GiveDirectly

Supporting refugee self -reliance through large cash transfers

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01

Large cash transfers for self-reliance: the rationale and a snapshot of our work

GiveDirectly sends cash to people living in poverty with no strings attached

We're one of the world's leading specialists in delivering cash to the very vulnerable and one of the fastest -growing international NGOs

1.6M+ Recipients reached to date

$900M+ Funds delivered to recipients

A participant getting their sim card registered in the settlement, Kiryandongo.

Why we deliver Large Lump Sum Cash Transfers

There is strong evidence that large, lump sum cash payments:

- Have demonstrated that providing large cash transfers (up to $1,000/household) have marked and long-term impacts on multidimensional poverty - addressing both economic and human capital outcomes, whilst boosting local economies.
    - A large transfer allows for recipients to take care of their **basic needs** with a percentage of the transfer (consumption), as well as allowing a significant percentage to be used for **productive assets and income generating activities** .
- Smaller transfer sizes, usually only accommodate either basic needs or investments; but not both.

Our work with refugees > An overview

Large cash transfers help refugees achieve sustainable self-reliance and integrate into the local economy

With global conflict showing no signs of abating, the number of refugees who have fled to foreign land reached an unprecedented 43.4 million in 2024. Unable to find work due to their refugee status, language barriers, immobility, lack of community connections, or all of the above, refugees tend to be the poorest of a country's poor. To help these refugees restart their lives and build independence, GiveDirectly has launched several cash transfer programs for refugees and delivered over $21.3M to more than 30,000 people in Uganda, Kenya, and Rwanda.

30,000+
people reached

$21.3M+
delivered

Uwitonze in Mugombwa

RWANDA

Self-Reliance for Refugees

2019-2020 program in Mugombwa to test whether delivering large, one-time cash transfers accelerate refugees' path towards self-reliance when compared to monthly subsistence payments or in-kind aid.

Transfer Size

~$720

Households Reached

2,264, including both refugees and host households

Outcomes

Cash transfers generated a wide-range of positive outcomes and immediate improvement in recipients' lives: Post transfers i) 100% of surveyed recipients reported increases in assets, ii) 98% of surveyed recipients reported increases in income, iii) 81% of surveyed recipients reported using the transfer to pay down debt and iv) 70% of surveyed recipients reported increases in day to day consumption and spending.

Cash transfers have the potential to accelerate the path towards self-reliance: 60% of transfers were spent on long-term investments, providing a plausible path to sustainable self-reliance.

Cash transfers offer recipients the flexibility to adapt to and withstand shocks (e.g. COVID-19): Almost all refugees used part of pre-existing support (including but not limited to GiveDirectly cash transfers) as coping mechanisms to cover immediate needs resulting from the outbreak of COVID-19.

Partners

Government of Rwanda, United Nations High Commissioner for Refugees

Show less –

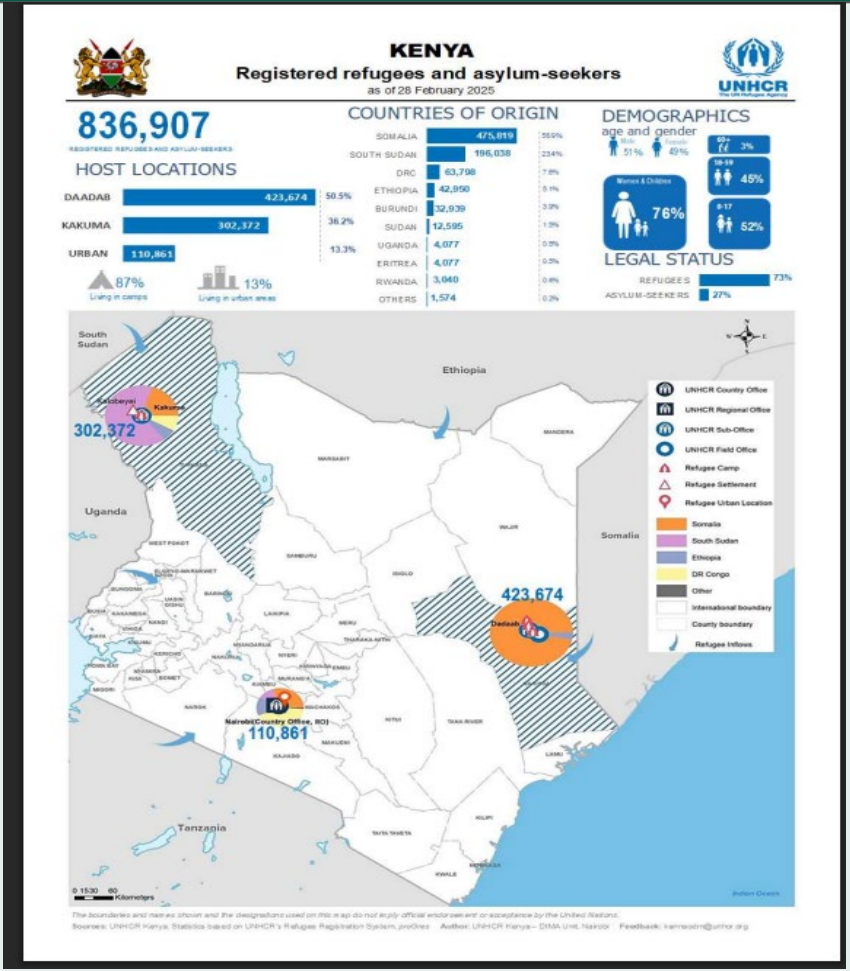
02

GD’s pilot programmes and what we have learned: Kenya and Uganda

The Gap: Urban Refugee programming in Kenya

24%; The rate at which Refugee population increased within Urban Areas between 2022 and 2025

The situation is dire



Kenya Urban Refugees: 2022 Pilot Project Overview

Target : 1,180 Nairobi based urban refugees

Funder : IKEA Foundation + HNW

Funding : $1.20m

Transfer Size: $925 [Two installments]
1st Token of $185 USD & sum amount of $740 USD

Eligibility Criteria :

- Duly registered by UNHCR & DRS
- Livelihood/Entrepreneurship training received or In a savings group

Outcomes of Interest (KPIs):

- Improved economic well -being
- Improved financial inclusion

Payment Model: Bank Accounts

EQUITY

Partners:

IKEA Foundation

REFUGEPOINT

HIAS KENYA

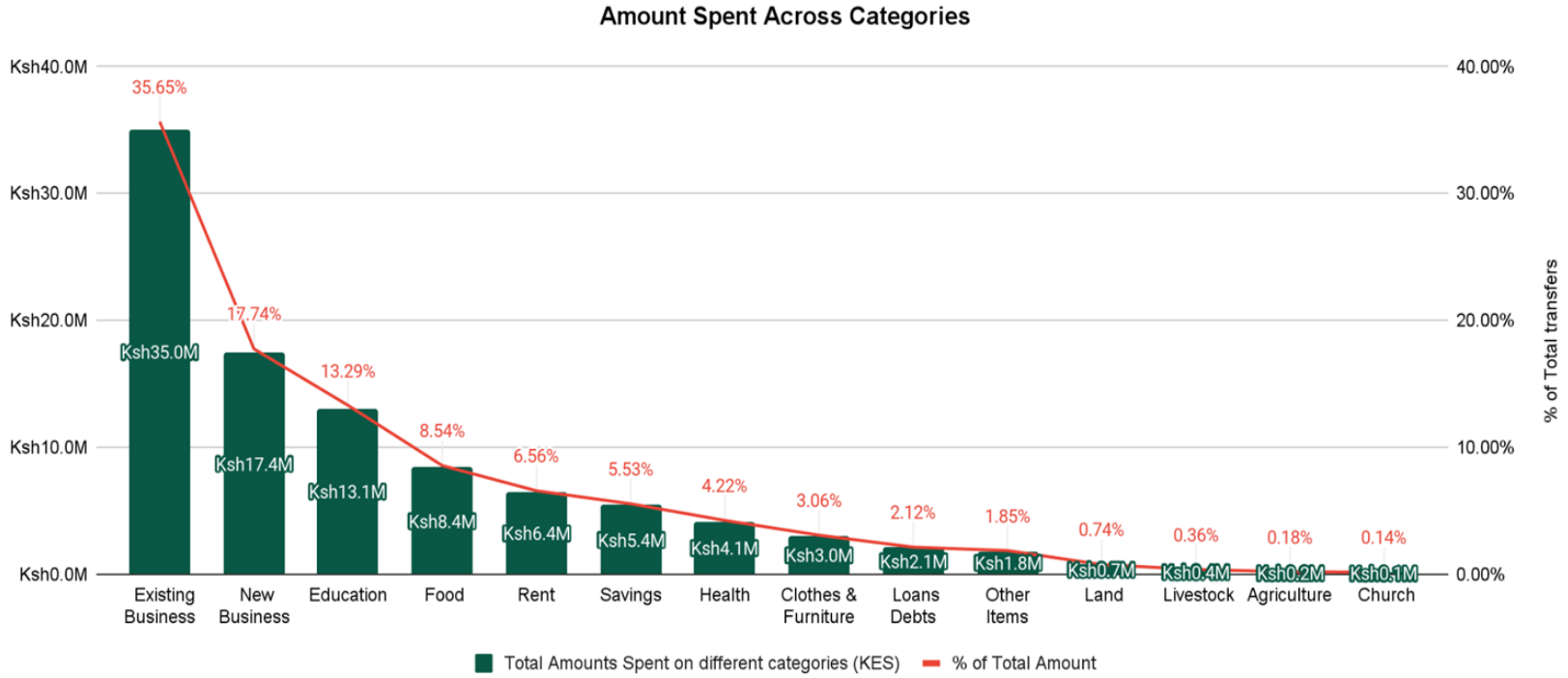
RefuSHE

HARAMBEE

UNHCR The UN Refugee Agency

Impact - Video *(to watch in your own time)*

Economic Well Being - Findings from the Pilot



- **Investment of the 1st & 2nd transfers in new business ventures:** 12% of recipients reported using a portion of their first transfers to start a new businesses, while 17% of recipients reported using a portion of their second transfers to start in new businesses.
- **Investment of the 1st & 2nd transfers in existing business ventures:** 57% of recipients reported investing a portion of their first transfer into existing businesses, while 61% of recipients reported investing a portion of their second transfer into existing businesses.

Financial Inclusion - Findings from the Pilot

880

# of Refugees that opened Bank Accounts as a direct result of the project

Service Description	Category	No. of Refugees that have accessed this service	% of Refugees
Debit Card	Cards	943	79.9%
Agency Banking	Payment Services	718	60.8%
Mobile Banking	Payment Services	437	37.0%
Business Savings	Savings	305	25.8%
Personal Savings	Savings	217	18.4%
Online Banking	Payment Services	27	2.3%
Pesa Link	Money Transfer	4	0.3%
Personal Loans	Credit Facilities	3	0.3%

- Refugees were able to access a range of services but the uptake of loans was notably low
- Refugees highlighted a lack of awareness of the full range of services available to them from Equity Bank.

In 2017, we piloted our first Cash for Refugee Livelihoods program in Uganda, which we scaled up in Kiryandongo in 2019 and in 2023 we piloted UCTs for urban refugees households.

2017-18: Kyaka II,Uganda (Funding Envelope: $1.6M)

2,231 households

$660 in transfers

2019-22: Kiryandongo Settlement (RCT) (Funding Envelope: $18M)

9,333 Ref Households

5,044 Host Households

$1000 in transfers

2022-23: Kampala, Uganda (Funding Envelope: $1.05M)

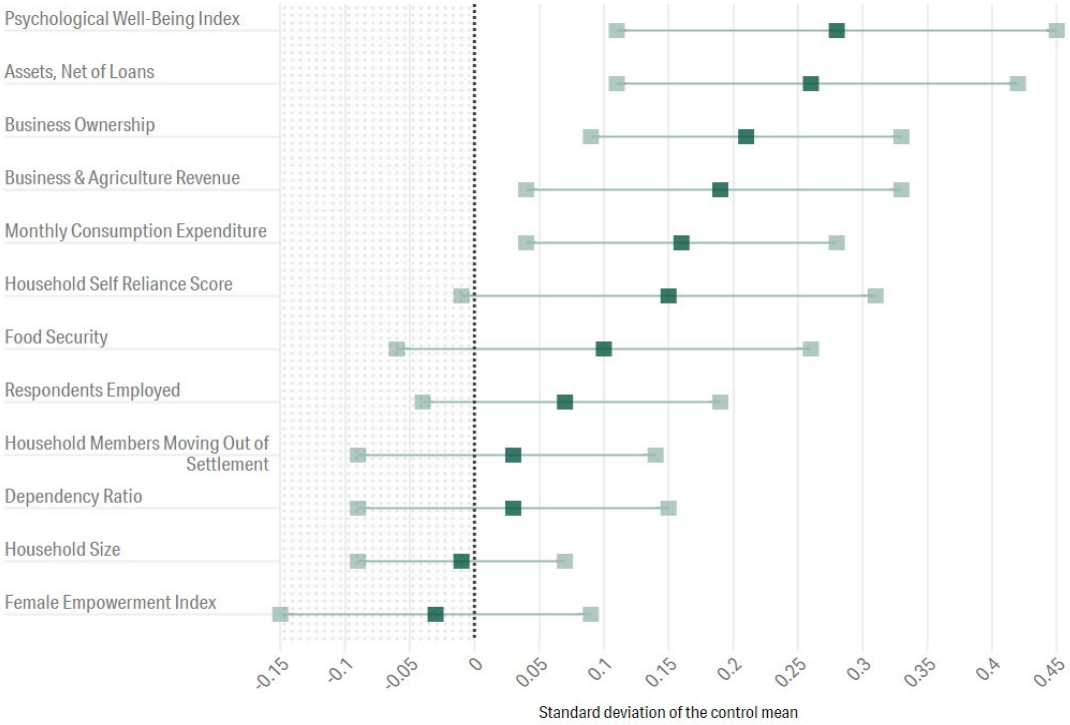
1,208 refugees

$750 in transfers

Program Outcomes

- **Higher Income & Assets:** Cash drives business growth and asset gains.
- **Greater Self-Reliance:** Recipients meet more of their own needs.
- **Improved Wellbeing:** Better access to food, health, and schooling

Zooming in : Kiryandongo settlement programme: 2 year outcomes



Households' consumption - The transfer increased the overall consumption of the treatment group by 94 USD Purchasing Power Parity (an 11% increase over the control mean of 858 USD PPP).

Asset values - We observed an improvement in assets as the largest use of transfers at the end line, refugee recipients had significantly higher asset values—compared to those who did not receive the transfer until the end of the program.

Business ownership/business revenue - There was a higher investment in the non-agricultural business. Non-agricultural business ownership was higher by 8.2 percentage points in the treatment group compared to the control group (in which 22% owned businesses).

Psychological well-being and **self-reliance** ; even in the context of the dual shocks of the COVID-19 lockdown and WFP ration cuts.

03

GD’s scale -up: what we are doing differently and the evidence we are building

Scale up Project Design

Kenya: Urban Refugee Scale-Up

4,200 Recipients

70% refugees

30% hosts

$725 in transfers

Project goals:

1. **Impact:** Achieve self reliance & graduate recipients off other actors' support.
2. **Learning:** 1st RCT testing impact of large cash + effectiveness of complementary interventions.
3. **Policy:** New law in Kenya pro-refugees integration but pathways not well defined!

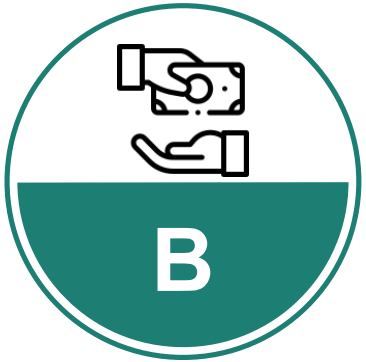
What we are doing differently:

- Testing the impact of business training through equity foundation and comparing this to cash only through an RCT
- Host population targeting, working with local Administration and Ministry of Social Protection
- Working with RLOs and CBOs to target marginalised refugees

The design of the RCT

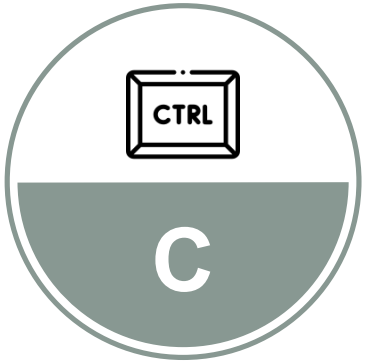
Treatment A: Training + Cash + Mentorship

EGF commences to deliver training and cash is delivered at the same time. Target: 33% of recipients.



Treatment B: Cash only then Training & Mentorship after

GD delivers cash through the Bank Accounts then EGF delivers the trainings & Mentorship at the end of the program. Target: 33% of recipients



Control Group:

Cash, Training & Mentorship delivered 12 months after project end by both GD & EGF

- Equity Group Foundation will Entrepreneurship Training & Business Mentorship & Coaching
- GUIDE - Principal Investigator to prepare and administer the research component.

Testimonial from our RLO Partner Pamoja Twaweza

Pamoja Twaweza CBO

Annealed Mbae is the Programs Lead at Pamoja Twaweza, a community-driven organization based in Kajiado, Kenya. Passionate about social impact, Annealed plays a key role in designing and implementing programs that support refugee livelihoods (70% refugees, 30% host community), advocacy, and digital skills training.

Annealed is a Kenyan national leading programs at a refugee-founded community-based organization, fostering integration and collaboration between refugees and host communities.

Nakivale: We are investing in protracted refugees living in extreme poverty

Nakivale Settlement (RCT)
(Funding Envelope: $6.1M)

3,147 Ref Households

1,349 Host Households

$1000 in transfers

Targeting:

- Category 2 HH
- Arrived between 2000-2021
- Have an existing livelihood activity
- Living in the settlement
- HH where there is a member with a secondary degree or certification
- Host Villages closest to the settlement and extremely poor

Program Objectives:

To evaluate (through an RCT) the effectiveness of cash-only versus cash-plus interventions in enhancing self-reliance and economic stability.

To support market development in the host community through interventions in high-potential villages.

What we are doing differently:

- Targeting host community recipients
- Including a training arm for households meeting the criteria to receive the “plus” interventions (as identified by partners)

Kiryandongo: We Invested in Supporting New Arrivals

Kiryandongo II
(Funding Envelope: $6.25M)

3,726 Ref Households

1,124 Host Households

$1000 in transfers

Target:

- New Arrivals in Kiryandongo settlement, who entered the country between April 2023 - August 2024
- Living in the settlement
- A phone number registered in their name

Expected Outcomes

1. **Empowerment** : Refugees will resume their professional activities, contributing to both the refugee and host communities.

2. **Investment** : Refugees will invest in livelihoods, enhancing their path to self-reliance and reducing long-term dependency on aid

3. **Sustainability** : The initial gains from GiveDirectly's cash transfers will be preserved, ensuring that the settlement remains resilient and capable of supporting its population.

04

How are we are working to align this work to policy priorities in both countries?

REGIONAL/GLOBAL LEVEL

- Contribute to shared learning agendas on urban refugee programming
- Produce a globally-relevant policy brief (and associated blog) on cash for new arrivals
- Publish Principles/best practices on the use of large cash transfers for sustainable refugee livelihoods (and optimal 'plusses')

KENYA

- Articulate GDs's role in the Shirika plan and Differentiated Assistance Framework
- Document and share leanings on enablers and outcomes for sustainable self-reliance

UGANDA

- Contribute to the new Refugee policy
- Co-lead (with UNHCR) a workshop to shape a learning agenda on large cash transfers in refugee self-reliance

05

Q&A and Discussion

Suggested discussion questions

- In a highly resource constrained environment, how can we make ‘the investment case’ for large cash transfers?
- How do our interventions compare to other organisations’ self-reliance programmes?
- Is there appetite for a shared learning agenda on cost-effective and scalable solutions for self-reliance?
- Can we work together to leverage private sector investment?

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