Alliance for Financial Inclusion & National Bank of Rwanda

Diagnostic Study on the Level of Financial Inclusion of FDPs

Draft Report

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ACRONYMS

AFI	Alliance for Financial Inclusion
AML/CFT	Anti-Money Laundering and Combating the Financing of Terrorism
ATM	Automated Teller Machine
COPEDU PLC	COPEDU PLC is a microfinance institution that provides financial services such as credits and savings to its customers
COVID	Shortened name for Coronavirus disease 2019 (COVID-19), which is a disease caused by SARS-CoV-2
COVID-19	Coronavirus disease 2019 (COVID-19), which is a disease caused by SARS-CoV-2
CRRF	Comprehensive Refugee Response Framework
FDP	Forcibly Displaced People
FSP	Financial Service Provider
GDP	Gross Domestic Product
GoR	Government of Rwanda
KM	Kilometer
MFI	Microfinance Institutions
MINEMA	Ministry in charge of Emergency Management
NBR	National Bank of Rwanda
NGO	Non-governmental Organization
NIDA	National ID Agency
POR	Proof of registration
POS	Point of Sale
SACCO	Savings and Credit Cooperatives
SIM	Subscriber Identity/Identification Module, referred to as a SIM card which is used in cellular phones
TSI	Three Stones International
UNCDF	UN Capital Development Fund
UNHCR	United Nations High Commissioner for Refugees
VSLA	Village Savings and Loans Associations
WFP	World Food Programme

INTRODUCTION: COUNTRYAND POLICY CONTEXT

Forcibly Displaced Persons (FDPs) in Rwanda

As of 2019, the United Nations High Commissioner for Refugees (UNHCR) had estimated that almost 80 million people could be considered forcibly displaced people, or FDPs (AFI, 2020). Rwanda, despite being one of the world's smallest and most densely populated countries, has hosted refugees for more than two decades since opening its first camp, Kiziba, in 1996 to accommodate tens of thousands of refugees from the Democratic Republic of the Congo (DRC)[1]. Currently Rwanda hosts an estimated total 121 thousand FDPs residing there as of December 2021[2]. According to UNHCR, approximately 48 thousand Burundians and 150 thousand Congolese refuges have found asylum in Rwanda[3]. Refugees in Rwanda, referred to as FDPs for the purpose of this study, have found homes in camps across the country, with the populations ranging from 55.7 thousand in Mahama Camp in southeastern Rwanda to the smallest camp, Huye, in the southwest of the country with less than a thousand refugees as of December 2021[4]. UNHCR's population estimates for FDPs across Rwanda are detailed in Table 1 below.

Table 1. FDP Populations across Rwanda

Camp Name	Individuals	Households
Huye	805	441
Nyamata	2,262	1,280
Kigali	9,077	5,636
Mugombwa	11,145	2,277
Nyabiheke	14,156	2,671
Kigeme	15,958	3,025
Kiziba	16,753	3,241
Mahama	55,744	15,586
Total	125,900	34,157

As conditions improve in FDPs' home countries, such as Burundi, MINEMA, UNHCR and its partners have worked closely on efforts for voluntary repatriation, with more than 20 thousand Burundians having returned home after residing in Rwanda[5]. However, for those who remain in Rwanda, efforts are still being made to support their quality of life and ability to access necessary socioeconomic and financial services.

As a signatory to the Comprehensive Refugee Response Framework (CRRF), Rwanda has expressed a commitment to, among other issues, assist refugees in becoming involved participants in the economic activities both within their camps and with the host communities in which they live (Crawford, Holloway & Lowe, 2019). Rwanda has a National Asylum Law[6] which complies with international standards and ensures refugees are included in the national birth registration system and are provided needed identification documents via the Ending Statelessness in 2024 National Action plan[7]. UNHCR indicates that all registered refugees in Rwanda receive a Proof of Registration (PoR), and all refugees older than 16 years old are also eligible to receive a refugee ID which is issued in collaboration with Ministry in charge of Emergency Management (MINEMA) and National ID Agency (NIDA) and constitutes legal identity and residence[8]. FDPs are able to open bank accounts using these refugee ID cards and are able to receive food and non-food cash allowances directly to bank accounts, as well as being able to obtain SIM cards with telecom providers. In 2020, Rwanda adopted legislation to enforce Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT). Codified in this legislation included aspects of due

[1] https://cdn.odi.org/media/documents/12936.pdf
[2] https://reporting.unhcr.org/document/1720
[3] https://reporting.unhcr.org/document/1721
[4] https://reporting.unhcr.org/document/1721
[5] https://www.unhcr.org/statistics/unhcrstats/618ae4694/mid-year-trends-2021.html
[6] https://reporting.unhcr.org/sites/default/files/2021%20Rwanda%20Country%20Refugee%20Response%20Plan.pdf
[7] Global Action Plan to End Statelessness: 2014-2024, UNHCR. https://www.unhcr.org/protection/statelessness/54621bf49/global-action-plan-end-statelessness-2014-2024.html
[8] Refugee Policy Review Framework Country Summary as of 30 June 2020. UNHCR. https://reliefweb.int/sites/reliefweb.int/files/resources/Rwanda%20-%20Refugee%20Policy%20Review.pdf

diligence in obtaining and using financial services which include customer identification and maintenance of key records, which has also provided crucial in the push to ensure FDPs have nationally recognized identification documents.

Rwanda, to support communities and infrastructure impacted by the presence of refugees and camps, established the National Social Protection Policy and Sector Strategic Plan (2018/19-2023/24), which provides inputs for social protections for all Rwanda nationals and is administered by the Ministry of Local Government (MINALOC). An additional GoR strategy document includes the Strategic Plan for Refugee Inclusion 2019–2024 through which provisions for FDPs to be integrated into national services such as education and health and benefit from socioeconomic and financial inclusion[9].

Rwandan legislation grants refugees 'the rights and liberties provided for by international instruments on refugees ratified by Rwanda', which include economic-enabling rights including the right to work, establish a business, hire employees, lease land and own property (Government of Rwanda, 2014; MIDIMAR-UNHCR, 2016). Issuance of national IDs and policies that allow refugees to access social services, financial products and services and the right to work have allowed FDPs to make steps to improve their lives while residing in Rwanda. For 2021, UNHCR has indicated planned programming activities include livelihood-focused activities such as skills training in entrepreneurship and financial literacy, TVET/Vocational training mainly in the areas of trade and ICT, and the allocation of sectoral cash grants allowing refugees and asylum-seekers to start small businesses.[10]

Despite Rwanda's progressive legislation and UNHCR's on-going efforts, to date most refugees in Rwanda remain highly dependent on humanitarian assistance. Challenges to self-reliance and stability include on-going situational issues as well as behavioral. Situation challenges include high rates of youth unemployment, limited vocational training programs, limited investment by NGOs and other groups serving camps in financial and digital education, as well as difficulty for refugees to obtain formal loans because financial institutions are not yet convinced of the business case for this segment (UNHCR & UNCDF, 2019). Behavioral challenges that exist include common tendencies such as choosing to withdraw all cash transfers when they are received, rather than using their accounts for saving, relying on uninformed sources to learn about available financial services, limited experience saving and planning for long term financial goals, and long-term reliance on aid fostering a mentality that forces FDPs to doubt their capacity to be fully self-reliant.

Financial Inclusion Efforts

There are several main regulatory entities that influence the financial services sector in Rwanda and a variety of policies that influence individual usage of financial products. Most important for this study is the National Bank of Rwanda (NBR) provides oversight and regulation to the banking and financial sector in Rwanda, including licensing of banks and non-bank providers. In complement to earlier policy, in 2021 MINEMA and UNHCR launched a joint strategy on Economic Inclusion of Refugees and Host Communities, which outlines key objectives including:

1. Enable refugees and host communities to acquire and preserve livelihoods assets to construct their living, become self-reliant and build resilience to shocks
2. Promote socio-economic inclusion of refugees and host communities and their enhanced access to economic opportunities on a sustainable basis
3. Expand proven and innovative ways of supporting self-reliance of refugees and host communities in Rwanda, especially through the graduation approach and market-based interventions
4. Promote results and evidence-based programming by improving planning- implementation monitoring – learning and practice on successful livelihoods approaches[11]

[9] Refugee Policy Review Framework Country Summary as of 30 June 2020. UNHCR. https://reliefweb.int/sites/reliefweb.int/files/resources/Rwanda%20-%20Refugee%20Policy%20Review.pdf
[10] https://reporting.unhcr.org/sites/default/files/2021%20Rwanda%20Country%20Refugee%20Response%20Plan.pdf
[11] https://www.minema.gov.rw/fileadmin/user_upload/Minema/Publications/Laws_and_Policies/MINEMA-UNHCR_Joint_Strategy_of_economic_inclusion_of_refugees_and_host_communities_2021-2024.pdf

This strategy builds on the exponential growth of financial inclusion in Rwanda in recent years, which can be attributed to a concerted effort by market stakeholders to understand gaps, better target those groups yet unserved or underserved, and develop products that are useful, affordable, and beneficial for those in all corners of the country. In Rwanda, refugees have been able to access full-fledged personal bank accounts since 2017, as part of the introduction of cash assistance across the camps, which represented a critical first step towards financial inclusion for the population[12].

According to the most recent FinScope Report[13], Rwanda has achieved a 93% rate of financial inclusion amongst adults, 77% of whom are considered formally served. One of the greatest drivers of this high level of formal financial inclusion is the range of convenient digital products, which have allowed more Rwandans than ever before to join the formal financial sector. However, there still remains a gap in terms of onboarding rural dwellers and those considered forcibly displaced people (FDPs) (FinScope, 2020).

Furthermore, groups such as UNCDF (2020) who are developing financial and digital literacy interventions meant to be delivered in and surrounding Rwanda's refugee camps have found that enabling factors such as the pro-growth economic policy of NBR for FDPs and rural citizens, a high level of phone ownership, and basic literacy and numeracy create a foundation in which a wider array of financial products and services could be taken up and used. As well, events such as the COVID-19 pandemic highlight the need for long-term planning and saving, use of social safety nets, emergency savings, insurance products, and household safety nets.

While the COVID-19 pandemic and resulting public health restrictions may have hampered some of the moves forward for refugees in terms of economic integration, work, and free movement, digital products and services have experienced a boom both in and out of camps – allowing both Rwandans and FDPs to continue conducting business, sending and receiving money, and paying bills, even when movement has not been possible. Even with the on-going challenges of the continuing pandemic, the Rwanda Strategic Plan for Refugee Integration (2019-2024) will continue to move forward leveraging digital services in addition to more traditional, formal methods of financial services.

STUDY BACKGROUND

Study Purpose and Objectives

This study serves as a key step in efforts to support the implementation of the National Financial Inclusion Strategy 2019-2024. The study was designed to specifically to establish a baseline understanding of the current level of financial inclusion among FDPs in Rwanda. The study tools were designed to clarify the existing gaps in financial inclusion as well as the financial literacy, digital literacy, and digital financial literacy of FDPs, and outline the "teachable moments" (Center for Financial Inclusion, 2016) that can be leveraged to drive further economic growth amongst these communities.

Study findings and resulting recommendations are intended to support NBR and AFI, along with other partners and stakeholders, to develop policies, strategies, initiatives, and programs that can create a more financially healthy society, especially for those considered most vulnerable such as FDPs and host communities. AFI's mission is to "empower policymakers to increase access and usage of quality financial services for the unserved and underserved through formulation, implementation and global advocacy of sustainable, inclusive and gender-sensitive policies" (AFI, 2020). Likewise, NBR's focus is to drive a financial inclusion agenda that brings everyone – women, men, youth, farmers, FDPs – into the fold, specifically using new technologies that will help to accomplish this goal (NBR, 2019, unpublished). Through assessing the current gaps in knowledge, skills, attitudes, and behaviors that block individuals and households from making the most beneficial use of financial products and services, NBR and AFI can target and prioritize those capacities that hold the most potential for real change and economic growth and empowerment.

[12] https://www.minema.gov.rw/fileadmin/user_upload/Minema/Publications/Laws_and_Policies/MINEMA-UNHCR_Joint_Strategy_of_economic_inclusion_of_refugees_and_host_communities_2021-2024.pdf
[13] https://www.bnr.rw/fileadmin/user_upload/2020_Rwanda_Finscope.pdf

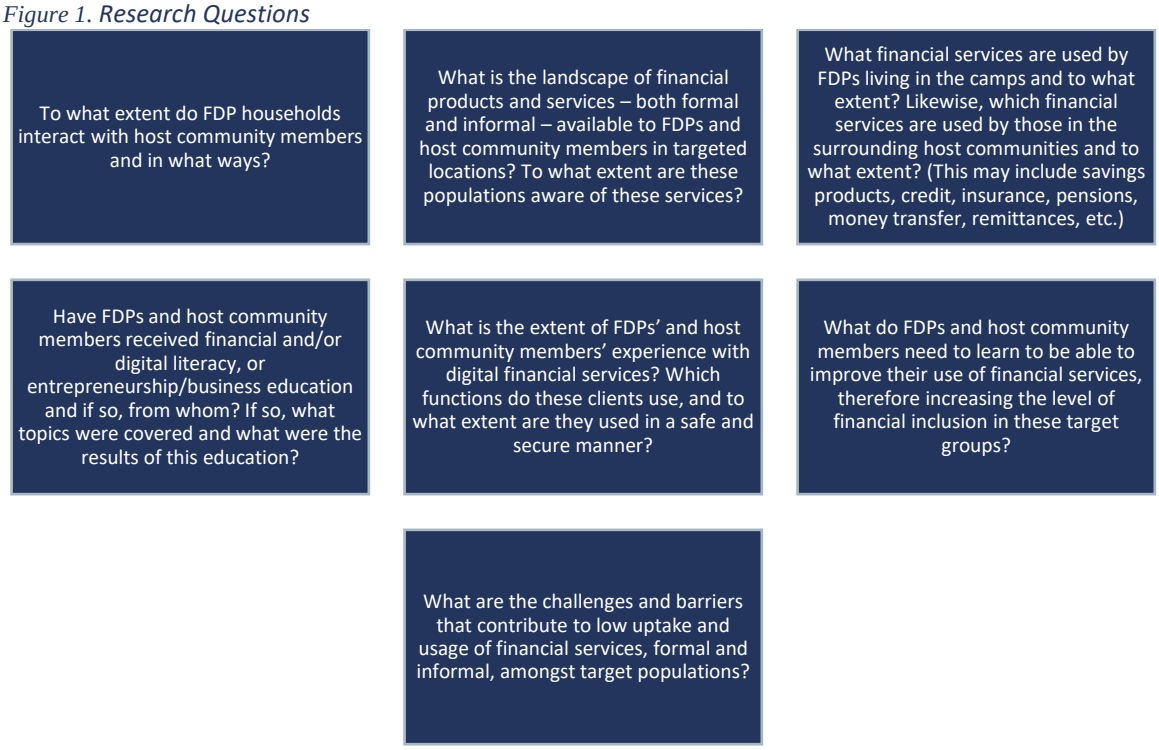
The goal of this study is to support the implementation of the National Financial Inclusion Strategy 2019 – 2024 which has an objective of increasing the level of formal financial inclusion amongst adults in Rwanda from 77% in 2020 to 90% in 2024.

The overall objectives of the study were to:

- Determine the level of financial inclusion among FDPs and the current gaps in financial knowledge, skills, attitudes, and behaviors of FDPs in five refugee settlements and surrounding host communities
- Identify policy and regulatory barriers as well as gaps in financial knowledge, skills, attitudes, and behaviors that contribute to the uptake and usage of financial services by FDPs across 5 refugee settlements and surrounding host communities in Rwanda
- Offer policy and regulatory recommendations for focused interventions that have potential to lead to more immediate and lasting behavior change that can be taken forward by NBR together with its national stakeholders

The findings of this study were intended to inform the piloting of a campaign to reach FDPs in supporting better uptake of financial services. The study methodology and tools were designed to address the following research questions, outlined in Figure 1. These questions prioritized understanding the current usage of financial services, perceptions around different types of financial and digital services, as well as assess needs and ongoing challenges to uptake among FDP and neighboring host community populations.

Figure 1. Research Questions



METHODOLOGY

TSI adopted a consultative and participatory approach using both quantitative and qualitative methods of inquiry to facilitate analysis and triangulation of data. The methodology was designed to align with the Conceptual Framework of Financial Capability, which frames the significance of inputs to both financial capability and financial inclusion as crucial for financial stability, resilience, and growth as well as economic self-reliance.

The framework, as applied through a mixed-method approach, was integrated into the design of a quantitative survey conducted in both camps and neighboring host communities as well as in-depth interviews (IDIs) conducted with the same populations. Information about the samples of both qualitative and quantitative efforts are detailed in the following section.

The approach consisted of a multi-stage process in which stakeholders were consulted regularly and emerging findings were utilized to inform additional activities.

Sampling Framework

Study Population- Quantitative Survey

Samples were drawn from refugee populations in 5 locations. The total number of refugees across the 5 target camps is 139,498. Sample size was calculated using the following formula[14]:

$$Sample\ size = \frac{\frac{z^2 \times p(1-p)}{e^2}}{1 + (\frac{z^2 \times p(1-p)}{e^2 N})}$$

According to this calculation, with consideration to the total number of refugees, the ideal sample size was determined to be approximately 384[15] individuals, which was then divided proportionately across different camp locations according to the overall population proportions across camps. A similar sample was drawn from the neighboring host communities (districts). The total sample utilized for quantitative analysis comprised of 755 respondents with 385 respondents from forcibly displaced populations and 370 respondents from the host communities. The sample also intentionally included individuals who had received training as well as those that had limited access to training upon request from stakeholders from NBR.

Table 2. Quantitative Sample Size

Camp	Sample Size	Host Community	Sample Size	Total
Kigeme (district: Nyamagabe)	55	Nyamagabe	55	110
Kiziba (district: Karongi)	57	Karongi	33	90
Mahama (district: Kirehe)	186	Kirehe	190	376
Mugombwa (district: Gisagara)	39	Gisagara	38	77
Nyabiheke (district: Gatisbo)	48	Gatisbo	54	102
TOTALS:	385		370	755

Study Population- In-depth Interviews

In-depth interviews were conducted in Kigeme, Kiziba, Mahama, Mugombwa, and Nyabiheke camps. The sample for qualitative data collection was intentionally designed to ensure that unique perspectives from key groups were represented, including women, people living with disabilities (PLWDs), and youth (under age 30).

Table 3. Sample for Qualitative Data Collection

Adults	PLWD	Youth

[14] http://www.raosoft.com/samplesize.html

[15] For this calculation, a z-score equal to 1.96 was used, the total number of 113,499 Refugees was assigned as N, p was the response distribution (equal to 50%), and e is the margin of error (equal to 5%).

$Numerator\ for\ the\ sample\ size\ formula = (1.96)^2 * 0.50*(1-0.50)/\ (0.05)^2 = 384.16$

$Denominator\ for\ the\ sample\ size\ formula = 1 + ((1.96)^2 * 0.50*(1-0.50)/\ 113499\ *(0.05)^2)$

$= 1.003384699$

The determined sample size = 384.16 /1.00002753875 ≈ 383

Location	Female	Male	Adults Total	Female	Male	PLWD Total	Female	Male	Youth Total	TOTAL
Kigeme Camp	2	1	3	1	2	3	1	1	2	8
Kiziba Camp	1	1	2	1	1	2	1	1	2	6
Mahama Camp	2	1	3	2	1	3	1	2	3	9
Mugombwa Camp	1	1	2	1	1	2	1	2	3	7
Nyabiheke Camp	1	2	3		1	1	2	1	3	7
TOTAL	**7**	**6**	**13**	**5**	**6**	**11**	**6**	**7**	**13**	**37**

Data Collection

TSI adopted a mixed-method approach involving both quantitative and qualitative data collection which included a quantitative survey with both host community members and FDPs across four camps. TSI also created an in-depth interview (IDI) guide that was conducted with FDPs.

This study utilized a quantitative survey which was administered by trained enumerators in the field. The survey was designed in consultation with key stakeholders and translated into Kinyarwanda. The survey was collected using Kobo Toolbox, an online platform that allows for offline data collection. Data collection was conducted in-person by a team of 17 data collectors collected data over the course of 3.5 weeks (17 working days) from March 9thto April 1st, 2022. Planned data collection was able to fully realize the study sampling plan.

TSI conducted key In-depth interviews (IDIs) with FDPs in Kigeme, Kiziba, Mahama, Mugombwa, and Nyabiheke camps. Interview guides were developed to elicit personal experiences, views, and perspectives on financial products, to triangulate the survey findings, and provide relevant recommendations. Interviews were conducted in Kinyarwanda, then transcribed and translated into English for analysis. In depth interview guides can be found in Annex III.

Analysis plan

Quantitative data analysis includes descriptive statistics, and data was analyzed using the STATA statistical package. Results are presented as tables and figures to provide the reader with a clear understanding of the financial access, behaviors, and perceptions of FDPs across five camps, and that of the neighboring host communities.

Qualitative data was analyzed thematically against the results framework (deductive analysis) and identified emerging themes that arose during reading and coding (inductive analysis-grounded approach). An analysis framework on Excel was developed and qualitative data was coded and inserted into the framework accordingly. Interviews were transcribed, translated, labeled, and coded according to the key objectives of the study.

Limitations

Over the course of data collection, the team met with a variety of weather-based challenges. These challenges affected the enumerators' ability to move about the camp and impacted attendance. Data collection was supported by local leaders and contacts to enable the enumerators to move throughout the camps and effectively identify individuals to be a part of the sample. The enumerators were able to successfully randomly sample respondents based on the sampling framework, but bias may have been introduced by who was not included despite the enumerators' efforts.

Additionally, as is common with data collection in high-risk populations, positive bias can be introduced during data collection as individuals may assume that their participation will results in a desirable outcome for themselves or their families. Respondents may have tailored their answers more positively based on this belief, however enumerators sought to mitigate this bias during data collection by providing a clear overview of the study and ensuring informed consent was obtained prior to surveying or interviewing respondents.

Data collection was also conducted primarily in Kinyarwanda for those who spoke Kinyarwanda and due to level of tenure in camps, level of education, and various language fluency, some bias due to lack of comprehension on technical topics such as financial services may be present in the findings.

FINDINGS

Demographics

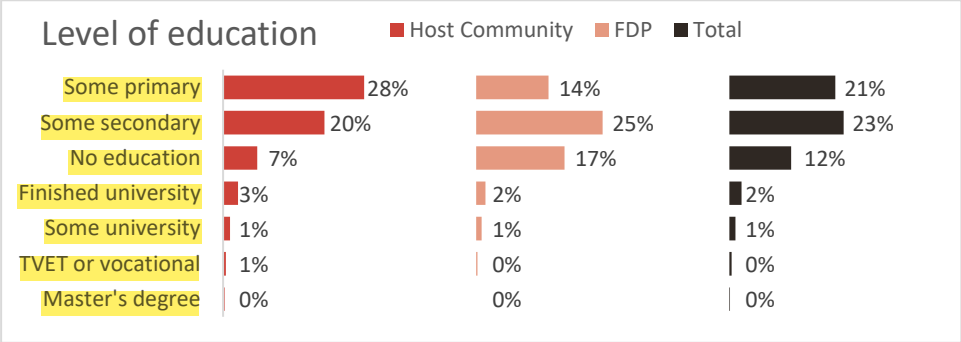
Respondents were mixed gender, but predominately under age 30.

Across the total sample, which was inclusive of FDPs and host community members, 52% of the study respondents were female. 59% of the respondents are youth (30 years or younger), which small samples of respondents below 20 years of age or above 60 years of age. The study sample (inclusive of both host community + FDPs) was comprised of 51% refugee population and 49% host community members. All host community members identify themselves as Rwandans. Among the refugee/FDP population, 43% are from Burundi and 57% are from DRC.

FDPs have completed less formal education and have lower literacy rates.

23% of the respondents have completed primary education, 17% completed at least secondary education. Very few have completed university education (less than 1%), and none had proceeded into post-graduate education. FDPs reported to have less educational attainment than the host communities overall. 17% FDP respondents had not received any formal education compared to 7% respondents from the host communities.

Figure 2. Level of education for sample, FDPs, and host community



FDPs have completed lower levels of education and approximately one-fifth of FDPs have limited ability to read and write. 80% of the respondents can read and write; 11% can read and write with some difficulty. The remaining cannot read and write at all. Literacy levels (as measured by reading and writing) is much lower among the FDP respondents. 14% FDP respondents cannot read and write at all, as compared to 6% respondents from the host community.

The average length of time FDP households has spent in the camps is a decade.

The average number of years FDPs have resided in camps is 10 years, with a standard deviation of 7 years. Those interviewed shared they had resided in camps between six to over forty years, with the majority of those interviewed arriving between 2000 and 2015. Several interviewed respondents indicated they were born in the camp or arrived as small children.

Table 4. Years in camp and household size

	Average	Standard Deviation	Min	Max
FDP Years in Camp (unit: years)	10	7	1	27
FDP Household Size (unit: people)	6	3	0	14
Host community Household Size (unit: people)	5	2	0	14

The average FDP respondents' household size is 6 members, compared to the average of 5 in the host communities. For those interviewed, family members included parents, spouses, children, and siblings. Household sizes for those interviewed ranged from two individuals to eleven people.

Table 5 presents the distribution of formal inclusion and informal inclusion only across various demographic factors such as locations/areas (camps, host community districts), gender, age groups, level of education, and employment/income sources. The level of financial inclusion among FDPs and host communities is as follows.

Table 5. Financially included population by demographic characteristics

	Formally included (%)	**Informally included ONLY (%)**
Total respondents	96.4	2.1
Areas: Camps		
All camps (combined)	93	4.2
Kigeme	98.2	0
Kiziba	94.7	3.5
Mahama	89.8	5.4
Mugombwa	97.4	2.6
Nyabiheke	93.8	6.2
Areas: Host Communities		
All host communities (combined)	100	0
Nyamagabe	100	0
Karongi	100	0
Kirehe	100	0
Gisagara	100	0
Gatsibo	100	0
Gender		
Female	94.9	3.8
Male	98.1	0.3
Age Groups		
18 – 30	96.2	2.5
31 – 40	98.7	0.4
41 – 50	95.8	1.7
51 – 60	95.4	3
61+	85.2	1.1
Education		
No formal education	87	6.5
Some primary	97.5	1.3
Finished primary	96	2.3
Some secondary	98.2	1.8
Finished secondary	99.2	0.7
Some university/undergrad	100	0
Finished university/undergrad	100	0
Master's degree	100	0
TVET or vocational	100	0
Employment/Income Sources		
Formal job	100	0
Informal labour	95.3	2.8
NGO work	100	0
Small business	96.4	2.4

Self-employment	99.6	0.4
Money from other people (remittance)	90.9	9.1
Voucher	92.9	4.4

For a detailed breakdown of demographics in each refugee camp, please refer to tables in Annex 1.

Level of Financial Inclusion among FDPs and the Host Communities

Financial inclusion, for the purpose of this study, was categorized as 'formal channels of inclusion' (referred to as 'formal inclusion') and 'informal channels of inclusion' (referred to as 'informal inclusion'). Formal channels of inclusions include accounts at commercial banks, microfinance institutions (MFIs), SACCO, mobile money, insurance providers, and pension products/service providers. The informal channels include accounts or services accessed which are not included in the formal channels such as shop credit, VSLA savings, VSLA credit, money lenders, family members and acquaintances. Financial inclusion among FDPs located across five camps who participated in this study, and the nearby host communities, according to these definitions, was assessed through If respondents did not indicate they possessed or utilized any of these financial services, then they were grouped as 'financially excluded.'

Of all the respondents across both host communities and FDPS, 96% were formally included whereas 2% were only informally included with reported use of shop credit, savings group participation, or borrowing from families, etc. The remaining 1.5% were then considered financially excluded.

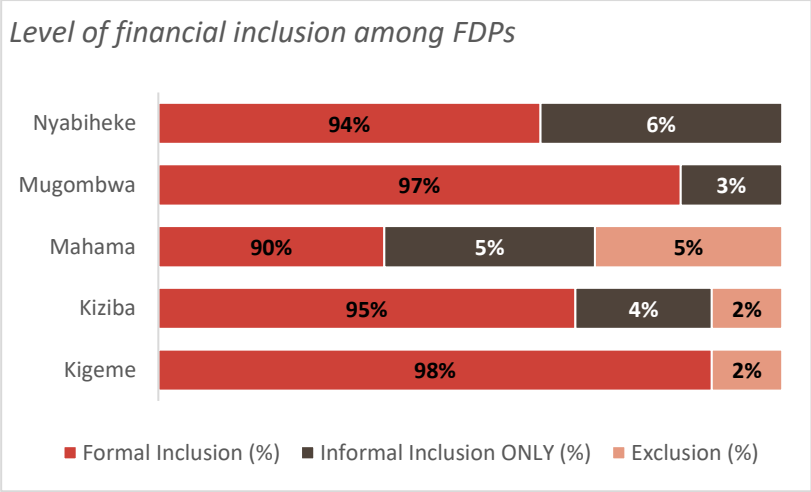
The overall formal financial inclusion among FDPs is 93%, with the following presence among the camps (camp name followed by percent formally included in the camp in parenthesis): Kigeme (98%). Kiziba (95%), Mahama (90%), Mugombwa (97%), and Nyabiheke (94%). The level of FDP financial inclusion through informal channels only is 4%. So, 3% FDPs are financial excluded.

Conversely, the overall formal financial inclusion among the host community is 100%, indicating that there were no financial excluded respondents in the host communities nearby the camps.

Financial Inclusion among FDPs and the Host Communities by Demographics

Table 5 (on page 12) presents the distribution of formal inclusion and informal inclusion only across various demographic factors such as locations/areas (camps, host community districts), gender, age groups, level of education, and employment/income sources. Additional detailed tables with financial inclusion breakdowns by demographics for Kigeme, Kiziba, Mahama, Mugombwa, and Nyabiheke camps can be found in Annex 1.

Figure 3. Level of financial inclusion among FDPs



The following is a summary of findings for financial inclusions by various demographic factors (see Table 5).

- In the overall sample (including both camps and host communities), 94% female are formally financially included, 3.8% females are informally included only; the remain 1% females (all FDPs) are financially excluded. In the overall sample, 98.1% males are formally financially included, 0.3% males are informally financially included only, and the remaining 1.6% males (all FDPs) are financially excluded.

- The level of formal financial inclusion is skewed towards the younger groups (age group in years and the corresponding % of formal inclusion in parenthesis): 18 – 30 years (96%), 31 – 40 years (99%), 41 – 50 years (96%), 51 – 60 years (95%) 61+ years (85%).
- The level of formal financial inclusion is lower for respondents with no education (level of education and the corresponding % of formal financial inclusion in parenthesis): no formal education (87%), some primary education (98%), finished primary education (96%), some secondary education (98%), finished secondary education (99%), some university/undergrad education (100%), finished university/undergrad education (100%), master's degree (100%), TVET or vocational education (100%).
- The level of formal financial inclusion is relatively lower for respondents who rely on money from other people (remittance) and vouchers as a major source of income (type of employment/income source and the corresponding % of formal financial inclusion in parenthesis): formal job (100%), informal labor (95%), NGO work (100%), small business (96%), self-employment (100%), money from other people (remittance) (91%), and voucher (93%).

The following is a summary of findings for financial inclusions by various demographic factors in the Kigeme camp (see Annex 1).

- Overall, 98% in the Kigeme camp are financially included through formal channels, whereas the remaining 2% are financially excluded.
- In the Kigeme camp, 100% female are formally financially included. In this camp, 96% males are formally financially included, while the remaining 3.8% males are financially excluded.
- The level of formal financial inclusion is lower in the 41-50 years age group (age group in years and the corresponding % of formal inclusion in parenthesis): 18 – 30 years (100%), 31 – 40 years (100%), 41 – 50 years (90%), 51 – 60 years (100%), and 61+ years (100%).
- The level of formal financial is lower in the education group that has finished only primary education (level of education and the corresponding % of formal financial inclusion in parenthesis): no formal education (100%), some primary education (100%), finished primary education (75%), some secondary education (100%), finished secondary education (100%), and finished university/undergrad education (100%). There were no respondents in the Kigeme camp with the following education levels: some university/undergrad education, master's degree, and TVET or vocational education.
- The level of formal financial inclusion is relatively lower for respondents who rely informal labor as a major source of income (type of employment/income source and the corresponding % of formal financial inclusion in parenthesis): formal Job (100%), informal labor (90%), NGO work (100%), small business (100%), self-employment (100%), money from other people (remittance) (100%), and voucher (98%).

The following is a summary of findings for financial inclusions by various demographic factors in the Kiziba camp (see Annex 1).

- Overall, 95% in the Kiziba camp are financially included through formal channels, 4% are included through informal financial channels, and the remaining whereas the remaining 2% are financially excluded.
- In the Kiziba camp, 93% females are formally financially included, and 7% females are financially included through informal channels. In this camp, 96% males are formally financially included, while the remaining 4% males are financially excluded.

- The level of formal financial inclusion is lower in the 61+ years age group (age group in years and the corresponding % of formal inclusion in parenthesis): 18 – 30 years (97%), 31 – 40 years (100%), 41 – 50 years (100%), 51 – 60 years (100%), and 61+ years (60%).
- The level of formal financial is lower in the group with no formal education (level of education and the corresponding % of formal financial inclusion in parenthesis): no formal education (82%), some primary education (100%), finished primary education (88%), some secondary education (100%), finished secondary education (100%), and some university/undergrad education (100%). There were no respondents in the Kigeme camp with the following education levels: university/undergrad education, master's degree, and TVET or vocational education .
- The level of formal financial inclusion is relatively lower for respondents who rely on small business as a major source of income (type of employment/income source and the corresponding % of formal financial inclusion in parenthesis): formal Job (no observations), informal labor (100%), NGO work (no observations), small business (90%), self-employment (100%), money from other people (remittance) (100%), and voucher (96%).

The following is a summary of findings for financial inclusions by various demographic factors in the Mahama camp (see Annex 1).

- Overall, 89.8% in the Mahama camp are financially included through formal channels, 5.4% are included through informal financial channels, and the remaining whereas the remaining 4.8% are financially excluded.
- In the Mahama camp, 83.7% females are formally financially included, 10.5% females are financially included through informal channels, and the remaining 5.8% females are financially excluded. In this camp, 95% males are formally financially included, and 1% males are included through informal financial channels, while the remaining 4% males are financially excluded.
- The level of formal financial inclusion is lower in the 51-60 years and 61+ years age group (age group in years and the corresponding % of formal inclusion in parenthesis): 18 – 30 years (90.4%), 31 – 40 years (96.1%), 41 – 50 years (87.1%), 51 – 60 years (40%), and 61+ years (80%).
- The level of formal financial is lower in the group with no formal education (level of education and the corresponding % of formal financial inclusion in parenthesis): no formal education (57.9%), some primary education (90.9%), finished primary education (90%), some secondary education (93.5%), finished secondary education (97.5%), finished secondary education (97.5%), some university/undergrad education (100%), finished university/undergrad education (100%), and TVET or vocational education (100%). There were no respondents in the Mahama camp with the following education level: master's degree.
- The level of formal financial inclusion is relatively lower for respondents who rely on informal labor and vouchers as a major source of income (type of employment/income source and the corresponding % of formal financial inclusion in parenthesis): formal Job (100%), informal labor (82.2%), NGO work (100%), small business (91.9%), self-employment (100%), money from other people (remittance) (100%), and voucher (89.6%).

The following is a summary of findings for financial inclusions by various demographic factors in the Mugombwa camp (see Annex 1).

- Overall, 97.4% in the Mugombwa camp are financially included through formal channels and 2.6 % are included through informal financial channels. There are no financially excluded persons in this camp.
- In the Mugombwa camp, 94.1% females are formally financially included, and the remaining 5.9% females are financially included through informal channels. In this camp, 100% males are formally financially included.

- The level of formal financial inclusion is lower in the 18 - 30 years age group (age group in years and the corresponding % of formal inclusion in parenthesis): 18 – 30 years (94.4%), 31 – 40 years (100%), 41 – 50 years (100%), 51 – 60 years (100%), and 61+ years (100%).
- The level of formal financial inclusion is relatively lower in the group with no formal education (level of education and the corresponding % of formal financial inclusion in parenthesis): no formal education (90%), some primary education (100%), finished primary education (100%), some secondary education (100%), finished secondary education (100%), and finished secondary education (100%). In this camp, there were no respondents in the following education groups: some university/undergrad education, finished university/undergrad education, master's degree, and TVET or vocational education.
- The level of formal financial inclusion, as broken own by employment (type of employment/income source and the corresponding % of formal financial inclusion in parenthesis), is the following: formal Job (no observations), informal labor (100%), NGO work (no observations), small business (100%), self-employment (100%), money from other people (remittance) (100%), and voucher (97.1%).

The following is a summary of findings for financial inclusions by various demographic factors in the Nyabiheke camp (see Annex 1).

- Overall, 93.8% in the Nyabiheke camp are financially included through formal channels and the remaining 6.2 % are included through informal financial channels. There are no financially excluded persons in this camp.
- In the Nyabiheke camp, 88% females are formally financially included, and the remaining 12% females are financially included through informal channels. In this camp, 100% males are formally financially included.
- The level of formal financial inclusion is lower in the 61+ years age group (age group in years and the corresponding % of formal inclusion in parenthesis): 18 – 30 years (94.1%), 31 – 40 years (94.4%), 41 – 50 years (100%), 51 – 60 years (100%), and 61+ years (50%).
- The level of formal financial inclusion is relatively lower in the groups with no formal education and primary education (level of education and the corresponding % of formal financial inclusion in parenthesis): no formal education (92.9%), some primary education (83.3%), finished primary education (90.9%), some secondary education (100%), finished secondary education (100%), and finished secondary education (100%). In this camp, there were no respondents in the following education groups: some university/undergrad education, finished university/undergrad education, master's degree, and TVET or vocational education.
- The level of formal financial inclusion is relatively lower for respondents who remittances and self-employment as a major source of income (type of employment/income source and the corresponding % of formal financial inclusion in parenthesis): formal Job (no observations), informal labor (95%), NGO work (100%), small business (87.5%), self-employment (66.7%), money from other people (remittance) (50%), and voucher (91.2%).

Financial Access Strands

Financial access strands are measured by the following (FinScope)[16].

I. % of adults who are banked – i.e., % of adults who are served by commercial banks;

II. % of adults who are formally served but not banked – i.e., % of adults who are served by nonbank formal financial institutions but not by commercial banks;

III. % of adults who are financially served but not formally served – i.e., % of adults who are only informally served;

[16] 2020 FinScope

IV. % of adults who are financially excluded

Table 6 below depicts the groups that represent these four financial access strands for this study.

Table 6. Financial access strands

	Banked (%)	Formal (non-bank) (%)	Informal only (%)	Excluded (%)
Overall	31.5	96.3	2.1	1.5
Camps				
All camps combined	26.0	92.7	4.2	2.9
Kigeme	25.5	96.4	0.0	1.8
Kiziba	19.3	94.7	3.5	1.7
Mahama	28.0	90.0	5.4	4.8
Mugombwa	23.1	97.4	2.6	0
Nyabiheke	29.2	93.8	6.3	0
Host communities				
All host districts combined	37.3	100	0	0
Nyamagabe	60.0	100	0	0
Karongi	12.1	100	0	0
Kirehe	42.1	100	0	0
Gisagara	28.9	100	0	0
Gatsibo	18.5	100	0	0
Gender				
Female	23.8	94.9	3.8	1.3
Male	39.8	97.8	0.3	1.6
Age Groups				
18 – 30	27.9	96.2	2.5	1.3
31 – 40	36.7	98.7	0.4	0.9
41 – 50	31.9	95.8	1.7	2.5
51 – 60	35.4	93.8	3.0	1.5
61+	18.5	85.2	11.0	3.7
Education				
No formal education	8.7	87.0	75.0	6.5
Some primary	22.2	96.8	68.4	1.3
Finished primary	36.8	96.0	70.7	1.7
Some secondary	31.8	98.2	70.6	0
Finished secondary	44.6	99.2	67.7	0
Some university/undergrad	44.4	100	55.6	0
Finished university/undergrad	72.2	100	55.6	0
Master's degree	100.0	100	0.0	0
TVET or vocational	33.3	100	33.3	0
Employment/Income Sources				
Formal job	48.4	100	71.0	0
Informal labour	27.5	94.8	67.8	1.9
NGO work	33.3	100.0	77.8	0.0
Small business	40.3	96.4	69.1	1.2
Self-employment	36.7	99.6	80.0	0.0
Money from other people (remittance)	18.2	90.9	81.8	0

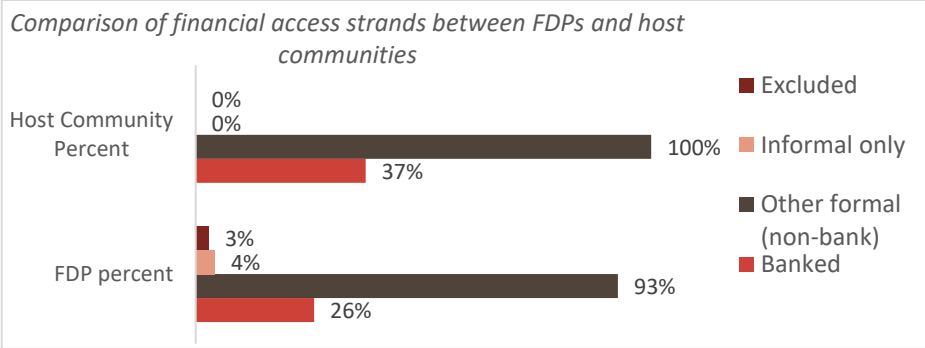
Voucher	24.1	92.5	61.0	2.7

The financial access strands, disaggregated by locations, are presented in Table F, which is in Annex 1.

Access strands between FDPs and the host community

As detailed in Figure 4, there are some notable differences in financial access strands between the FDPs and host community. The overall access to banking is 31.5%, but proved to be only 26% among the FDPs, which is lower than the banking access of the host community (37.3%). Additionally, the overall access to non-bank formal financial institutions is 96.3%, while it was 92.7% among the FDPs as compared to the host community (100%).

Figure 4. Comparison of financial access strands between FDPs and host communities



For those who fell into the category of only having 'informal only' access, the total sample was 2.1%. This was notably different between FDPs and host community members, with 4.2% FDPs and 0% of host community members relying only on informal channels for financial inclusion. Overall, 1.5% respondents were 'excluded' per the definition adopted by this study. Among the FDPs, the proportion of exclusion is 2.9% whereas there was no financial exclusion among the host community members.

Access strands by gender

By further considering the implications gender has on financial access, it was clear that across both FDP and host communities that males had greater access to banking. As detailed in Figure 5, only 14% FDP females have access to banking whereas 37% FDP males have access to banking. Additionally, the level of access to non-bank formal financial institutions is 89% among the FDP females, which is lower than such access of FDP males at 96%.

For host community, similar proportions were present. As depicted in Figure 6, only 33% of the host community females have access to banking whereas 43% of the host community males have access to banking. However, differing from FDPs, there was 100% access to non-bank formal financial institutions among both males and females in the host community and no individuals of either gender relied on either only informal means or were considered financially excluded.

Figure 5. FDP Financial access by gender

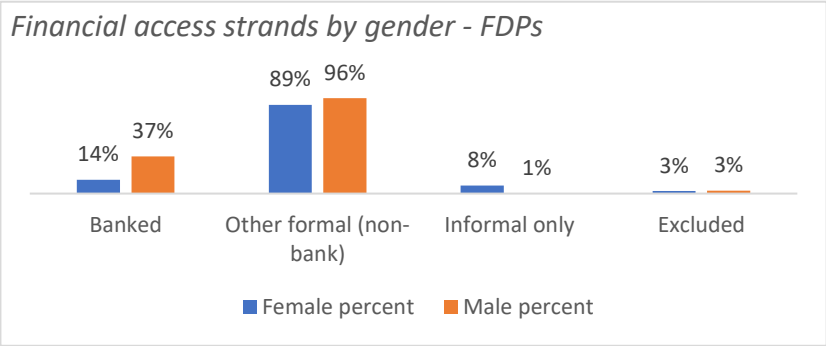
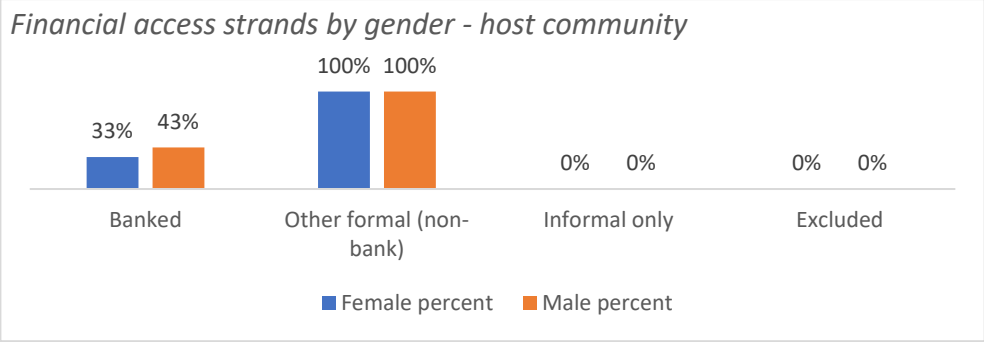


Figure 6. Host Community financial access strands by gender

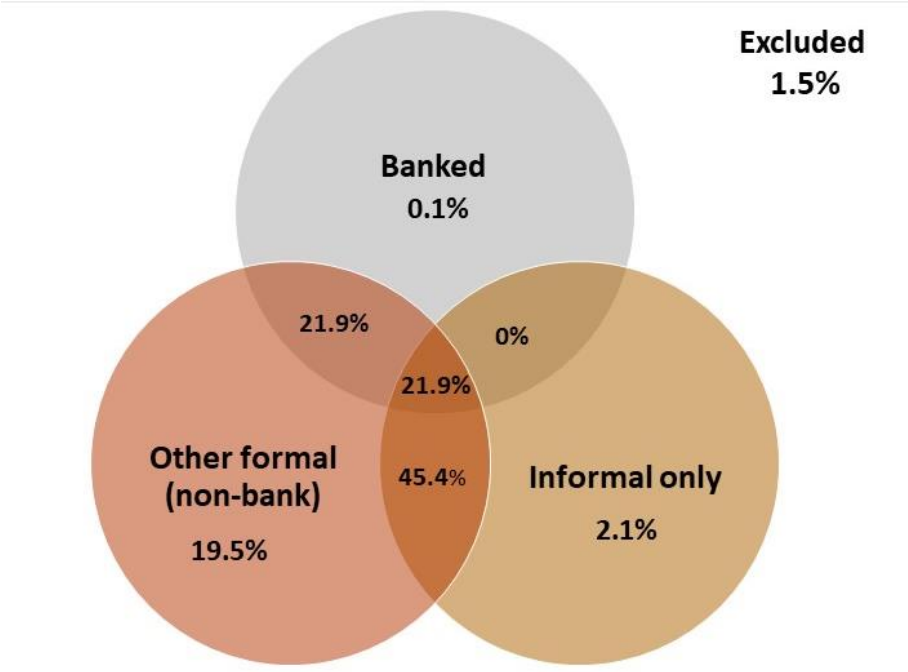


Overlap in Access Strands

The overlap between financial access strands in presented in Figure 7 in the form of a Venn diagram.

- 21.9% respondents have access to all three financial mechanisms, i.e., banking, non-bank formal institutions, and informal sources.
- 2.1% rely entirely on informal financial channels.

Figure 7. Overlaps in the access to financial systems through different channels
(Note: Pictorial representation is not according to spatial scales)



Banking: products/services

Figure 8 presents the major products/services that are availed through commercial banks. The major banking product/service is the (transactional) bank account, which is used by 29.8% of the respondents, following by bank savings (22.4%), ATM (11.4%), bank cards[17] (11%), and savings (4.8%).

[17] The data did not allow separation of credit and debit card.

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Figure 8. Most common banking products used

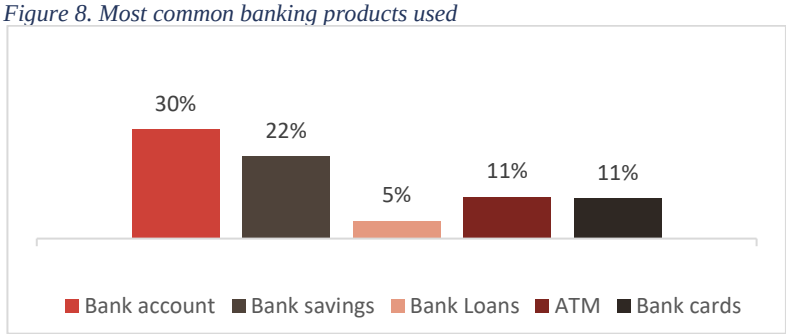
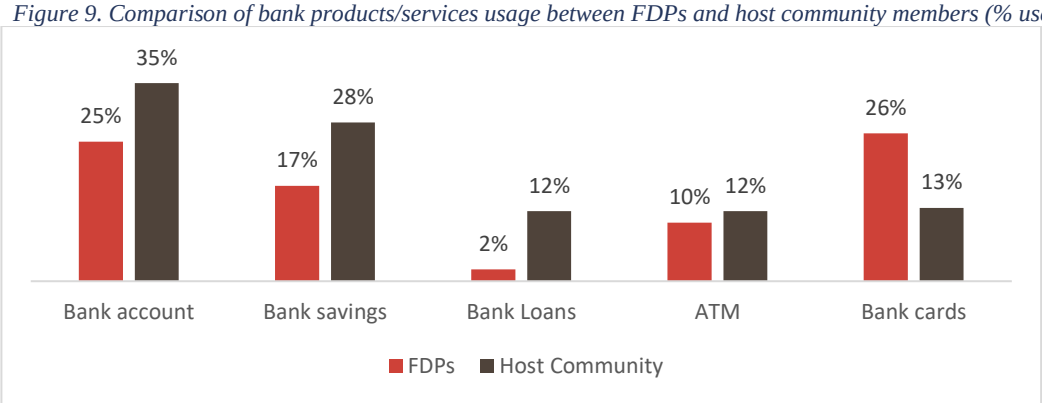


Figure 9 compares the uses of various banking products and services by the FDPs and the host community.

- 24.7% FDPs have (transactional) bank accounts compared to 35.1% of the host community members.
- 16.1% FDPs have bank savings compared to 18.1% of the host community members.
- 2.1% FDPs have obtained bank loans, compared to 12.4% of the host community members.
- 10.4% FDPs have used ATM services, compared to 12.4% of the host community members.
- 26.2% FDPs have used some type of bank cards, compared to 13.0% of the host community members[18].

Figure 9. Comparison of bank products/services usage between FDPs and host community members (% use)



Transactional Accounts

Transactional accounts are defined by those accounts by a bank or any mobile money services providers (FinScope)[19]. Table 7 shows the pattern of transactional accounts usage by respondent type/locations/areas (camps, and host community districts), and various demographic factors.

Table 7. Transactional accounts: areas and demographics

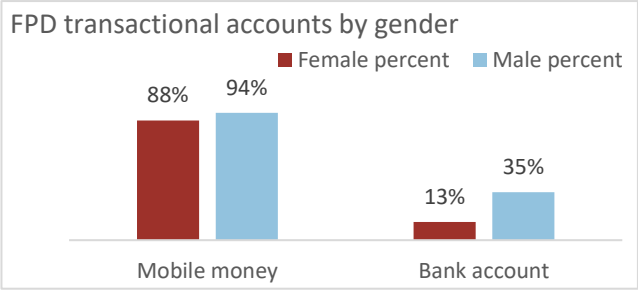
	Mobile Money (%)	Bank Account (%)
Overall	92.6	29.8
Camps		
All camps combined	91.2	24.7
Kigeme	94.5	25.5
Kiziba	93	19.3

[18] The difference in this number is likely due to question phrasing - for host community members, they likely understood this question to refer to the bank cards that the refugees use to receive voucher amount from UNHCR as opposed to banking debit or ATM cards.
[19] FinScope 2020

Mahama	87.6	26.3
Mugombwa	97.4	20.5
Nyabiheke	93.8	27.1
Host communities		
All host communities combined	94.1	35.1
Nyamagabe	90.9	58.2
Karongi	93.9	12.1
Kirehe	94.7	40
Gisagara	97.4	26.3
Gatsibo	92.6	14.8
Gender		
Female	90.3	22.5
Male	95.1	37.6
Age Groups		
18 – 30	94	27
31 – 40	96.1	34.5
41 – 50	91.6	29.4
51 – 60	87.7	33.1
61+	63	14.8
Education		
No formal education	81.5	7.6
Some primary	87.3	21.5
Finished primary	92	33.3
Some secondary	97.6	30
Finished secondary	99.2	43.1
Some university/undergrad	100	44.4
Finished university/undergrad	100	72.2
Master's degree	100	100
TVET or vocational	100	33.3
Employment/Income Sources		
Formal job	100	48.4
Informal labour	89.1	26.5
NGO work	100	33.3
Small business	93.3	38.4
Self-employment	94.8	33.7
Money from other people (remittance)	90.9	18.2
Voucher	90.5	22.4

Slightly less FDPs indicated having access and utilizing mobile money accounts in comparison to host community members. Based on this sample, 91% FDPs have access to mobile money accounts, whereas 94% host community members have access to mobile money accounts. There was a larger gap between host communities and FDPs with formal bank accounts reported. 25% FDPs have access to bank accounts, whereas 35% host community members have access to bank accounts.

Figure 10.Transactional accounts by gender: FDPs



As detailed in Figure 10, which depicts a breakdown by gender, among the FDPs, 88% females have access to mobile money accounts whereas 93.9% males have access to mobile money. 13.4% FDP females have access to bank accounts, whereas 35.4% FDP males have access to bank accounts.

Per Figure 11, which compares males and females in the host communities, 92% females have access to mobile money accounts whereas 96% males have access to mobile money. 31% the host community females have access to bank accounts, whereas 40% of the host community males have access to bank accounts.

Figure 11. Transactional accounts by gender: host community

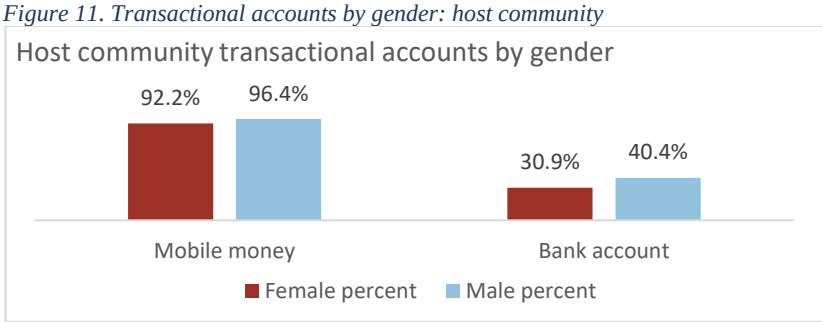
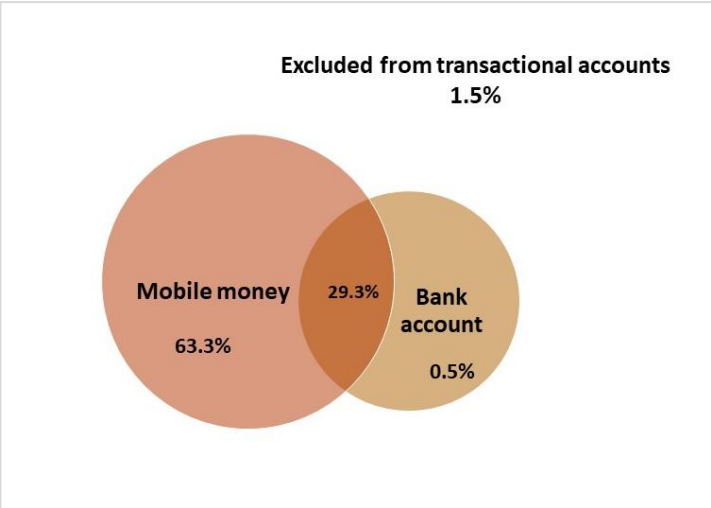


Figure 12 shows the overlap between mobile money and bank account transactional accounts access. The following findings are notable:

- 29% respondents have both mobile money and bank accounts.
- 0.5% respondents have only bank accounts but no mobile money accounts.
- 63% respondents have only mobile money accounts but no bank accounts.
- 7% respondents are entirely excluded from any transactional accounts.

Figure 12. Overlaps in the access to transactional accounts (Note: Pictorial representation is not according to spatial scales.)



Mobile money: drivers of use and trust

Most respondents are aware of mobile money and many use it to primarily send, receive, or save money (see Table 8 below).

- 93% respondents have heard of mobile money. Respondents differ in their understanding of the various ways to use mobile money.
- 85% respondents know about the 'send money' and 'receive money' functions of mobile money, but awareness is much lower around using mobile money to purchase airtime or pay bills.

Table 8. Respondent awareness of mobile money uses

Things you can do with Mobile Money	Yes Response (%)
Cash Out	91%
Cash In	90%
Receive Money	89%
Send Money	85%
Buy Airtime	62%
Pay Bills	37%
Check Balance	37%
Request a Loan or Top Up	15%
Access a Bank Account	11%
Pay for Insurance	6%
Use the Ejo Heza Long-term Savings Scheme	4%
I don't know	1%

Personal ties and location are the main drivers for trusting mobile money agents (see Table 9).

- The two greatest drivers for respondents to trust mobile money agents is through personal ties to family, friends, or neighborhood or the display of official 'mobile money signs' or 'agent numbers' as an indicator of trust the provider.
- Only about 39% of the respondents use 'location' as an indicator of a trustworthy mobile money agent. This study did not explore frequency of usage or preference related to mobile money agents, but by exploring trust as a proxy indicates that increased trust will also increase both the frequency and extent of usage.

Table 9. Reasons for trusting mobile money agents

Ways to trust mobile money agent	Yes Response (%)
Display of mobile money signs/agent numbers	48%
I know the person (friend, family, neighbor)	48%
Location	39%
Their offering of other services I need/want	22%
Number of others using the service	20%
Others	4%
I don't know	1%

Sources of information for learning more about mobile money fees is presented in Table 10.

- 70% of the respondents ask agents to learn about mobile money fees, whereas the rest rely on diverse sources of information including flyers, asking friends and family, and researching online.

Table 10. Sources of information about mobile money

Sources of information about mobile money fees	Yes Response (%)
Flyers	42.9%
Online	3.2%
Asking Agents	69.1%
Asking friends, family, acquaintance	12.2%
Others	3.8%
I don't know who to ask	4.6%

MFI Access

Table 11 shows the pattern of MFI access by respondent type/locations/areas (camps, and host community districts), and various demographic factors.

- Overall, 20% have access to MFIs. Such access is higher for male respondents (22%) than for female respondents (18.7%).
- MFI access is relatively lower in the older age group (age group and the corresponding MFI access percent in parenthesis): 18 – 30 years (16.8%), 31 – 40 years (28.4%), 41 – 50 year (16.8%), 51 – 60 years (21.5%), and 61+ years (3.7%).
- The level of MFI access is the lowest in the group with no formal education (level of education and the corresponding % of MFI access in parenthesis): no formal education (7.6%), some primary education (18.3%), finished primary education (25.9%), some secondary education (18.2%), finished secondary education (13.1%), some university/undergrad education (44.4%), finished university/undergrad education (27.8%), master's degree (100%), and TVET or vocational education (33.3%).
- The level of MFI access is relatively lower for respondents who rely informal labor and vouchers as a major source of income (type of employment/income source and the corresponding % of MFI access in parenthesis): formal Job (35.4%), informal labor (15.2%), NGO work (33.3%), small business (28.1%), self-employment (22.2%), money from other people (remittance) (36.4%), and voucher (18%).

Table 11. MFI access: areas and demographics

	MFI access (%)
Overall	20.3%
Camps	
All camps combined	16.4
Kigeme	40.0
Kiziba	1.8
Mahama	19.9
Mugombwa	19.9
Nyabiheke	0.0
Host communities	
All host communities combined	24.3
Nyamagabe	32.7
Karongi	0.0
Kirehe	30.0
Gisagara	13.2
Gatsibo	18.5
Gender	
Female	18.7
Male	22.0
Age Groups	
18 – 30	16.8
31 – 40	28.4
41 – 50	16.8
51 – 60	21.5
61+	3.7
Education	
No formal education	7.6

Some primary	18.3
Finished primary	25.9
Some secondary	18.2
Finished secondary	13.1
Some university/undergrad	44.4
Finished university/undergrad	27.8
Master's degree	100.0
TVET or vocational	33.3
Employment/Income Sources	
Formal job	35.4
Informal labour	15.2
NGO work	33.3
Small business	28.1
Self-employment	22.2
Money from other people (remittance)	36.4
Voucher	18.0

MFI access by camps and the host community

Figure 13 shows the extent of MFI access across the camps, and Figure 14 shows the extent of MFI access across the host districts.

- 16% FDPs have access to MFIs whereas 24.3% host community members have access to MFIs.
- Figure 13 compares the MFI access by camps and finds the highest access in Kigeme camp (40%), followed by Mugombwa (19.9%), Mahama (19.9%), Kiziba (1.8%), and Nyabiheke (0%).
- Figure 14 compares the MFI access in the host community districts and finds the highest access Nyamagabe (32.7%), followed by Kirehe (30%), Gatsibo (18.5%), Gisagara (13.2%), and Karongi (0%).

Figure 13. MFI access across camps .

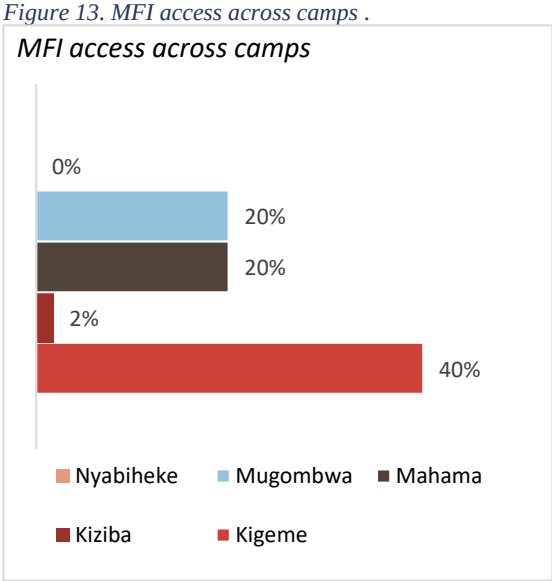
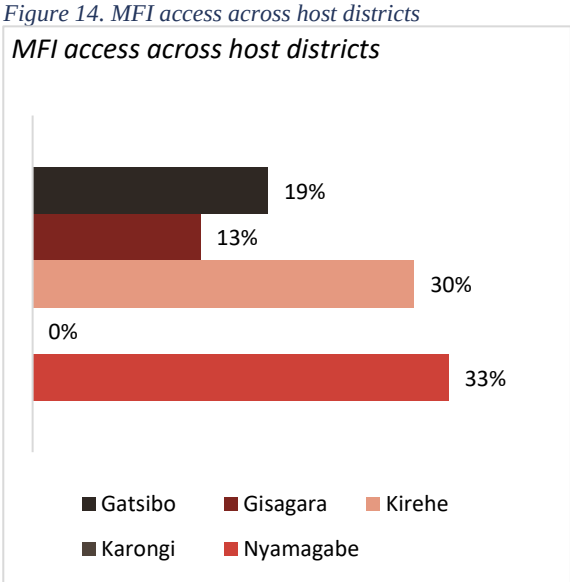


Figure 14. MFI access across host districts

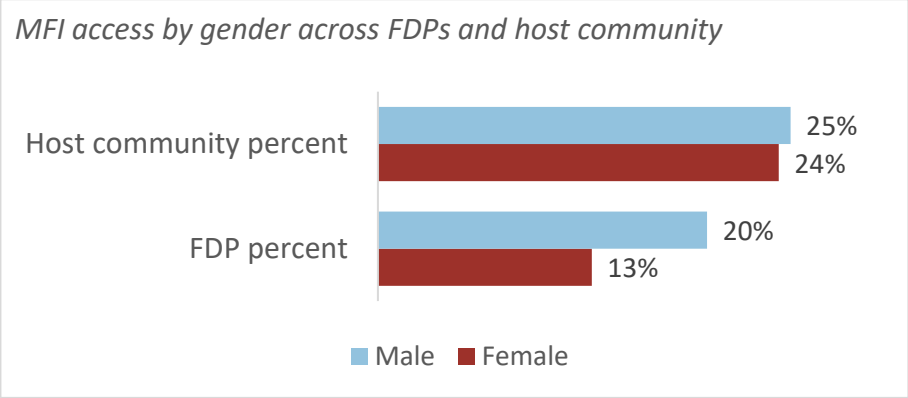


MFI access by gender

- Among the FDPs, 12.8% females have MFI access whereas 19.7% males have MFI access.

- Among the host community members, 24% females have MFI access whereas 24.7% males have MFI access.

Figure 15. MFI access by gender across FDPs and host community



Pension Access

Table 12 shows the pattern of pension products access by respondent type/locations/areas (camps, and host community districts), and various demographic factors.

- Overall, 31% have access to pension products. Such access is higher for male respondents (34.6%) than for female respondents (28.4%).
- Pension access is the lowest in the oldest age group (age group and the corresponding pension access percent in parenthesis): 18 – 30 years (23.5%), 31 – 40 years (35.4%), 41 – 50 year (39.5%), 51 – 60 years (44.6%), and 61+ years (22.2%).
- The level of pension access is the lowest in the group with no formal education (level of education and the corresponding % of pension access in parenthesis): no formal education (13%), some primary education (27.8%), finished primary education (36.7%), some secondary education (32.4%), finished secondary education (33.8%), some university/undergrad education (66.7%), finished university/undergrad education (50%), master's degree (100%), and TVET or vocational education (66.7%).
- The level of pension access is relatively lower for respondents who rely on informal labor, remittance, and vouchers as a major source of income (type of employment/income source and the corresponding % of pension access in parenthesis): formal job (54.8%), informal labor (28%), NGO work (44.4%), small business (36.5%), self-employment (50.7%), money from other people (remittance) (9.0%), and voucher (11.9%).

Table 12. Pension access: areas and demographics

	Pension access (%)
Overall	31.4%
Camps	
All camps combined	15.1
Kigeme	23.6
Kiziba	1.8
Mahama	18.3
Mugombwa	7.7
Nyabiheke	14.6
Host communities	
All host communities combined	48.4
Nyamagabe	49.1

Karongi	33.3
Kirehe	42.1
Gisagara	63.2
Gatsibo	68.5
Gender	
Female	28.4
Male	34.6
Age Groups	
18 – 30	23.5
31 – 40	35.4
41 – 50	39.5
51 – 60	44.6
61+	22.2
Education	
No formal education	13
Some primary	27.8
Finished primary	36.7
Some secondary	32.4
Finished secondary	33.8
Some university/undergrad	66.7
Finished university/undergrad	50
Master's degree	100
TVET or vocational	66.7
Employment/Income Sources	
Formal job	54.8
Informal labour	28
NGO work	44.4
Small business	36.5
Self-employment	50.7
Money from other people (remittance)	9
Voucher	11.9

Pension access across camps and host districts

Figure 16 shows pension access by camps and Figure 17 shows pension access across the host community districts. This section depicts figures related to the Ejo Heza pension scheme.

- Overall, pension access in the camps is lower than the pension access in the host community districts.
- Of the camps, the highest pension access is in Kigeme (23.6%), followed by Mahama (18.3%), Nyabiheke (14.6%), Mugombwa (7.7%), and Kiziba (1.8%).
- Of the host community districts, the highest pension access is in Gatsibo (68.5%), followed by Gisagara (63.2%), Nyamagabe (49.1%), Kirehe (42.1%), Karongi (33.3%).

Figure 16. Pension access across camps

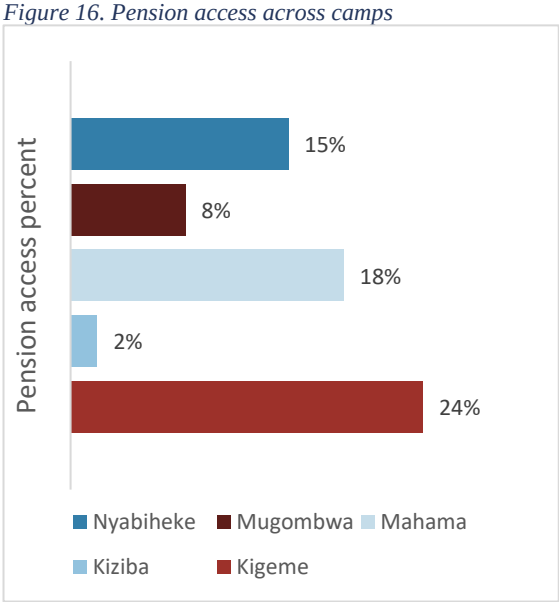
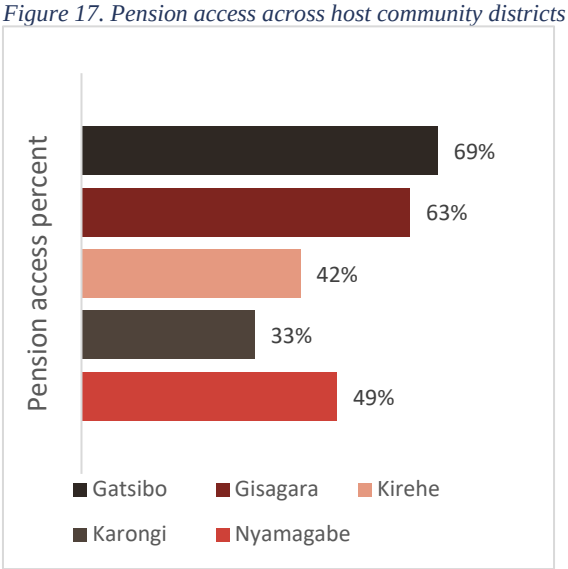


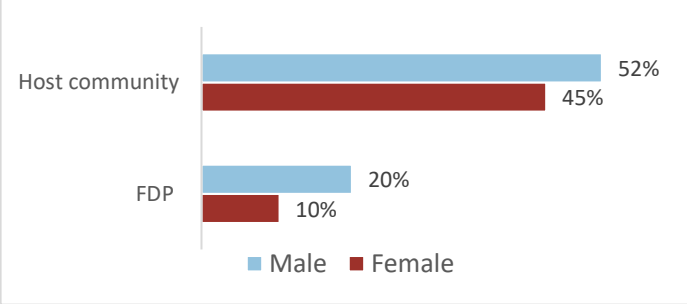
Figure 17. Pension access across host community districts



Pension access by gender across FDPs and host community

Figure 18 compares pension access by gender across FDPs and the host community.

Figure 18. Pension access by gender across FDPs and host community



- Overall, females have lower pension access than males.
- Among the FDPs, 10.2% females have pension access whereas 19.7% males have pension access.
- Among the host community members, 45.1% females have pension access whereas 52.4% males have pension access.

Insurance Access

Table 13 shows the pattern of insurance access by respondent type/locations/areas (camps, and host community districts), and various demographic factors. Overall, 54% have access to insurance products. Such access covers 55.5% females and 52.2% males. This study only considered self-reported insurance access and did not assess specific types or brands FDPs or host community members utilize.

- Insurance access by age groups is as follows (age group and the corresponding insurance access percent in parenthesis): 18 – 30 years (48.6%), 31 – 40 years (60.3%), 41 – 50 year (52.1%), 51 – 60 years (63.1%), and 61+ years (48.1%).
- The level of insurance access is the lowest in the group with no formal education (level of education and the corresponding % of insurance access in parenthesis): no formal education (34.8%), some primary education (65.8%), finished primary education (63.2%), some secondary education (47.6%), finished secondary education (46.2%), some university/undergrad education (55.6%), finished university/undergrad education (61.1%), master's degree (100%), and TVET or vocational education (100%).
- The level of insurance access is relatively lower for respondents who rely on vouchers as a major source of income (type of employment/income source and the corresponding % of insurance access in parenthesis): formal job (77.4%), informal labor (60.7%), NGO work (33.3%), small business (56.4%), self-employment (93.7%), money from other people (remittance) (27.2%), and voucher (8.8%).

Table 13. Insurance access: areas and demographics

	Insurance access (%)
Overall	53.9
Camps	
All camps combined	10.9
Kigeme	9.1
Kiziba	15.8
Mahama	7.5
Mugombwa	10.3
Nyabiheke	20.8
Host communities	
All host communities combined	98.6
Nyamagabe	100
Karongi	100
Kirehe	98.4
Gisagara	97.4
Gatsibo	98.1
Gender	
Female	55.5
Male	52.2
Age Groups	
18 – 30	48.6
31 – 40	60.3
41 – 50	52.1
51 – 60	63.1
61+	48.1
Education	
No formal education	34.8
Some primary	65.8
Finished primary	63.2
Some secondary	47.6
Finished secondary	46.2
Some university/undergrad	55.6
Finished university/undergrad	61.1
Master's degree	100
TVET or vocational	100
Employment/Income Sources	
Formal job	77.4
Informal labour	60.7
NGO work	33.3
Small business	56.4
Self-employment	93.7
Money from other people (remittance)	27.2
Voucher	8.8

Insurance access between camps and host community districts

Figure 19 shows insurance access by camps and Figure 20 shows insurance access across the host community districts.

- Overall, insurance access in the camps is lower than the insurance access in the host community districts.
- Of the camps, the highest insurance access is in Nyabiheke (20.8%), followed by Kiziba (15.8%), Mugombwa (10.3%), Kigeme (9.1%), and Mahama (7.5%).
- Of the host community districts, the highest insurance access is in Nyamagabe (100%) and Karongi (100%), followed by Kirehe (98.4%), Gatsibo (98.1%), and Gisagara (97.4%).

Figure 19. Insurance access across camps

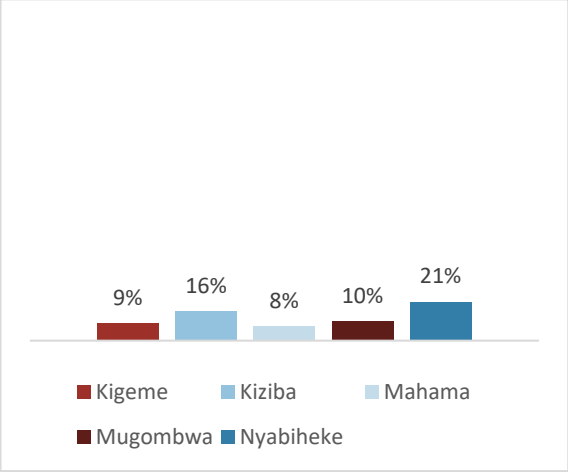
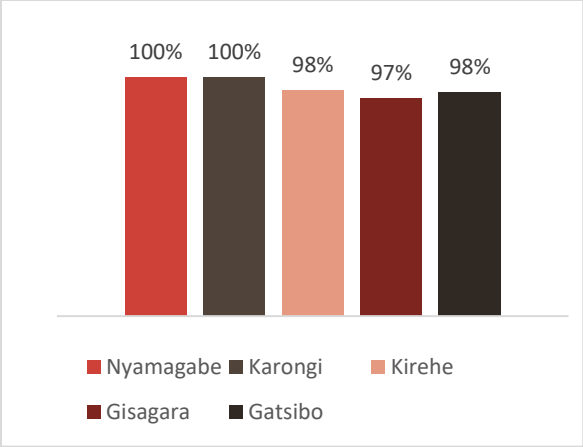


Figure 20. Insurance access across the host community districts

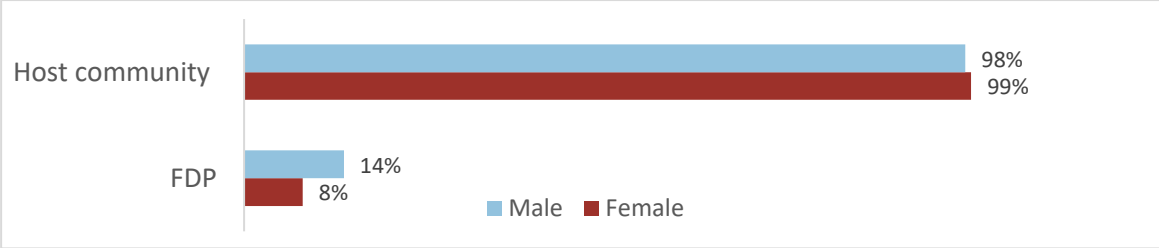


Insurance access by gender across FDP and host community

Figure 21 compares insurance access by gender across FDPs and the host community.

- Among the FDPs, 8% females have insurance access whereas 14% males have insurance access.
- Among the host community members, 99% females have insurance access whereas 98% males have insurance access.

Figure 21. Insurance access by gender across FDPs and host community



For FDPs, insurance was seen as unnecessary as UNHCR provides and covers costs for specific services that might otherwise fall under insurance products. For some refugees facing larger shocks such as acute medical emergencies, they were forced to borrow from acquaintances and other sources to accommodate as they were unable to rely on insurance products. However, the situations faced by these individuals often require immediate resources and insurance products may not be able to support their needs.

Umurenge SACCOs Access

Table 14 shows the pattern of Umurenge SACCOs access by respondent type/locations/areas (camps, and host community districts), and demographic factors. The following are major findings about Umurenge SACCOs access. Access means reported possession of either type SACCO accounts, savings or borrowing.

Overall, 26% have access to Umurenge SACCOs access. Such access covers 25.8% females and 25.5% males.

- Umurenge SACCOs access by age groups is as follows (age group and the corresponding Umurenge SACCOs access percent in parenthesis): 18 – 30 years (13%), 31 – 40 years (34.1%), 41 – 50 year (34.5%), 51 – 60 years (46.2%), and 61+ years (14.8%). So, the youngest and the oldest age groups have the lowest SACCOs access.
- The level of Umurenge SACCOs access by education levels is as follows (level of education and the corresponding % of access in parenthesis): no formal education (23.9%), some primary education (28.5%), finished primary education (33.9%), some secondary education (22.9%), finished secondary education (16.9%), some university/undergrad education (22.2%), finished university/undergrad education (22.2%), master's degree (0%), and TVET or vocational education (33.3%).
- The level of Umurenge SACCOs access is relatively lower for respondents who rely on remittance and vouchers as a major source of income (type of employment/income source and the corresponding % of Umurenge SACCOs access in parenthesis): formal job (25.8%), informal labor (26.5%), NGO work (0%), small business (27.8%), self-employment (47.8%), money from other people (remittance) (18.2%), and voucher (5.1%).

Table 14. Umurenge SAACO access: areas and demographics

	Access (%)	**Savings (%)**	**Borrowing (%)**
Overall	25.7	18.1	7.2
Camps			
All camps combined	6	4.4	0.8
Kigeme	16.4	12.7	1.8
Kiziba	1.8	0	0
Mahama	0	0	0
Mugombwa	23.1	17.9	5.1
Nyabiheke	8.3	6.3	0
Host communities			
All host communities combined	46.2	32.4	13.8
Nyamagabe	54.5	43.6	29.1
Karongi	39.4	21.2	3
Kirehe	44.2	32.1	13.2
Gisagara	36.8	18.4	7.9
Gatsibo	55.6	38.9	11.1
Gender			
Female	25.8	18.7	7.4
Male	25.5	17.6	6.9
Age Groups			
18 – 30	13	8.6	1.3
31 – 40	34.1	24.0	10
41 – 50	34.5	24.4	10.9
51 – 60	46.2	36.9	20
61+	14.8	7.4	3.7
Education			

No formal education	23.9	17.4	4.3
Some primary	28.5	20.9	7.6
Finished primary	33.9	20.7	10.3
Some secondary	22.9	16.5	4.7
Finished secondary	16.9	13.8	6.2
Some university/undergrad	22.2	22.2	11.1
Finished university/undergrad	22.2	16.7	16.7
Master's degree	0	0	0
TVET or vocational	33.3	33.3	0
Employment/Income Sources			
Formal job	25.8	19.4	16.1
Informal labour	26.5	14.2	3.8
NGO work	0	0	0
Small business	27.8	20.9	9.8
Self-employment	47.8	35.9	13.7
Money from other people (remittance)	18.2	18.2	0
Voucher	5.1	3.7	0.3

Umurenge SACCOs savings

The following are major findings about Umurenge SACCOs access for savings (see Table 14 above).

Overall, 18% respondents access savings through Umurenge SACCOs. Such access covers 18.7% females and 17.6% males.

- Umurenge SACCOs savings by age groups is as follows (age group and the corresponding percent in parenthesis): 18 – 30 years (8.6%), 31 – 40 years (24%), 41 – 50 year (24.4%), 51 – 60 years (36.9%), and 61+ years (7.4%). So, the youngest and the oldest age group have the lowest SACCOs savings.
- Umurenge SACCOs savings by education levels is as follows (level of education and the corresponding % in parenthesis): no formal education (17.4%), some primary education (20.9%), finished primary education (20.7%), some secondary education (16.5%), finished secondary education (13.8%), some university/undergrad education (22.2%), finished university/undergrad education (16.7%), master's degree (0%), and TVET or vocational education (33.3%).
- Umurenge SACCOs savings by employment/income sources is as follows (type of employment/income source and the corresponding % in parenthesis): formal job (19.4%), informal labor (14.2%), NGO work (0%), small business (20.9%), self-employment (35.9%), money from other people (remittance) (18.2%), and voucher (3.7%).

Umurenge SACCOs borrowing

The following are major findings about Umurenge SACCOs access for borrowing (see Table 14).

Overall, 7.2% respondents borrow through Umurenge SACCOs. Such borrowing access covers 7.4% females and 6.9% males.

- Umurenge SACCOs borrowing by age groups is as follows (age group and the corresponding percent in parenthesis): 18 – 30 years (1.3%), 31 – 40 years (10%), 41 – 50 year (10.9%), 51 – 60 years (20%), and 61+ years (3.7%). So, the youngest and the oldest age group have the lowest SACCOs borrowing.
- Umurenge SACCOs borrowing by education levels is as follows (level of education and the corresponding % in parenthesis): no formal education (4.3%), some primary education (7.6%), finished primary education (10.3%), some secondary education (4.7%), finished secondary

education (6.2%), some university/undergrad education (11.1%), finished university/undergrad education (16.7%), master's degree (0%), and TVET or vocational education (0%).

- Umurenge SACCOs borrowing by employment/income sources is as follows (type of employment/income source and the corresponding % in parenthesis): formal job (16.1%), informal labor (3.8%), NGO work (0%), small business (9.8%), self-employment (13.7%), money from other people (remittance) (0%), and voucher (0.3%).

Rates for borrowing from Umurenge SACCO are low due to the long processing time frame to obtain a loan and because of a collateral requirement.

Umurenge SACCOs access between camps and host community districts

Figure 22 shows Umurenge SACCOs access by camps and Figure 23 shows Umurenge SACCOs access across the host community districts.

Overall, Umurenge SACCOs access in the camps (6%) is lower than the Umurenge SACCOs access in the host community districts (46.2%).

- Of the camps, the Umurenge SACCOs access is in Mugombwa (23.1%), followed by Kigeme (16.4%), Nyabiheke (8.3%), Kiziba (1.8%), and Mahama (0%).
- Of the host community districts, the highest Umurenge SACCOs access is in Gatsibo (55.6%), followed by Nyamagabe (54.5), Kirehe (44.2%), Karongi (39.4%), and Gisagara (36.8%).

Figure 22. Umurenge SACCOs access across camps

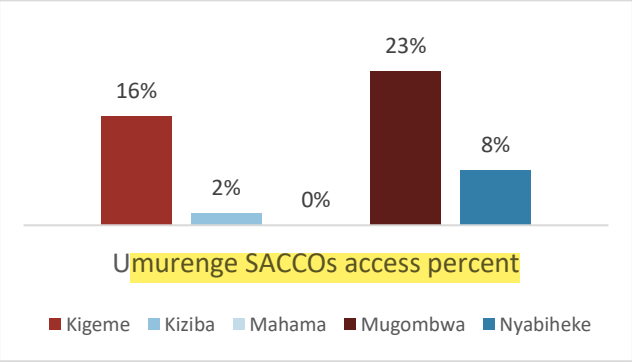
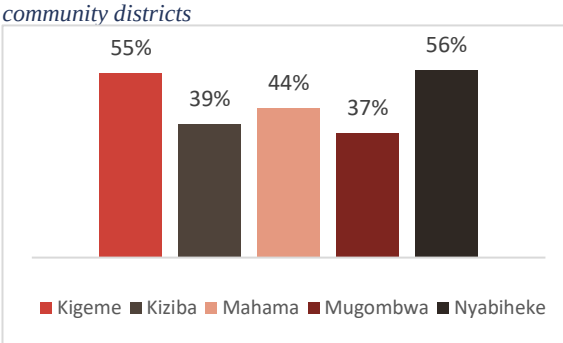


Figure 23. Umurenge SACCOs access across host community districts

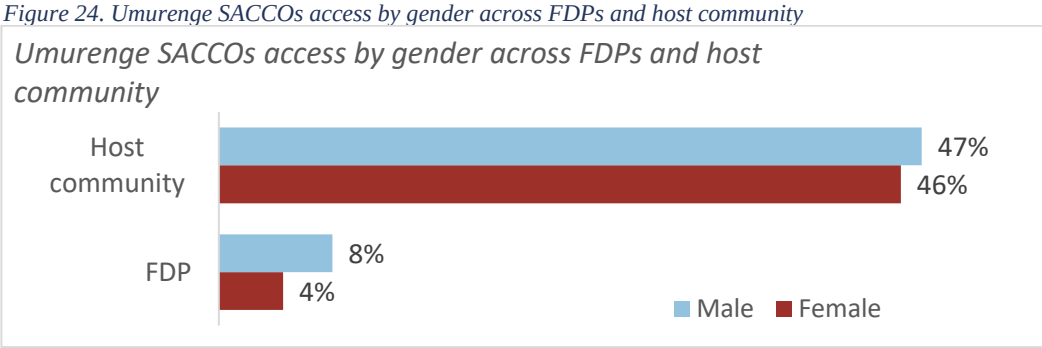


Umurenge SACCOs access by gender across FDPs and host community

Figure 24 compares Umurenge SACCOs access by gender across FDPs and the host community.

- Among the FDPs, 4.3% females have Umurenge SACCOs access whereas 7.6% males have such access.
- Among the host community members, 45.6% females have Umurenge SACCOs access whereas 47% males have such access.

Figure 24. Umurenge SACCOs access by gender across FDPs and host community



Informal Mechanisms

Table 15 shows the pattern of the use of informal channels for borrowing and savings, disaggregated by respondent type/locations/areas (camps, and host community districts), and demographic factors.

Table 15. Informal mechanisms: areas and demographics

	Informal (%)	**Informal only (%)**	**Informal savings (%)**	**Informal credit (%)**
Overall	69.4	2.1	56.4	47.8
Camps				
All camps combined	59.0	4.2	40.5	38.7
Kigeme	60.0	0.0	34.5	45.5
Kiziba	54.4	3.5	29.8	38.6
Mahama	52.7	5.4	38.7	32.8
Mugombwa	79.5	2.6	51.3	51.3
Nyabiheke	70.8	6.3	58.3	43.8
Host communities				
All host communities combined	80.3	0	73	57.3
Nyamagabe	74.5	0	72.7	49.1
Karongi	81.8	0	69.7	48.5
Kirehe	75.8	0	65.8	55.8
Gisagara	86.8	0	86.8	76.3
Gatsibo	96.3	0	90.7	63
Gender				
Female	76	3.8	62.1	53.5
Male	62.4	0.3	50.3	41.8
Age Groups				
18 – 30	65.4	2.5	51.1	46
31 – 40	70.3	0.4	59.8	47.2
41 – 50	69.7	1.7	57.1	47.1
51 – 60	81.5	3.1	64.6	61.5
61+	77.8	11.1	66.7	44.4
Education				
No formal education	75	6.5	54.3	54.3
Some primary	68.4	1.3	57	45.6
Finished primary	70.7	2.3	56.9	48.9
Some secondary	70.6	1.8	56.5	51.8
Finished secondary	67.7	0.8	59.2	42.3

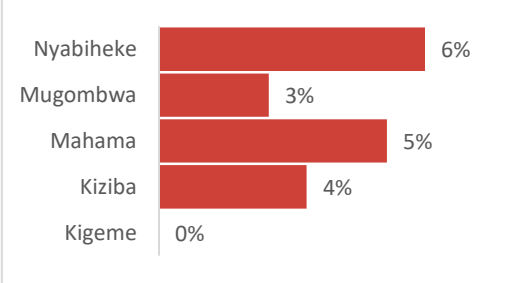
Some university/undergrad	55.6	0	33.3	55.6
Finished university/undergrad	55.6	0	55.6	33.3
Master's degree	0	0	0	0
TVET or vocational	33.3	0	33.3	0
Employment/Income Sources				
Formal job	71	0	61.3	58.1
Informal labour	67.8	2.8	55.9	47.4
NGO work	77.8	0	66.7	44.4
Small business	69.1	2.4	58	46.3
Self-employment	80	0.4	72.2	60.4
Money from other people (remittance)	81.8	9.1	81.8	72.7
Voucher	61	4.4	40.3	40.3

Only informal channels for financial inclusion

2% respondents rely only on informal channels of borrowing and savings. Such reliance is 3.8% for females and 0.3% for males. The sole reliance on informal financial channels is driven by FDPs, not the host community members (whose sole reliance on informal financial channels is 0%).

- The sole reliance on informal channels is the highest among the oldest age group (age group and the corresponding percent in parenthesis): 18 – 30 years (2.5%), 31 – 40 years (0.4%), 41 – 50 year (1.7%), 51 – 60 years (3.1%), and 61+ years (11.1%).

Figure 25. Informal financial inclusion only by camps



- The sole reliance on informal channels is the highest among respondents with no formal education (level of education and the corresponding % of access in parenthesis): no formal education (6.5%), some primary education (1.3%), finished primary education (2.3%), some secondary education (1.8%), finished secondary education (0.8%), some university/undergrad education (0%), finished university/undergrad education (0%), master's degree (0%), and TVET or vocational education (0%).
- The sole reliance on informal channels is relatively higher for respondents who rely on remittance and vouchers as a major source of income (type of employment/income source and the corresponding % in parenthesis): formal job (0.0%), informal labor (2.8%), NGO work (0%), small business (2.4%), self-employment (0.4%), money from other people (remittance) (9.1%), and voucher (4.4%).

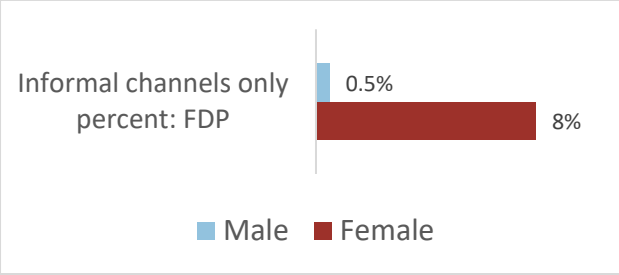
Only informal channels for financial inclusion across camps and host community districts

No host community members solely rely on informal channels for financial inclusion; hence their percent of financial inclusion through informal channels only is 0% across all districts. Figure 25 shows the sole reliance on informal channels across the camps.

- No respondents in the Kigeme camp solely rely on informal channels.
- Among the rest of the camps, the highest reliance on informal channels only is observed in Nyabiheke (6.3%), followed by Mahama (5.4%), Kiziba (3.5%), and Mugombwa (2.6%).

Only informal channels for financial inclusion by gender across FDPs and host community

Among the host community members both females and males, the sole reliance on informal channels of financial inclusion is 0%. Among the FDPs, a greater percent of females (8%) relies solely on informal channels of financial inclusion than males (0.5%).

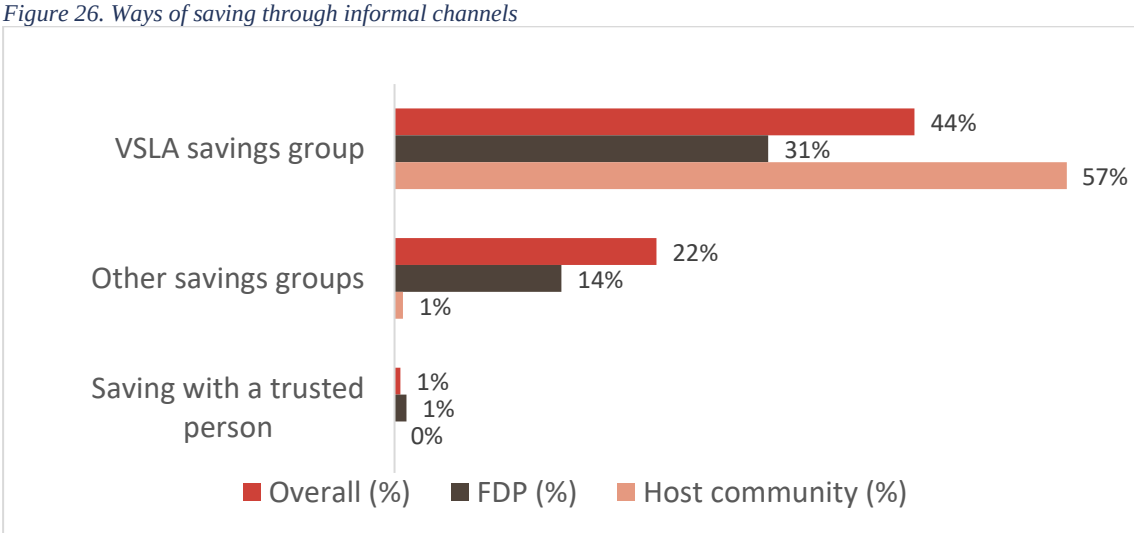


Savings through informal channels: magnitude and ways

Note that this subsection present results for saving through informal channels. This is different from saving only through informal channels (or different from the measure of informal inclusion only). The purpose is to give a general estimate of the reliance (not the sole reliance) on informal channels of saving.

- Overall, 56% save through informal channels, covering 62.1% females and 50.3% males (Table 15).
- 40.5% FDPs save through informal channels, while 73% host community members save through informal channels (Table 15).
- The primary ways of saving through informal channels are VSLA savings group, followed by other savings groups. A very small percent (0.5%) of respondents choose to save with a trustworthy person. A similar pattern is observed once we disaggregate results by camps and host community districts (see in Figure 27).

Figure 26. Ways of saving through informal channels

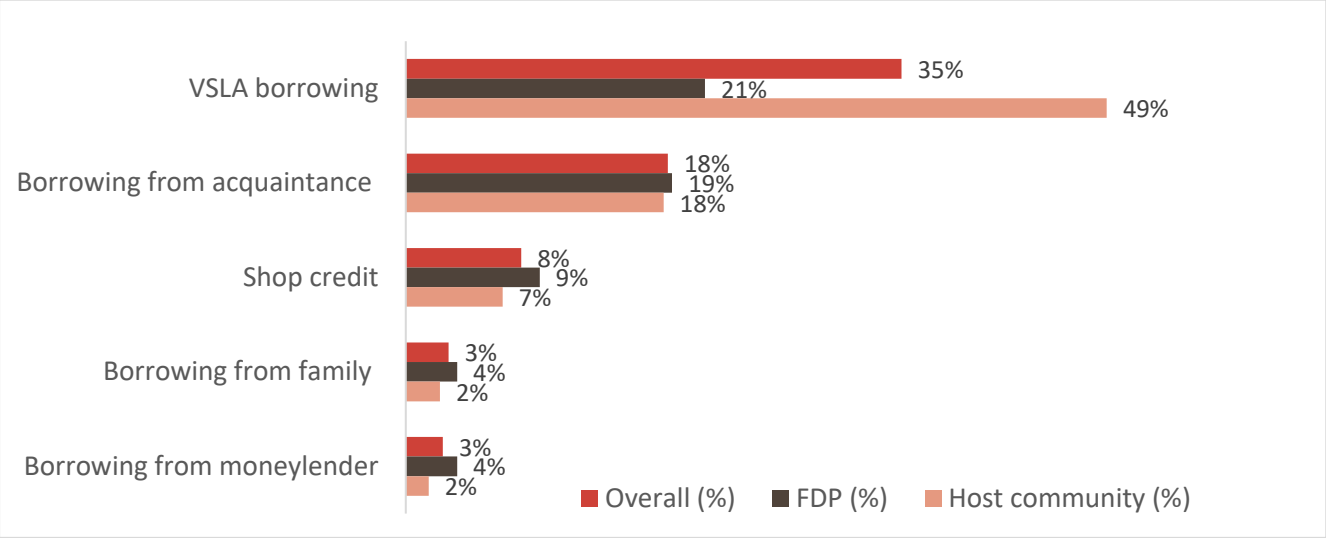


Borrowing through informal channels: magnitude and sources

This subsection present results for borrowing through informal channels. This is different from borrowing only through informal channels (or different from the measure of informal inclusion only). The purpose is to give a general estimate of the reliance (not the sole reliance) on informal channels of borrowing.

- Overall, 48% borrow through informal channels, covering 53.5% females and 41.8% males (Table 21).
- 38.7% FDPs borrow through informal channels, while 57.3% host community members borrow through informal channels (Table 21).
- Figure 28 shows the major sources of borrowing through informal channels are VSLA (34.8%) followed by acquaintances (18.4%), family (3%), and moneylender (2.6%). A similar pattern is observed once we disaggregate results by camps and host community districts.

Figure 27. Source of informal borrowing



Savings: habits and perceptions

This section presents a summary of saving habits and perceptions regarding the most trusted ways of savings. Here, 'saving habits' is captured as a simple 'yes' or 'no' response to a question about whether the respondent has ever saved in any means (including all channels mentioned before and household cash). Table 16 presents the results for saving habits, summarized as follows.

- Overall, 91.5% respondents report to have ever saved. The figure is 90.3% for females and 92.9% for males. Among the FDPs, 86.5% reported to have ever saved while among the host community members 96.8% reported to have ever saved.
- The incidence of saving is lowest in the oldest age groups (age group and corresponding % of 'ever saved' in parentheses): 18 – 30 years (90.5%), 31 – 40 years (94.3%), 41 – 50 year (91.6%), 51 – 60 years (89.2%), and 61+ years (85.2%).
- The incidence of saving is lowest in the group with no formal education (level of education and the corresponding % of 'ever saved' in parenthesis): no formal education (80.4%), some primary education (89.2%), finished primary education (94.3%), some secondary education (94.1%), finished secondary education (93.1%), some university/undergrad education (100%), finished university/undergrad education (100%), master's degree (100%), and TVET or vocational education (100%).
- The incidence of saving is relatively lower for respondents who rely on vouchers as a major source of income (type of employment/income source and the corresponding % of 'ever saved' in parenthesis): formal job (96.8%), informal labor (91.5%), NGO work (88.9%), small business (95.4%), self-employment (96%), money from other people (remittance) (100%), and voucher (85.1%).

Table 16. Pattern of saving: areas and demographics

	Ever Saved? (%)
Overall	91.5
Camps	
All camps combined	86.5
Kigeme	96.4
Kiziba	86.0
Mahama	84.4

Mugombwa	79.5
Nyabiheke	89.6
Host communities	
All host communities combined	96.8
Nyamagabe	100.0
Karongi	87.9
Kirehe	96.8
Gisagara	97.4
Gatsibo	98.1
Gender	
Female	90.3
Male	92.9
Age Groups	
18 – 30	90.5
31 – 40	94.3
41 – 50	91.6
51 – 60	89.2
61+	85.2
Education	
No formal education	80.4
Some primary	89.2
Finished primary	94.3
Some secondary	94.1
Finished secondary	93.1
Some university/undergrad	100.0
Finished university/undergrad	100.0
Master's degree	100.0
TVET or vocational	100.0
Employment/Income Sources	
Formal job	96.8
Informal labour	91.5
NGO work	88.9
Small business	95.4
Self-employment	96.0
Money from other people (remittance)	100.0
Voucher	85.1

Incidence of saving by camps and the host community districts

Figure 29 shows the incidence of saving (i.e., ever borrowed) by camps and Figure 30 shows the incidence of saving across the host community districts.

- Of the camps, the incidence is saving is highest in the Kigeme camp (96.4%), followed by Nyabiheke (89.6%), Kiziba (86%), Mahama (84.4%), and Mugombwa (79.5%).
- Of the host community districts, the incidence is saving is highest in the Nyamagabe district (100%), followed by Gatsibo (98.1%), Gisagara (97.4%), Kirehe (96.8%), and Karongi (87.9%).

Figure 28. Percent 'ever saving' across camps

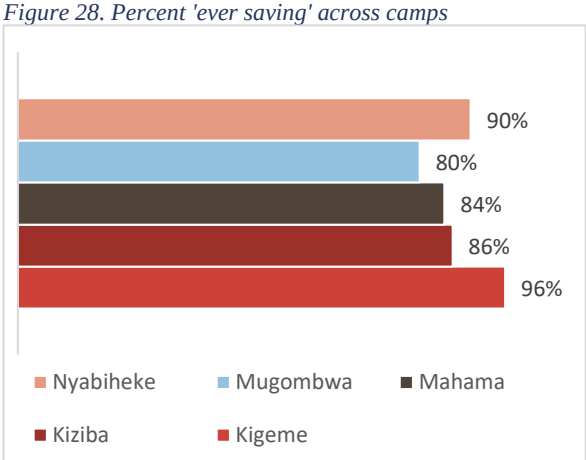
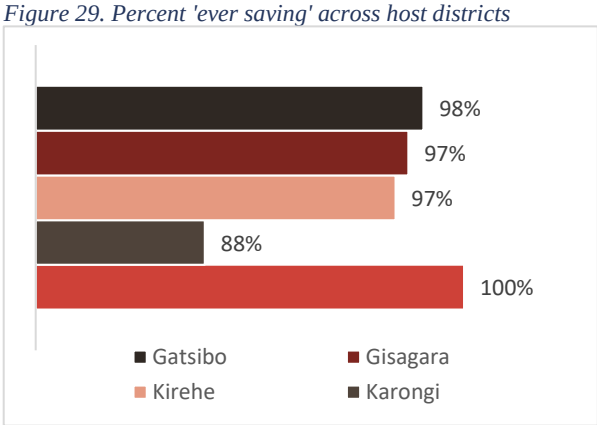


Figure 29. Percent 'ever saving' across host districts

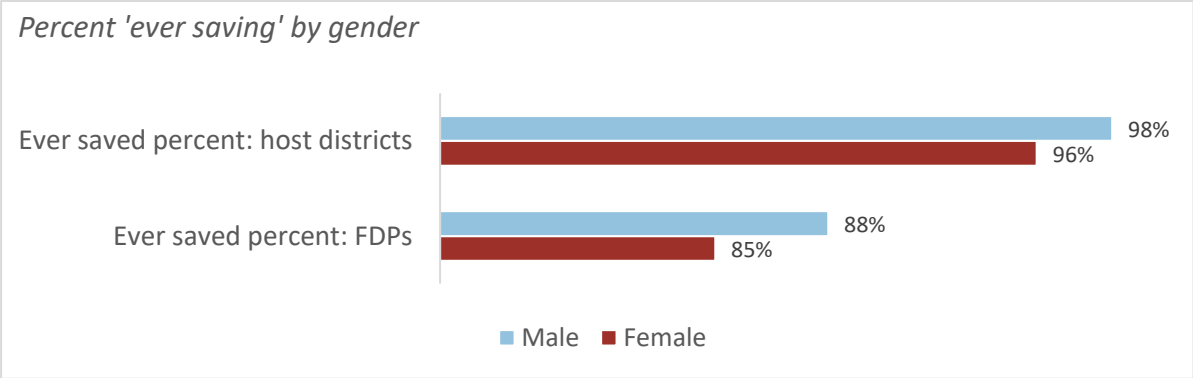


Incidence of saving by gender

Figure 31 shows the incidence of saving (i.e., ever borrowed) by gender across FDP and host community respondents.

- Among the FDPs, 85% females report incidence of ever saving while 88% males report ever saving.
- Among the host community members, 96% females report ever saving while 98% males report ever saving.

Figure 30. Percent 'ever saving' by gender



Most trusted ways of saving

Figure 32 presents the most trusted ways of saving as reported by the respondents.

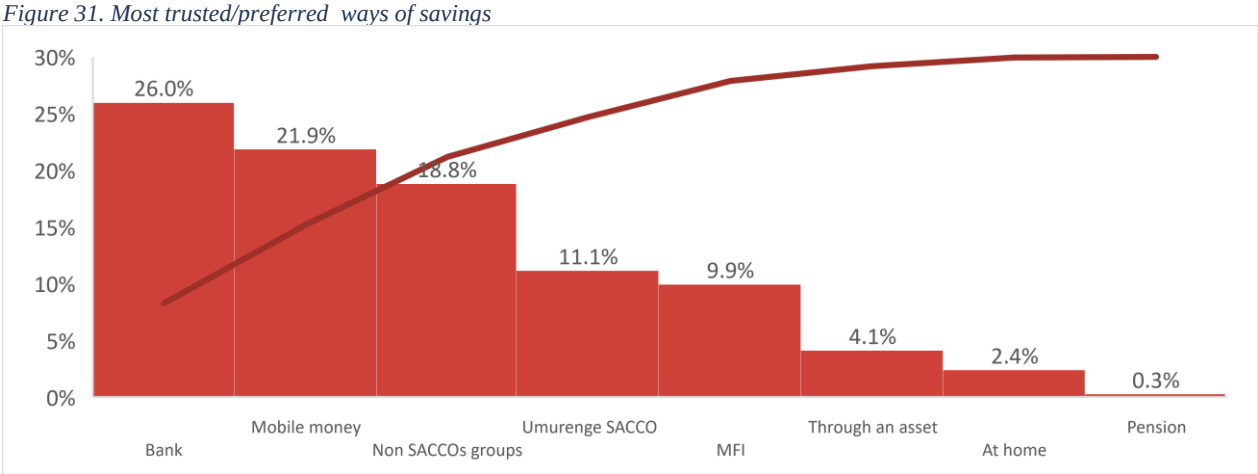
- For nearly a quarter of respondents, mobile money is seen as a trustworthy way of saving funds. Note that the most trusted way of saving is in a bank (26%) though about 71% of the sample did not possess bank accounts.
- While 22%of respondents indicated they participate in a savings group and 42.7% indicate that they participate in VSLSA savings (see Figure 291) , only 18.8% indicated that non SACCOs savings groups were the most trusted way to save their funds.
- Some respondents perceive pension (0.3%), cash at home (2.4%), and asset purchase (4.1%) as the most trusted way of saving.
- Some respondents perceive mobile money as the most trusted way of saving (21.9%). For one man in Mugombwa, while he does not use MTN mobile money as his primary way for saving,

"But it is good to have money on it, for use in case of emergency or when you require the money immediately."

"Every week I prefer to save in VSLA but at the end of the year when we get all amount, we saved I put it at Umutanguha (MFI), in VSLA despite of them able to lend us money but it is not safe to keep huge sums of money there anytime the leaders can embezzle the money. That is why I prefer to keep huge money at the MFI it is safe."

Female, Mahama Camp

Figure 31. Most trusted/preferred ways of savings



Loans and borrowing habits

This section presents a summary of borrowing habits and attitudes. Table 17 presents the results for borrowing habits, captured as a simple 'yes' or 'no' response to a question about whether the respondent has ever borrowed from any sources (including all channels mentioned before and any other). The major findings of Table 17 are as follows.

- Overall, 59.5% respondents report to have ever borrowed. The figure is 63.7%% for females and 54.9% for males. Among the FDPs, 45.5% reported to have ever borrowed while among the host community members 74.1% reported to have ever borrowed.
- The incidence of 'ever borrowing' is relatively lower in the youngest and the olde age groups in (age group and corresponding % of 'ever borrowing' in parentheses): 18 – 30 years (50.8%), 31 – 40 years (66.4%), 41 – 50 year (63.9%), 51 – 60 years (73.8%), and 61+ years (48.2%).
- The incidence of 'ever borrowing' across groups with various levels of education is as follows (level of education and the corresponding % of 'ever borrowing' in parenthesis): no formal education (58.7%), some primary education (55.1%), finished primary education (68.4%), some secondary education (60.6%), finished secondary education (52.3%), some university/undergrad education (66.7%), finished university/undergrad education (55.6%), master's degree (100%), and TVET or vocational education (33.3%).
- The incidence of 'ever borrowing' by employment/income sources is as follows (type of employment/income source and the corresponding % of 'ever borrowing' in parenthesis): formal job (80.6%), informal labor (55.9%), NGO work (44.4%), small business (63.1%), self-employment (75.2%), money from other people (remittance) (72.7%), and voucher (45.8%).

Table 17. Pattern of incidence of borrowing: areas and demographics

	Ever Borrowed? (%)
Overall	59.5
Camps	

All camps combined	45.5
Kigeme	56.4
Kiziba	40.4
Mahama	39.8
Mugombwa	56.4
Nyabiheke	52.1
Host communities	
All host communities combined	74.1
Nyamagabe	74.5
Karongi	54.5
Kirehe	75.3
Gisagara	84.2
Gatsibo	74.1
Gender	
Female	63.7
Male	54.9
Age Groups	
18 – 30	50.8
31 – 40	66.4
41 – 50	63.9
51 – 60	73.8
61+	48.2
Education	
No formal education	58.7
Some primary	55.1
Finished primary	68.4
Some secondary	60.6
Finished secondary	52.3
Some university/undergrad	66.7
Finished university/undergrad	55.6
Master's degree	100.0
TVET or vocational	33.3
Employment/Income Sources	
Formal job	80.6
Informal labour	55.9
NGO work	44.4
Small business	63.1
Self-employment	75.2
Money from other people (remittance)	72.7
Voucher	45.8

Incidence of borrowing by camps and host community districts

Figure 33 shows the incidence of ever borrowing (i.e., ever borrowed) by camps and Figure 34 shows the incidence of 'ever borrowing' across the host community districts.

- Of the camps, the incidence of 'ever borrowing' is highest in Kigeme (56.4%), and Mugombwa (56.4%) camps, followed by Nyabiheke (52.1%), Kiziba (40.4%), and Mahama (39.8%).

- Of the host community districts, the incidence of 'ever borrowing' is highest in Gisagara (84.2%), followed by Kirehe (75.3%), Nyamagabe (74.5%), Gatsibo (74.1%), and Karongi (54.5%).

Figure 32. Percent 'ever borrowing' across camps

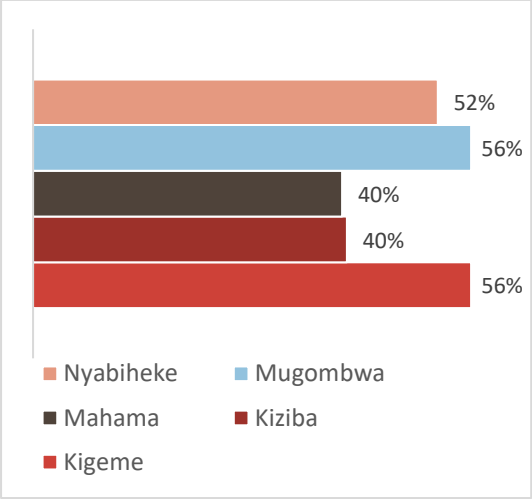
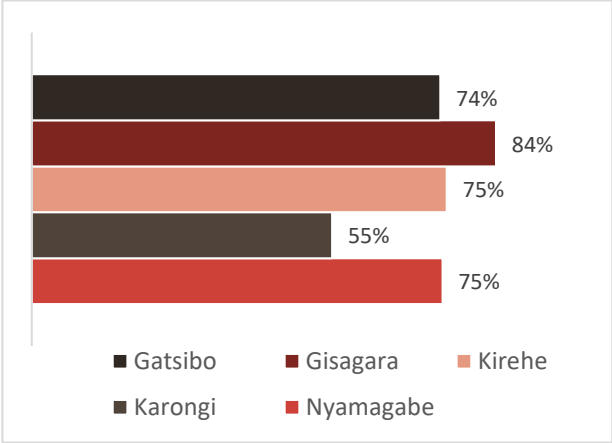


Figure 33. Percent 'ever borrowing' across host districts

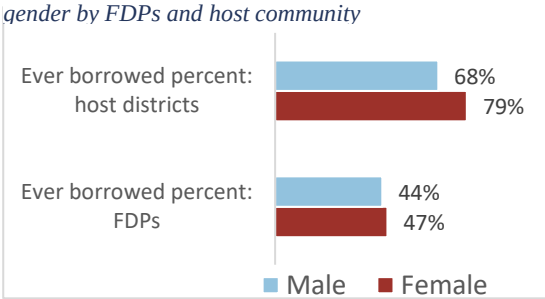


Incidence of borrowing by gender across FDPs and host community

Figure 36 shows the incidence of 'ever borrowing' (i.e., ever borrowed) by gender across FDP and host community respondents.

- Among the FDPs, 47% females report incidence of ever saving while 44% males report ever borrowing.
- Among the host community members, 79% females report ever borrowing while 68% males report ever borrowing.

Figure 34. Figure 35. Percent 'ever borrowing' by gender by FDPs and host community



Borrowing Attitudes & Behavior: Most respondents would like to avoid borrowing but without borrowing they could not afford children's education

Table 18 presents responses on various borrowing attitudes and behavior.

- 78% of respondents indicated that they try to avoid borrowing, but only about 21% can pay for most of their needs.
- 92% also indicated that they prefer to save to purchase something they want as opposed to needing to borrow. However, 87% respondents also noted that without borrowing, they would be unable to afford their children's education.
- When it comes to borrowing or seeking loans, two-thirds of survey respondents consider that the amount of money having to be paid back is more important than the timing.
- Respondents share those reasons to prompt borrowing range from purchasing daily needs, supporting their children's education (including transportation), purchasing specialty medicine not covered by UNHCR, to support funerals or medical emergencies, or to grow their businesses. Some indicate borrowing is their only option in these cases.

- 32% of respondents have considered seeking help from friends or family to help them pay their debt or support with funds during emergencies. *"No, we don't have any savings or asset that we can sell if we experience a shock… When we experience an emergency that need money, we ask friends and neighbors to lend us money to solve those challenges." PLWD, Male, Kigeme Camp.*
- Others rely on savings groups for easy access to borrowing needed funds: *"There is no asset to sell or something else to do if we experience an unexpected problem, the only thing that can save us is our savings through Ikimina (savings group) … it is not hard to use our own savings or borrow from the savings group to solve that problem and repay later on."(Male, Mugombwa Camp)*

Table 18. Attitudes about borrowing and loans

Statements	Yes (%)	No(%)
I prefer to save rather than borrow to pay for something I want to buy.	92%	9%
Without borrowing money, I could not pay for my children's education	87%	13%
I avoid borrowing money if I can.	78%	22%
Being able to borrow money when you need it is more important than the amount of money you have to pay back.	36%	64%
I have considered visiting a friend or family member to help me pay a debt.	32%	68%
I have considered selling an asset to pay a debt.	19%	81%
I have considered cancelling insurance or pensions to pay my debts.	10%	90%
I have considered going to a money lender (Banque Lambert) to help pay another debt.	4%	96%

Interview respondents indicate that their choices around using financial services also relate to ease of access to loans.

"I do not borrow money from any financial service, because of being afraid that I will not get a loan. Sometimes, I think of going to the bank, nevertheless I think that they will not allow me to borrow money from there." PLWD,Female, Mugombwa camp.

One woman in Kigeme camp noted that she hasn't had issues with borrowing, because *"I have never had any challenge using my UMUTANGUHA finance, they give loan as long as you have significant business activities or have collateral security."*

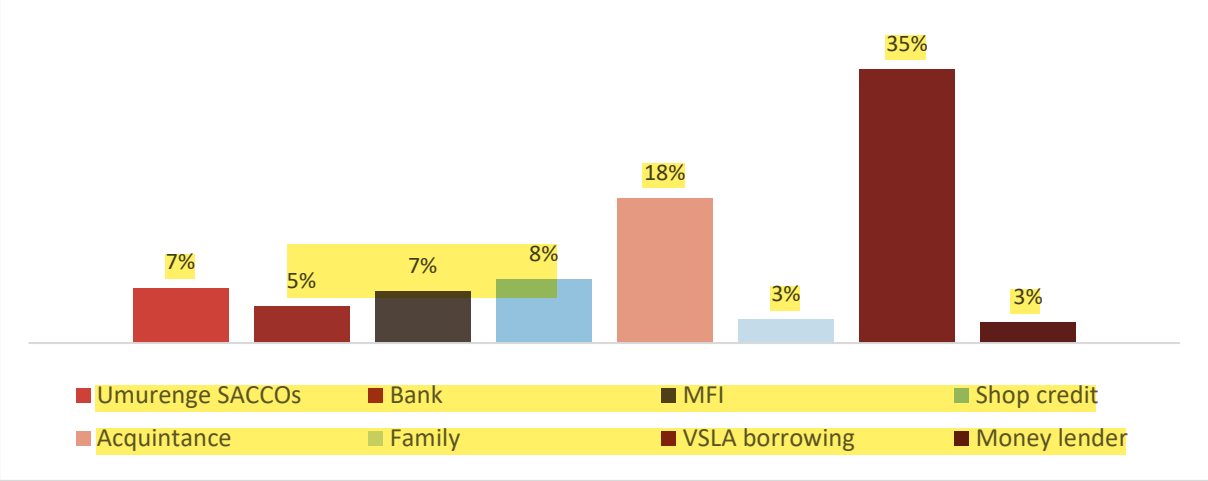
A man from Kigeme camp shared that his refugee status limited where he was able to borrow from *"Yes, we borrow money from INKOMOKO. It is the only microfinance that can lend us money you know as refugees we have many problems including that we can't access bank loans, because we are not citizens."*

A woman from Nyabiheke camp describes how this influences her satisfaction with financial services provided by a traditional bank: *"BK don't provide loan for those who don't save a lot of money on their account, this is the only challenges I faced with in terms of using financial services. It is very difficult to keep working with a bank while you can't get loan from them."*

Preferred ways of borrowing

Figure 36 presents the preferred ways of borrowing. Note that this figure was calculated based on 'behavior' data (i.e., borrowed from particular source) rather than 'perceived preference' as show in the preferred ways of saving. The major source of borrowing is VSLA (34.8%), followed by acquaintance (18.4%), shop credit (8.1%), Umurenge SACCOs (7%), MFIs (6.6%), banks (4.7%), family (3%), and money lenders (2.6%).

Figure 35. Preferred source of borrowing (behavior-based measure)



Digital Literacy / Mobile Phone

Table 19 presents the pattern of mobile phone usage and ownership by respondent type/areas/locations (camps and host community districts) and various demographic factors. The mobile phone ownership is defined by an individual owning at least one mobile phone. The following is a summary of major findings for digital literacy as evidenced through mobile phone usage and ownership.

- Overall, 89.8% respondents own at least one mobile phone, while 95.5% have used a mobile phone. Among the FDPs, 86.8% own at least one mobile phone, while 93.5% have used a mobile phone. Among the host community members, 93% own at least one mobile phone, while 97.6% have used a mobile phone.
- Male respondents have a slightly higher mobile phone ownership than female respondents. Overall, 88.5% females own at least one mobile phone while 91.2% males at least one mobile phone. 94.4% females have used a mobile phone while 96.7% males have used a mobile phone.
- Mobile phone usage and ownership is much lower among the oldest age group. The mobile phone usage by age groups is as follows (age group and the corresponding % of mobile phone use in parenthesis): 18 – 30 years (95.6%), 31 – 40 years (96.5%), 41 – 50 year (98.3%), 51 – 60 years (93.8%), and 61+ years (77.8%). The mobile phone ownership by age groups is as follows (age group and the corresponding % of mobile phone ownership in parenthesis): 18 – 30 years (89.2%), 31 – 40 years (93.9%), 41 – 50 year (89.1%), 51 – 60 years (93.8%), and 61+ years (55.6%).
- Mobile phone usage and ownership is lower in the group with no formal education. The mobile phone usage in groups with different levels of education is as follows (level of education, and the corresponding % of usage in parenthesis): no formal education (85.9%), some primary education (94.3%), finished primary education (98.9%), some secondary education (96.5%), finished secondary education (97.7%), some university/undergrad education (100%), finished university/undergrad education (94.4%), master's degree (100%), and TVET or vocational education (100%). The mobile phone ownership in groups with different levels of education is as follows (level of education, and the corresponding % of ownership in parenthesis): no formal

education (72.8%), some primary education (86.7%), finished primary education (93.1%), some secondary education (92.4%), finished secondary education (96.9%), some university/undergrad education (88.9%), finished university/undergrad education (94.4%), master's degree (100%), and TVET or vocational education (100%).

- Mobile phone usage and ownership is slightly lower in the groups that rely on vouchers and remittances as a major source of income. The level of mobile phone usage by various employment groups is as follows (employment/income sources, and corresponding % of usage in parenthesis): formal job (100%), informal labor (96.2%), NGO work (100%), small business (96.9%), self-employment (98.1%), money from other people (remittance) (81.8%), and voucher (93.2%). The level of mobile phone ownership by various employment groups is as follows (employment/income sources, and corresponding % of ownership in parenthesis): formal job (100%), informal labor (86.7%), NGO work (100%), small business (93.8%), self-employment (93.3%), money from other people (remittance) (81.8%), and voucher (86.1%).

Table 19. Mobile phone usage and ownership: areas and demographics

	Use of Mobile Phone (%)	**Ownership of Mobile Phone (%)**
Overall	95.5	89.8
Camps		
All camps combined	93.5	86.8
Kigeme	98.2	96.4
Kiziba	89.5	84.2
Mahama	93.0	86.0
Mugombwa	92.3	87.2
Nyabiheke	95.8	87.2
Host communities		
All host communities combined	97.6	93.0
Nyamagabe	98.2	94.5
Karongi	97.0	90.9
Kirehe	99.0	97.4
Gisagara	86.8	78.9
Gatsibo	100.0	87.0
Gender		
Female	94.4	88.5
Male	96.7	91.2
Age Groups		
18 – 30	95.6	89.2
31 – 40	96.5	93.9
41 – 50	98.3	89.1
51 – 60	93.8	93.8
61+	77.8	55.6
Education		
No formal education	85.9	72.8
Some primary	94.3	86.7
Finished primary	98.9	93.1
Some secondary	96.5	92.4
Finished secondary	97.7	96.9
Some university/undergrad	100.0	88.9
Finished university/undergrad	94.4	94.4

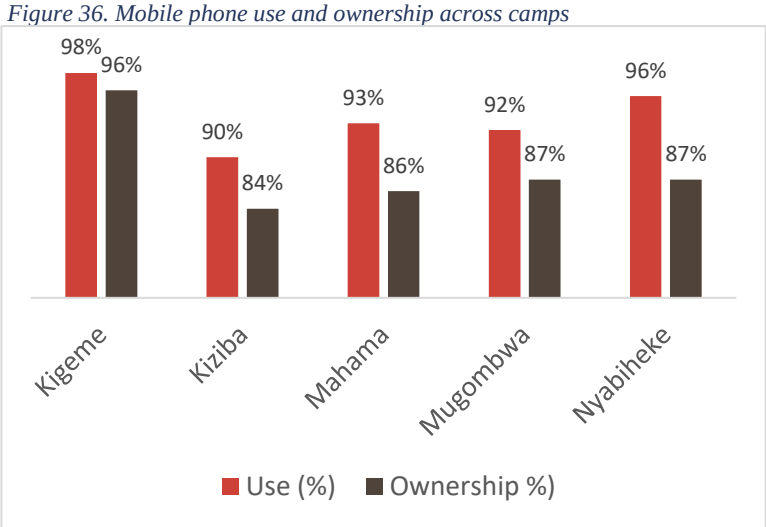
Master's degree	100.0	100.0
TVET or vocational	100.0	100.0
Employment/Income Sources		
Formal job	100.0	100.0
Informal labour	96.2	86.7
NGO work	100.0	100.0
Small business	96.9	93.8
Self-employment	98.1	93.3
Money from other people (remittance)	81.8	81.8
Voucher	93.2	86.1

Digital literacy (mobile phone usage & ownership) by camps and host community districts

Figure 37 presents mobile phone usage and ownership patters by camps, and Figure 38 presents the mobile phone usage and ownership patters across the host community districts. The following are major findings:

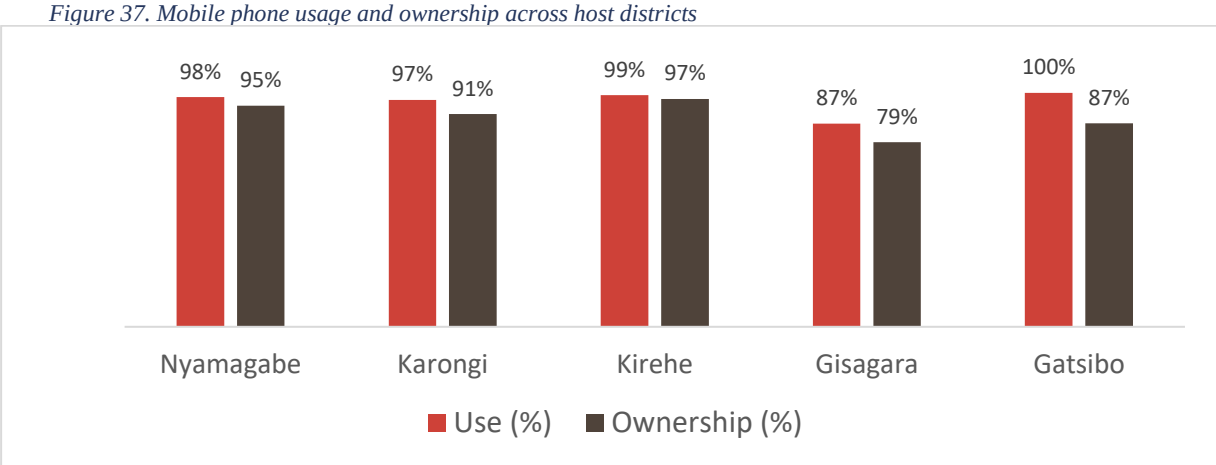
- Among the camps, mobile phone usage is the highest in Kigeme (98.2%), followed by Nyabiheke (95.8%), Mahama (93%), Mugombwa (92.3%), and Kiziba (89.5%). Among the camps, mobile phone ownership is also highest in Kigeme (96.4%), followed by Mugombwa (87.2), Nyabiheke (87.2%), Mahama (86%), and Kiziba (84.2%).

Figure 36. Mobile phone use and ownership across camps



- Among the host community districts, mobile phone usage is the highest in Gatsibo (100%), followed by Kirehe (99%), Nyamagabe (98.2%), Karongi (97%), and Gisagara (86.8%). Among the host community districts, mobile phone ownership is the highest in Kirehe (97.4%), followed by Nyamagabe (94.5%), Karongi (90.9%), Gatsibo (87%), and Gisagara (78.9%).

Figure 37. Mobile phone usage and ownership across host districts

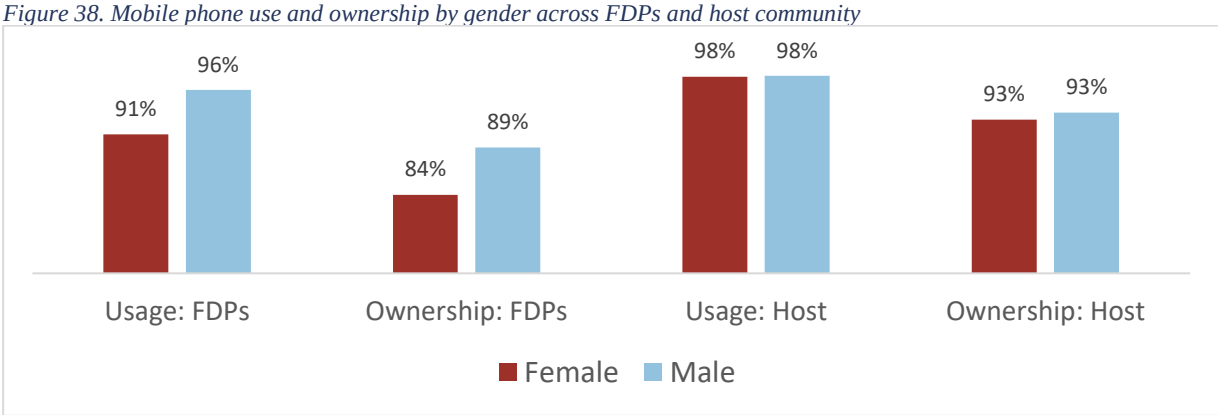


Digital literacy (mobile phone usage & ownership) by gender

Figure 39 presents digital literacy (mobile phone usage and ownership) by gender across FDPs and host community members. The major findings are the following.

- Among the FDPs, females have slightly lower mobile phone usage and ownership. 90.9% FDP females have used a mobile phone whereas 96% FDP males have used a mobile phone. 84% FDP females own at least a mobile phone whereas 89.4% FDP males own at least a mobile phone.
- Among the host community members, females have slightly lower mobile phone usage and ownership. 97.5% host community females have used a mobile phone whereas 97.6% host community males have used a mobile phone. 92.6% host community females own at least one mobile phone whereas 93.4% host community males own at least one mobile phone.

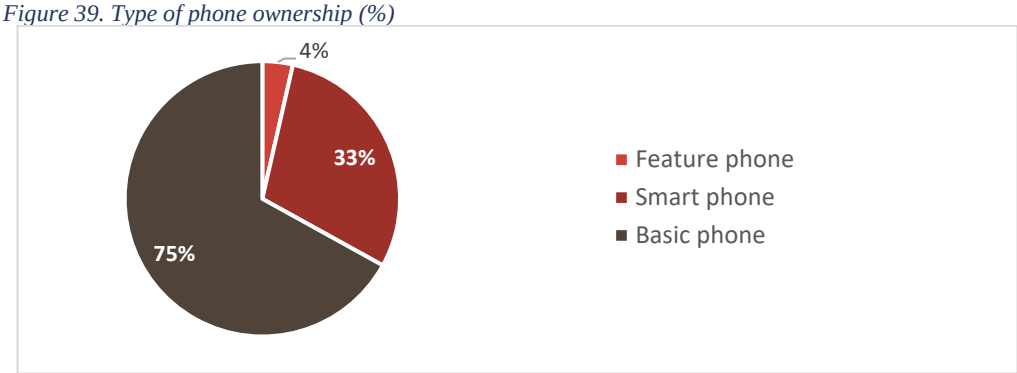
Figure 38. Mobile phone use and ownership by gender across FDPs and host community



Mobile phone: types and limits to digital literacy

Figure 40 shows the type of phone ownership. While 89.8% respondents own some type of phone, 75% respondents own only basic phone. Only 4% own some type of feature phone and only 33% own some type of smart phones. There is an opportunity to increase digital literacy through increasing access to feature and smart phones. Such access can also facilitate introduction of tools for expanding access to financial markets.

Figure 39. Type of phone ownership (%)



Mobile phone: literacy and usage difficulty

Figure 41 shows how difficulty respondents find it to use mobile phones. 78% respondents find it very easy to use cell phones. However, 18% of those who use mobile phones also report some level of difficulty in reading or writing. For those who are unable to read or write, around 40% find using a mobile phone very difficult. *"Using a mobile phone is easy especially when you are educated because its programs are in foreign languages, so if you are educated it becomes easier to use."* (Male, Kigeme Camp).

Figure 40. Ability to use mobile phones

"It is easy for me to use mobile phone, through sending messages, navigating the telephone's tools, and even calling. However, it is difficult also on the other hand, because of buying airtime to call my friends or relatives, is quite expensive. In addition, I also need to use internet, and access different social media platforms, so it is sometimes hard to get that money for buying airtime regularly. Moreover, electricity is a problem at home, so it requires me to charge the mobile phones in some shops here and must pay different people who always offer me that service." Male, Mugombwa Camp

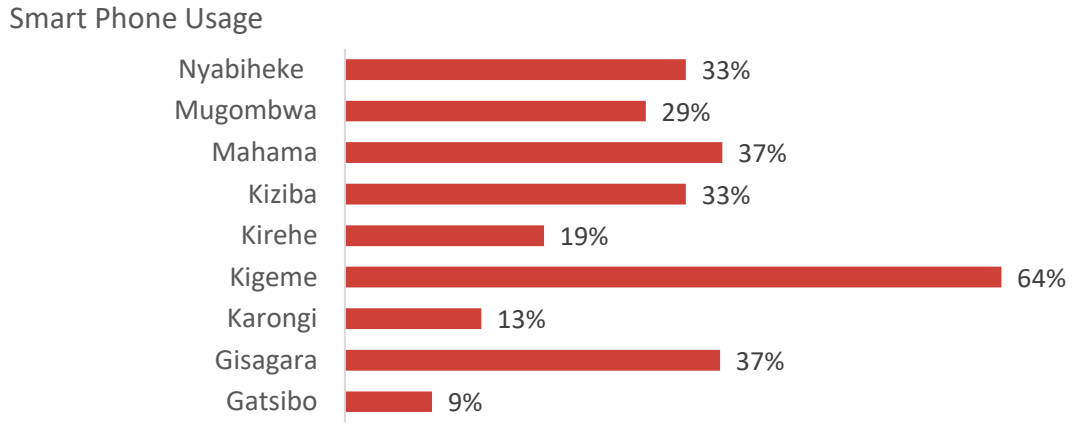
Even for those that both own a phone and find it easy to use, there are other factors that limit phone usage such as the cost of airtime, SMS services, or data bundles to access internet or some smart phone applications. For those without regular access to electricity at home, there are also costs associated with making sure the phone battery is charged to use services such as mobile money on their devices. Common ways that FDPs may charge their phones include paying for charging at small businesses or neighbors' places. For those with access to small solar systems to charge, there are sometimes monthly costs associated with the systems that impact their ability to maintain a charged mobile device.

Mobile phone: smartphone usage by locations

Smart phone usage rates vary across locations (see Figure 42), with Kigeme being the location with highest use and Gatsibo with the lowest reported in the sample. Smart phones with access to apps

require charging more frequently, which augments financial impacts associated with sourcing electricity for charging batteries.

Figure 41. Smart Phone Usage by location



Financial and digital literacy training and entrepreneurship/business education

Table 20 presents the pattern of financial and businesses training received by the respondents, disaggregated by locations/areas (camps, and host community districts), and various demographic factors.

Table 20. Financial and business training: areas and demographics

	Financial Training Received (%)	**Business Training Received (%)**
Overall	48.1	49.0
Camps		
All camps combined	44.9	47.5
Kigeme	63.6	65.5
Kiziba	5.3	7.0
Mahama	45.7	46.8
Mugombwa	69.2	71.8
Nyabiheke	47.9	58.3
Host communities		
All host communities combined	51.4	50.5
Nyamagabe	63.6	60.0
Karongi	18.2	15.2
Kirehe	48.9	50.0
Gisagara	65.8	68.4
Gatsibo	57.4	51.9
Gender		
Female	49.9	51.7
Male	46.2	46.2
Age Groups		
18 – 30	40.3	41.9
31 – 40	55.0	55.9

41 – 50	50.4	51.3
51 – 60	61.5	61.5
61+	37.0	33.3
Education		
No formal education	38.0	41.3
Some primary	43.0	43.0
Finished primary	51.1	51.1
Some secondary	45.3	47.1
Finished secondary	53.1	55.4
Some university/undergrad	77.8	66.7
Finished university/undergrad	83.3	77.8
Master's degree	100.0	100.0
TVET or vocational	66.7	66.7
Employment/Income Sources		
Formal job	54.8	48.4
Informal labour	33.6	36.5
NGO work	66.7	55.6
Small business	53.2	54.7
Self-employment	53.0	51.8
Money from other people (remittance)	72.7	72.7
Voucher	41.7	44.7

The major findings around different types of training received are as follows.

Financial training: major findings

- Overall, 48.1% respondents have received financial training. This cover 49.9% females and 46.2% males.
- Among FDPs, 44.9% received some financial training, whereas among the host community members 51.4% have received financial training.
- Financial training is the lowest in the oldest age group (age group, and the corresponding % that received financial training in parentheses): 18 – 30 years (40.3%), 31 – 40 years (55%), 41 – 50 year (50.4%), 51 – 60 years (61.5%), and 61+ years (37%).
- Financial training is the lowest in the group with no formal education (levels of education, and the corresponding % of financial training received in parenthesis): no formal education (38%), some primary education (43%), finished primary education (51.1%), some secondary education (45.3%), finished secondary education (53.1%), some university/undergrad education (77.8%), finished university/undergrad education (83.3%), master's degree (100%), and TVET or vocational education (66.7%).
- Financial training is relatively lower in the income group that relies primarily on informal labor and voucher (employment/income sources, and the corresponding % of financial training received in parenthesis): formal job (54.8%), informal labor (33.6%), NGO work (66.7%), small business (53.2%), self-employment (53%), money from other people (remittance) (72.7%), and voucher (41.7%).

Business training: major findings

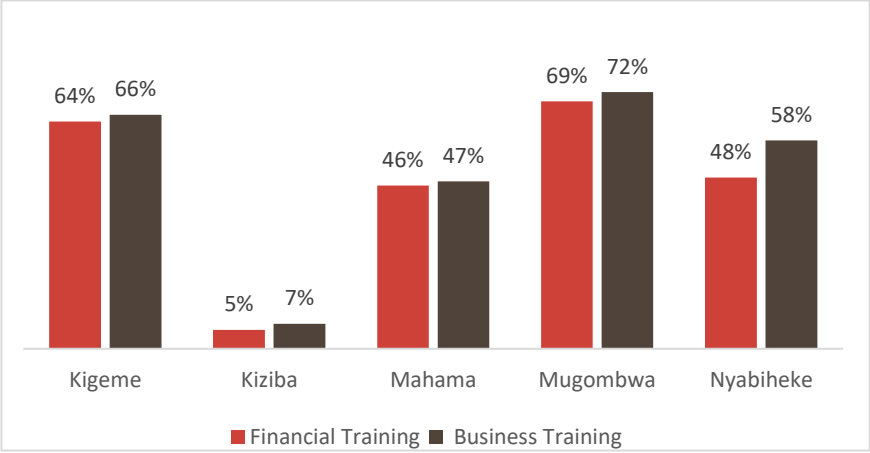
- Overall, 49% respondents have received business training. This cover 51.7% females and 46.2% males.
- Among FDPs, 47.5% received business training, whereas among the host community members 50.5% have received business training.
- Business training is the lowest in the oldest age group (age group, and the corresponding % that received business training in parentheses): 18 – 30 years (41.9%), 31 – 40 years (55.9%), 41 – 50 year (51.3%), 51 – 60 years (61.5%), and 61+ years (33.3%).
- Business training is the lowest in the group with no formal education (levels of education, and the corresponding % of business training received in parenthesis): no formal education (41.3%), some primary education (43%), finished primary education (51.1%), some secondary education (47.1%), finished secondary education (54.4%), some university/undergrad education (66.7%), finished university/undergrad education (77.8%), master's degree (100%), and TVET or vocational education (66.7%).
- Business training is relatively lower in the income group that relies primarily on informal labor and voucher (employment/income sources, and the corresponding % of financial training received in parenthesis): formal job (48.4%), informal labor (36.5%), NGO work (55.6%), small business (54.7%), self-employment (51.8%), money from other people (remittance) (72.7%), and voucher (44.7%).

Financial and business training across camps and host community districts

Figure 43 shows financial and business training received across camps, and Figure 44 show financial and business training received across the host community districts. The major findings are as follows.

- The Kiziba camp respondents have received the least financial and business training. The training received in the host districts is as follows (camps, and percent received training in parenthesis): Mugombwa (financial: 69.2%, business: 71.8%), Kigeme (financial: 63.6%, business: 65.5%), Nyabiheke (financial: 47.9%, business: 58.3%), Mahama (financial: 45.7%, business: 46.8%), and Kiziba (financial: 5.3%, business: 7%).

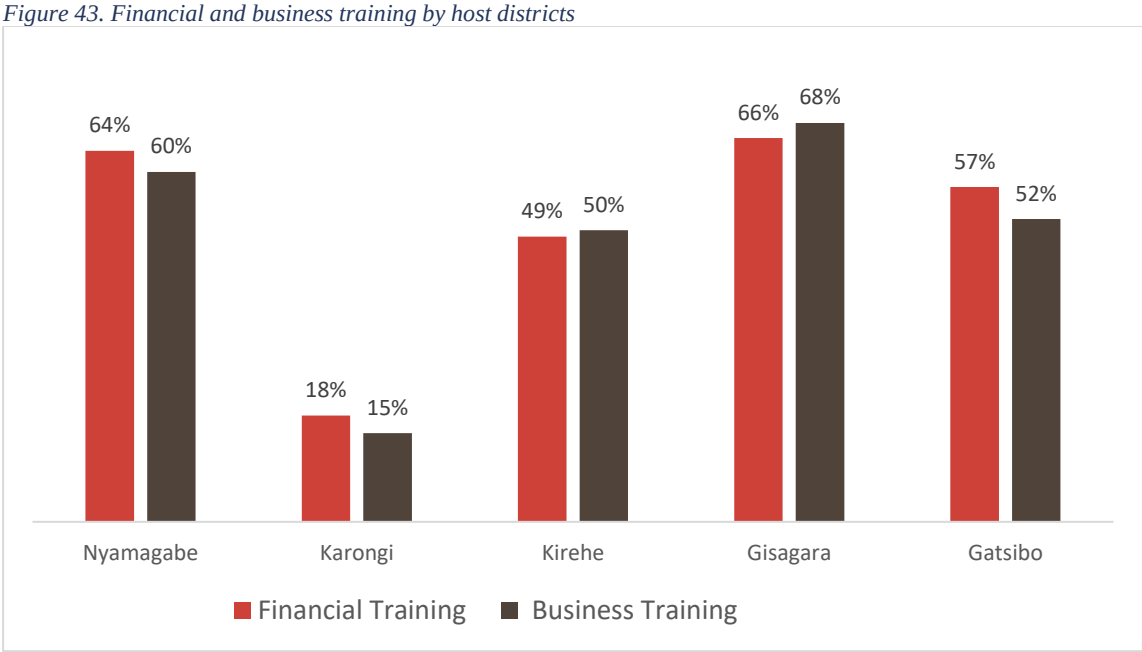
Figure 42. Financial and business training by camps



- The Karongi host district respondents have received the least financial (18.2%) and business training (15.2%). The financial training received in the host districts is as follows (host districts, and percent received training in parenthesis): Gisagara (financial: 65.8%, business: 68%),

Nyamagabe (financial: 63.6%, business: 60%), Gatsibo (financial: 57.4%, business: 51.9%), Kirehe (financial: 48.9%, business: 50%), and Karongi (financial: 18.2%, business 15.2%).

Figure 43. Financial and business training by host districts

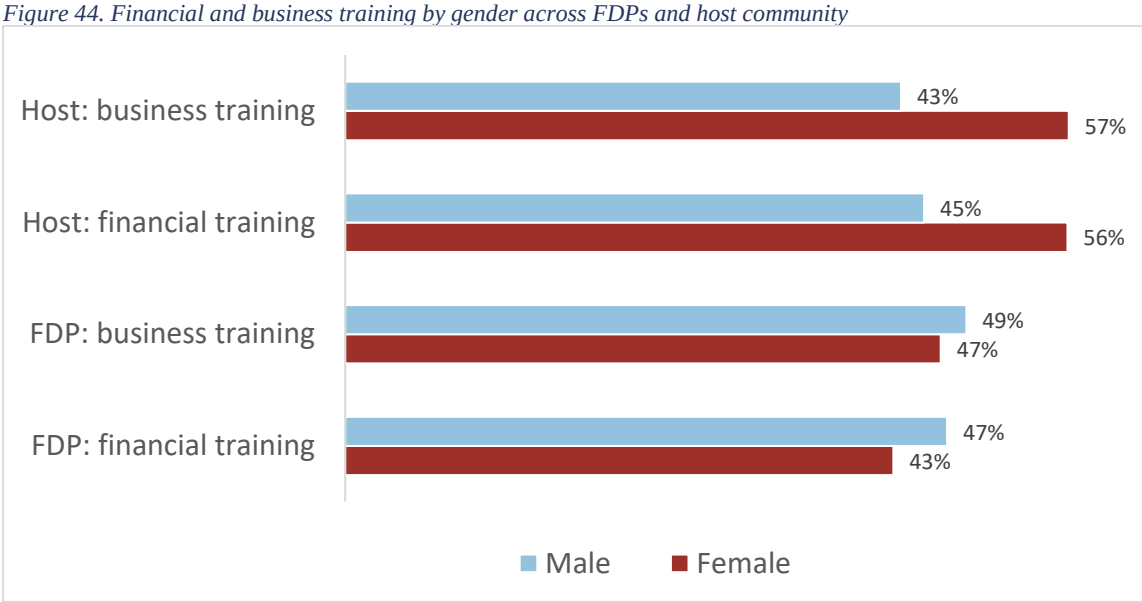


Financial and business training by gender across camps and host community districts

Figure 45 presents financial and business training received by respondents, disaggregated by gender across camps and host districts.

- In the host districts, 56.5% females have received business training whereas 43.4% males have received such training.
- In the host districts, 56.4% females have received financial training whereas 45.2% males have received such training.
- Among the FDPs, 46.% females have received business training whereas 48.5% males have received financial training.
- Among the FDPs, 42.8% females have received financial training whereas 47% males have received financial training.

Figure 44. Financial and business training by gender across FDPs and host community



Financial and business training: qualitative insights

The qualitative interviews provide some insights into the kind of topics covered in the financial and business training received by respondents. A snapshot of such interviews is provided below.

- The training covered, in addition to financial and business topics, mobile phone usage and mobile money.
- Some prominent financial training topics are budgeting, maintain accounts with formal financial institutions, implications of debt for business, use of various financial services, and borrowing and investing.
- Some prominent business training topics are business plan, effective business management, organizational skills, and business growth.

"Inkomoko provide this training on mobile phone, they were teaching us the important of using mobile money that it helps us to make saving, they taught us how to make budget at home and now we do budget at home where we make a budget on how money will be used, they also encouraged us to have accounts in banks. The training happened one day and it took 5 hours." (Female, Mahama)

"Inkomoko provided these trainings, they taught us different ways to earn money, where they encouraged us to borrow money and do some business, they encouraged us to make budget at home to avoid spending a lot of money for nothing and now we do budget at home, and they also encouraged us to use financial services, here in the camp many people use mobile money to make saving. This training took 6 months, and every week we had one day for training for 5 minute; it was online." (Female, Nyahibike)

"Yes, Inkomoko trained us about entrepreneurship. Inkomoko was mostly training us about doing business, budgeting for business, and making a business plan." (Male, Kigeme)

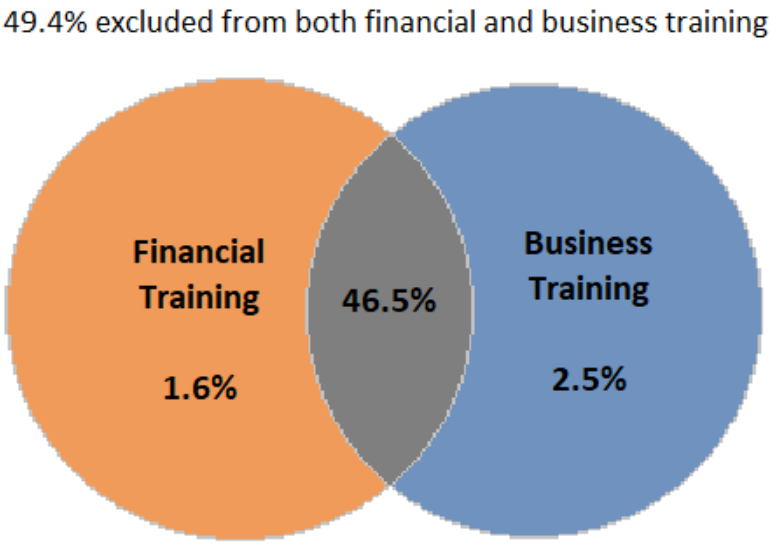
"I got trained also via telephone calls on weekends, by Inkomoko. Entrepreneurship lessons helped me, because they enabled me to feel more confident to work hard in my small business and make sure to avoid debts, as they affect the business's growth. I used to sell sorghum beers before the training, and it led me to loss, as I did not know well the great way of managing the business effectively. In the meantime, my knowledge about business activities, and organization have increased a lot. Moreover, Inkomoko provides loans to shop owners as an investment, and it gives courage of working hard to gain that opportunity." (Female Mugombwa)

Overlap in financial and business training

Figure 47 presents the overlap among respondents in terms of financial and business training received. Overall, nearly half of the study population reported having received both types of training and few respondents had received one type but not the other. The other half of the population reported having received no financial or business training to date.

- 46.5% respondents have received both financial and business training.
- Only 1.6% respondents have received only financial training, but no business training.
- Only 2.5% respondents have received business training but not financial training.
- 49.4% respondents are entirely excluded from financial and business training, i.e., received no such training.

Figure 45. Overlaps in financial and business training (Note: Pictorial representation is not according to spatial scales.)



Household: assets, income, expenses, decision-making dynamics, and perceived financial security

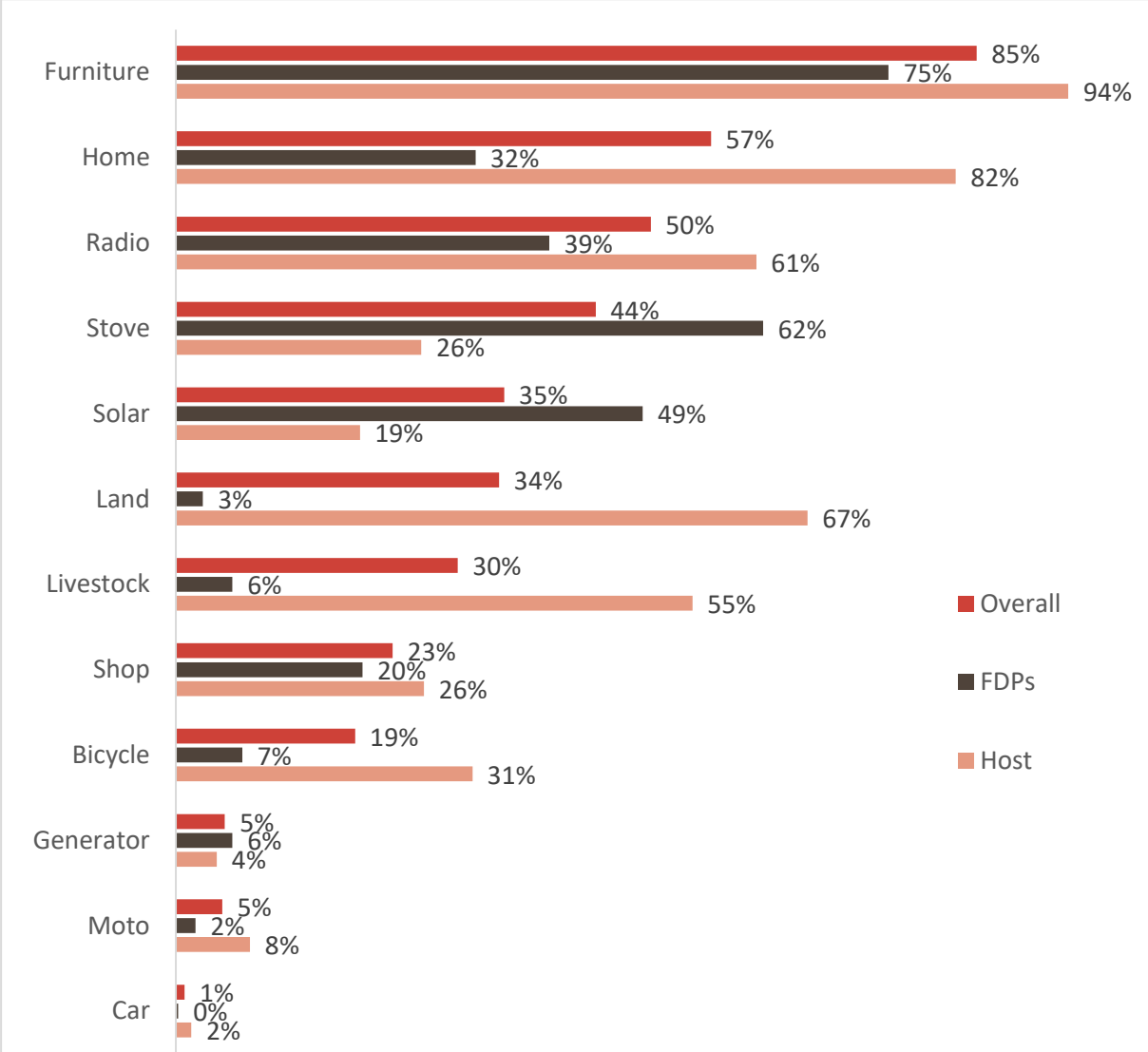
This section presents the household assets, income sources, expenses, perceived financial security and decision-making dynamics.

Household assets

Figure 47 presents the patterns of household assets ownership by FDPs and host community members.

- The major household assets are furniture across full sample (84.6%), FDP sample (75.3%), and host community sample 94%).
- FDPs have much less home ownership (32%) than the host community (82%).
- For most assets, FDP ownership is much lower than host community household ownership (type of assets, and corresponding ownership percent in parenthesis): furniture (FDP: 75%, Host: 94%), home (FDP: 32%, Host: 82%), radio (FDP: 39%, Host: 61%), land (FDP: 3%, Host: 67%), livestock (FDP: 6%, Host: 67%), shop (FDP: 7%, Host: 31%), moto (FDP: 2%, Host: 8%), and car (FDP: 0%, Host: 2%).
- For the following assets FDP ownership is higher than the host community household ownership: stove (FDP: 62%, Host: 26%), solar (FDP: 49%, Host: 19%), and generator (FDP: 6%, Host: 4%).

Figure 46. Types of household assets ownership



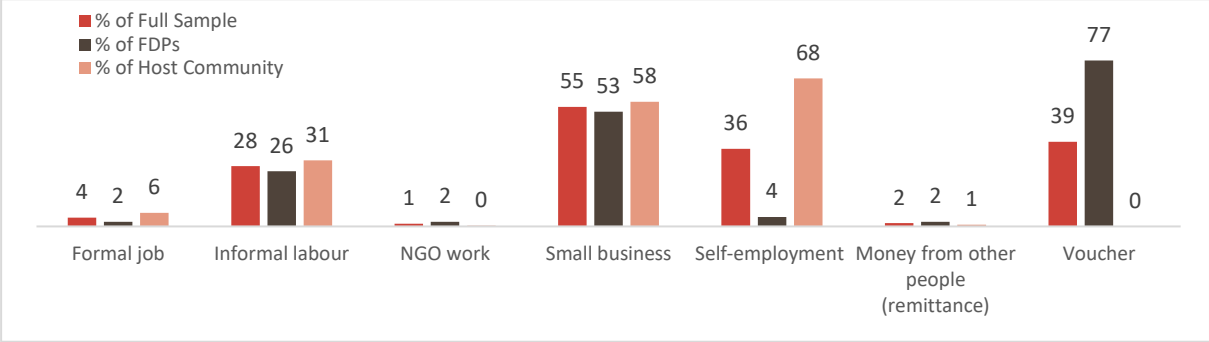
Major income sources

Figure 48 presents the patterns of income sources by FDPs and host community members.

- In the FDP sample, the major income source is voucher (77%), followed by small business (53%), informal labor (26%), self-employment (4%), remittance (2%), NGO work (2%), and formal job (2%).

- In the host community sample, the major income source is self-employment (58%) , followed by small business (58%), informal labor (31%), formal job (6%), and remittance (1%).

Figure 47. Major income sources (values are %)

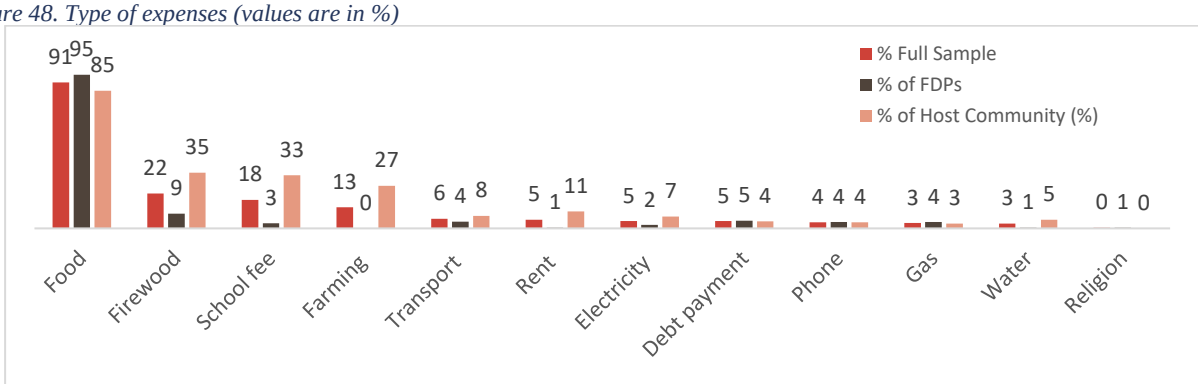


Major types of expenses

Figure 49 represents the patterns of expense types by FDPs and host community members.

- In the FDP sample, the major expense is food (95%), followed by firewood (9%), debt payment (5%), transport (4%), phone (4%), gas (4%), school fees (3%), electricity (2%), rent (1%), water (1%), religion (1%), and farming (0%).
- In the host community sample, the major expense is food (85%), followed by firewood (35%), school fees (33%), farming (26%), ret (11%), transport (8%), electricity (7%), water (5%), debt payment (4%), phone (4%), gas (3%), and religion (0%).

Figure 48. Type of expenses (values are in %)



Perceived financial security

Figure 50 presents the patterns of perceived financial security by gender and respondent type (FDPs vs host community members, host in short).

- Generally, females across the comparison groups feel less financially secure.
- 62% FDP females feel less financially secure than before (over the last 6 months) whereas 51% FDP males feel less financially secure.
- 56% host community females feel less financially secure than before whereas 51% host community males feel less financially secure.
- Host community (across gender groups) members feel more financially secure than the FDPs (across the gender groups). Of host community members, 44% females and 42% males feel more financially secure than before, whereas, of FDPs, 15% females and 31% males feel less financially secure than before.

Figure 49. Level of perceived financial security over the previous 6 months

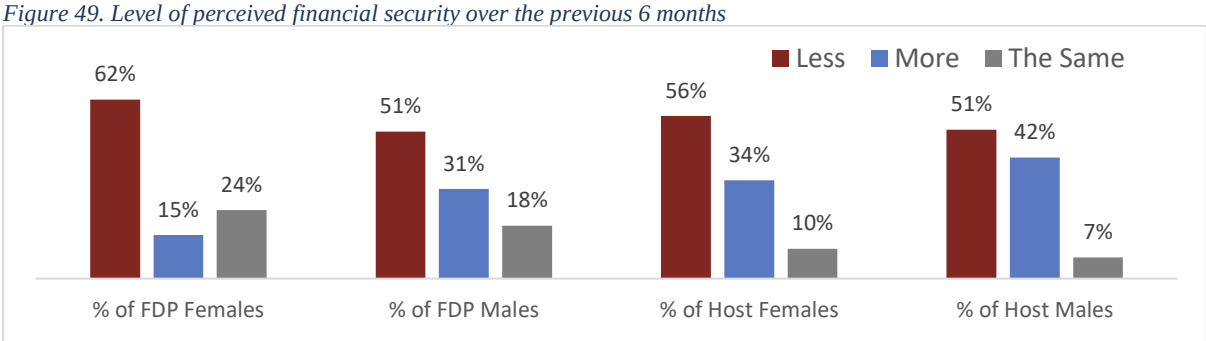
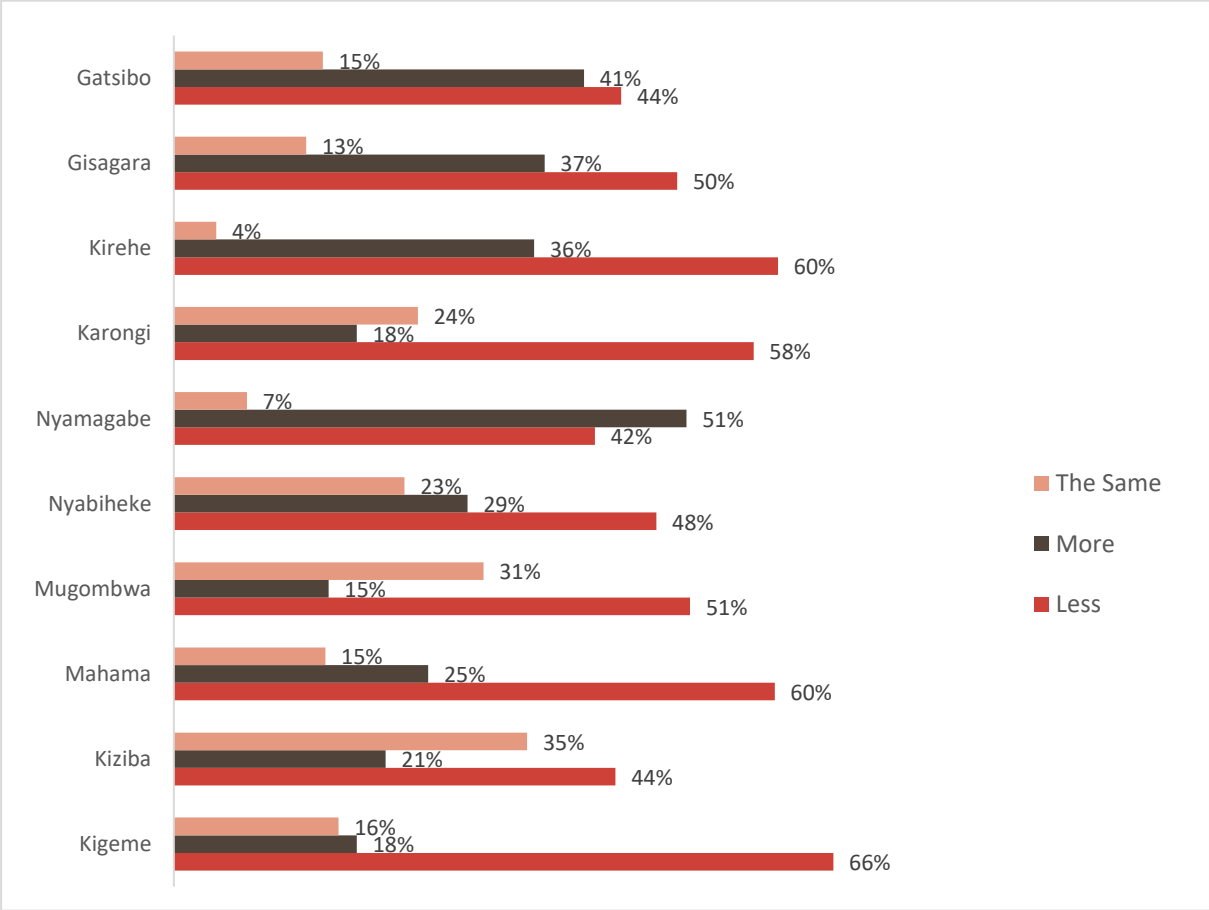


Figure 51 presents the patterns of perceived financial security (over the past 6 months) by camps and host community districts. Kigeme and Mahama camps and neighboring host communities feel less financially secure than other locations.

Figure 50. Levels of perceived financial security by camps and host districts



Household (financial) decision making

Figure 52 presents the overall pattern of household financial decision-making for the full sample.

- Household decision making about finances is mostly done in consultation with respondents' spouses, but about 22% respondents make financial decisions alone.
- 16% do not practice household budgeting at all, which limits their ability to save regularly.
- For some youth, saving and budgeting is limited because of limited income as they stay with other family. *"I don't put money aside because I don't usually get an opportunity to get money. My mother is the one who receive money from UNHCR, even though it is for buying food at least she can remain with some money, but I don't get any opportunity to get money."*

Figure 51. Household decision making

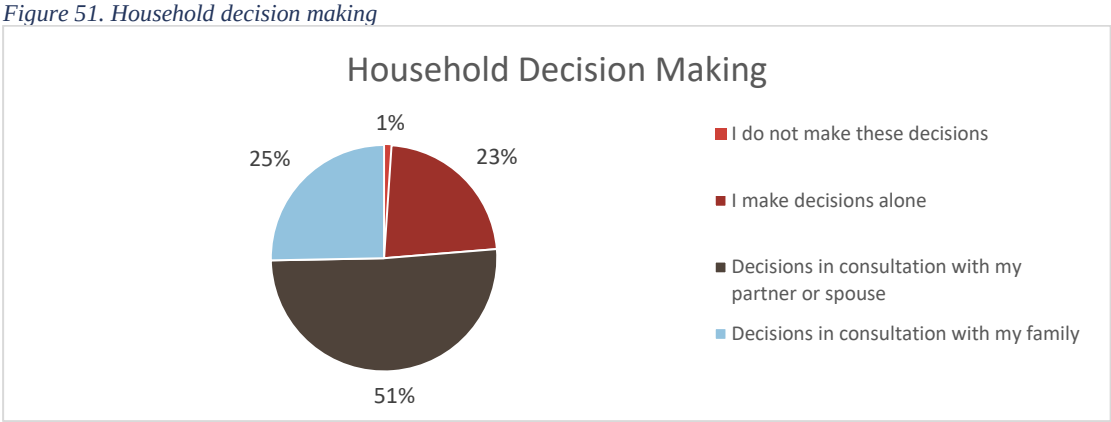
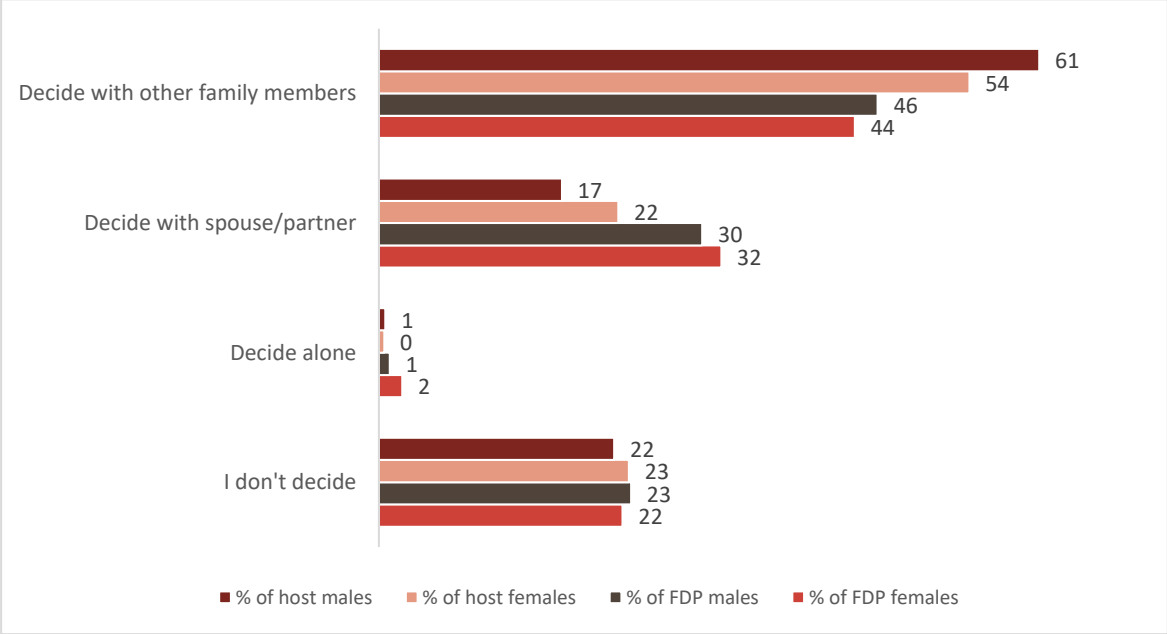


Figure 53 presents the overall pattern of household financial decision-making by gender across FDPs and the overall host community.

- Family level decision making is higher among the host community members. 61% host males decide jointly with other members of the family whereas 46% FDP males decide jointly with other members of the family. 54% host females decide jointly with family members whereas 44% FDP females decide in consulting with other family members.
- Females are more likely to decide in consulting with their spouses/partners. In the host community, 17% males consult with spouses or partners whereas 22% females consult with their spouses or partners. In the FDPs, 30% males consult with their spouses/partners whereas 32% females consult with their spouses or partners in making financial decisions.

Figure 52. Decision making in host community and camps (values in %)



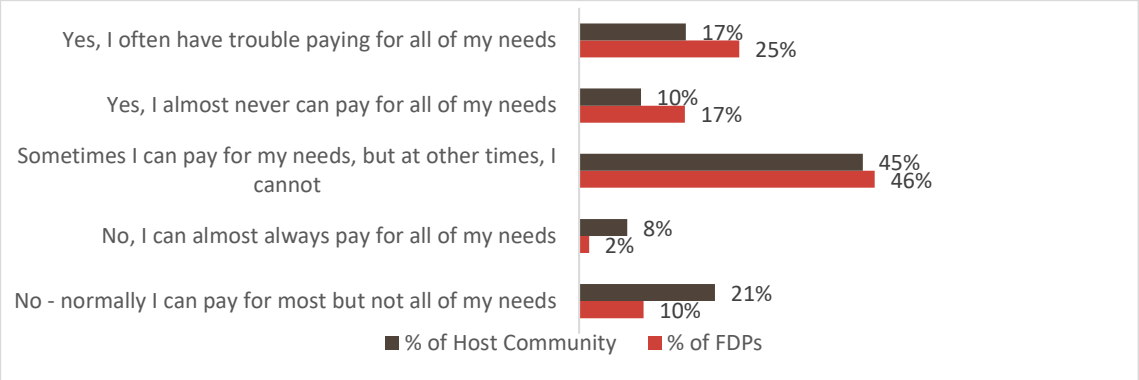
Barriers preventing uptake and usage of financial services

Based on responses from the survey and in-depth interviews, several real and perceived barriers to uptake and use of formal financial institutions were identified.

- One barrier for some FDPs is the general lack of experience with, and therefore trust in formal financial institutions. Many FDPs identified that they did not have bank accounts nor accounts with MFIs, which stemmed from both real and perceived barriers.

- For some FDPs, the primary barrier was lack of ability to both bank and obtain loans from the same institution. For others, banks were perceived as trusted locations for financial savings but proved inconvenient to the needs of daily life and easy access to funds.
- Additional barriers included the temporary nature of FDPs lives in the camps. For some, they felt concern about opting into longer term financial products that would limit their ability to access their funds if they had to return to their homelands.
- Others identified the reality of their financial contexts as limitations. With only 8% FDPs indicating "I can almost always pay for all my needs" and only 10% FDPs indicating "Normally I can pay for most but not all of my needs", (see Figure 54), it is a reality that for those without additional income beyond the UNHCR voucher, access to financial products is limited. For those who identified poverty as a barrier, the uptake in use of savings groups or mobile money served as a lower risk point of entry for them with limited funds available.
- As indicated before, almost 50% lack financial and business training, which can be instrumental in familiarizing various options available for accessing financial services for small budget households.

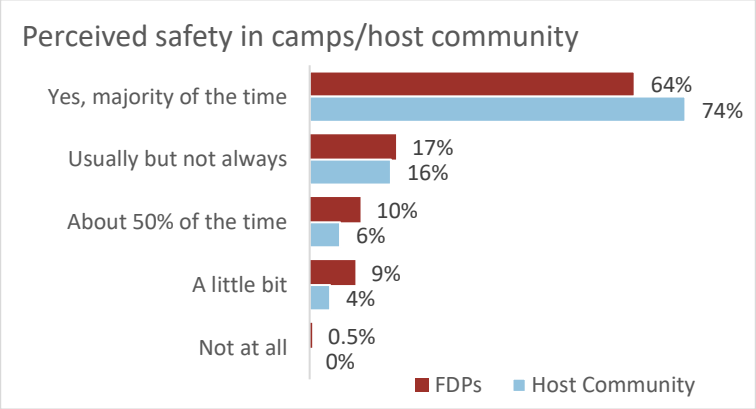
Figure 53. Reported ability to pay for household needs



Host community and FDP household interactions

Two-fifths of FDP respondents report not feel fully secure in the refugee camps but nearly all feel welcomed by Rwandan host community.

Figure 54. Perceived safety by FDPs vs host community members

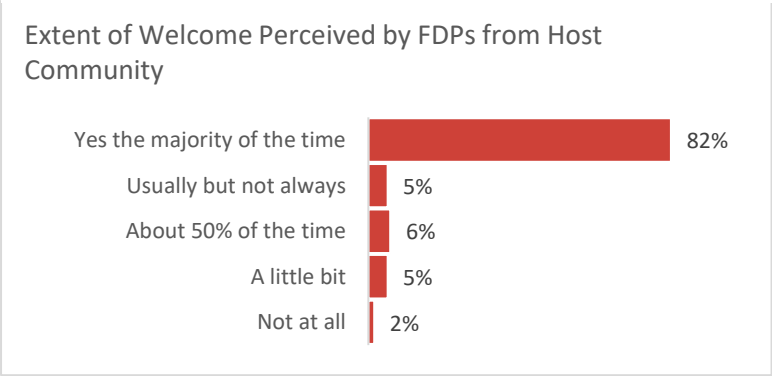


Although 64% of FDPs report that they feel secure in the camps much of the time; 17% indicate they do not always feel secure. Within all the camps, feelings of security or safety for FDPs is often compromised by the hardships of refugee life and persistent threat of theft. There has also been increase of violence especially among youth, with high rates of consumption of alcohol and drugs because of many facing unemployment. Some women in Kiziba and Mahama camps identified harassment as affecting their sense of security, particularly after dark. FDPs also highlighted poor hygiene and overcrowding as other factors which poses a threat to their safety and security in the camps.

Host community members overall indicate feeling more safe and secure in their area, though at least 10% indicated that they felt safe less than half the time. Of those, the majority were women, which indicates that issues of safety based on gender are present both inside and outside of the camps.

However, discrimination is not perceived as a significant issue contributing to safety in the camp. FDPs indicated through interviews that they do not feel they experience much discrimination with interactions with host community members. One male FDP from Mahama shared about one instance where he felt he was treated differently but indicated that it was not very significant: *"Our interactions with our fellow Rwandans are fine, no discrimination except sometimes when I go to a bank. I've been waiting in a line before, and sometimes I will see a person [a Rwandan] pass the line to go in front of us and be served before us. When that happens, I feel unhappy, but I think it is common to everywhere."*

Figure 55. FDPs perceived welcome by Rwandan host community



82% feel welcome by their host communities most of the time. In interviews, both men and women noted that much of their interaction with the host community was often commerce based, though some indicated that social ties including friendship had also developed. One female from Nyabihike Camp observed *"Some people in the camp have Rwandans friends from this area, so they visit each other."* A male from Kigeme Camp noted that the host community and FDPs participate in multiple activities together which contributes to a feeling of belonging or welcome: *"We also meet in several activities like saving groups, community work, and other planned activities so we feel a part of them [the host community]."*

> *"We interact a lot [with the host community] because you find that we have goods which they don't have or sometimes they have goods at a lower price. This helps us to interact a lot, especially in market terms." FDP Male, Kiziba Camp*

Use of services by FDPs living in camps

Facilities for income generating activities (IGA), healthcare training, cash transfers, and food still lack in camps.

About 42% FDP respondents report no support services to learn income generating activities; about 40% report no healthcare training; about 35% report no facilities for cash transfers; about 35% still perceive no access to proper foods.

Table 21. Services received in camps

Services in the Camps	Percentage
Healthcare	99.74%
Food	65.19%
Housing	98.18%
Education	89.61%
Cash transfers	64.42%
In-kind rations	88.83%
Training for IGA	57.66%
Training for health	60.26%

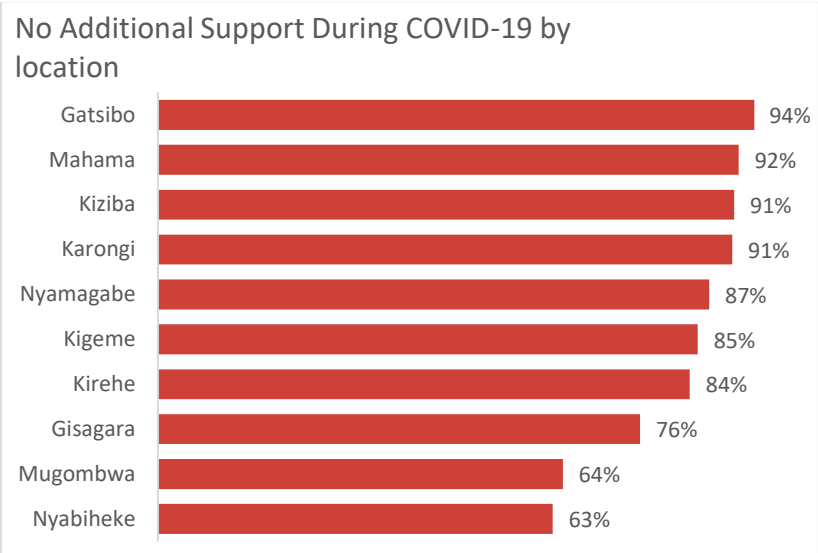
Financial impacts of COVID-19 pandemic and support received

86% respondents report that they or members of their household did not get sick with COVID-19. For the 14% that did, 80% of them indicate they received healthcare support.

A considerable portion did not receive any additional supports for COVID-19

86% households did not receive any additional aid or other support services during the COVID-19 pandemic. Such lack of additional support is particularly low in Gatsibo (94%), Karongi (91%), Kigeme (85%), Kirehe (84%), Mahama (92%), and Nyamagabe (87%).

Figure 56. Percentage of sample who report no additional support for COVID-19



19% respondents report stop receiving aid or other social services during the pandemic.

About a third of those in Nyabiheke and Mugombwa indicated they received additional aid and/or government/social services during the pandemic. Other camps, like Mahama and Gatsibo, indicated they did not receive any additional aid due to the COVID-19 pandemic. In Mugombwa camp, interview respondents indicated that due to COVID-19, voucher distribution amounts were adjusted based on assigned categories that were codified during the pandemic. This has reduced the amount of funds received significantly for those in certain groups.

"For me, the normal aid did not stop, and I still receive it, because I am in the first category. However, there are some other refugees whose normal aid was reduced until now, so some used to receive 7,600 Rwandan francs and for now, they are given 7,000 Rwandan francs, they are in the first category. In the second category, they are now receiving 3,500 Rwandan francs. In the last or third category, they are no longer able to receive financial aid, due to Covid-19. So, you can understand how difficult it is for everyone in the camp nowadays." Male, Mugombwa

FDPs who were business owners were also significantly affected by COVID-19 lockdowns. *"I did not lose a job, but my business activities have stopped due to the restrictions that were set of only shops for food will remain open. It was very tough not only for me, but also for my wife, and other business owners, we all experienced the loss of almost two months without working. You can understand how hard it was to get food to eat daily or meet other basic needs."* Female, Mugombwa

DISCUSSION

This diagnostic study comprehensively determined some of the current gaps in financial knowledge, skills, attitudes, and behaviors of FDPs around the uptake and usage of financial services in five refugee settlements and surrounding host communities. By including 51% of the same from host communities and 49% from camps, the study was able to provide comparisons between FDPs and host community members as well as comparisons between camps.

The demographics of the study population included individuals who had been in the camps an average of 10 years, though some reported living in the camps more than two or three decades. 59% were youth (under age 30), and 52% of the study sample were female. The study found that across all five camps and host communities, women were less formally included than males and those older than 65 were less formally financially included than other age groups. Additionally, source of income and level of education

were factors as only 93% of respondents who rely on vouchers were formally included and only 87% for those that had no formal education.

Access to Financial services

Savings behaviors varied between FDPS and host community members. More than 95% of host community members, male or female, report saving while less than 90% of FDPs report ever saving. Savings rates were highest in Kigeme camp and Nyamagabe district, while Mugombwa and Karongi had the lowest savings rates. 22% of respondents indicated they participate in a savings group and 43% indicate that they participate in VSLSA savings, and only 16% of FDPs and 18% of host community members indicated that they utilize banks for savings.

For the 31% in the study population who indicated they possessed commercial bank accounts, only 25% FDPs have opened these accounts compared to 35% of the host community members. Host community members have been able to access loans from banks at a higher rate, with 12% of host community members indicated they have obtained a bank loan. Comparatively, only 2% of FDPs indicate they have been able to obtain a loan from a bank, instead opting for accessing loans from savings groups or informal channels such as borrowing from family, friends, or obtaining credit from vendors.

ATM usage was not common among the study sample, as only 10% of FDPs and only 12% of host community members report using ATM services, though 26% FDPs have used some type of bank cards, often to access voucher fund distribution.

The functions of mobile money were widely known by respondents with over 90% indicating they know how to cash in or out through their mobile money accounts, and over 85% aware how to send and receive money via mobile money. 63% of respondents have mobile money accounts and no bank accounts, while only 29% have both mobile money and bank accounts. There was next to no incidences of those who utilize bank accounts who do not also use mobile money services.

In terms of MFIs or SACCOs, 20% of respondents have access for MFIS and 26% have access to Umurenge SACCOs access. 16% of FDPs had access to MFIs but there were much lower rates of Umurenge SACCO access for FDPs, with only 6% with access and only 4% opting to save with Umurenge SACCO. MFIs were most accessed by those with formal work steams and those that relied on remittances, while Umurenge SACCO was minimally accessed by those relying on vouchers.

59% of FDPs and 80% of host community members leverage informal channels for borrowing and savings, with host communities reporting greater reliance on informal credit and savings than FDPs (see Table 15). The primary ways of saving and borrowing through informal channels are VSLA savings group, followed by other savings groups or acquaintances.

Pension and insurance access rates were low for FDPs, with only 11% with insurance and 15% with pensions. Kiziba and Mugombwa had the lowest rates of pension access while Mahama and Kigeme had lower rates for insurance access. Comparatively, 98% of host community members report insurance access and 48% access to pension. Given such low rates of access to insurance and pensions for FDPs, it prompts reflection on what specific barriers are faced by FDPs in accessing these services and whether FDPs need to be explicitly defined as a category under policy guidelines to enable financial service providers to tailor these services for temporary residents and those who rely on UNHCR's provision of insurance-like services.

Perception of Financial services

For nearly a quarter of respondents, mobile money is seen as a trustworthy way of saving funds. Note that the most trusted way of saving is in a bank (26%) though about 71% of the sample did not possess bank accounts.

Some respondents perceive mobile money as the most trusted way of saving (21.9%). For one man in Mugombwa, while he does not use MTN mobile money as his primary way for saving, "But it is good to have money on it, for use in case of emergency or when you require the money immediately."

When it comes to borrowing funds, though more than three-fourths of respondents prefer to avoid borrowing, access to temporary loans proves necessary for a large proportion of FDPs. 78% of respondents indicated that they try to avoid borrowing and 92% also indicated that they prefer to save to purchase something they want as opposed to needing to borrow. Yet only about 21% can pay for most of their needs and 87% respondents noted that without borrowing, they would be unable to afford their children's education.

While the perception of bank accounts and other financial services were generally positive, this study demonstrated that there is limited knowledge about and awareness of financial products which leads to lack of trust in utilizing financial services. This lack of understanding guides access to different services. For example, many FDPs hold an assumption that some insurance products might be unnecessary as their health needs are covered by UNHCR, and so the study identified that nearly half of respondents do not use any insurance products. There is limited awareness about what FDPs qualify for in terms of financial services and what documentation, or collateral would be required to utilize some services. By improving flow of information and inclusion into trainings around the purpose of these financial services, new populations would be able to make informed decisions about whether they should use these services instead of assuming they are unable to access them. Intersections between what is provided by UNHCR and Rwandan financial services should be clarified and any relevant policy adjustments made.

Mobile phone usage

Across both host communities and the five camps, differing numbers of respondents reported ownership of their own mobile phone versus access to and use of a mobile phone. More host community members both owned and used mobile phones than FDPs across all camps. 93% of host community member respondents own their mobile phone as compared to 87% of FDPs. Slightly more males (92%) owned phones than females (89%) but reported use of phones across genders was similar. For those 61 and older, ownership dramatically decreased as compared to other age groups with only 56% of respondents over the age of 61 owning a mobile phone. Phone ownership and usage was also influenced by income sources. All respondents with formal income streams both used and owned mobile phones, whereas only 86% of those relying on informal labor or solely on the vouchers owned their own phone. In the host communities, usage rates were similar but ownership in Gisagara (79%) and Gatsibo (87%) were lower than other locations. Within the camps, 96% of respondents in Kigeme report owning a phone, while other camps on 75% of respondents who own a phone report owning a basic feature phone, while 33% have a smart phone.

78% respondents find it very easy to use cell phones. However, 18% of those who use mobile phones also report some level of difficulty in reading or writing. For those who are unable to read or write, around 40% find using a mobile phone very difficult. While phone usage and ownership were high, there were key limitations in the possibility to leverage phone usage to support increased access to financial services. Even for those that both own a phone and find it easy to use, there are other factors that limit phone usage such as the cost of airtime, SMS services, or data bundles to access internet or some smart phone applications. For those without regular access to electricity at home, there are also costs associated with making sure the phone battery is charged to use services such as mobile money on their devices.

Based on these findings, the study indicates that by increasing access to feature and smart phones and minimizing challenges/associated costs related to charging or data bundles, it would support increasing digital literacy for these populations. Increased access and improved digital literacy can facilitate introduction of tools to support expanding access to financial markets. If that is not possible, then within the current levels of access, creation of basic phone based financial tools that allow account management and access at banks and other formal institutions beyond mobile money may be a effective alternative.

Training and education

Training rates among both FDPs and host communities comprised of around half of the sample, with an average 46% of FDP respondents having participated in business or financial trainings as compared to 51% of host community members. Trainings were provided by a number of different entities and were concentrated in some locations as compared to others. Kiziba camp respondents reported significantly

less access to both financial and business trainings than the other four camps with only about 5% having received financial training and 7% business training. Mugombwa and Kigeme, conversely, had more than two-thirds of study participants report involvement in financial and business trainings. Youth under age 30 and those over age 61 had lower rates of training participation than other age groups for both categories of training. Those with no formal education or only some primary education also had lower rates of both financial and business training, which indicates that limited literacy may not be catered for in existing training curriculum or delivery methods.

By addressing training delivery and tailoring curriculum, the ability for FDPs and host communities to engage will be increased. Overall, only about half of both FDPs and host communities have participated in either category of training, which indicates there is scope to increase reach of trainings, which requires training providers to look at economies of scope. Additionally, to strengthen curriculum delivery and address issues related to perceptions of financial services, curriculum in these trainings can be tailored towards small budgets and address an ongoing 'perception of poverty' and incorporate topics such as insurance or pension-products to familiarize these populations with these types of financial services.

CONCLUSIONS AND RECOMMENDATIONS

Given the findings, a series of conclusions have been drawn from this study to support improving access to financial services for these populations. Later in the section, proposed recommendations for both policy and programming are posed to consider for future interventions.

Top-line Conclusions

FDPs perceive challenges in accessing formal financial institutions due to limited income and collateral.

- Saving groups (VSLA and saving group) are utilized more than non-Umurenge SACCO, and both are used more than banks.
- Formal financial institutions require various forms of collateral or at least there is perception that without collateral one cannot get loans, unlike savings groups.
- FDPs indicate that they are uncertain which financial services are available to them due to their temporary status in Rwanda and their limited earning capacity.

Individuals in certain locations, and especially youth, are most affected by lack of education and access to financial services.

- Results show that there is scope for upskilling youth through financial and business training. Once such training is provided, the society would benefit through greater human capital and youth dividend in the long run.
- The youth have lower access to financial markets compared to their older age group. But at the same time, the youth have greater digital literacy, including cell phone usage. Hence, there is potential to use digital tools to increase the youth engagement in financial markets.
- Individuals from some camps and neighbouring host communities (Kiziba Camp, Karongi; Nyabiheke Camp, Gatsibo) report disproportionately lower financial and business training experiences than other camps and communities.
- Some locations reported multiple providers of trainings and different types of trainings they can attend, whereas others indicate more limited opportunities available.

There is limited knowledge about and awareness of financial products besides savings accounts and lack of trust in utilizing financial services.

- Nearly half of respondents do not use any insurance products. For FDPs, there is an assumption that some insurance products might be unnecessary as their health needs are covered by UNHCR.
- FDPs are aware their stay in Rwanda is temporary by nature and their limited knowledge about longer term products and their ability use them if they are unsure of the duration of their residence in Rwanda.
- There is limited awareness about what FDPs qualify for in terms of financial services and what documentation, or collateral would be required to utilize some services.

Populations have limited access to smart phones to utilize apps instead of SMS-based mobile money services.

- Respondents both inside and outside of the camps have limited access to smart phones and electrical services to ensure phones are charged.
- Older populations and those with low literacy are less skilled in using smartphones and being able to use these devices.
- There is scope for increasing digital literacy through increasing access to feature and smart phones. Such access can also facilitate introduction of tools for expanding access to financial markets.

Recommendations

This final section of our report is a set of recommendations for stakeholders in the financial sector to consider regarding access and usage to financial products and services for the FDP population in Rwanda. Recommendations are organized into programmatic, and initiative focused and policy focused sections.

Policy and Regulatory Recommendations

Recommendation 1. Create and issue guidelines for FSPs serving the FDPs

- Engage with the broader stakeholders for a consultative process.
- Note any fiscal incentives/support for such services.
- Clearly delineate the rights and responsibilities of an FDP person or an FDP owned business as a 'legal entity', as provided under existing regulations.
- Provide incentives/ require training of relevant FSPs/their employees on these guidelines in service of FDPs.
- Create (voluntary/involuntary) disclosures on FSP services provided to FDPs

Recommendation 2. Review NBR *"General Guidelines to Financial Institutions on Anti Money Laundering, Terrorist Financing and Financing of Proliferation of Weapons of Mass Destruction"*

- Consider if there any barriers to considering (FDPs) as a legal person for the purpose of them being treated as 'customers'.
- Consider any barriers considering FDPs to be financial guarantors of each other.
- Consider whether FDPs need to be explicitly defined to be under the purview of this guideline when it comes to issues of money laundering.
- Detemine if FDP-formed businesses can be considered as 'legal entity' with all their noted privileges and responsibilities.

Recommendation 3. Issue circulars and concept notes by evaluating and illustrating the applicability and scope of "*FIC Official Gazette – KYC (dated 16/02/022)*" for FDPs

- Reaffirm the applicability of similar KYC requirements.
- Ensure inter service provider transfer of information for ease of implementation.
- Reaffirm issues related to correspondent banking, EFT or other cross-border fund transfers.
- Integrate KYC requirements (without making them look daunting) in the financial and business training.

Recommendation 4. Issue a concept note by illustrating the applicability and scope for the *"Official Gazette n° Special of 05/03/2021 Related to Financial Service Consumer Protection"*.

- Clearly show to FDPs (through financial and business training), FSPs and partnering organizations the wide spectrum of consumer protection for FDPs.

Programmatic and Initiative-focused Recommendations

Recommendation 5. Create economic incentives/initiatives for FSPs to locate closer to camps.

- Show FSPs data about a lucrative client base (education, population size).
- Demonstrate to FSPs the potential for providing various microinsurance products (e.g., crop insurance, insurance for property for small business) and small savings/deposits for FDP households and small businesses.
- Encourage syndicated services across banks and MFIs so that no one organization is exclusively exposed to financial risks from serving FDPs.

Recommendation 6. Develop and deliver financial and business training program curriculum to inform social service providers and financial service providers how to reach FDP demographic.

- Focus on economies of scope (personnel costs, increased reach, shared facilities) for delivery and design.
- Increase communication between different providers to avoid duplication of training and coordination in educating different segments of the population.
- Contextualize curriculum content for 'perception of poverty' by FDPs.
- Gear the curriculum for savings on small budget and incorporate topics such as insurance and pension-product related training.
- Illustrate ways and benefits of smoothening income/expense, even when household budget is low.
- Customize examples and cases to local business opportunities and technology.

Recommendation 7. Encourage basic-phone based financial tools (account management)

- Collaborate with the telecom providers for information about background and usage.

Recommendation 8. Increase income generating activities in camps and host communities

- Encourage use of local facilities and organizations (unused capacities) to initiate socially appropriate and economically viable income generating activities.
- Illustrate ways of converting assisted living to a sustainable living.
- Include wider stakeholders, e.g., UNHCR and ministries concerned with labor, industry, finance, and foreign affairs (international development).

Recommendation 9. Create social programs for increasing trust and increased feeling of safety and security within camps.

- Encourage social programs that address key safety and security challenges in the camp.
- Engage FDPs and host communities jointly in financial and business training.
- Involve both groups in income generating activities through joint participation.

Recommendation 10. Create unified ID for FDPs

- Evaluate the potential for the use of MINEMA issued ID as a way for unifiying ID for FDPs across financial and social service providers.
- Use this ID to help FDPs develop track record of social and economic activties.
- Ensure privacy and security in the collection, storage, and access of such data.
- Involve wider stakeholders who already serve FDPs, including social service providers, financial service providers, telecoms, BNR, UNHCR and other organizations

- Exercise sequential gradualism, with implementing the most important features first.

Recommendation 11. Develop credit risk rating for FDPs and their business initiatives

- Do not replicate exactly from the ones developed for host communities.
- Base it on broad, representative samples and include the voice of the FDPs as key inputs in model developments.
- Be sensitive about be inclusive of other social service providers in the camps and incorporate their input in the process.
- Engage in model validation and testing for technical and non-technical biases.

Recommendation 12. Involve female agents, female employees, and women-owned small enterprises in various social and financial inclusion programs

- Increase the trust of female on various financial and business training and services

Recommendation 13. Clarify requirements for opening account with financial institutions

- Do this jointly with the existing and potential FSPs serving FDPs
- Clarify the document requirements
- Clarify the collateral requirements
- Dispel any negative perception

Recommendation 14. Create one-stop Frequently Asked Questions (FAQs) document in providing financial services to FDPs

- Collect such FAQs through stakeholder questions/consultation
- Circulate it to all relevant stakeholders/employees

ANNEX

Annex I: Demographics by Camp

Table A: Kigeme camp: financially included population by demographic characteristics

	Formally included (%)	Informally included ONLY (%)
Kigeme	98.2	0.0
Gender		
Female	100.0	0.0
Male	96.2	0.0
Age Groups		
18 – 30	100.0	0.0
31 – 40	100.0	0.0
41 – 50	90.0	0.0
51 – 60	100.0	0.0
61+	100.0	0.0
Education		
No formal education	100.0	0.0
Some primary	100.0	0.0
Finished primary	75.0	0.0
Some secondary	100.0	0.0
Finished secondary	100.0	0.0
Some university/undergrad	No observation	No observation
Finished university/undergrad	100.0	0.0
Master's degree	No observation	No observation
TVET or vocational	No observation	No observation
Employment/Income Sources		
Formal job	100.0	0.0
Informal labour	90.0	0.0
NGO work	100.0	0.0
Small business	100.0	0.0
Self-employment	100.0	0.0
Money from other people (remittance)	100.0	0.0
Voucher	97.8	0.0

Table B: Kiziba camp: financially included population by demographic characteristics

	Formally included (%)	Informally included ONLY (%)
Kiziba	94.7	3.5
Gender		
Female	93.3	6.7
Male	96.3	0.0
Age Groups		
18 – 30	96.6	3.4
31 – 40	100.0	0.0
41 – 50	100.0	0.0
51 – 60	100.0	0.0
61+	60.0	20.0
Education		
No formal education	81.8	9.0
Some primary	100.0	0.0
Finished primary	87.5	12.5
Some secondary	100.0	0.0
Finished secondary	100.0	0.0
Some university/undergrad	100.0	0.0
Finished university/undergrad	No observation	No observation
Master's degree	No observation	No observation
TVET or vocational	No observation	No observation
Employment/Income Sources		
Formal job	No observation	No observation
Informal labour	100.0	0.0

NGO work	No observation	No observation
Small business	90.3	6.5
Self-employment	100	0.0
Money from other people (remittance)	100.0	0.0
Voucher	95.7	4.3

Table C: Mahama camp: financially included population by demographic characteristics

	Formally included (%)	Informally included ONLY (%)
Mahama	89.8	5.4
Gender		
Female	83.7	10.5
Male	95.0	1.0
Age Groups		
18 – 30	90.4	5.3
31 – 40	96.1	0.0
41 – 50	87.1	6.5
51 – 60	40.0	40.0
61+	80.0	20.0
Education		
No formal education	57.9	15.8
Some primary	90.9	3.0
Finished primary	90.0	5.0
Some secondary	93.5	6.5
Finished secondary	97.5	2.5
Some university/undergrad	100.0	0.0
Finished university/undergrad	100.0	0.0
Master's degree	No observation	No observation
TVET or vocational	100.0	0.0
Employment/Income Sources		
Formal job	100.0	0.0
Informal labour	82.2	1.1
NGO work	100.0	0.0
Small Business	91.9	4.8
Self-employment	100.0	0.0
Money from other people (remittance)	100.0	0.0
Voucher	89.6	5.2

Table D: Mugombwa camp: financially included population by demographic characteristics

	Formally included (%)	Informally included ONLY (%)
Mugombwa	97.4	2.6
Gender		
Female	94.1	5.9
Male	100.0	0.0
Age Groups		
18 – 30	94.4	5.6
31 – 40	100.0	0.0
41 – 50	100.0	0.0
51 – 60	100.0	0.0
61+	100.0	0.0
Education		
No formal education	90.0	10.0
Some primary	100.0	0.0
Finished primary	100.0	0.0
Some secondary	100.0	0.0
Finished secondary	100.0	0.0
Some university/undergrad	No observation	No observation
Finished university/undergrad	No observation	No observation
Master's degree	No observation	No observation
TVET or vocational	No observation	No observation
Employment/Income Sources		
Formal job	No observation	No observation

Informal labour	100.0	0.0
NGO work	No observation	No observation
Small business	100.0	0.0
Self-employment	100.0	0.0
Money from other people (remittance)	100.0	0.0
Voucher	97.1	2.9

Table E: Nyabiheke camp: financially included population by demographic characteristics

	Formally included (%)	Informally included ONLY (%)
Nyabiheke	93.8	6.2
Gender		
Female	88.0	12.0
Male	100.0	0.0
Age Groups		
18 – 30	94.1	5.9
31 – 40	94.4	5.6
41 – 50	100.0	0.0
51 – 60	100.0	0.0
61+	50.0	50.0
Education		
No formal education	92.9	7.1
Some primary	83.3	16.7
Finished primary	90.9	9.0
Some secondary	100.0	0.0
Finished secondary	100.0	0.0
Some university/undergrad	No observation	No observation
Finished university/undergrad	No observation	No observation
Master's degree	No observation	No observation
TVET or vocational	No observation	No observation
Employment/Income Sources		
Formal job	No observation	No observation
Informal labour	95.0	5.0
NGO work	100.0	0.0
Small business	87.5	12.5
Self-employment	66.7	33.3
Money from other people (remittance)	50.0	50.0
Voucher	91.2	8.8

Table F: All camps combined: financially included population by demographic characteristics

	Formally included (%)	Informally included ONLY (%)
All camps combined	93.0	4.2
Gender		
Female	89.3	8.0
Male	96.5	0.5
Age Groups		
18 – 30	93.3	4.4
31 – 40	97.1	0.9
41 – 50	91.5	3.4
51 – 60	88.9	7.4
61+	76.5	17.6
Education		
No formal education	82.1	8.9
Some primary	92.7	3.6
Finished primary	89.9	5.8
Some secondary	96.9	3.1
Finished secondary	98.8	1.2
Some university/undergrad	100.0	0.0
Finished university/undergrad	100.0	0.0
Master's degree	No observation	No observation

TVET or vocational	100.0	0.0
Employment/Income Sources		
Formal job	100.0	0.0
Informal labour	89.8	6.1
NGO work	100.0	100.0
Small business	92.6	4.9
Self-employment	94.1	5.9
Money from other people (remittance)	87.5	12.5
Voucher	92.9	4.4

Annex II: Additional Tables

Appendix to MFI Access (Appendix to Table 11)

	% of Full Sample	% of FDPs	% of Host Community
Overall	20.3	16.4	24.3
Gender			
Female	18.7	12.8	24.0
Male	22.0	19.7	24.7
Age Groups			
18 – 30	16.8	13.3	21.5
31 – 40	28.4	25.5	30.7
41 – 50	16.8	15.3	18.3
51 – 60	21.5	11.3	29.0
61+	3.7	5.9	0.0
Education			
No formal education	7.6	6.0	12.0
Some primary	18.3	14.5	20.4
Finished primary	25.9	20.3	29.5
Some secondary	18.2	15.6	21.6
Finished secondary	13.1	19.8	29.5
Some university/undergrad	44.4	50.0	54.8
Finished university/undergrad	27.8	28.6	27.3
Master's degree	100.0	No observations	100.0
TVET or vocational	33.3	100.0	0.0
Employment/Income Sources			
Formal job	35.4	62.5	26.1
Informal labour	15.2	10.2	19.5
NGO work	33.3	37.5	0.0
Small business	28.1	23.5	32.4
Self-employment	22.2	17.6	22.5
Money from other people (remittance)	36.4	25.0	66.7
Voucher	18.0	18.0	No observations

Appendix to Pension Access (Appendix to Table 12)

	% of Full Sample	% of FDPs	% of Host Community
Overall	31.4	15.1	48.4
Gender			
Female	28.4	10.2	45.1
Male	34.6	19.7	52.4
Age Groups			
18 – 30	23.5	14.4	35.6
31 – 40	35.4	15.7	51.2
41 – 50	39.5	17.0	61.7
51 – 60	44.6	11.1	68.4
61+	22.2	17.6	30.0
Education			
No formal education	13.0	4.5	36.0
Some primary	27.8	10.9	36.9
Finished primary	36.7	17.4	49.5
Some secondary	32.4	17.7	51.3
Finished secondary	33.8	18.6	63.6
Some university/undergrad	66.7	25.0	100.0
Finished university/undergrad	50.0	28.6	63.6
Master's degree	100.0	No observations	100.0
TVET or vocational	66.7	100.0	50.0
Employment/Income Sources			
Formal job	54.8	12.5	69.6
Informal labour	28.0	16.3	38.1

NGO work	44.4	37.5	100.0
Small business	36.5	18.1	54.0
Self-employment	50.7	29.4	52.1
Money from other people (remittance)	9.0	0.0	33.3
Voucher	11.9	11.9	0

Appendix to Insurance Access (Appendix to Table 13)

	% of Full Sample	**% of FDPs**	**% of Host Community**
Overall	53.9	10.9	98.6
Gender			
Female	55.5	8.0	99.0
Male	52.2	13.6	98.2
Age Groups			
18 – 30	48.6	12.2	97.0
31 – 40	60.3	11.8	99.2
41 – 50	52.1	3.4	100.0
51 – 60	63.1	11.1	100.0
61+	48.1	17.6	100.0
Education			
No formal education	34.8	10.4	100.0
Some primary	65.8	5.5	98.1
Finished primary	63.2	7.2	100.0
Some secondary	47.6	8.3	98.6
Finished secondary	46.2	18.6	100.0
Some university/undergrad	55.6	25.0	80.0
Finished university/undergrad	61.1	14.3	90.9
Master's degree	100.0	No obervations	100.0
TVET or vocational	100.0	100.0	100.0
Employment/Income Sources			
Formal job	77.4	25.0	95.7
Informal labour	60.7	17.3	98.2
NGO work	33.3	25.0	100.0
Small business	56.4	11.3	99.5
Self-employment	93.7	11.8	99.2
Money from other people (remittance)	27.2	0.0	100.0
Voucher	8.8	8.8	No obervations

Appendix to Umurenge SACCOs Access (Appendix to Table 14)

	% of Full Sample with Umurenge SACCOs Access	**% of FDPs with Umurenge SACCOs Access**	**% of Host Community with Umurenge SACCOs Access**
Overall	25.7	6.0	46.2
Gender			
Female	25.8	4.3	45.6
Male	25.5	7.6	47.0
Age Groups			
18 – 30	13.0	2.8	26.7
31 – 40	34.1	9.8	53.5

41 – 50	34.5	3.4	65.0
51 – 60	46.2	22.2	63.2
61+	14.8	0.0	40.0
Education			
No formal education	23.9	10.4	60.0
Some primary	28.5	3.6	41.7
Finished primary	33.9	5.8	52.4
Some secondary	22.9	6.3	44.6
Finished secondary	16.9	3.5	43.2
Some university/undergrad	22.2	0.0	40.0
Finished university/undergrad	22.2	14.3	27.3
Master's degree	0.0	No observations	0.0
TVET or vocational	33.3	0.0	50.0
Employment/Income Sources			
Formal job	25.8	12.5	30.4
Informal labour	26.5	7.1	43.4
NGO work	0.0	0.0	0.0
Small business	27.8	3.9	50.7
Self-employment	47.8	29.4	49.1
Money from other people (remittance)	18.2	12.5	33.3
Voucher	5.1	5.1	0.0

Annex III: Key Indicator Bank

TSI developed an indicator bank based on feedback and conversation with AFI and NBR to be explored and assessed via this study. The indicators overlap with UNCDF and GSMA work while including those specifically requested by the team and include, but were not limited to the following, and were disaggregated for sex, age, country of origin, educational level, literacy level, and location of residence. The survey designed by TSI ensured data was collected on the following indicators:

Topic	Indicators
Refugee status and camp living	Length of time spent in camp Size of household Services used by household % of households that feel safe the majority of the time, or usually % of households that feel welcomed by the host community the majority of the time, or usually
Host community members	Size of household Services used by household % of households that feel safe the majority of the time, or usually
Financial and business education	% of respondents that have received financial education training % of respondents that have received business or entrepreneurship training
Digital literacy and mobile phone usage	% of respondents that have a registered SIM card or cards % of respondents that have ever used a mobile phone of any kind % of respondents that own a mobile phone (to be disaggregated by type of phone) % of respondents that have access to a mobile phone % of respondents that find it easy or mostly easy to use a mobile phone
Mobile money	% of respondents that have heard of mobile money Breadth of knowledge around uses for mobile money % of respondents living within 5 K of a mobile money agent % of respondents who can name at least one way to know if a mobile money agent is legitimate and trustworthy % of respondents who do not pay extra fees for mobile money services % of respondents who can name at least one way to find out the true fees for mobile money transactions
Other financial services	% of respondents who face barriers and challenges in uptake and usage of financial services % of respondents who have accounts at a financial institution (disaggregated by type) % of respondents who have borrowed money (disaggregated by source, such as FSPs, friends, money lenders, or other sources)

	% of respondents who have experience with remittances from abroad, either sending or receiving (disaggregated by channel) % of respondents that use card services % of respondents who have used services such as Irembo, POS devices, etc. % of respondents that own at least one insurance product % of respondents who own at least one pension product % of respondents with a positive view of insurance % of respondents who know how to use insurance
Financial health and wealth creation	% of respondents who save money (disaggregated by mechanism) % of respondents who display positive borrowing behaviors % of respondents who are able to pay for everything, or most things, that they need % of respondents that report an active role in household financial decision-making % of respondents who report using a budget to plan for income and expenses % of respondents who have a plan to deal with a financial emergency % of respondents who own assets % of respondents who feel more or the same amount of financial security as six months ago
COVID-19	% of households that received additional aid during the COVID-19 pandemic

Annex IV: Survey Tool

Topic	Q No	Indicator	Question	Choices
A. Demographic Information	1	Survey ID Number	n/a - Automatically Entered by Enumerator	
	2	Sex	What is your gender?	Male; Female
	3	Age	What is your age in years?	
	4	Origin	Country of origin	Rwanda; Other (specify):
	5	Educational Level	What is the highest level of education that you have completed?	No education; Some primary; Finished primary; Some secondary; Finished secondary; Some university; Finished university; TVET or Vocational; Master's Degree; Doctorate Degree
	6	Literacy	How difficult do you find reading in your strongest language?	I am unable to read; Some difficulty; No difficulty
	7	Literacy	How difficult do you find writing in your strongest language?	I am unable to read; Some difficulty; No difficulty
	8	Residence	Where do you currently live?	Kirehe; Gatsibo; Nyamagabe; Gisagara; Karongi
B. Host Community	9	Length of time living in community (years)	How long have you lived in this camp? Allow approximate answers if respondent does not know exactly	
	10	Household size	How many people live in your immediate household at this time?	
	11	Services received?	What types of services do you receive in this camp? Read out answers and allow respondent to choose all that apply.	Healthcare; Food; Housing/Shelter; Education; Cash Transfer; In-kind rations (i.e., clothes, fuel); Training in a trade or income generating activities (IGA); Training in health and hygiene; Other: type answer

	12	Perception of safety	How safe do you feel in your place of residence? Would you say, “not at all,” “a little bit,” “about ½ the time,” “usually but not always,” or “yes, I do, the majority of the time.”	Not at all; A little bit; About 50% of the time; Usually but not always; Yes, the majority of the time
	13	Relationship to FDPs/Refugees	To what extent do you feel welcomed by the host community? Would you say “not at all,” “a little bit,” “about ½ the time,” “usually but not always,” or “yes, I do, the majority of the time.”	Not at all; A little bit; About 50% of the time; Usually but not always; Yes, the majority of the time
C. Financial and Business Education	14	Financial education receipt	Have you ever received a financial education training? Note: Enumerator clarify that: Financial education training is training on household budgeting, saving, using financial services, credit, or other topics. It is NOT vocational or entrepreneurship or business training for this question.	Yes; No - Skip to 15; I don't know - Skip to 15
	14.a.	Financial education receipt	If yes, from whom?	
	15	Entrepreneurship education receipt	Have you received any business or entrepreneurship training? Note: Business or entrepreneurship training is training on how to start and/or run an income-generating activity or business. It could be accounting, budgeting for business, etc.	Yes; No - Skip to 16; I don't know - Skip to 16
	15.a.	Entrepreneurship education receipt	If yes, from whom?	
D. Digital Literacy and	16	SIM card ownership	Do you currently have a registered SIM card or multiple SIM cards?	Yes, 1; Yes, multiple; No

Mobile Phone Usage	17	Mobile phone experience	Have you ever used a mobile phone of any kind? Enumerator - note that this is whether the respondent has or has never owned a phone.	Yes; No - Skip to 22
	18	Mobile phone ownership	Do you own a mobile phone or multiple mobile phones?	Yes, 1; Yes, multiple; No - Skip to 21
	19	Mobile phone ownership	If yes, what type or types of mobile phone(s) do you own? Enumerator, explain the three types of mobile phones, basic, feature and smart	Smart Phone; Feature Phone; Basic Phone
	20	Mobile phone access	Do you currently have access to a mobile phone that belongs to someone else?	Yes; No
	21	Mobile phone usage	How difficult or easy do you find using a mobile phone? Enumerator, explain the scale from very difficult, to somewhat difficult, to neither easy nor difficult, to mostly easy, to easy.	Very difficult; Somewhat difficult; Neither easy or difficult; Somewhat easy; Very easy, no problem
E. Mobile Money	22	Mobile money knowledge	Have you ever heard of mobile money, such as Airtel Money, MoMo, or M-Pesa? Note: Enumerator, choose "Yes" if the respondent can describe that it is a way to send money, receive money, save money, request credit, and make payments using a mobile phone.	Yes; No - Skip to 27
	23	Mobile money knowledge	What are ALL of the things that you can do with mobile money? Enumerator - do not prompt, allow respondent to answer freely.	Send money; Receive money; Buy airtime; Pay bills (cash power, water, etc.); Check balance; Save money; Cash In; Cash Out; Request a Loan or Top-Up; Access a Bank Account; Purchase and Pay for Insurance; Use the Ejo Heza Long-

				term Savings Scheme; Do Not Know
	24	Distance to a mobile money agent	How far from your home is your nearest mobile money agent? Give your best estimate in kilometers.	
	25	Mobile money consumer protection	Can you tell me how you know a mobile money agent is trustworthy? You can give more than one answer. Note: Enumerator, allow them to list as many ways as possible, and choose from the list. Do not give them answers.	By location; By display of mobile money signs/agent number; By number of others using the service; Because I know the person (friend, neighbor, family); Because they offer other services I want/need; Other: specify; I don't know
	26	Mobile money consumer protection	When you do a transaction at a mobile money agent, how often do you pay extra fees that you know are NOT part of normal mobile money tariffs? Note: Enumerator may clarify that this means that you know a charge should be a certain amount, but the agent requires you to pay more for any reason. You may read the answers below to help respondents.	Never; Sometimes but it is not common; About ½ the time; Most of the time; Always; Do Not Know
	27	Mobile money consumer protection	If you do not know the fee for a mobile money transaction, where can you find that information? Note: Enumerator, allow them to list as many ways as possible, and choose from the list. Do not give them answers.	On a sign or flyer at the agent stand; Online; By asking the agent; By asking a friend or a trusted person; Other; Do Not Know

	28	Voucher assistance via mobile money	If you receive any type of social assistance via mobile money or other type of account or transfer - the cash voucher, or something from an NGO or the Government - who in the family receives this on their account? Note - this may be more than one person.	Me; Spouse or Partner; Child; Parent; No social assistance; Don't know; Other: specify
	29	Digital literacy learning preferences	What else would you like to learn to better use mobile money?	How to save using mobile money; How to take a loan or top-up; How to use a bank account through a mobile channel; How to pay bills with mobile money; How to purchase and use insurance with mobile money; How to become part of the Ejo Heza Long-term Savings Scheme; How to send money; How to receive money; Other: specify
F. Other Financial Services	30	Account ownership	Do you have your own account at a financial institution? This could be at a bank, MFI, SACCO, or any other type of institution. List all places you have an account of any type.	Bank; MFI; Umurenge SACCO; Other SACCO (i.e. Umwalim SACCO or COOPEDU); No - If no, ask question 31, otherwise skip; Don't know
	31	Account ownership	For what reason or reasons do you NOT have an account at a bank, MFI, SACCO, or other institution? Enumerator you may prompt these possible answers.	It is too far; I don't trust these institutions; The fees and charges are too expensive; I cannot get a loan in this type of institution; I am too poor to open an account/Not enough money; Someone else in my household has an account - I don't need to open one too; I don't have the right documents to open an account; I tried but had a bad experience; I don't know

	32	Borrowing	Have you ever borrowed money or taken a loan from any source?	Yes; No - skip to 33
	33	Borrowing	If yes, where did you borrow from? If you borrowed from more than one place, please tell us.	Bank; MFI; Umurenge SACCO; Other SACCO (i.e. Umwalim SACCO or COOPEDU); Shop Owner; Trusted person (friend, family, employer); Moneylender
	34	Other services	Have you ever used one or more of the following services? Please list them all.	ATM ; Irembo; POS device at an agent or shop; No; I don't know
	35	Card ownership	Do you have a credit card, SMART card, or debit card?	Yes, a bank credit card or debit card; Yes, a SMART card; No
	36	Insurance ownership	Do you own any of the following insurance products? If you own more than one, please say yes to all.	Automobile or moto insurance; Education insurance; Household insurance ; Life insurance; Credit life insurance (insurance that is part of a loan); Agriculture or livestock insurance; Mutuelle de sante; Other health insurance; Other: specify; I don't know; I don't know what insurance is; No
	37	Pension ownership	Do you have any of the following pension products? If you own more than one, please say yes to all.	Caisse Socials du Rwanda / Rwanda Social Security Board (CSR/RSSB); Private pension; Ejo Heza Long-term savings scheme; Other: specify; I don't know; No
	38	Pension ownership	How long do you expect to live?	I expect to live beyond 100; I expect to live into my 90's; I expect to live into my 80's; I expect to live into my 70's; I expect to live into my 60's; I expect to pass away before I reach 60; Do Not Know
	39	Insurance attitudes	Do you believe that insurance is a good way of saving?	Yes; No; I don't know

	40	Insurance attitudes	Why did you choose that answer?	
	41	Insurance attitudes	Is insurance a good way to protect yourself if you have a problem? Enumerator - prompt answers.	Yes, I agree; No, I do not agree; I don't know
	43	Insurance attitudes	Is it better to have savings or an asset to use if you have a problem than to have insurance? Enumerator - prompt answers.	Yes, I agree; No, I do not agree; I don't know
	43	Insurance attitudes	Do you understand how to use insurance?	Yes; No
G. Financial Health and Wealth Creation	44	Savings behaviors	Please name ALL of the ways you save money. Enumerator - prompt answers.	Bank; MFI; Umurenge SACCO; Non-Umurenge SACCO; Mobile Money (Airtel, MTN); Pension; Capital Market/Treasury Bonds; VSLA - Itsinda; Savings group - ikimina; With a trusted person; Through an asset; At home; Other: specify; Do not save
	45	Savings behaviors	Of the list I just named, which do you trust MOST with your savings? Re-read the list.	
	46	Borrowing behaviors	I will read a list of behaviors. Please let me know those you agree with. Enumerator - read list, and check those that the respondent agrees with.	I avoid borrowing money if I can; I prefer to save rather than borrow to pay for something I want to buy; Without borrowing money I could not pay for my children's education; Being able to borrow money when you need it is more important than the amount of money you have to pay back; I have considered cancelling insurance or pensions to pay my debts; I have considered visiting a friend or family member to help me pay a debt; I have considered going to a money lender (Banque

				Lambert) to help pay another debt; I have considered selling an asset to pay a debt
	47	Borrowing behaviors	From the behaviors I just listed, which have you actually done? If you do not feel comfortable you can skip this question. Read again but do not require respondent to answer because this is a very personal question.	I avoid borrowing money if I can; I prefer to save rather than borrow to pay for something I want to buy; Without borrowing money I could not pay for my children's education; Being able to borrow money when you need it is more important than the amount of money you have to pay back; I have considered cancelling insurance or pensions to pay my debts; I have considered visiting a friend or family member to help me pay a debt; I have considered going to a money lender (Banque Lambert) to help pay another debt; I have considered selling an asset to pay a debt

	48	Borrowing behaviors	If you have ever borrowed money, from which of the following have you borrowed? Please say yes to any you have used.	Bank; MFI; Umurenge SACCO; Non-Umurenge SACCO; Mobile Money (Airtel, MTN); Church ; Coop or Community-based Organization; Friend or family member; Employer; Shopkeeper; Moneylender; Savings Group; Other: specify; Do not borrow
	49	Borrowing behaviors	From the list I just read, which do you trust the most for borrowing? Re-read and choose from the drop-down list.	
	50	Financial health	In your life, to what extent do you have problems paying for everything that you NEED? Clarify needs, not wants.	Yes, I almost never can pay for all of my needs; Yes, I often have trouble paying for all of my needs; Sometimes I can pay for my needs, but at other times, I cannot; No - normally I can pay for most but not all of my needs; No, I can almost always pay for all of my needs
	51	Financial health	Which of the following best describes your overall involvement in financial decisions of your household?	I make decisions alone; I make the decisions in consultation with my partner or spouse; I make the decisions in consultation with other family or household members; I do not make these decisions; Other: specify
	52	Financial health	In your household, do you use a budget to plan for your income and expenses?	Yes; No; I don't know
	53	Financial health	In the case of an emergency in which you needed money very quickly, what would you do?	Use savings to deal with the problem; Sell any asset to deal with the problem; Ask someone for the money (gift); Borrow money (from any source); Don't know; Other, please specify

	54	Financial health	Which of the following assets does your household own? Read out the possibilities.	Home; Plot of land; Car; Moto; Bicycle; Shop or kiosk; Radio; Solar panel(s); Other type of battery or generator; Stove/cookstove; Animal(s)/livestock; Furniture (bed, chair, table mattresses, etc); Other: specify
	55	Financial health	What are the three main sources of income in your household?	Refugee cash voucher; Farming; Livestock; Small business; Work for NGOs; Remittances from others; Informal labour; Employment (i.e. teacher); Other: specify
	56	Financial health	What are the three largest expenses of your household?	Debt payment; Transportation; School fees and coast; Farming supplies and inputs; Food; Rent; Water; Electricity; Firewood; Phone expenses; Church or religious contributions; Cooking gas; Other: specify
	57	Financial health	Think about yourself six months ago. Do you feel more financially secure, the same, or less financially secure today?	More; The same; Less; I don't know
	58	Financial health	Why do you feel that way?	
H. COVID-19 Pandemic	59	Coping with COVID	Did your household receive additional aid or other government/social services during the Covid 19 pandemic?	Yes; No; I don't know
	60	Coping with COVID	Did you STOP receiving normal aid or other government/social services during the Covid 19 pandemic?	Yes; No; I don't know
	61	Coping with COVID	Did any members of your household fall sick due to Covid 19?	Yes; No; I don't know
	62	Coping with COVID	If yes, did you receive any healthcare support?	Yes; No; I don't know
Thank you for your answers! We may have follow-up questions to better understand some of your answers. If it is all right for us to contact you again, please reply "yes" now. You are under no obligation to do so, and we will respect your wishes.				

Annex V: In-depth Interview Protocol

1	Tell me a bit more about yourself. For how many years have you lived in this camp?
2	How many people live in your household?
3	Because this is a survey about financial services and financial knowledge, can you tell me how you earn money? And the others in your household?
4	In terms of [INSERT NAME OF HOST COMMUNITY], how often do you interact with Rwandans from this area and in what ways?
5	Tell me more your interactions with [HOST COMMUNITY] residents? Do you feel a part of the community beyond the camp? Please explain.
6	Do you have your own mobile phone? If yes, what type?
7	If you don't own a mobile phone, do you have access to one in your household? And if so, do you have your own SIM card or do you share one? (Note with whom if they share a phone.)
8	How easy or difficult do you find it to use a mobile phone? Why is this?
9	And do you use mobile money? a. If yes: If so, which type of mobile money do you have? What are all of the things you do with it? b. If no: Why not?
10	What other types of financial services are near you and accessible to you? These could be formal, like a bank or SACCO, or informal, like a savings group.
11	Which of these financial products and services do you use? Why this product, service or group?
12	Do you put money aside on a regular basis? By regular, I mean every day, week, month. Why or why not?
13	When you save, whether it is regularly or not, what are all the ways in which you prefer to save? Why do you prefer these ways?
14	Do you have a bank account now, or have you ever had one? a. If yes, now, note where b. If no, but have in the past, note where and why they no longer have the account c. If no, never, probe for why they have never had an account
15	Do you know what a pension is? Do you have any sort of pension or long-term savings for the time when you can no longer work? (You may explain that a pension is a special account like RSSB or LTSS Ejo Heza that allows people to save over a long period of time for the time when they will stop working.)
16	On pensions: a. If the respondent does know what a pension is, and have one, probe for why this specific product b. If the respondent does know what a pension is but does NOT have one, probe for why and if they would be interested in this type of account c. If the respondent does NOT know what a pension is, after you explain what it is, find out if they would be interested in this type of product
17	Since we are talking about saving, one of the reasons that people save is in case of a financial shock or an emergency. Do you and your household have an asset to sell, savings, or something that could help if you experienced a shock?

	a. If yes, what do you have, and how much do you think you could cover? b. If no, what would you do in the case of an emergency?
18	Do you ever borrow money from any source? If so, where?
19	On borrowing: a. If you do borrow, for what reasons have you borrowed? b. If you do not borrow or have never borrowed, why not? What are the reasons?
20	In terms of insurance, do you know what insurance is? If so, do you have insurance and what type or types? (If they do not know you can explain that insurance is a financial product where you pay a fee called a premium and that you use when you experience a problem. You may briefly explain the different types below.)
21	On insurance: a. If you do know what insurance is AND you have it, why did you choose to buy this product (or products)? Have you ever needed to use your insurance? What has been your experience? b. If you do know what insurance is but you do NOT have it, why not? c. If you do not know what insurance is, would you be interested in this type of product? Why or why not?
22	What are the main challenges you face in terms of using financial services – whether bank, MFI, SACCO, or mobile product? How could these be made easier to access or use for you, or others like you?
23	Have you ever received a course or training on financial topics – or multiple courses? These could be on any of the topics we just discussed – savings, budgeting, borrowing, using financial services, mobile money, insurance, pensions.
24	If so, please describe the course or courses to me. What were the topics? Who gave the training? What was it like – time, number of sessions, etc.
25	Similarly, have you ever received a training on entrepreneurship, work, or business? This could be on accounting or budgeting for business, making a business plan, etc.
26	Again, if so, please describe it in detail.
27	Have you ever seen a television show, heard a radio show, watched a video, saw a play in the community, or other method where you learned about finance or business/entrepreneurship or work? Again, please describe if you have.
28	What is the best way for you to learn about financial or business topics?
29	And in terms of topics, what else do you need to learn to improve your business or finances at home? Please be specific. You may consider some of the barriers and challenges you face and what you need to be able to overcome these.
30	The COVID-19 pandemic was a time of stress for many people. Did your household receive additional aid or other government/social services during the Covid 19 pandemic to help you cope? If so, what?
31	Did you STOP receiving any normal aid? If so, what and why?
32	Did you lose a job or business, or have to stop working, during the pandemic? Did someone in your household? Please explain.
33	To what extent has your work or business – any income-generation for you and your household – become normal again at this time?
34	Did you or any member of your household fall sick with COVID? If so, did you receive any healthcare report? Please explain.

35	Now that the pandemic has begun to improve, while we cannot be sure of what will happen in the future, how do you feel about the future for you and your household? Why?