Overview
Cash-based interventions play a crucial role in promoting self-reliance within the refugee response. Increasingly, assistance is delivered through digital services like mobile money and agency banking. These methods allow vulnerable families to receive cash discreetly and efficiently, contributing to financial inclusion and local economies. Digital services are also cost-effective compared to physical cash, making them a preferred modality for humanitarian implementers and donors. The Uganda Cash Working Group (CWG) supports humanitarian actors that provide assistance through cash and voucher assistance (CVA). The forum serves both technical and strategic functions. Technical functions include sharing lessons learned, harmonizing cash delivery approaches, and developing guidelines. Strategic functions involve avoiding gaps, minimizing duplications, advocating for relevant assistance, and influencing policy. The CWG focuses on multi-purpose cash transfers (MPC) and sectoral cash grants.

Achievements / challenges of the sector
In quarter one, humanitarian actors injected UGX 41.7 billion into the Ugandan economy through cash assistance transfers, of which UGX 33 billion was cash for food, UGX 4.6 billion for livelihoods and UGX 2 billion multipurpose cash. Moreover, some 900 new families gained access to bank accounts and some 7,600 families to mobile money accounts, setting them on the pathway for financial inclusion. In quarter one, WFP initiated a transition from in-kind assistance or physical cash to digital services, aiming for 81% enrolment in digital cash modalities by the end of 2024. Additionally, UNHCR expanded cash assistance via mobile money to new arrivals, while the Uganda Cash Consortium (UCC) planned the extension of their multipurpose cash and education cash interventions. In January 2024, the Cash Working Group officially launched the 2024-2026 Harmonized Cash Approach, endorsed by OPM and major donors. The CWG continued to serve as a platform for knowledge exchange and support bringing together humanitarian actors, financial service providers, social entrepreneurs, and academia. Despite progress, reporting gaps persist at both programmatic and individual levels. The principal challenge is to increase quality and frequency of partners reporting assistance provision to individual families into ProGres, which would reduce duplication and promote that assistance is provided to the most vulnerable.

Key priorities and gaps foreseen for 2024
As a key priority, the CWG is introducing a revised SW reporting tool and collaborating with UNHCR’s Registration and Identity Management team to implement compulsory individual beneficiary reporting. Efforts will also focus on promoting the use of Minimum Standards for Financial Literacy trainings jointly developed by the CWG and the Bank of Uganda. Enhancing financial literacy training quality and reach is a priority. Additionally, the CWG in collaboration with the Livelihoods and Self-Reliance Working Group (LHSRWG), will explore ways to enhance FSP participation in the refugee space. The CWG will continue supporting the implementation of the National Strategy on Financial Inclusion.

Key Indicators

### Objective 1: Access to cash and voucher assistance for basic needs expanded

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Actual</th>
<th>Target/Standard ('24)</th>
<th>Gap</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Households receiving any form of cash-based assistance</strong>*</td>
<td><img src="197,713" alt="197,713" /></td>
<td><img src="89%25" alt="89%" /></td>
<td><img src="89%25" alt="89%" /></td>
</tr>
<tr>
<td><strong>Households receiving multipurpose cash-based assistance</strong></td>
<td><img src="8,880" alt="8,880" /></td>
<td><img src="11%25" alt="11%" /></td>
<td><img src="11%25" alt="11%" /></td>
</tr>
<tr>
<td><strong>Total Amount of multipurpose cash and voucher assistance provided</strong></td>
<td><img src="2.03bn" alt="2.03bn" /></td>
<td><img src="6.4%25" alt="6.4%" /></td>
<td><img src="6.4%25" alt="6.4%" /></td>
</tr>
</tbody>
</table>

**Achievements data:** ActivityInfo  
**Author:** UNHCR Representation in Uganda  
**Feedback:** ugakaimug@unhcr.org  
**Published:** May 2024  
**Note:** indicators marked with * add up multiple forms of cash and voucher assistance and have the potential for overlap
Objective 2: Financial inclusion and access to financial services promoted

Cash Assistance by Delivery Mechanism (UGX)

- Bank account: 34.56bn
- Mobile money: 7.14bn
- E-voucher: 0.01bn

Cross-sectoral analysis of all cash-based interventions (amounts in UGX) including cash for GFA

Cash transfers by beneficiary type

- DRC 45%
- SSD 36%
- OTH 14%
- HC 6%

Amount of cash transfers by sector (in billions)

- Cash for Food: 33.931bn
- Cash for Livelihoods: 4.666bn
  - MPCT: 2.025bn
- Cash for Education: 0.851bn
- Cash for Protection: 0.170bn
- Cash for Health: 0.057bn
- Cash for Energy: 0.007bn
- Cash for Environment: 0.001bn

Amount of cash transfers by partner (in billions)

- WFP: 33.931bn
- AVSI: 4.281bn
- DRC: 1.692bn
- LWF: 1.071bn
- SCI: 0.350bn
- UNHCR: 0.287bn
- JRS: 0.057bn
- YSAT: 0.025bn
- JEEP: 0.008bn
- FAO: 0.006bn
- NRC: 0.001bn
- DCA: 0.000bn

Amount of cash transfers by district (in billions)

- ADJUMANI: 7.93bn
- KYEKEGWA: 7.22bn
- KIKUUBE: 7.10bn
- ISINGIRO: 5.86bn
- KAMWENGE: 3.70bn
- MADI OKOLLO & TEREGO: 3.02bn
- KIRYANDONGO: 2.69bn
- TEREGO: 1.61bn
- YUMBE: 0.97bn
- OBONGI: 0.82bn
- LAMWO: 0.39bn
- KOBOKO: 0.32bn

Note: for Livelihoods & Resilience the value of CBI interventions is only based on cash-for-work, and amounts for households who received productive assets through cash. Host community interventions are included in all cases.
Cash-Based Interventions Dashboard
Uganda Refugee Response Plan (RRP) 2024-2025
January - March 2024

Objective 2: Financial inclusion and access to financial services promoted

Cash Assistance by Delivery Mechanism (UGX)

Mobile money 7.14bn
Bank account 0.63bn
E-voucher 0.01bn

Cross-sectoral analysis of all cash-based interventions (amounts in UGX) excluding cash for GFA

Cash transfers by beneficiary type

- DRC 45%
- SSD 36%
- OTH 14%
- HC 6%

Amount of cash transfers by partner (in billions)

- AVSI 4.281bn
- DRC 1.692bn
- LWF 1.071bn
- SCI 0.350bn
- UNHCR 0.287bn
- JRS 0.057bn
- YSAT 0.025bn
- JEEP 0.008bn
- FAO 0.006bn
- NRC 0.001bn
- DCA 0.000bn

Amount of cash transfers by district (in billions)

- KYELEGWA 2.363bn
- KIKUUBE 2.036bn
- MADI OKOLLO & TEREGO 0.825bn
- KAMWENGE 0.629bn
- TEREGO 0.482bn
- ISINGIRO 0.426bn
- YUMBE 0.407bn
- LAMWO 0.392bn
- KIRYANDONGO 0.080bn
- ADJUMANI 0.059bn
- KAMPALA 0.057bn
- MADI OKOLLO 0.021bn

Note: for Livelihoods & Resilience the value of CBI interventions is only based on cash-for-work, and amounts for households who received productive assets through cash. Host community interventions are included in all cases.
# Performance Indicator Summary

## OUTCOME 1: Cash Based Interventions

### # of households provided with cash and voucher assistance for basic needs

<table>
<thead>
<tr>
<th>Region</th>
<th># of Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>SSD</td>
<td>4,960</td>
</tr>
<tr>
<td>DRC</td>
<td>3,920</td>
</tr>
<tr>
<td>HC</td>
<td>0</td>
</tr>
<tr>
<td>OTH</td>
<td>0</td>
</tr>
</tbody>
</table>

### # of PSN households provided with cash and voucher assistance for basic needs

<table>
<thead>
<tr>
<th>Region</th>
<th># of Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>SSD</td>
<td>0</td>
</tr>
<tr>
<td>DRC</td>
<td>0</td>
</tr>
<tr>
<td>HC</td>
<td>0</td>
</tr>
<tr>
<td>OTH</td>
<td>0</td>
</tr>
</tbody>
</table>

### Total amount of cash transfers (UGX) for basic needs

<table>
<thead>
<tr>
<th>Region</th>
<th>Amount (UGX)</th>
</tr>
</thead>
<tbody>
<tr>
<td>DRC</td>
<td>1.02bn</td>
</tr>
<tr>
<td>SSD</td>
<td>1.01bn</td>
</tr>
<tr>
<td>HC</td>
<td>0.00bn</td>
</tr>
<tr>
<td>OTH</td>
<td>0.00bn</td>
</tr>
</tbody>
</table>

## OUTCOME 2: Financial Inclusion

### # of Households enrolled in bank account

<table>
<thead>
<tr>
<th>Region</th>
<th># of Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>DRC</td>
<td>358</td>
</tr>
<tr>
<td>SSD</td>
<td>358</td>
</tr>
<tr>
<td>HC</td>
<td>211</td>
</tr>
</tbody>
</table>

### # of Households enrolled in mobile money

<table>
<thead>
<tr>
<th>Region</th>
<th># of Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>DRC</td>
<td>3,873</td>
</tr>
<tr>
<td>SSD</td>
<td>217</td>
</tr>
<tr>
<td>HC</td>
<td>3,539</td>
</tr>
</tbody>
</table>

**Link to:** Interactive dashboard

Scan QR code to access the dashboard online