

REFUGEE FINANCE PROGRAMME, UGANDA



(Photo credit: Luke Dray, Arete)

In 2019, Opportunity International UK ([OIUK](#)) started working in the refugee space in Uganda, to promote financial inclusion among refugee and host communities in and around refugee settlements. Hosting over 1.5 million refugees, Uganda is the largest hosting nation in Africa and the third largest in the world. Many refugees are well established and looking to grow their livelihoods and build resilience.

In 2020, COVID arrived and the world went into lockdown. Uganda experienced one of the longest lockdowns in the world, which slowed project rollout and impacted livelihoods among refugee communities, as they were unable to access markets. Withdrawal of UK AID funding also led to the initial project having to be adapted.

Despite this, the project has continued to scale up and has supported communities through financial literacy training and access to financial services. Over the past 12 months, the project has grown into a programme, adding a focus on job creation and supporting income generation for Early Childhood Development (ECD) centers.

Across the programme, we have reached over 18,000 refugees and hosts. The table below shows the breakdown of how many refugees and hosts have been reached through financial inclusion.

Table 1: Total programme reach to date

	Programme reach (OBUL)
Individual accounts	8,632 individual accounts
VSLA/group accounts	1,041 group accounts
	Total: 9,673
Savings volume (total for individuals and groups)	52,056,210,914 UGX (approx. \$14,207,565)
Loans disbursed	2,124
Loan amount (total)	3,438,450,127 UGX (approx. \$938,445)
Financial Literacy participants	18,348
ATM cards issues	1,966
Remittances processed	4,412

RISE

Refugees: Innovation, Self-reliance & Empowerment (RISE) is where the programme started. OIUK has been working with Opportunity Bank Uganda Ltd. (OBUL) in Nakivale Refugee Settlement to promote financial inclusion among refugee and host communities. Nakivale is a perfect settlement to pilot interventions, as many of the refugees there are well established and are seeking to expand their livelihoods.

Having developed financial products specific to the needs of refugees (recognising that refugees do not have the same documentation available to them and have a lack of capital) and providing linkages to the bank through financial literacy training, OBUL then replicated the model in the urban setting, reaching refugees in Kampala and Mbarara. Working with urban refugees was then incorporated into RISE.

Table 2: RISE reach to date (Nakivale and Urban)

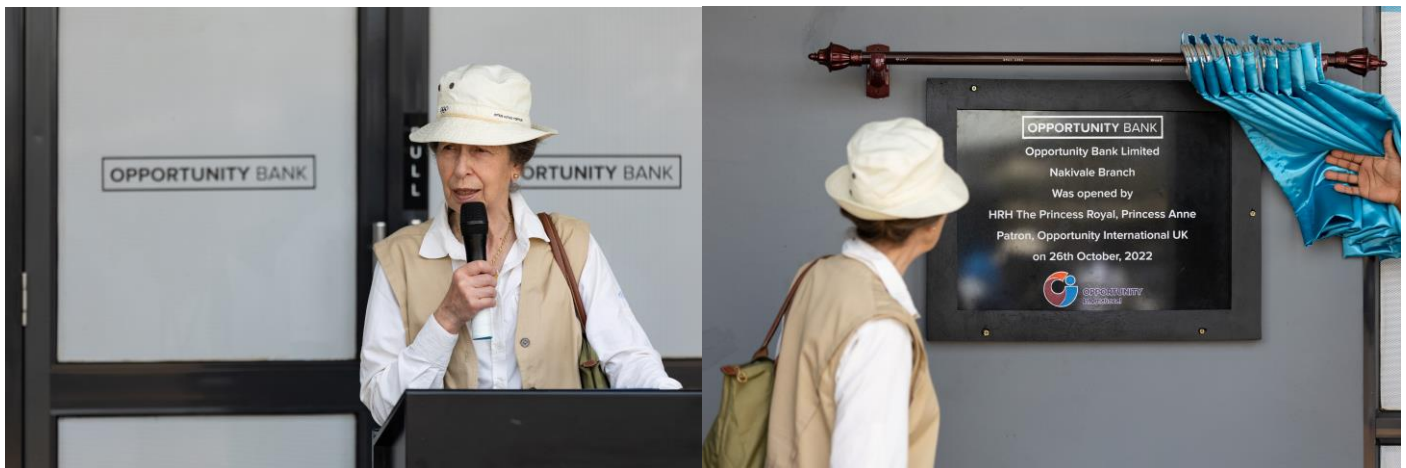
	RISE	Urban
Individual accounts	6,239	1,230
VSLA/group accounts	348	159
Loans disbursed	1,687	126
Financial Literacy participants	11,859	3,868

When RISE first started, OIUK was also working with [FINCA](#) in Kiryandongo and they have continued to share their reach numbers. To date, FINCA has opened 1,871 individual accounts and 172 group accounts, has disbursed 192 loans and delivered financial literacy training to 6,520 participants. FINCA will also be opening up their product offering so that qualifying refugees can access any other FINCA loan product under micro-lending, business lending and agriculture. This means that refugees will not just be restricted to the refugee loan product or borrowing through a SACCO (Savings and Credit Co-operative) and instead enables a graduation of clients as they grow their businesses.

OBUL BRANCH

The OBUL branch within Nakivale has significantly increased OBUL's visibility within the settlement and feedback from refugees has been that they are grateful for its presence and for the financial literacy training that they deliver. The ATM at the branch has also proven to be a big draw as it is open to anyone with an ATM card, not just OBUL clients, and refugees have stated that it means that they can access cash at any time.

Although the branch has been open since October 2021, it was officially opened by OIUK's patron, HRH The Princess Royal, Princess Anne in October 2022. The event was attended by members of the project team and OBUL staff, along with stakeholders from the settlement and representatives from the community. The official opening consolidated OBUL's presence in the settlement and further raised their visibility. Princess Anne also visited some of the groups and social entrepreneurs we work with, and all reported that it helped to raise their profile within the settlements and to mobilise the community.



(Photo credits: Luke Dray, Arete)

PARTICIPATORY VIDEOS

In October 2022, the project conducted a participatory videos midline, with [InsightShare](#), to capture most significant change (MSC). This was a mechanism for capturing refugee voices and for them to tell their story about what difference the project has made to them.

Many of the local evaluation team from the baseline were involved again in the midline, along with some new faces. The local evaluation team is made up of project and partner staff and the Financial Inclusion Officers (who are recruited from the community and deliver the financial literacy training).

For the midline, we revisited three of the groups that were videoed during the baseline in March 2020, so that we could continue their journey, plus three new groups. It was evident that, while there were still many challenges that those telling their stories faced, the project has made some difference, particularly when it comes to access to financial services.

As opposed to the baseline, when we were not able to complete the editing or run a community screening (as the international team needed to leave the country before the world went into lockdown), for the midline we were able to go through the full process. This meant that the local evaluation team were able to learn the necessary editing skills, analyse the findings from the fieldwork, and design and run the community screening. The screening was well received by the community and the groups appreciated their stories being shared.



The individual stories were compiled into a short [summary video](#) and the full-length individual stories can be found on [OIUK's YouTube Channel](#). We are currently planning an endline for January 2024.

RISE-T

The RISE-Transition (RISE-T) project started in October 2022 and was launched in Rwamwanja Refugee Settlement in February 2023 to key stakeholders, community members and farmer groups. This is part of the Challenge Fund for Youth Employment (CFYE) funded by the Dutch Government, with the focus on job creation and decent work for refugee youth. The project is working through Refugee-led Organisations (RLOs) to strengthen their capacity and position them to best serve their communities.



This project continues OIUK's (and OBUL's) work in Nakivale and has also enabled an expansion into Rwamwanja Refugee Settlement. OBUL will continue its focus on financial inclusion in both settlement and has already established a team of Financial Inclusion Officers in Rwamwanja to roll out financial literacy training there, along with a Branch Manager to mobilise clients and provide the community with access to financial services. OBUL has also taken on an existing building within the settlement to refurbish into a branch, which they hope to have operational by the end of 2023.

In Nakivale, the project is partnering with [PHB Development](#), who were involved in the initial stages of RISE and supported both OBUL and FINCA in developing products specific to the needs of refugees. PHB Development are working through RLOs to support social enterprises and entrepreneurs. In

Rwamwanja, we are partnering with Cohere, who are also working through RLOs to deliver training to farmers as well as market linkages. Cohere has their own demonstration farm within the settlement on which to train farmers and also have a milling facility to process grain.

The project has targets to create 1,194 jobs and improve 1,560 jobs. OBUL will also ensure that 10,000 young refugees and hosts will be supported in financial inclusion. As the job targets will be challenging for the project to achieve, particularly considering the post-COVID economy and cost of living crisis, the project will be receiving technical assistance from the donor (CFYE) to measure the link between financial inclusion and job creation/improvement, so that we can ensure we are capturing this impact.

Table 3: RISE-T reach to date (Nakivale and Rwamwanja)

	RISE-T
Individual accounts	1,163
VSLA/group accounts	534
Loans disbursed	311
Financial Literacy participants	2,621

RISE-ECD

The Early Childhood Development (ECD) project “Supporting the Early Childhood Development Ecosystem for Refugees in Uganda”, is funded by the [Hilton Foundation](#) and brings the original RISE consortium of OIUK, OBUL, FINCA and PHB Development back together, this time with FINCA as the lead partner. As such, the project will operate in Nakivale and Kiryandongo Refugee Settlements and in Kampala to serve urban refugees.

This project started in April 2023 and is a pilot that will run for two years with the possibility for expansion following that. The project aims to address the lack of access to affordable, sustainable, and quality ECD services in Uganda, particularly in refugee-hosting locations. This will be achieved through the provision of market-based financing and a social enterprise delivery model, which will build the financial capacity for identified ECD centres, and to support parents and caregivers in developing viable income generating activities.

PROGRAMME UPDATES

COLLABORATION WITH RURAL INCLUSION:

In June 2023, OIUK started a partnership with Rural Inclusion which will run until December 2025 to use the Ostii platform as part of RISE-T. Through this collaboration, animated videos will be integrated in the delivery of financial literacy training. The Financial Inclusion Officers in both Nakivale and Rwamwanja Refugee Settlements will use Ostii to deliver training to community groups. The videos are translated into the widely spoken refugee languages of Kiswahili and Kinyarwanda, and topics include budgeting, responsible borrowing, investing, saving and insurance.

OUR INVOLVEMENT IN THE REFUGEE WORKING GROUPS

As part of our goal to share the lessons and learnings captured through our work, as well as learning from other stakeholders, OIUK, together with our partner organisations, participate in the settlement-level coordination and working groups, as well as the National Cash and Livelihood Working Group and the Urban Refugee Working Group. These working groups meet every month to discuss trends and to share updates and experiences on delivering refugee livelihoods and financial inclusion programmes. OIUK is an active member to all these groups.

AWARD FROM AMFIU

In June 2023, OIUK was given an appreciation award by the Association of Microfinance Institutions of Uganda ([AMFIU](#)). It was awarded for OIUK's support in financially including refugees in Uganda and general support towards the achievement of AMFIU's financial inclusion goals.



CELEBRATING THE 2023 WORLD REFUGEE DAY

The 2023 World Refugee Day was celebrated with the theme of “Hope away from Home”. OIUK and OBUL participated in celebrations in Nakivale, Rwamwanja and Kampala. During these celebrations, refugee clients that have been financially included through the programme were able to share their stories of hope as a result of accessing financial services. Clients also showcased their businesses, with a range of products and handicrafts on display and available to buy.



REFUGEE STRATEGY

OIUK is currently in the process of developing a Refugee Strategy to provide a vision for how we would like to see the programme grow in the next five to ten years. This will include going deeper into existing settlements as well as scaling across Uganda. It will also consider expanding the Refugee Finance Programme into other countries, and will incorporate existing work and ideas from other Support members.

OIUK is in the process of writing a proposal to the Dutch Ministry of Foreign Affairs for a grant that would part-fund some of the initial stages of the strategy.

LEARNING AND DISSEMINATION

The Senior Programme Manager, responsible for the Refugee Finance Programme, and the Programme Manager for the Persons with Disabilities (PWD) project, will be presenting at the [American Evaluation Association Conference](#) in October 2023. This will highlight the use of participatory videos in both work streams as a way to use story telling in M&E.

MEET THE CLIENTS

SEPHORA NGOY



(Photo credits: Luke Dray, Arete)

Sephora is 19 years old and fled from DRC with her family, arriving in Nakivale Refugee Settlement in 2017.

She has established her own business called 'Her Pride', which supports girls and women through their menstruation. She has developed a cream which can be used to ease the symptoms and has designed a card game to inform girls about their menstruation. Through 'Her Pride', Sephora has been able to support over 200 women and girls.

On a visit to Nakivale in February 2023, we filmed Sephora's [inspirational story](#) and then she captured her [life in the settlement](#) on film.