settlement



Source: UNHCR Representatation in Uganda December 2021

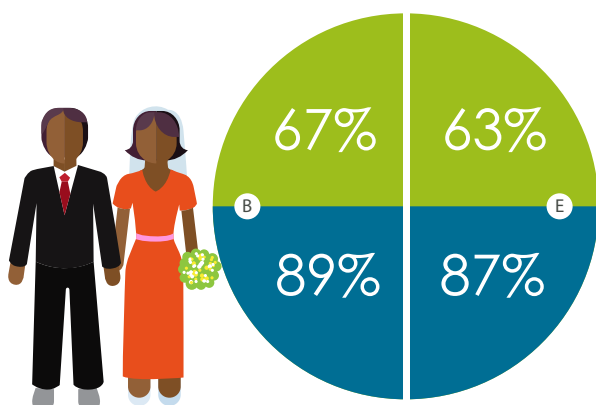
Demographic Characteristics

■ Refugee ■ Host B Baseline E Endline

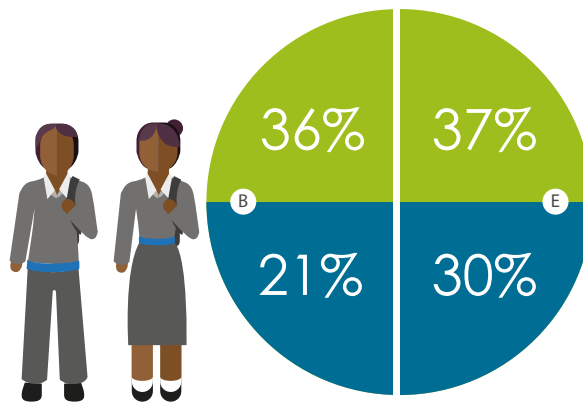
This section illustrates the average household size, marital status and secondary school education level of refugee and host respondents.



Household size



Married Respondents



% at least secondary school education

Income

■ Refugee
 ■ Host
 B Baseline
 E Endline

Refugees have a wide range of income sources. We look at the different livelihoods refugees pursue to earn a living. Non-employment income (cash and voucher assistance as well as in-kind) remains the most significant source of income for refugees.

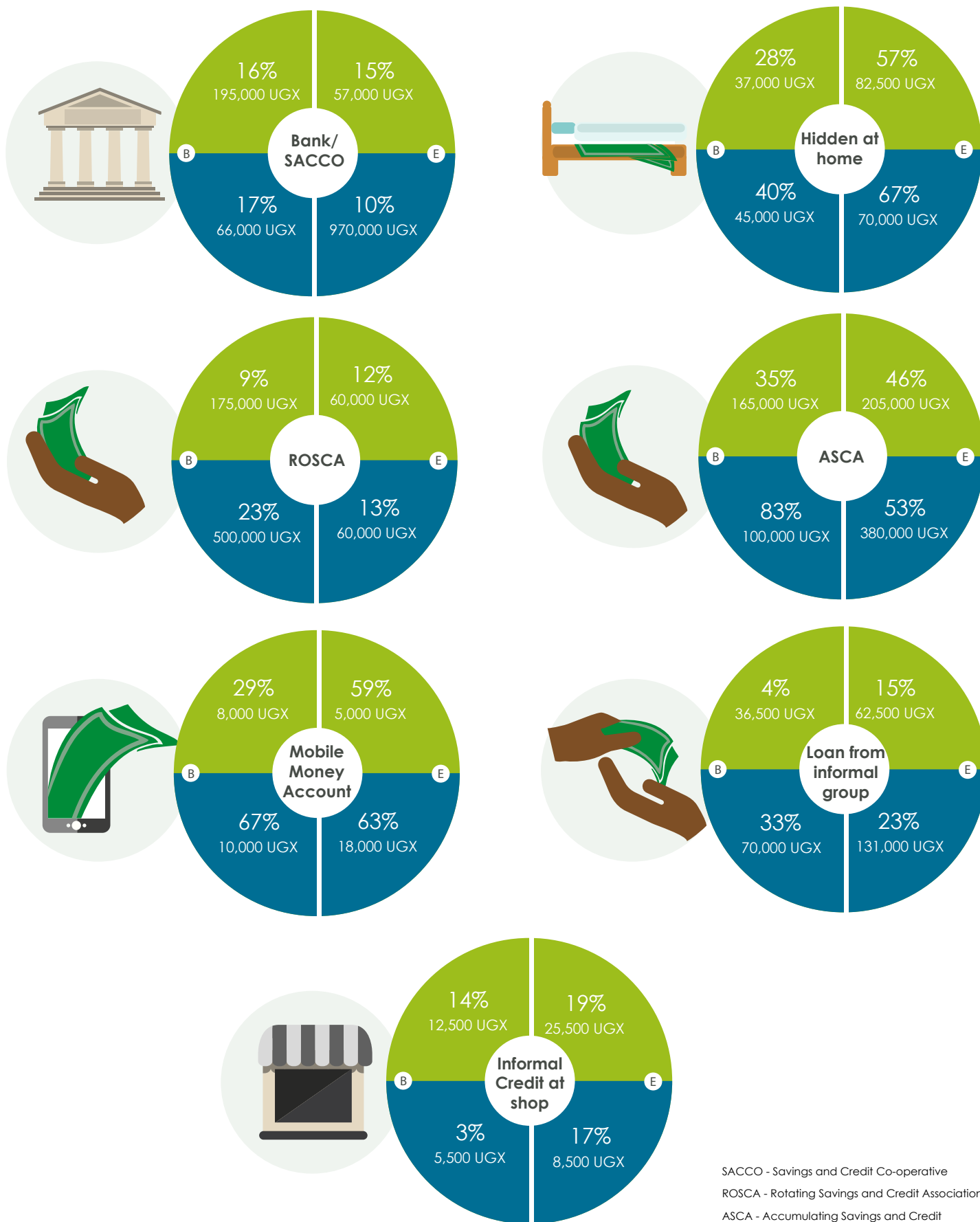


• Percentages represent median monthly income

Key Financial Instruments

■ Refugee
 ■ Host
 B Baseline
 E Endline

Refugees use a variety of financial instruments to manage their money. Cash at home, use of mobile money, and use of savings groups have increased.

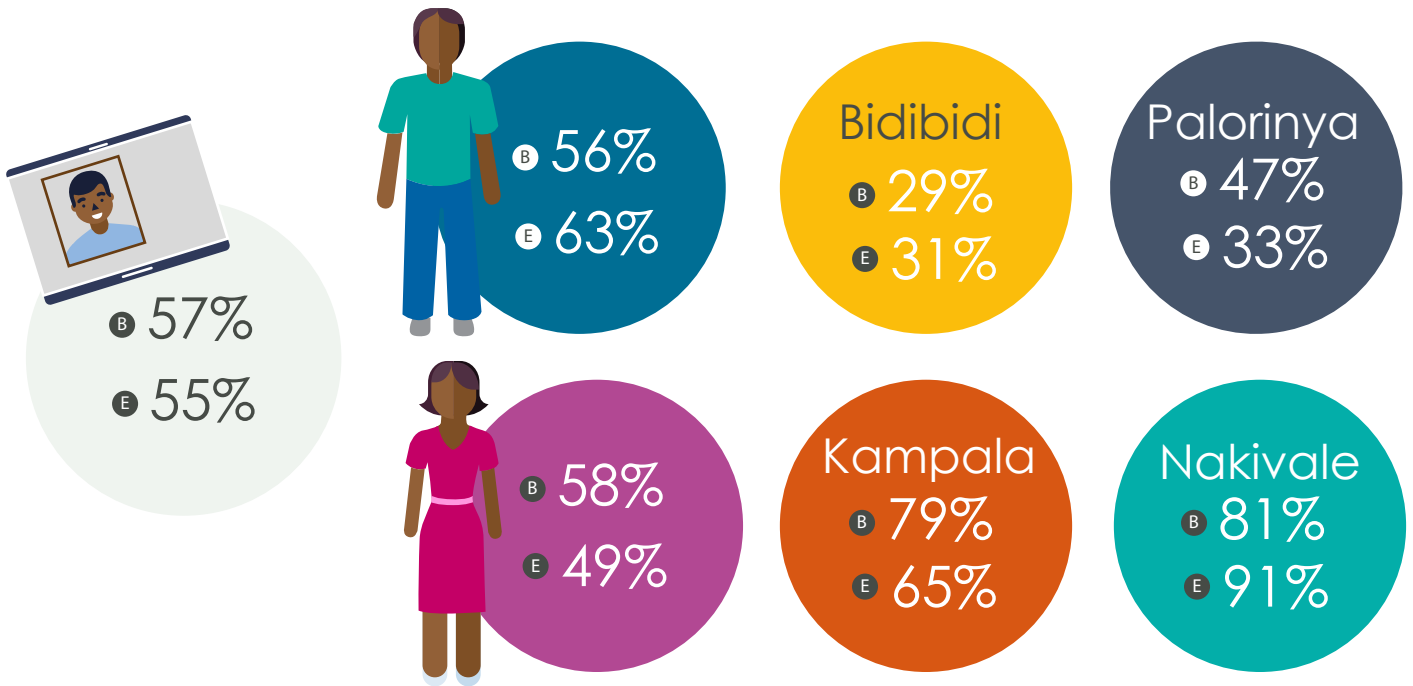


SACCO - Savings and Credit Co-operative
 ROSCA - Rotating Savings and Credit Association
 ASCA - Accumulating Savings and Credit Association

Refugee ID

■ Male
 ■ Female
 ■ Nakivale
 ■ Bidibidi
 ■ Kampala
 ■ Palorinya
 B Baseline
 E Endline

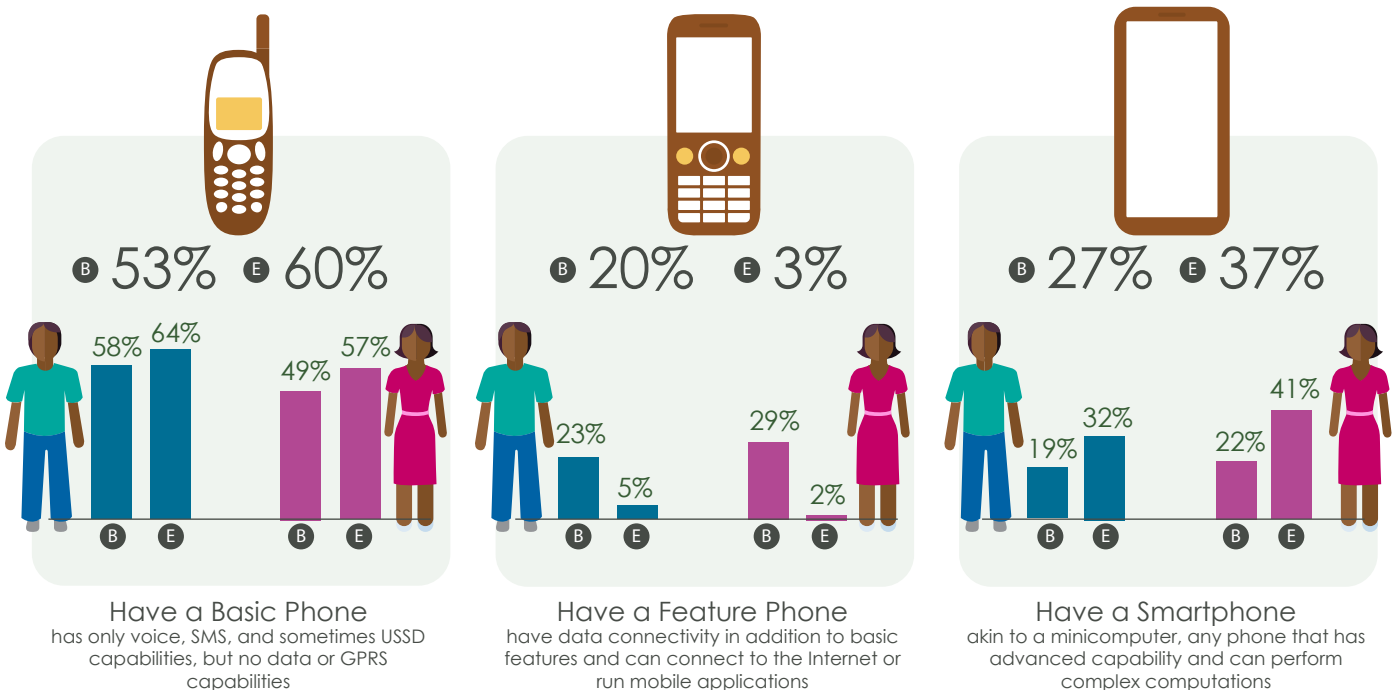
This section illustrates ID ownership of refugee respondents who participated in our research. Nakivale has the highest percentage of refugees with a refugee ID.



Refugee and Cell Phones

■ Male
 ■ Female
 B Baseline
 E Endline

This section illustrates mobile phone usage. There has been an increase in the number of refugees who own or have access to mobile phones.



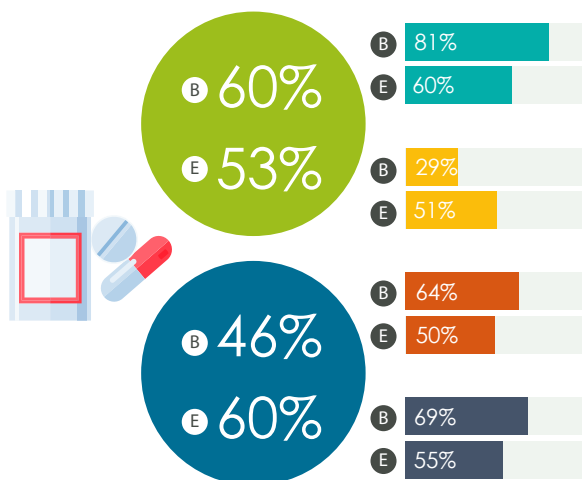
B **73%**
E **81%**
 Refugees that have cell phones

Most reported events

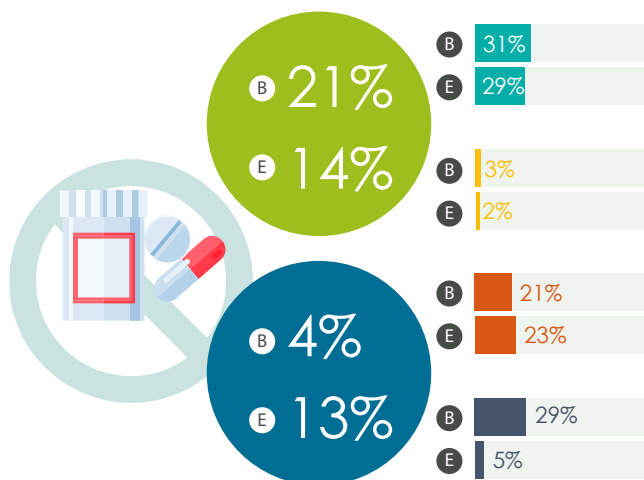
■ Nakivale
 ■ Bidibidi
 ■ Kampala
 ■ Palorinya
 ■ Refugee
 ■ Host
 B Baseline
 E Endline

To understand some of the planned and unexpected occurrences that impact household cash flows, we look at frequent events that happened in the past year.

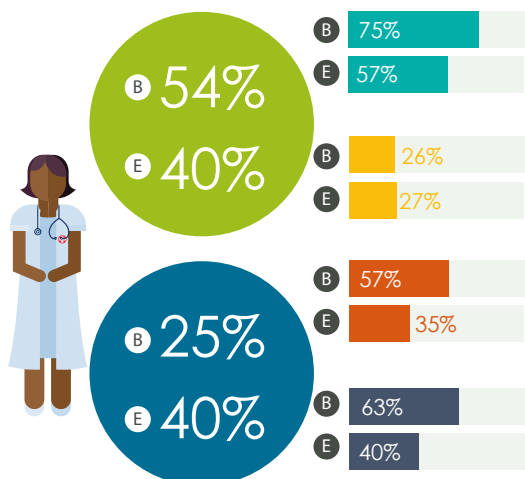
Needed medicine and bought it



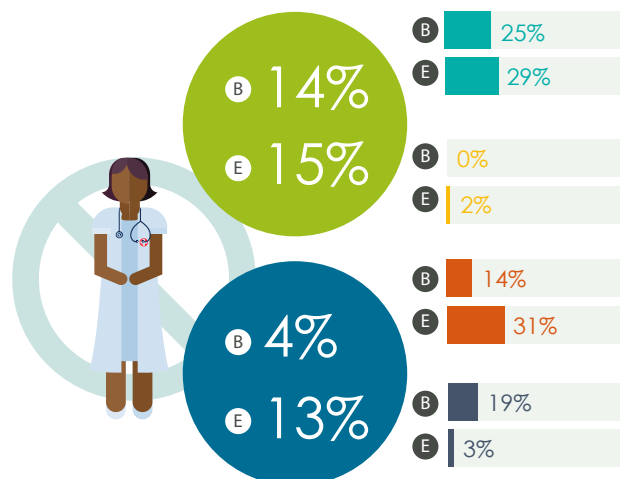
Needed medicine but didn't get



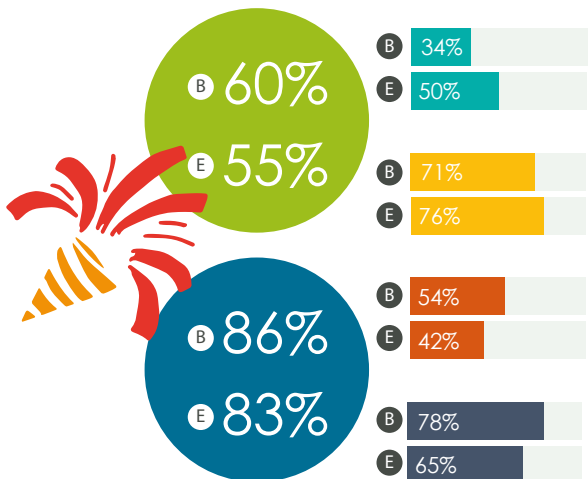
Needed to see a doctor/go to the clinic and went there



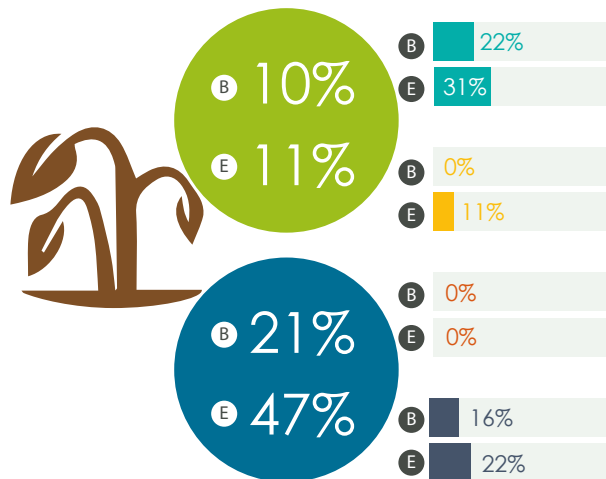
Needed doctor but didn't go



Cultural/religious festival (Christmas, Eid, etc)



Lost crops



Implementing Partners



EQUITY BANK UGANDA LIMITED

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. 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:

VisionFund Uganda (VFU) is the microfinance subsidiary of World Vision – a Christian relief, development and advocacy organisation. 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.



RURAL FINANCE INITIATIVE:

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.

