Cash and Voucher Assistance Dashboard

Uganda Refugee Response Plan (RRP) 2024-2025

Q4 2024

January - December 2024

Overview

Cash-based interventions play a crucial role in promoting self-reliance within the refugee response. Increasingly, assistance is delivered through digital services like mobile money and agency banking. These methods allow vulnerable families to receive cash discreetly and efficiently, contributing to financial inclusion and local economies. Digital services are also cost-effective compared to physical cash, making them a preferred modality for humanitarian implementers and donors.

Results Analysis:

Total humanitarian cash transfers in the Refugee Response in 2024 amounted to UGX 186.88 billion, representing a 28% increase in compared to 2023. UGX 148.70 billion was disbursed as cash for food, UGX 20.24 billion as multipurpose cash (MPC), UGX 10.37 billion for livelihoods and UGX 4.7 billion as cash for education. 81% of transfers were through bank accounts, 18.8% through mobile money. Moreover, in 2024, 35,929 refugee households gained access to bank accounts and some 81,116 refugee households to mobile money accounts thanks to their enrollment in CVA programmes, setting them on the pathway for financial inclusion. 317,292 refugee households received some form of cash-based assistance compared to 295,00 in 2023, significantly exceeding the target of 221,000 households. This increase is linked to WFP's continued transition from in-kind assistance or physical cash to digital services which increased from 61-73% of their caseload from 2023, UNHCR's cash assistance via mobile money to new arrivals reaching over 32,000 households in five receiving settlements (Nakivale, Rhino, Kiryandongo, Palabek and Palorinya) and continued provision of MPC by the Uganda Cash Consortium (UCC) and other sector-specific cash interventions by 23 different partners.

The CWG coordinates activities beyond direct provisions of CVA, notably linking humanitarian CVA to financial inclusion. To this end, in January 2024, the CWG launched the 2024-2026 Harmonized Cash Approach, endorsed by OPM and major donors. This multi-year strategy is hinged on three pillars namely, access and quality of financial services, linkages to self-reliance and harmonization of cash and voucher assistance among humanitarian actors in the operation. The CWG carried out various activities aligned with the strategies three pillars, for instance capacity building for partners and OPM, continued focus on financial literacy trainings through a deep dive with the Bank of Uganda and implementing partners, support to cash actors designing new interventions, mapping of transfer values and targeting methodologies used by partners to harmonize these for cash interventions and seek more synergies, continued dialogue with Financial Service Providers contracted for CVA to improve services, network, agent presence in settlements, anti-fraud efforts among others.

The Key challenges/opportunities:

Reporting gaps persist at both programmatic and individual levels. A key challenge here in addition to low reporting on the 5Ws, is partners' limited reporting on assistance provided to individuals and/or households. Enhanced reporting would reduce duplication and ensure that assistance is provided to the most vulnerable.

There are data and knowledge gaps in understanding FSP capacity in settlements, as well as user preferences and uptake of digital financial services. The most recent comprehensive data (beyond MSNA and RMS) was collected in 2021, and much has changed since then: increased volume of CVA, expanded use of digital delivery mechanisms, the launch of Uganda National Financial Inclusion Strategy II, and an intensified focus on financial inclusion in the refugee response. Moreover, while collaboration is generally smooth and issues are swiftly resolved, CVA actors face challenges with contracted service providers that need to be mapped for increased cross-learning.

With the rise of digital financial services comes increasingly sophisticated fraud. Refugees, especially those who have recently arrived in Uganda, might be particularly exposed due to language barriers, low digital literacy, and unfamiliarity with digital services.

The Sector Priorities:

Engage with partners and donors in constructive dialogue on the challenges and risks of insufficient reporting, and conduct refresher trainings on beneficiary and programmatic reporting.

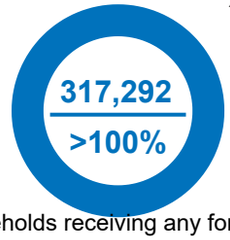
Conduct an assessment of financial service providers' capacity to engage more in the refugee space, as well as refugee preferences for transfer mechanisms and uptake of financial services, to inform evidence-based planning, advocacy, and funding. The CWG will explore opportunities for collaborative funding.

Reactivate sub-national coordination structures in the West Nile and Southwest regions. Additionally, to foster stronger relationships with development stakeholders, the CWG will continue to map transfer values used for cash assistance programs beyond the refugee response.

Seek more RLOs to become active members of the CWG, roll out the Post-distribution Monitoring Framework, continue supporting the implementation and monitoring of the NFIS II, and support the development and dissemination of refugee-centered anti-fraud messaging from MTN (the largest mobile money provider in refugee settlements).

Key Indicators

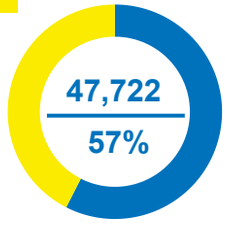
Actual *Gap*



Households receiving any form of cash-based assistance*

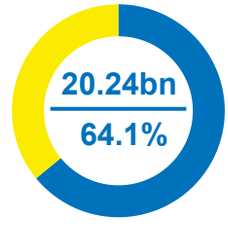
Target: *221,000*

Total amount of cash based transfers provided to beneficiaries



Households receiving multipurpose cash-based assistance

Target: *83,000*



Total Amount of multipurpose cash and voucher assistance provided

Target: *31.6 billion UGX*

Achievements data: ActivityInfo

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Published: *February 2025*

For more info: https://data.unhcr.org/en/country/uga

Note: indicators marked with * add up multiple forms of cash and voucher assistance including general food assistance, MPCT and sector specific cash

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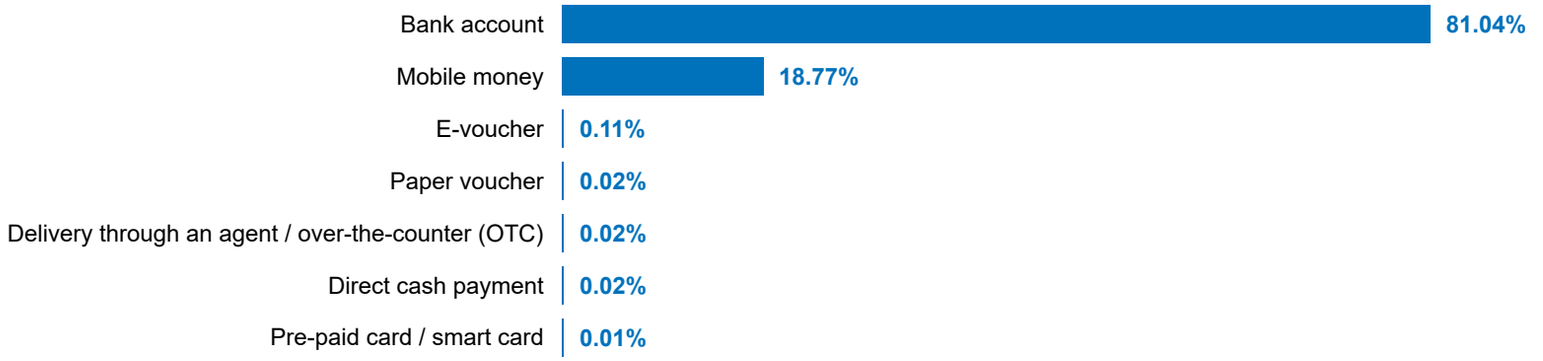
Objective 1: Access to cash and voucher assistance for basic needs expanded

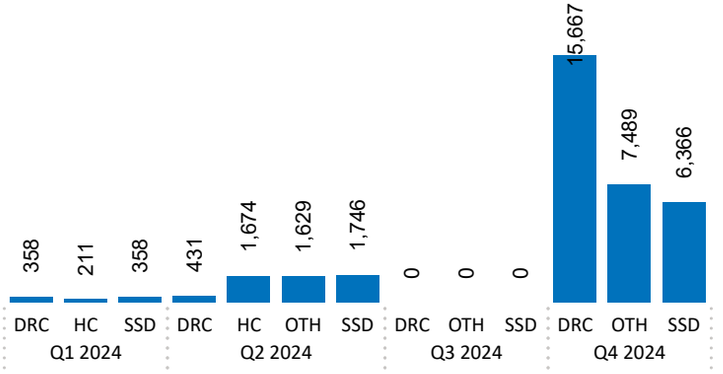
Indicator	*Actual*	*Target/Standard ('24)*	*Actual* / *Gap*
Households receiving any form of cash-based assistance*			
- Congolese Refugees	**123,855**	**116,600**	>100%
- South Sudanese Refugees	**108,053**	**100,400**	>100%
- Other refugees	**85,383**	**4,000**	>100%
Households receiving multi-purpose cash-based assistance			
- Congolese Refugees	**20,748**	**34,000**	61%
- South Sudanese Refugees	**11,993**	**47,000**	25.5%
- Other refugees	**14,981**	**2,000**	>100%
Amount of multi-purpose cash and voucher assistance			
- Congolese Refugees	**9.28bn**	**21.4bn**	43.3%
- South Sudanese Refugees	**6.09bn**	**8.8bn**	69.2%
- Other refugees	**4.88bn**	**1.4bn**	>100%

Objective 2: Financial inclusion and access to financial services promoted

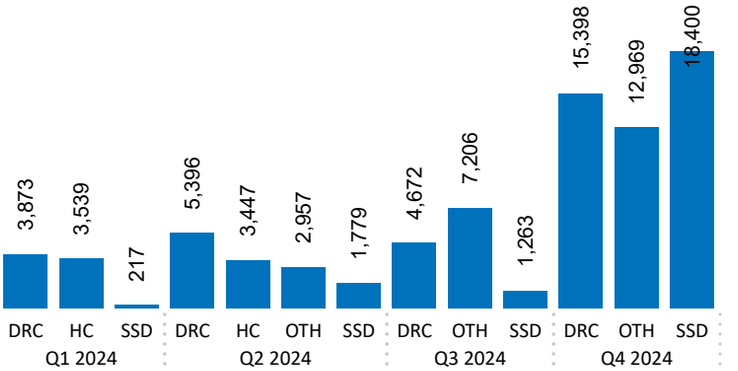
Cross Sectoral Cash Assistance by Delivery Mechanism (UGX)



Number of newly enrolled households in bank account (35,929)



Number of newly enrolled households in mobile money (81,116)



***DRC** = Congolese refugees, **SSD** = South Sudanese refugees, **OTH** = Other refugees, **HC** = Host Community*

Achievements data: ActivityInfo **Author:** UNHCR Representation in Uganda **Feedback:** ugakaimug@unhcr.org **For more info:** https://data.unhcr.org/en/country/uga

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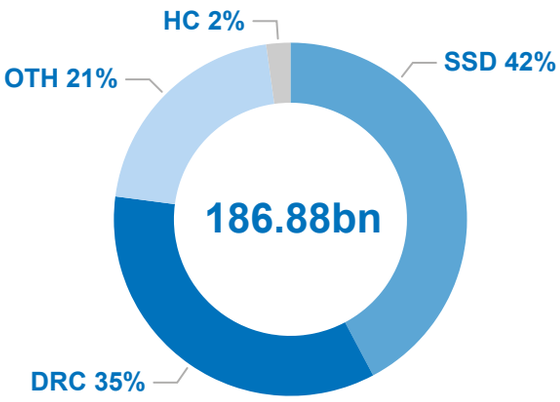
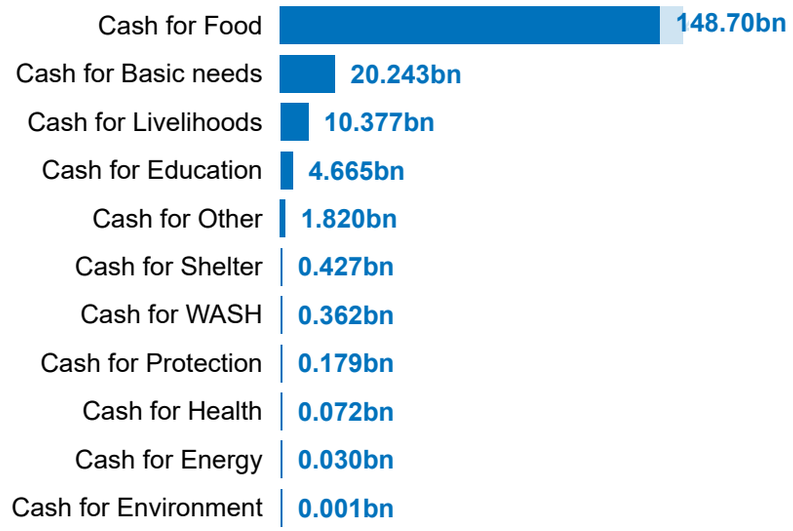
Objective 2: Financial inclusion and access to financial services promoted

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

Cash transfers by beneficiary type



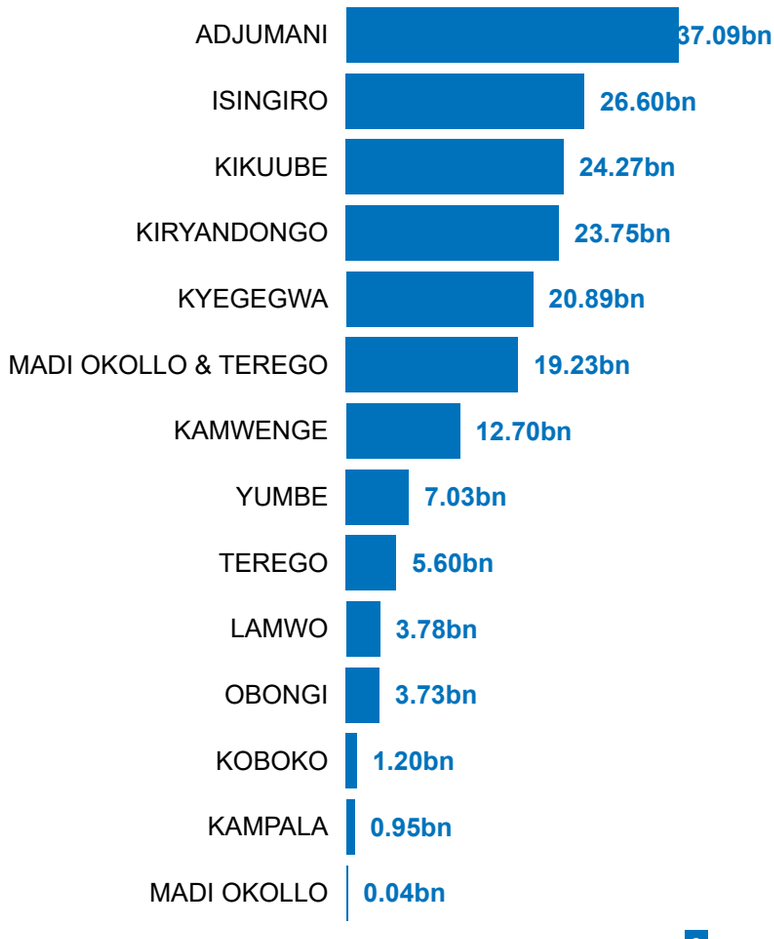
Amount of cash transfers by sector (in billions)



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

Amount of cash transfers by partner (in billions)

Amount of cash transfers by district (in billions)



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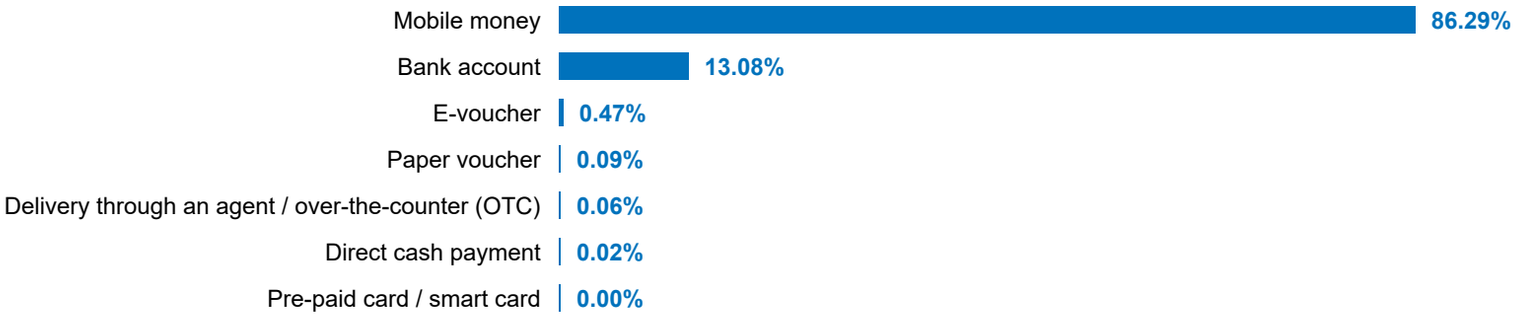
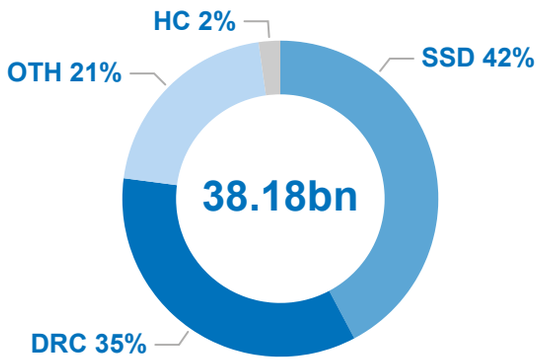
Objective 2: Financial inclusion and access to financial services promoted

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

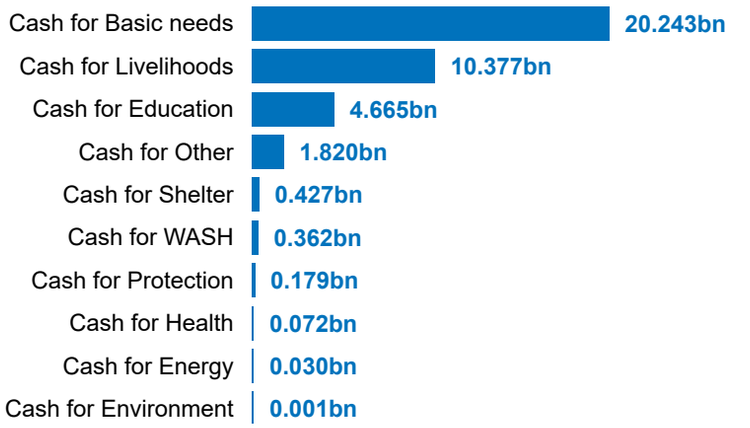
Cash Assistance by Delivery Mechanism (UGX)



Cash transfers by beneficiary type

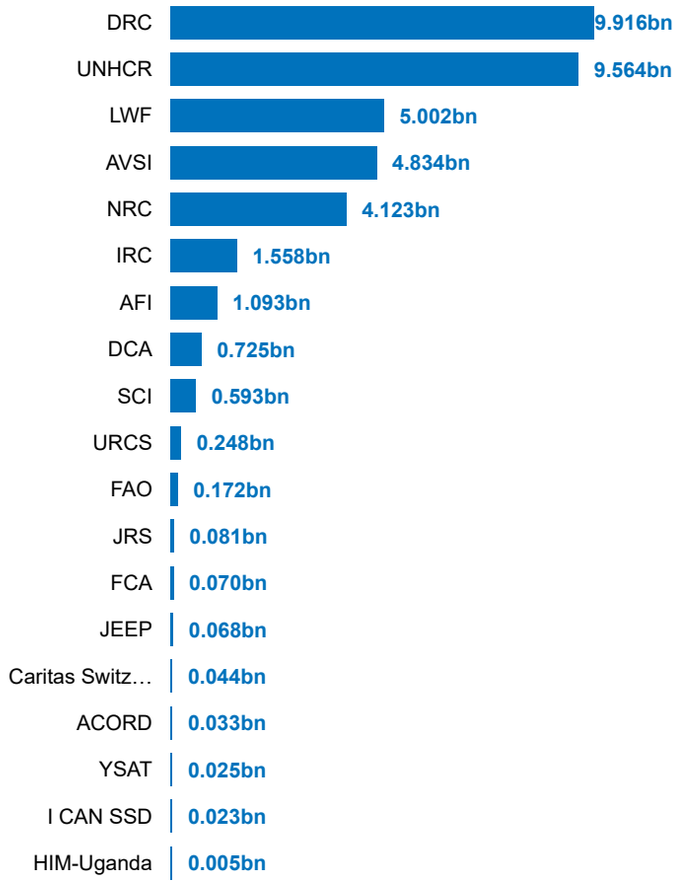


Amount of cash transfers by sector (in billions)

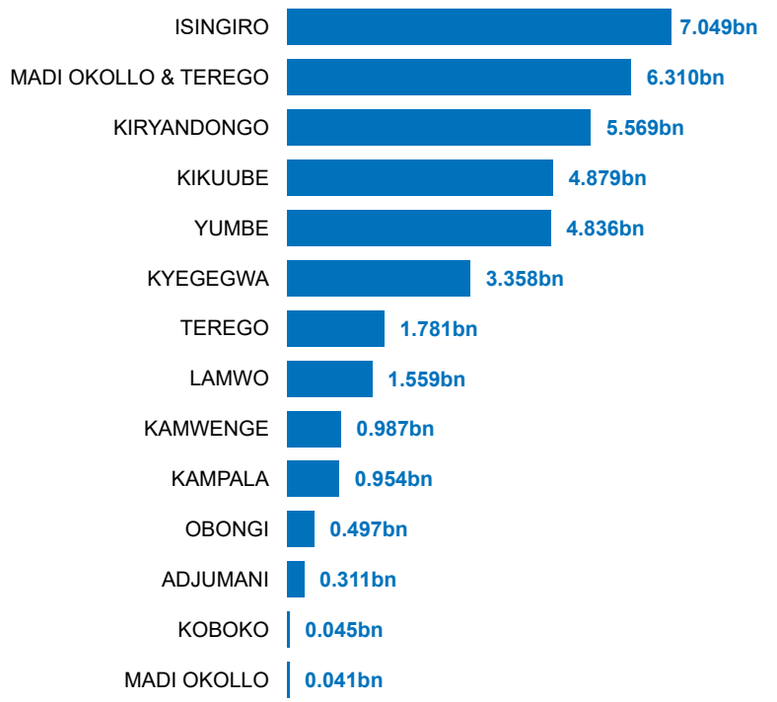


Note: *For Livelihoods & Resilience the value of CVA interventions is only based on cash-for-work, and amounts for households who received productive assets through cash. Host community interventions are included in all cases.*

Amount of cash transfers by partner (in billions)



Amount of cash transfers by district (in billions)



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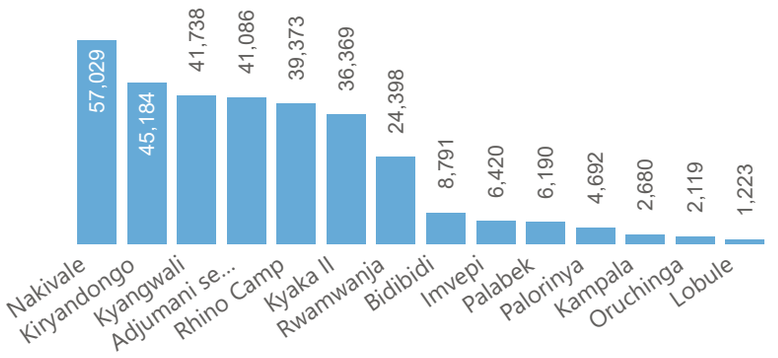
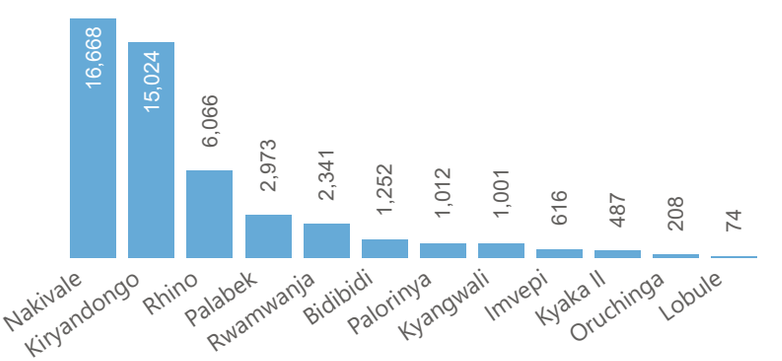
SETTLEMENT COMPARISON & TRENDS ANALYSIS

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

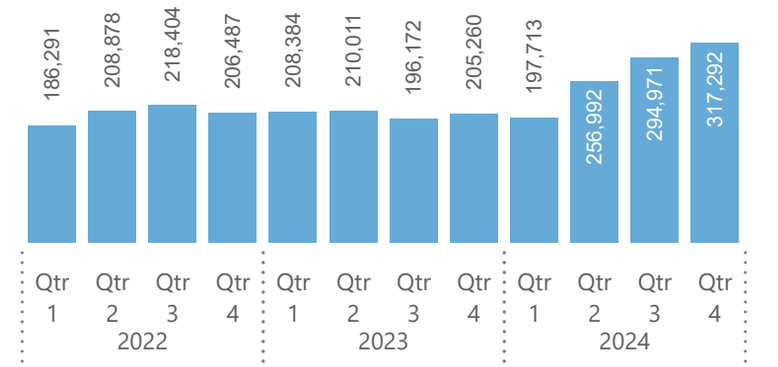
Households that have received any form of cash based assistance in Q4 by location



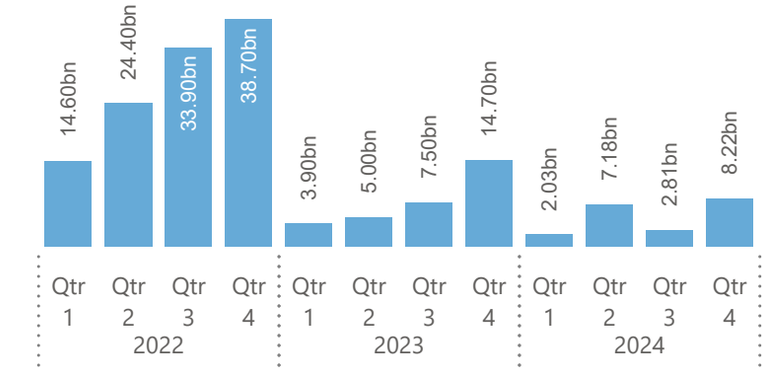
Multi purpose cash beneficiaries in Q4 by location



Households that received any form of cash based assistance over the years

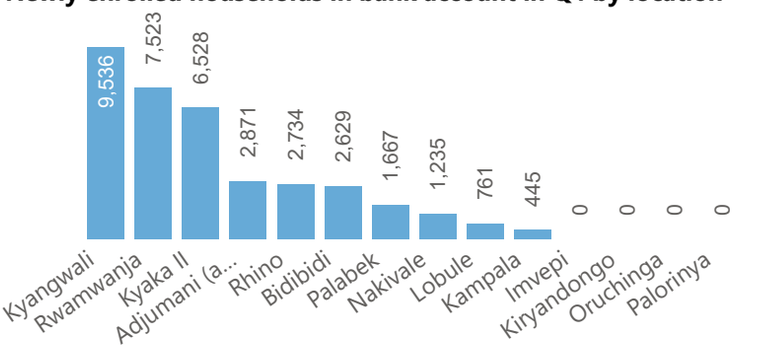


Total amount of multipurpose cash and voucher assistance provided over the years (in billion UGX)

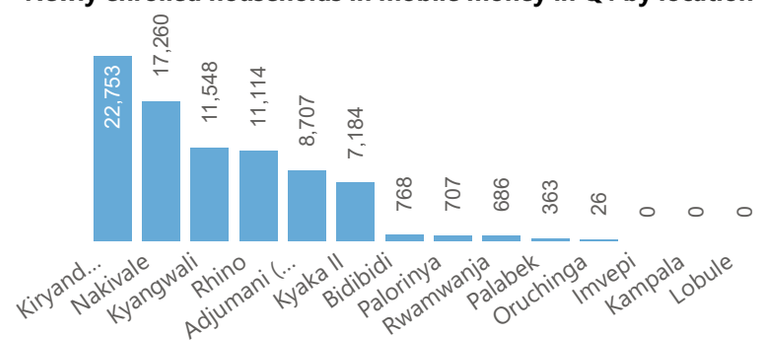


Objective 2: Financial inclusion and access to financial services promoted

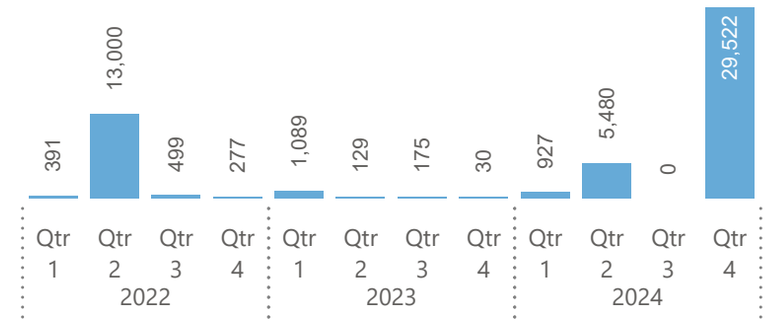
Newly enrolled households in bank account in Q4 by location



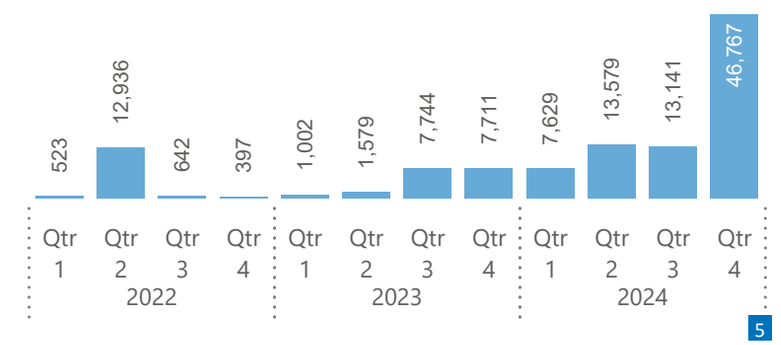
Newly enrolled households in mobile money in Q4 by location



Households enrolled in bank account over the years



Households enrolled in mobile money over the years



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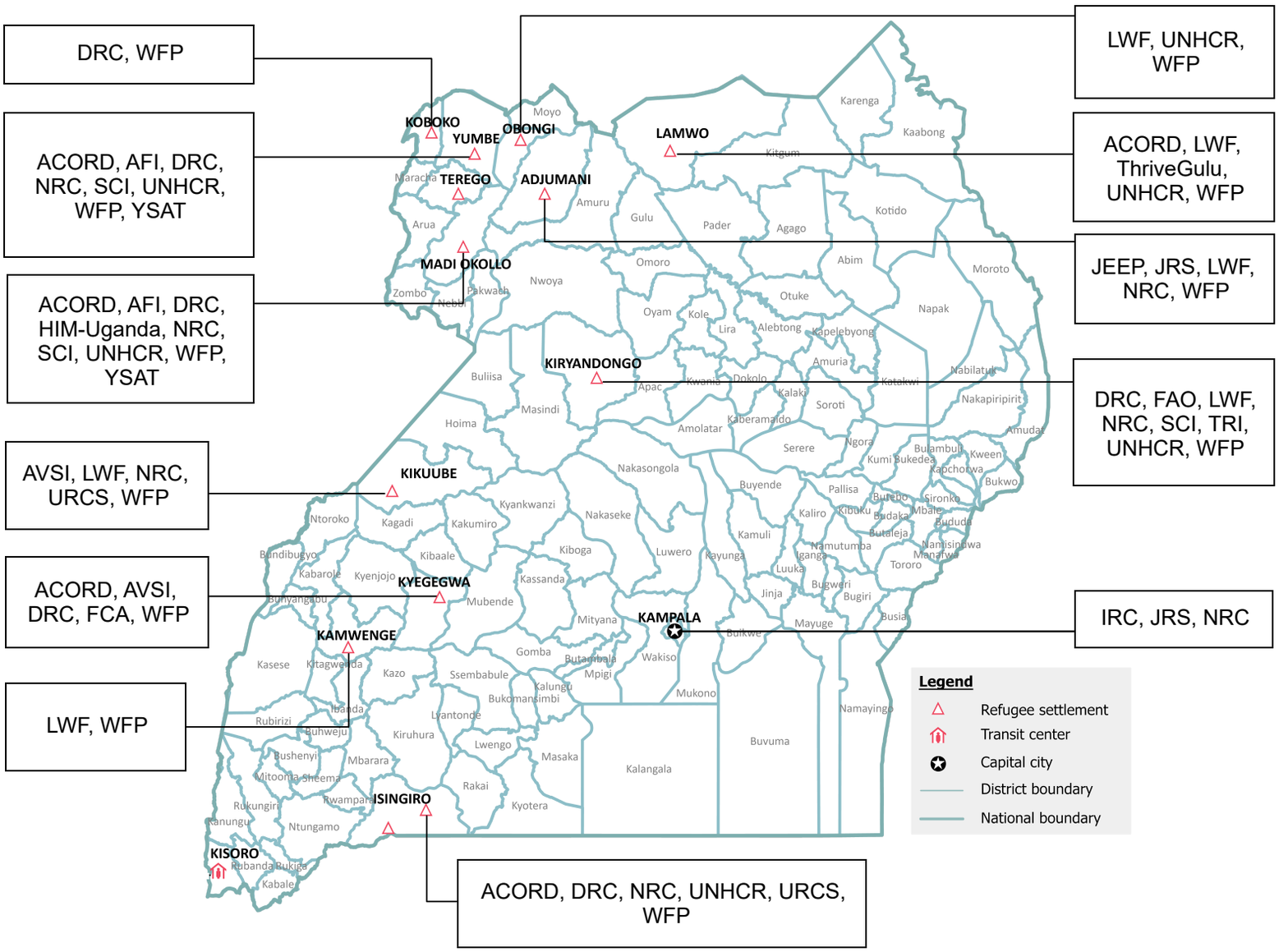
Partners

23
Partners

Agency for Cooperation and Research in Development (ACORD) | Andre Foods International (AFI) | Association of Volunteers in International Service (AVSI) | Caritas Switzerland | Danish Refugee Council (DRC) | DanChurchAid (DCA) | Food and Agriculture Organization of the United Nations (FAO) | | Finn Church Aid (FCA) | Grameen Foundation (GF) | His Sickles International Mission (HIM-Uganda) | I CAN South Sudan | International Rescue Committee (IRC) | Joint Energy and Environment Projects (JEEP) | Jesuit Refugee Service (JRS) | Lutheran World Federation (LWF) | Norwegian Refugee Council (NRC) | Save the Children International (SCI) | ThriveGulu | Transformation and Restoration Initiative (TRI) | United Nations High Commissioner for Refugees (UNHCR) | Uganda Red Cross Society (URCS) | World Food Programme (WFP) | Youth Social Advocacy Team (YSAT)

Operational Presence based on activities reported during January - December 2024



The boundaries and names shown and the designations on this map do not imply official endorsement or acceptance by the United Nations

Achievements data: ActivityInfo
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For more info: https://data.unhcr.org/en/country/uga
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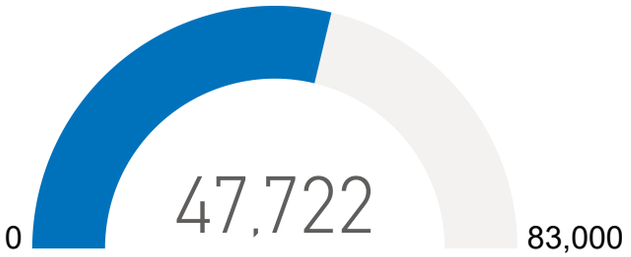
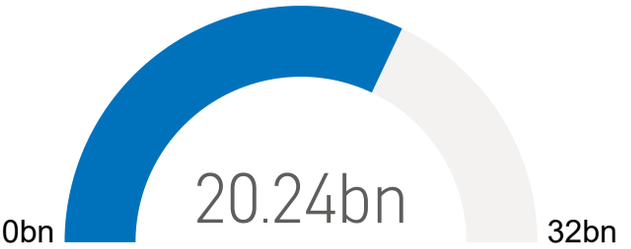
Performance Indicator Summary

OUTCOME 1: Cash Based Interventions

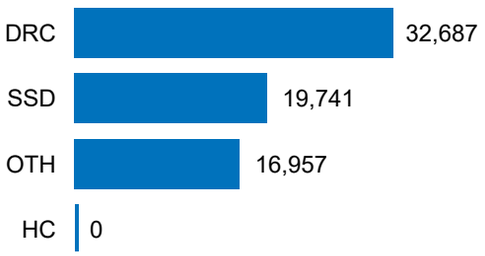
# of households provided with cash and voucher assistance for basic needs



Total amount of cash transfers for basic needs (UGX)

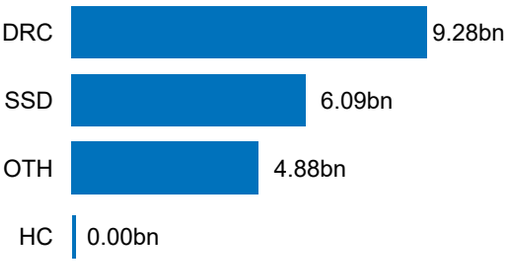


# of households (non PSN) provided with cash and voucher assistance for basic needs



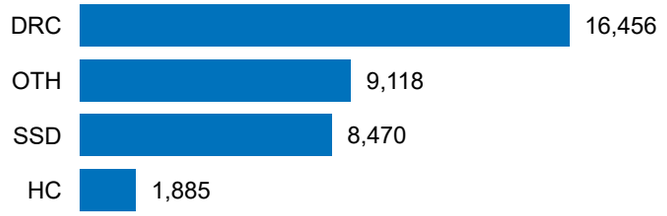
# of PSN households provided with cash and voucher assistance for basic needs

Total amount of cash transfers (UGX) for basic needs

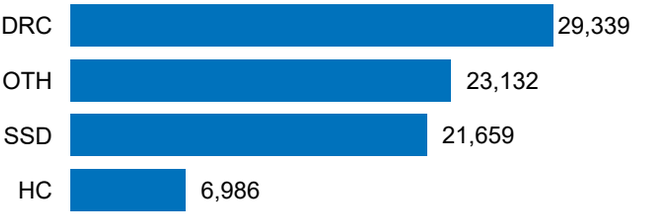


OUTCOME 2: Financial Inclusion

# of newly enrolled households in bank account



# of newly enrolled households in mobile money



Link to: Interactive dashboard

UCRRP Information Center

Scan QR code to access the dashboard online