GRIT, SKILLS AND LUCK: EXAMINING THE FINANCIAL LIVES OF REFUGEES IN UGANDA

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EXECUTIVE SUMMARY

This report provides an in-depth analysis of a quantitative survey undertaken in January 2020 with a sample of refugees and their host communities in the settlements of Nakivale, Bidibidi, Palorinya and in the capital, Kampala. The aim of this study, which is one of the few in-depth surveys dealing specifically with detailed information about the income, expenses, and financial management of refugees in Uganda, also compares their current status with their lives prior to leaving their countries of origin and their journeys to Uganda.

The title of the report reflects some of the key elements we found throughout our interviews. We found a good deal of grit, for example, reflected in the willingness of respondents to reinvent their livelihoods and their readiness to adopt new financial tools.

Whereas about 25% of refugees were employed in regular jobs in their home countries, this share dropped to just 6% in Uganda. This shift is particularly pronounced among refugees who settled in Kampala, 46% of whom had regular jobs before they left their country, compared with only 7% now. The decline in highly paid regular jobs has led to a drop in their average monthly earnings from 360,000 UGX in their countries of origin to 205,000 UGX now.

There has also been a noticeable shift from regular employment to self-employment. In their countries of origin only 32% of refugees were self-employed, compared with 52% who are now supporting themselves by running small independent businesses, which provide an average monthly income of around 100,000 UGX to the total sample of refugees. Overall, the average monthly income for the refugees in our sample is 160,000 UGX, ranging from 90,000 UGX in Palorinya to 205,000 UGX in Kampala.

Income itself is only one part of the picture – the various expenses of refugees provide the other part. The most expensive purchase that refugees have to make is charcoal, which most of them buy daily and on which they spend an average of 40,000 UGX every month. Weekly expenses – including soap, salt, and airtime – amount to 8,000, 2,000, and 4,500 UGX per month, respectively. In addition, monthly purchases of cooking oil at 11,000 UGX and the average monthly expenditure incurred by refugees amounts to about 65,500 UGX per month. However, this does not include the costs of school clothing and supplies, clothes and shoes, medicines and doctors that need to be met on an irregular basis.

This grit also shows itself in the readiness of refugees to take on new financial products. Before they left their country of origin a mere 7% of refugees had used mobile money. Now 30% of the refugees in our sample use mobile money, where they hold average balances of 5,000 UGX. Likewise, 32% of refugees had experience with some sort of savings groups, mostly ROSCAs (Rotating Savings and Credit Associations). Now 41% use some sort of savings group, with 35% currently using an Accumulating Savings and Credit Association (ASCA) and only 9% using a ROSCA. ASCAs have some superior features compared with ROSCAs, including allowing participants to borrow money. These financial tools are now well used and provide significant benefits to refugees. On average, refugees contribute about 20,000 UGX per month. 6% also borrow, on average about 105,000 UGX per month.

Some of the grittiest individuals we encountered in our sample are women. Women play an important role in refugee populations, accounting for 55% of the total adult population, according to the UNHCR, and for 62% of the refugees in this study. As we will see later in this report, a higher proportion of women are single and fewer are more highly educated than men. Only half as many women as men came to Uganda with such valuable assets as cash and a cell phone – they were more likely to have grabbed saleable physical assets such as pots before running. However, there are now more women employed outside the home (i.e. in regular, casual, or self-employment). Whereas 55% were employed outside the home in their country of origin, this has now risen to 82% in Uganda. The proportion of men, on the other hand, has stayed the same, and while men's average monthly earnings have decreased by 15% from 220,000 UGX to 185,000

UGX, women's average monthly earnings have almost tripled from 46,000 UGX to 130,000 UGX. In addition, women have now acquired helpful assets – the proportion of women who have a cell phone has risen from 39% to 62%, and of those refugees who have a cell phone, more women refugees (29%) have a smartphone than men (23%).

Adaptation is evident in the refugee population, but so are skills. The refugee population as a whole came to Uganda with a better education than their host community – 36% of refugees have been educated to secondary level or above, compared with just 21% of the host community. And they can benefit from working in the same business as in their country of origin. A good example is Bidibidi, where 57% of the sample had a small business before they left their country of origin, and now 80% of them are again running a small business, the highest percentage among the four areas we surveyed.

A region that exemplifies both grit and skill is Nakivale. Most of the refugees in Nakivale came from the Democratic Republic of Congo (DRC) many years ago to escape the violence there. They came with less cash, phones or physical assets than the refugees from any other region. Many had at least been part-time farmers in the DRC, and today they are the sample with the largest share of refugees who farm (38%). The skill they brought as farmers enabled them to diversify their crops in Uganda, and now they make more money from farming than other refugee populations or their hosts. Nakivale farmers earn an average monthly amount (we took their annual earnings and distributed them evenly over 12 months for comparison with other income streams) of 67,000 UGX, compared with 42,500 UGX earned by host communities. Their grit is shown in the diversification of their skills: they also earn substantial amounts from their small businesses – about 100,000 UGX per month – as well as from regular jobs and from casual work on other farms. They also have the lowest regular expenses, tend to pay more per month (26,000 UGX) than any other region into ASCAs, and they can borrow more from informal groups – 13% borrow an average of 110,000 UGX.

That said, luck is also part of the equation. Help has come not only from the UNHCR and the World Food Programme (WFP), but also from strangers as refugees made their way from their countries of origin to Uganda. In particular, 69% of the sample in Nakivale said they were helped by strangers on their journey, as did 64% of refugees in Kampala. Moreover, refugees are lucky when they have family back home or elsewhere who can send them money. Of the total refugee sample, 25% receive an average monthly remittance of 42,000 UGX. In Kampala, this rises to 54% of refugees who receive an average of 180,000 UGX per month, which is a key reason why their monthly incomes are so high. They are now embarking on a new way of making a living by trying to create small businesses to support themselves, with 57% of them running small businesses, which earn them an average monthly amount of 150,000 UGX.

But in some respects these refugees have not been so lucky, at least not when their standard of living in their country of origin is compared to the conditions in which they now live in their host communities. One of their worries is the possibility of their SIM cards being blocked, for example, with 17% of refugees having experienced an average loss of 30,000 UGX in mobile money. Another key difference between them and their hosts is access to medical care and the funds to pay for it – one-fifth of refugees in our sample needed either a doctor or medicine but had to do without. This happened on average six times in the past year to each individual.

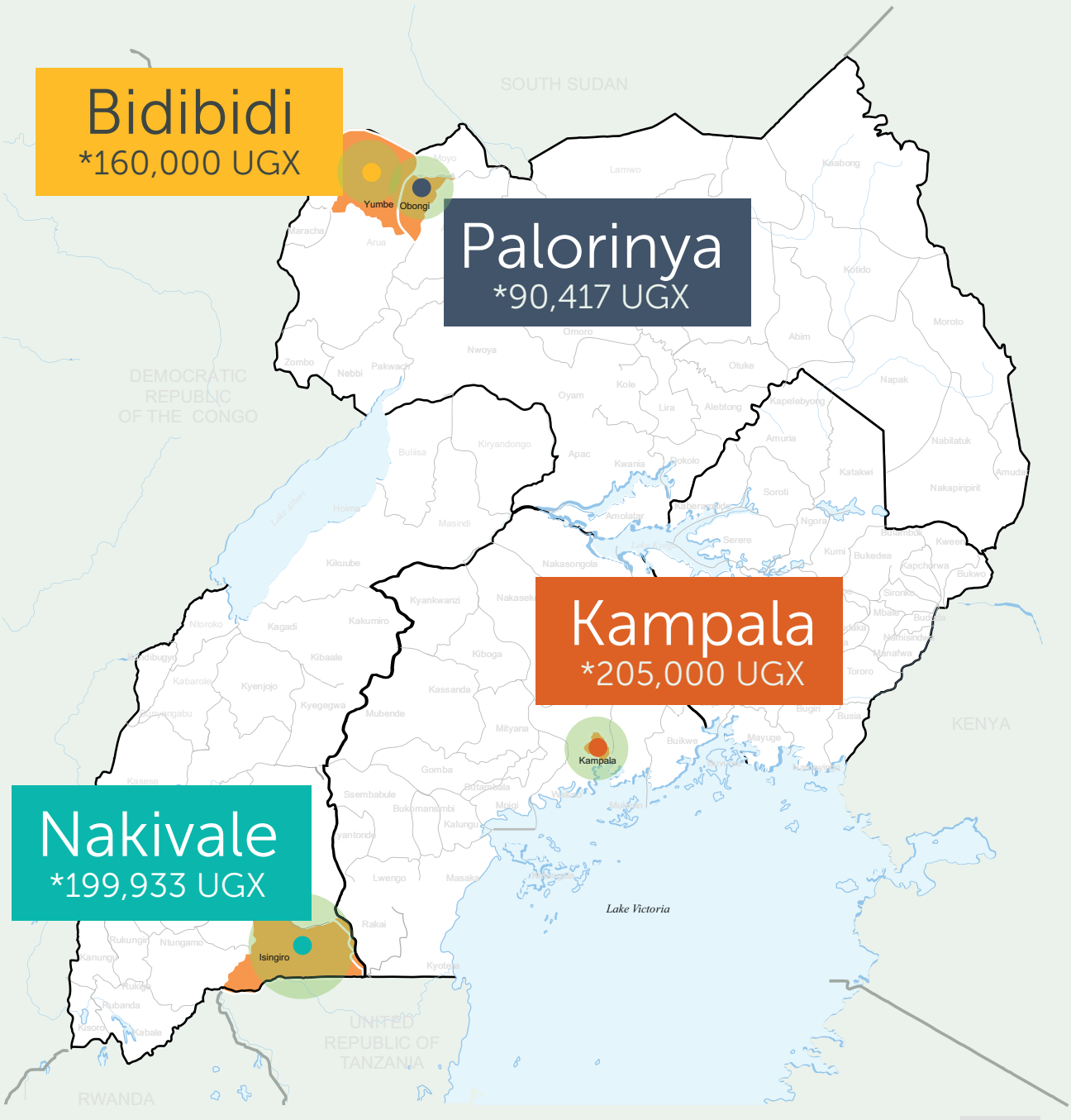
Our report provides a rich set of information and insights that will hopefully promote greater understanding of the financial lives of refugees and how best to leverage what they have brought with them, what they have gained and what they need next to lead successful and independent lives.

Amounts are in Ugandan Shillings (at the exchange rate of US$1 = UGX 3,636.45).

ABBREVIATIONS

ASCA	Accumulating Savings and Credit Association
DRC	Democratic Republic of Congo
ID	Identity card
NGO	Non-governmental organization
MNO	Mobile network operator
ROSCA	Rotating Savings and Credit Association
SACCO	Savings and Credit Co-operative
UNHCR	United Nations High Commissioner for Refugees
WFP	World Food Programme
UGX	Ugandan Shilling

Figure 1: Map of refugees in Uganda

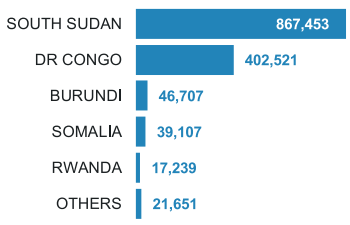


The locations of the baseline survey and *median monthly income.

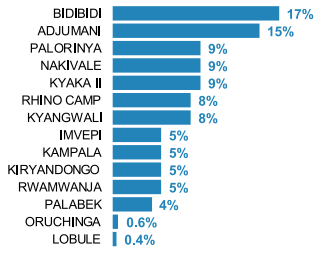
Total refugees and asylum-seekers**

1,394,678

Countries of origin



Refugees per settlement



Source: UNHCR Representation in Uganda January 2020

RESULTS

1. Current income and expenses

The following is a discussion of the livelihoods, incomes and expenses of low-income communities, their ability to manage their financial affairs, and the types of financial tools that refugees and their host communities use. Refugees rely on a range of sources for their livelihood, but top of the list are income from self-employment and agriculture as well as cash and food transfers from the WFP and remittances from relatives.

Our analysis sheds light on the importance of the "quality" – i.e. the profit margin – of different crops and businesses as well as the affluence of buyers. In Kampala, it makes sense that small businesses will do fairly well as the buyers of their goods do well. Also, people in Kampala tend to work in higher-margin services and in manufacturing rather than in retail, which is more prevalent in Bidibidi. The farmers in Nakivale who engage in selling maize tend to do better than those selling vegetables.

In Nakivale incomes are particularly diversified, with a large proportion of refugees working in agriculture and many who are self-employed. They are also engaged in the type of casual work that tends to go with agriculture, such as helping out on the farms of others. In addition, there is a small percentage of the sample with regular jobs. And lastly, they have the benefit of receiving WFP transfers of cash and goods. Yet the sample in Nakivale keeps their expenses relatively low, which may explain why they are able to contribute relatively higher amounts to ASCAs and to borrow larger amounts from them as well.

Income and livelihoods

It is critical to note that refugees are in no way solely dependent on cash and in-kind transfers. In reality they have a range of livelihoods, and although there are not many regular jobs around, a small proportion of refugees can still find them, including working for a non-profit organization or for a local business, for example as an agent for a mobile network operator (MNO). But it is also important to note that regular jobs are not easy to find in low-income areas – in Bidibidi the only regular job in the host community was that of a priest. However, when someone gets a steady job, it pays regularly and much more than other livelihoods. Temporary contract work for non-governmental organizations (NGOs) and other refugee-oriented institutions pays well but is less frequently available.

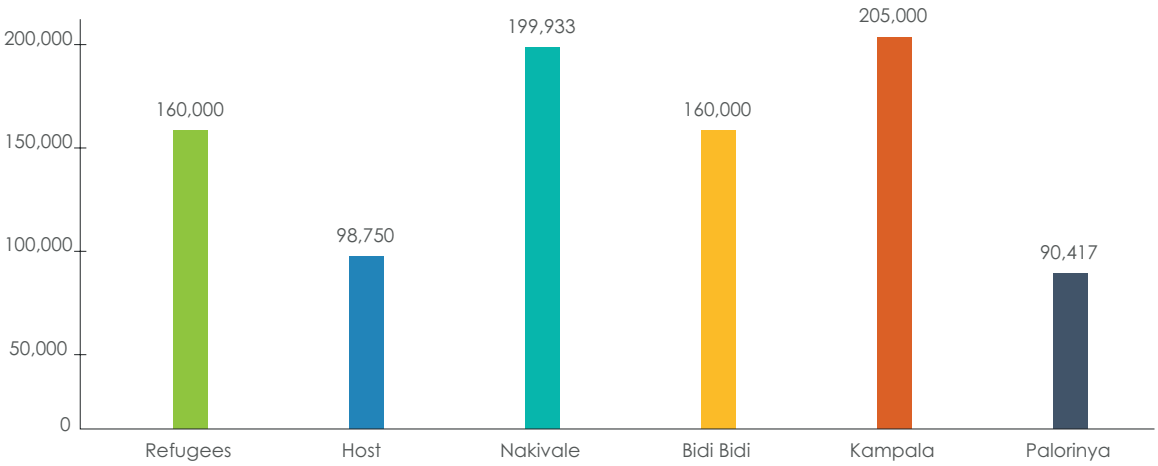
Refugees are in no way solely dependent on cash and in-kind transfers.

Self-employment is a livelihood pursued by both refugees and the host population. This type of livelihood can be a range of things – selling goods in a shop, selling clothes, providing letter-writing services, having a shop that screens movies or rents out internet time, and making charcoal. The highest proportion of refugees pursuing small businesses is in Bidibidi (80%) and in Kampala (57%). However, the incomes (note that monthly incomes for small businesses are revenues only, not profits, as it is difficult to get good estimates for a small business in a one-time survey) associated with these businesses differ considerably between individual areas. In Bidibidi, the retail nature of businesses (selling goods in a shop, for example) tends to be low-margin and their customers are less well-off than in Kampala, whereas there are more service- or manufacture-oriented businesses in Kampala, such as letter-writing, bottle collection, and making and selling items with higher margins and more customers to sell to.

Self-employment is a livelihood pursued by both refugees and the host population.

The highest proportion of refugees pursuing small businesses is in Bidibidi (80%) and in Kampala (57%).

Figure 2: Total monthly earnings, median, in UGX



Median in each area, UGX

Refugees and hosts earn roughly the same monthly income.

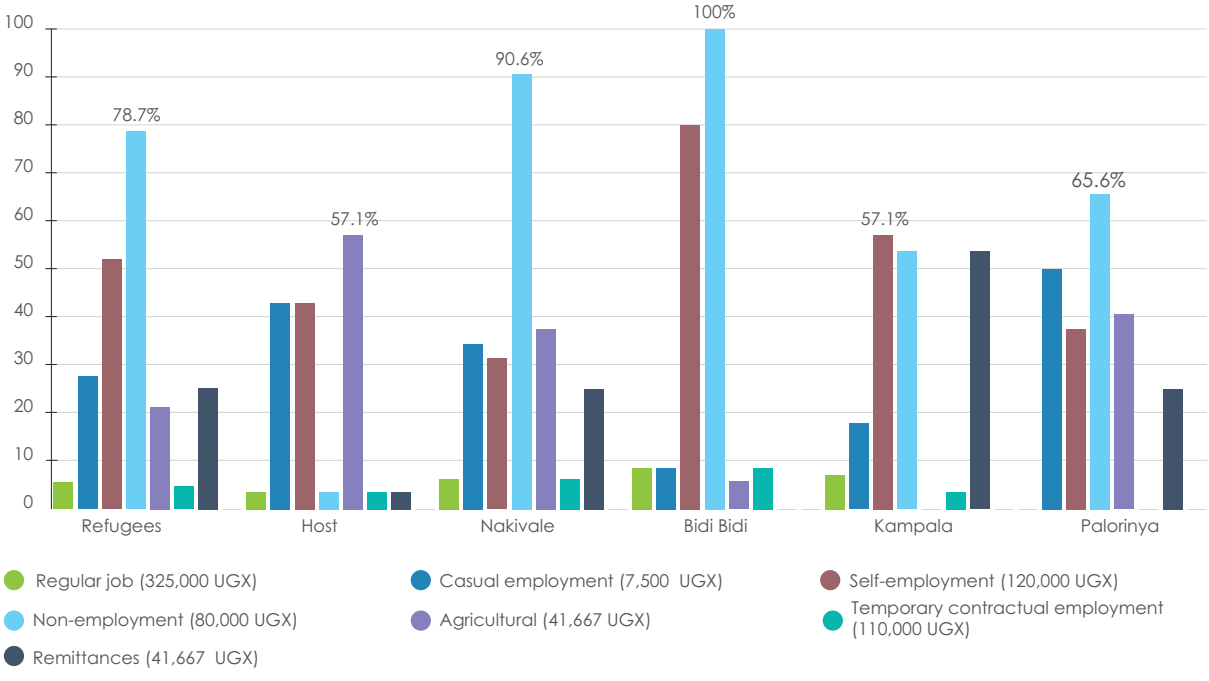
In Nakivale and Palorinya agriculture is being pursued by a higher proportion of the host populations. Generally speaking, refugees and hosts earn roughly the same monthly income (twice a year, or irregular payments spread out to convert to monthly income). Farmers in Nakivale do particularly well. It would appear that this is because they sell more regular and higher-value crops such as maize. Agricultural income is usually associated with casual work, which is often helping out on someone else's farm.

Non-employment income covers transfers in cash and in kind from the WFP, but it also includes gifts from other organizations. In the three camps, these incomes are mostly from the WFP. In Kampala, the numbers in Figure 3 are based on only one respondent, who receives money from an NGO that is particularly generous. This explains why these figures are higher in Kampala.

Refugees also benefit from receiving regular remittances. A lower proportion of the host community also receives remittances. In Kampala, a higher proportion of refugees tend to receive larger remittances, which explains some portion of their higher overall monthly income.

Refugees also find other sources of income, such as selling their rations (particularly cooking oil in Bidibidi), allowing neighbors and friends to use their mobile money services for a fee, and selling assets.

Figure 3: Livelihoods and income[1] (% and median UGX)



1 *% of those reporting did this in the last year; median monthly income (UGX) for total sample above*

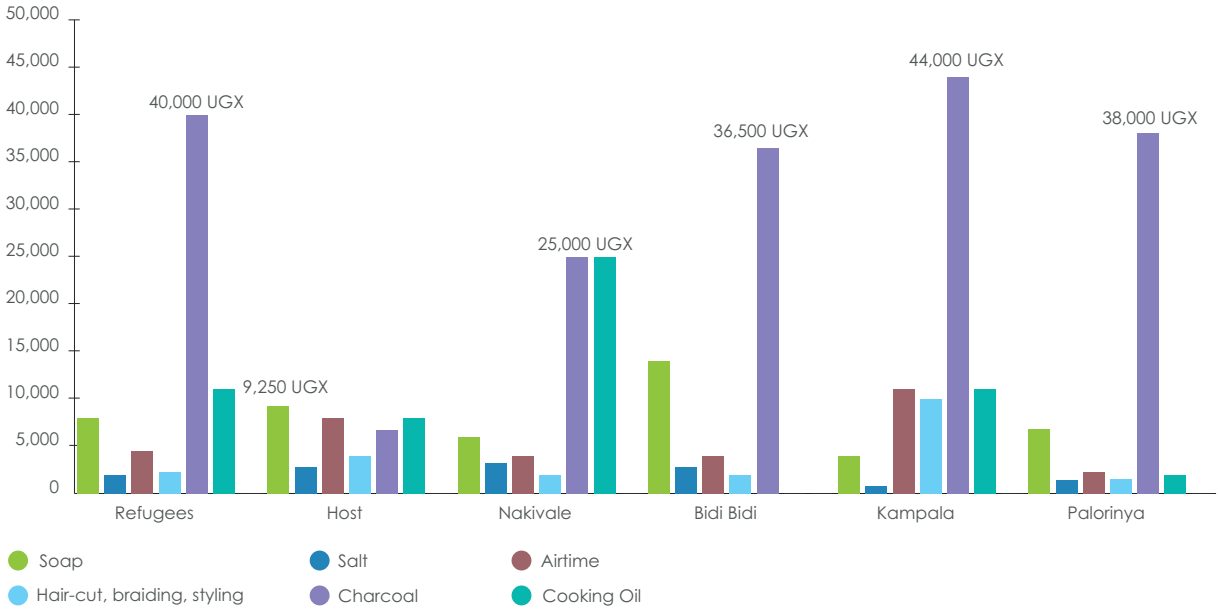
Both refugees and host communities spend about 50-75% of their income on everyday items. The most expensive of these is charcoal, which easily accounts for just under half of all regular expenses. For the refugee communities in Bidibidi and Palorinya, these are all items that are not received in kind from the WFP.

Charcoal accounts for just under half of all regular expenses.

It is interesting to note the type of items on which individual areas are willing to spend more. In Bidibidi, they spend more on soap, possibly because of the larger household sizes. In Kampala, there is a good deal more spent on airtime, hair and cooking oil, but spending on charcoal is slightly lower, possibly because of a slightly more affluent lifestyle, but also because of different options of cooking. In Bidibidi, refugees spend less on cooking oil, and many families sell what they are given by the WFP because it is not always to their taste, in contrast to those in Nakivale. In Palorinya, fewer families buy expensive charcoal and make do with firewood.

Overall, host communities spend a bit more on all regular items, but especially also on items such as airtime and hair.

Figure 4: Regular expenses



Of course, households need to budget for irregular expenses, which they incur less frequently than on a weekly or monthly basis. In Figure 5 below we see that clothes, shoes, school uniforms and school fees are the most frequently mentioned irregular expenses.

Host communities spend more on clothes and school fees.

Comparing the different areas, those who spend money on school fees tend to spend a very high amount compared with all other areas. Moreover, those in Kampala spend the most on clothes. Overall, host communities spend more on clothes and school fees, but even in Nakivale households spend as much on school fees as the host communities.

Figure 5: Irregular expenses[1]

	% that have spent[3]	Mode Frequency	Median monthly amount(UGX)
Clothes			
Refugee community	48%	Irregularly[2]	8,333 UGX
Host community	82.1%	Irregularly	16,667 UGX
School uniforms			
Refugee community	42.5%	Once per year	2,375 UGX
Host community	60.7%	Irregularly	2,084 UGX
Shoes			
Refugee community	40.2%	Irregularly	2,084 UGX
Host community	67.9%	Irregularly	1,417 UGX
School Fees			
Refugee community	37.8%	Three times a year	10,000 UGX
Host community	64.3%	Three times a year	16,875 UGX

	% that have spent	Mode Frequency	Median monthly amount(UGX)
Clothes			
Nakivale	65.6%	Irregularly	16,667 UGX
Bidibidi	28.6%	Twice per year	6,250 UGX
Kampala	39.3%	Irregularly	12,500 UGX
Palorinya	59.4%	Irregularly	5,000 UGX
School uniforms			
Nakivale	62.5%	Once per year	3500 UGX
Bidibidi	42.9%	Once per year	2,250 UGX
Kampala	17.9%	Once per year	5,000 UGX
Palorinya	43.7%	Once per year	1,333 UGX
Shoes			
Nakivale	68.8%	Irregularly	2,458 UGX
Bidibidi	31.4%	Twice per year	5,000 UGX
Kampala	25%	Irregularly	2,084 UGX
Palorinya	34.4%	Irregularly	333 UGX
School Fees			
Nakivale	68.8%	Three times a year	12,500 UGX
Bidibidi	5.7%	Three times a year/ Irregularly	15,125 UGX
Kampala	21.4%	Three times a year	78,750 UGX
Palorinya	56.3%	Three times a year	3,000 UGX

1 *We also asked about rent, firewood, data, maize, grinding maize meal, vegetables, meat, rice, school materials, milk, tea/coffee, charging, electricity, petrol, batteries, pay for water, pay for toilet, matches, gambling, playing pool, transport (boda boda), transport (taxi), transport (bus), restaurant, alcohol, cigarettes, medicine, labor for farm, rent for tractor, and feed for animals.*

2 *Note that for the purposes of calculating a monthly spending number we assumed that a response of "irregular" meant once every two years and that school fees are paid three times per year.*

3 *Percentage of households which have spent on this item at least once in the past 12 months.*

2. Financial instruments and physical assets

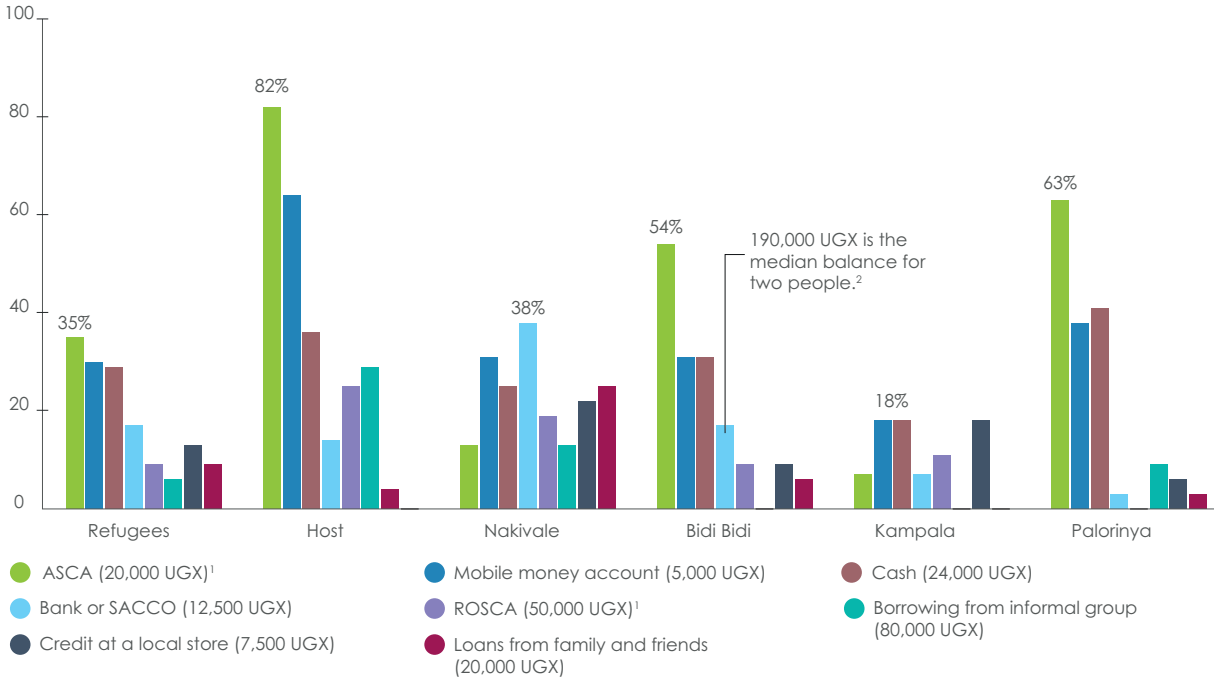
In looking at the "balance sheet" items of financial instruments and physical assets, both refugees and hosts are more similar than one might expect – they use the same type of financial instruments and have the same type of physical assets, although, generally speaking, hosts have a slightly higher number of assets than refugees. One key difference is the higher proportion of hosts who are using mobile money, which can possibly be explained by the (justified) fear that refugees have about SIM cards being blocked and losing money. More striking are the differences in various areas, either because of the nature of work (such as agriculture in Nakivale, Palorinya, and the host communities) or because of particular programs or services that are being promoted (i.e. banking in Nakivale and savings groups in Palorinya and Bidibidi).

Like other low-income communities around the world, the value of physical assets is much higher than that of financial assets – about five times higher. However, this does not include savings groups, which provide substantial savings opportunities and increase assets – at the point of pay-out – to more than double the current financial assets. It also does not include financial liabilities, although both refugees and especially hosts are very credit-constrained, with informal groups the most likely place to obtain a loan, and even that is unlikely to amount to more than one-third of monthly income.

What is most striking about the refugee community and their money management is how quickly informal systems spring up – credit at a local store, lending from family and friends, places to save in the house, a stock of produce. This can be seen among the more recent arrivals in Bidibidi and Palorinya and perhaps explains why ASCA promotion has been so quick to take off. In an uncertain world, refugees particularly appreciate financial tools they can rely on.

Figure 6 below provides details on how many in the sample use different types of financial tools and the balance (or in the case of ASCAs and ROSCAs, monthly contributions).

Figure 6: The most frequently used financial instruments (% or median UGX)



% *FIgures highlighted illustrate the percentage that have the most frequently used financial instruments.*
1 *For ASCA and ROSCA, this number represents the savings group member's monthly contribution; for all other financial instruments, this is the balance.*
2 *This high median balance is driven by two people who have their wages paid into their bank accounts outside the camp and they have not yet travelled to collect it.*

We also asked about restricted savings accounts, using a money guard, acting as a money guard, private investment in a business they do not run, savings on cash/food benefits voucher, MoKash or Wewole loan, agent float account, giving informal credit, pawn, keeping a stock of produce, friends and family lending, moneylender, individual loans, group loan, wage advance, loan from employer, supplier credit, debt arrears, remittance services, mobile wallet for payment, foreign exchange, and income arrears.

In terms of savings instruments, savings groups (ASCAs and ROSCAs) are high on the list of tools being used. ASCAs are particularly highly used by the host communities, albeit with smaller monthly contributions than in most refugee communities. Refugees in Kampala use ASCAs very little – probably because there is no concerted effort by NGOs and financial institutions to promote them. In Bidibidi and Palorinya, however, these instruments are heavily promoted and uptake has been high, as have been the monthly contributions.

ASCAs and ROSCAs are high on the list of tools being used.

For other savings tools, it is interesting to note that mobile money is much more widely used than bank/SACCO accounts, especially among the host communities. However, balances in bank accounts tend to be lower than in mobile money accounts (note that there is one bank balance in Bidibidi which is driving up the median amount in Figure 6 above – this is a person who has her wages paid into the bank and she has not yet travelled to collect it). In Nakivale this is particularly the case, with many respondents holding relatively high balances in mobile money. What is more revealing is that the use of cash hidden in the house – an informal financial tool commonly used by low-income communities around the world – is only slightly more widespread than the use of mobile money, but the balances being held in this way are much higher than mobile money. This is unusual – if a low-income household has a formal financial tool, especially one where they can cash out in close proximity, they tend to decrease the balance they keep in the house. But this sample is keeping the balance in the house high, despite the potential theft from living in a refugee camp. It is possible that this implies that there is not yet enough faith in either banks or mobile money to hold high balances there – which is sensible, given that SIM cards can be blocked and money can be lost.

The use of cash hidden in the house is only slightly more widespread than the use of mobile money.

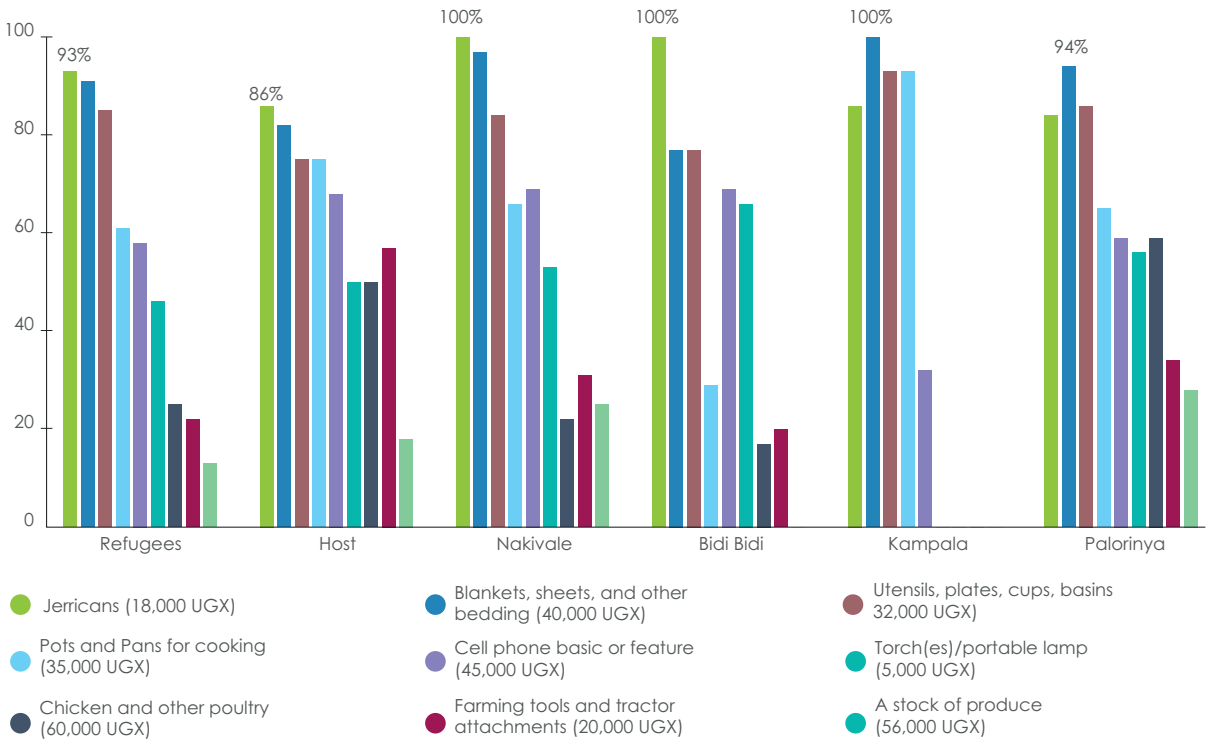
In terms of lending or credit, the most commonly used loan instrument is borrowing from an informal group, such as an ASCA. These are much more frequently used by the host communities but the amounts being borrowed tend to be lower, the same as Palorinya. In terms of borrowing from friends and family, surprisingly this is not a tool used by the host community sample but rather by the refugees, and in particular by those in Nakivale, who also borrow the most. Another common credit tool used by low-income communities around the world is credit at the local store. This is used by refugees much more than by the host communities, although this is unexpected, given that these relationships run on trust. This may be because the regularity of cash disbursements from the WFP makes shop owners more comfortable that they will be repaid. Notably, balances are higher in Kampala and Nakivale, which probably reflects higher incomes in both places.

The most commonly used loan instrument is borrowing from an informal group, such as an ASCA.

Another common credit tool is credit at the local store.

Aside from financial assets there are also physical assets held by both refugees and hosts, the most common of which are shown in Figure 7. Nearly all the sample, hosts and refugees alike, own jerricans, blankets, and utensils, which are all quite similar in value. The same applies to pots and pans, although there are fewer owners of these in Bidibidi. A good number of assets are connected to farming and are therefore naturally higher in Nakivale, Palorinya, and the host community.

Figure 7: The most commonly owned physical assets[1] (% and UGX)



1 *We also asked about cars, trucks/lorries, bicycles, boat/canoe, motorbike, tuk-tuk, matatu, tractor, outdoor furniture, bedroom furniture, dining room furniture, living room furniture, computer/laptop, printer, tablet, smartphone, stereo, TV, DVD, satellite dish, paraffin stove, gas/electric stove, oven, microwave, kettle, washer/dryer, fridge/freezer, grill, sewing machine, iron box, power tools, posho mill, solar panel, car battery, water tank, water pump, wheelbarrow, vacuum, plot of land, house, cows, goats, sheep, donkey, jewelry, musical instrument and kangas.*

Homestead in Palorinya refugee settlement

3. Refugees' lives: Current demographics, accommodations, cell phones and IDs

The details below begin to draw a picture of the distinct differences between the refugees in the four areas that we sampled.

Within Kampala, for example, refugees are more mixed in terms of their country of origin; they tend to be better educated, most have a cell phone, many are women, and many are single. Nearly all have a refugee ID, while very few have a national ID from their country of origin.

Nakivale refugees are mostly from the DRC and came to Uganda much earlier than those in Bidibidi and Palorinya, which becomes evident in other aspects of their lives. Nakivale has the lowest percentage of women, a higher percentage of married refugees and a lower proportion of highly educated individuals than those in Kampala (but still better educated than their hosts). The length of tenure shows in their assets – they have had enough time in a stable place to acquire a cell phone (84%) as well as a solar light (38% as a primary source of light). A larger percentage also have a refugee ID than the refugees in the two other camps and about the same as those in Kampala.

The refugees in Bidibidi, who are mostly from South Sudan and have only arrived in the past several years, are quite distinct from those in Nakivale. They are less educated than those in Kampala and Nakivale and less likely to have a cell phone. They are more likely to be married (although the husbands are not always with them) and their family sizes are the largest out of all the refugees and even the hosts. One reason for this is that they are the most likely to take in non-biological children as part of their families. Because they have not been in Uganda for very long, they are more likely to have a family attestation than a refugee ID, and a quarter of them have their national ID from their home country with them.

Palorinya refugees are also mostly from South Sudan, but they are quite unlike those from Bidibidi and tend to have come from a more rural rather than urban area. They are the least educated of the refugees in all the camps we surveyed, and the least likely to have a cell phone. Like those in Bidibidi, they tend to only have family attestations rather than a refugee ID.

Cell phones are important to all populations for a range of reasons, and refugees are no different. With respect to women refugees in Uganda, there is a split between those who have cell phones and those who don't. Women with cell phones are most likely to be based in Kampala; they tend to have smartphones, which they use frequently. Women who live in camps are less likely to have cell phones; they tend to have phones with simple features, which they use infrequently. Putting these two groups together, the results suggest that women are less likely to own a phone at all. They are also less likely to have their own SIM card, and if they do, they are less likely to own more than one. Women also use phones much less than men in terms of all-use cases, with the exception of mobile money services. However, men are far more likely to lose their SIM card or to have it blocked. The losses on mobile money balances when SIM cards are blocked are significant.

As Figure 8 shows, there are several stark demographic differences between the refugee communities in the four areas we surveyed. In Kampala, the share of women is higher than that of men, for example. In general, there are also fewer married people in Kampala compared with the other areas. As shown in Section D, there are more single female refugees than single men, with 83% of men married, compared with 57% of women. These differences are most pronounced in Nakivale and Bidibidi.

In terms of household size, the number of people in a household is slightly lower in refugee families than in the host communities – six people versus seven. Only in Bidibidi is this the other way around.

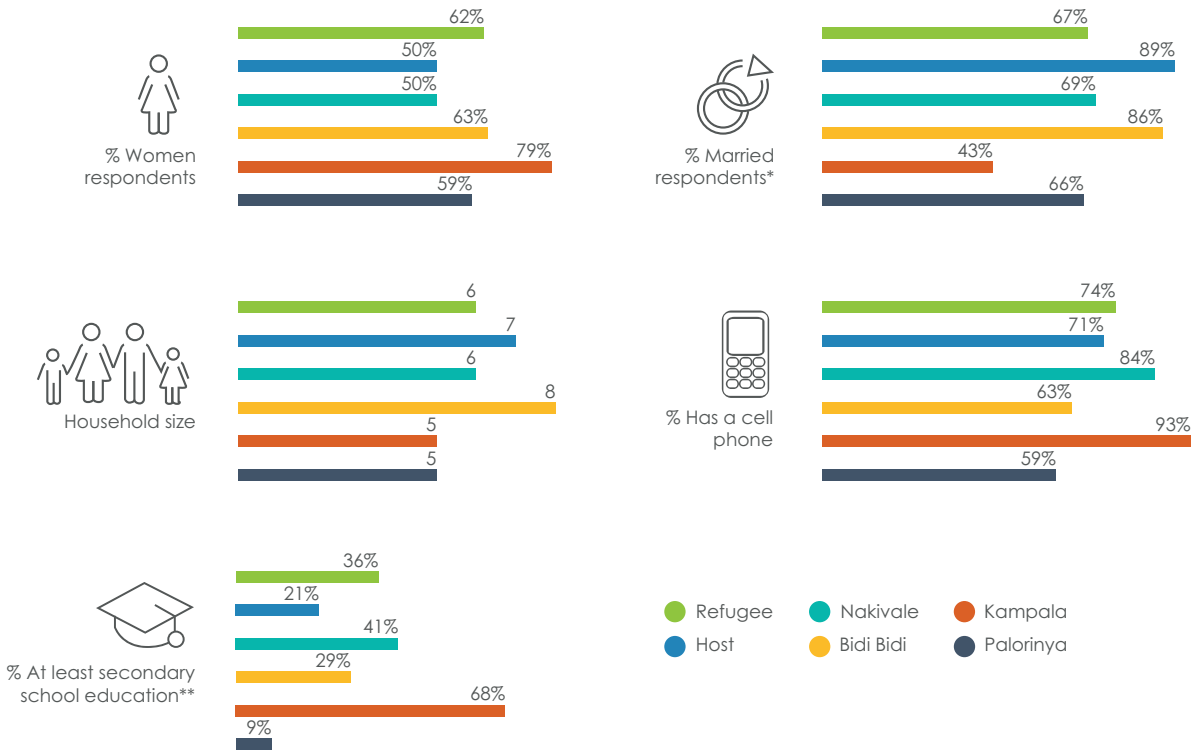
The number of people in a household is slightly lower in refugee families than in the host communities.

Just under three-quarters of refugees have a cell phone – slightly higher than the host community. A higher number have cell phones in Kampala and Nakivale. We will provide more details about cell phones and these communities in the next section.

As a whole, refugee communities are more educated than their host communities – 36% have been educated to secondary level or above, compared with 21% in the host community. However, this is mostly driven by the high education rates among Kampala refugees – 68% of refugees in Kampala have a secondary education or above. In Bidibidi and Palorinya the level of education is much lower: in Bidibidi, only 29% of refugees have a secondary education or above, while in Palorinya only 9% of refugees have a secondary education or above.

Refugee communities are more educated than their host communities.

Figure 8: Key characteristics of samples

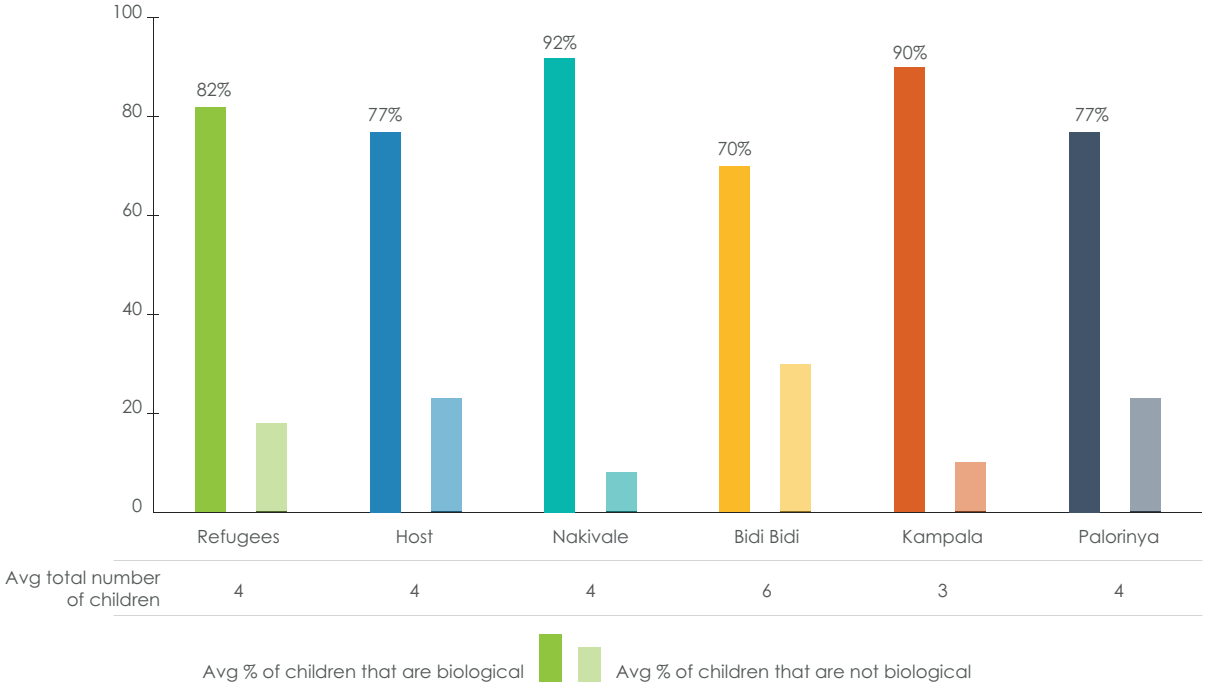


* *Not all married couples are together in Uganda*
** *Refugees came with this level of education, they did not gain it in Uganda.*

A key attribute we discovered during our qualitative field research for this project is that it is common for both refugee families and host families to have non-biological children. In Bidibidi and Palorinya, however, this attribute is particularly pronounced.

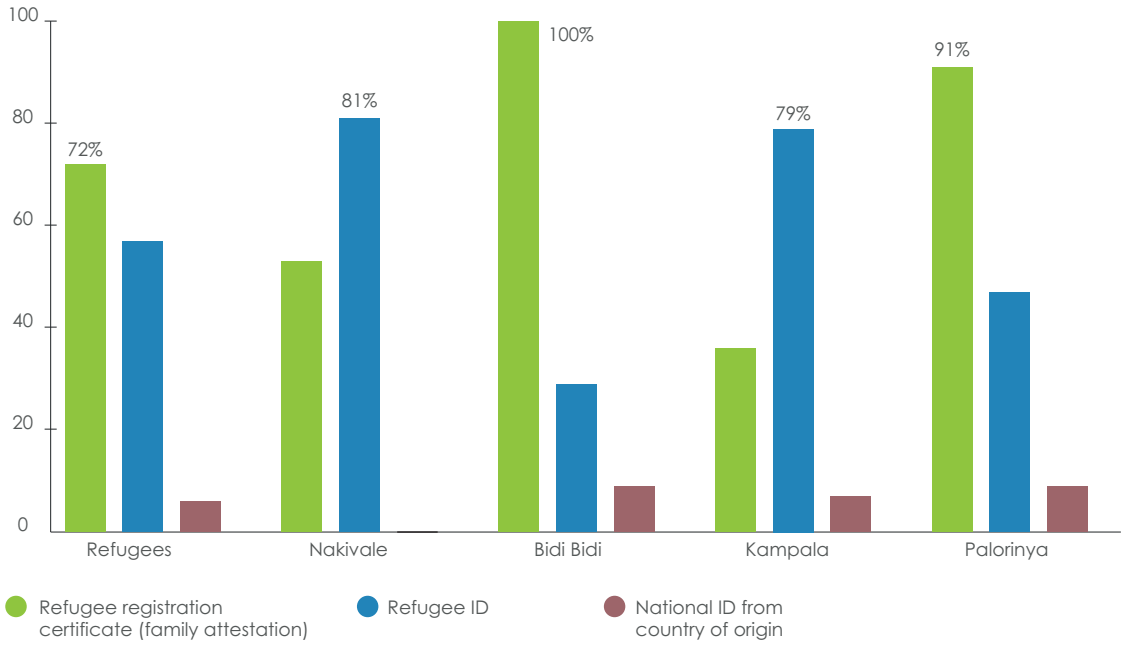
It is common for both refugee families and host families to have non-biological children.

Figure 9: Biological related children versus non-biological



With respect to identification, most refugees (93%) have some form of ID. Fewer refugees in Kampala (86%) have an ID than those in the camps. The most frequent type of ID is the family attestation, followed by the refugee ID. Refugees who have arrived more recently – such as those in Bidibidi and Palorinya – are more likely to have a family attestation than a refugee ID. A small number of the refugees have an ID from their country of origin.

Figure 10: Identification among refugees (%)



Within this sample, 40% of those who report having an ID say they have more than one. We focused on the 60% who have only one form of identification to ask about the benefits and weaknesses of their particular identification. For all, the benefit mentioned most frequently is that the ID allows them to move about freely. Among those with a refugee ID, the most frequently mentioned weakness is that it does not allow them to get employment. Some are also concerned that they are unable to vote, obtain a formal financial loan or get a SIM card. For the small number who have a national ID from their country of origin, their greatest worry is that they can be tracked too easily.

Figure 11: Identification – those with only ONE type of ID

Type of ID	Most often stated benefits	Most often stated weaknesses
Refugee registration certificate (Family Attestation)	Can move freely (74%)	Limits food from WFP (9%)[1] Limits movement (31%)[2]
Refugee ID	Can move freely (91%)	Cannot vote (5%) Cannot get a loan (5%)[3] Cannot get a SIM card (5%)[4] Limits employment opportunities (30%)
National ID	Can move freely (83%)	Can be tracked easily (40%)

1 *This is not policy, but it may be happening because there can be discrepancies between the family attestation and the ration card. So this may create an impression that it is harder to get rations.*
2 *The family attestation prevents refugees from leaving Uganda, and they need an authorization letter from the camp manager even to go to the nearest town.*
3 *It is indeed difficult but not impossible to get a loan – a few institutions cater to refugees.*
4 *Refugees can get a SIM card with a family attestation, but some may be under the impression that they cannot.*

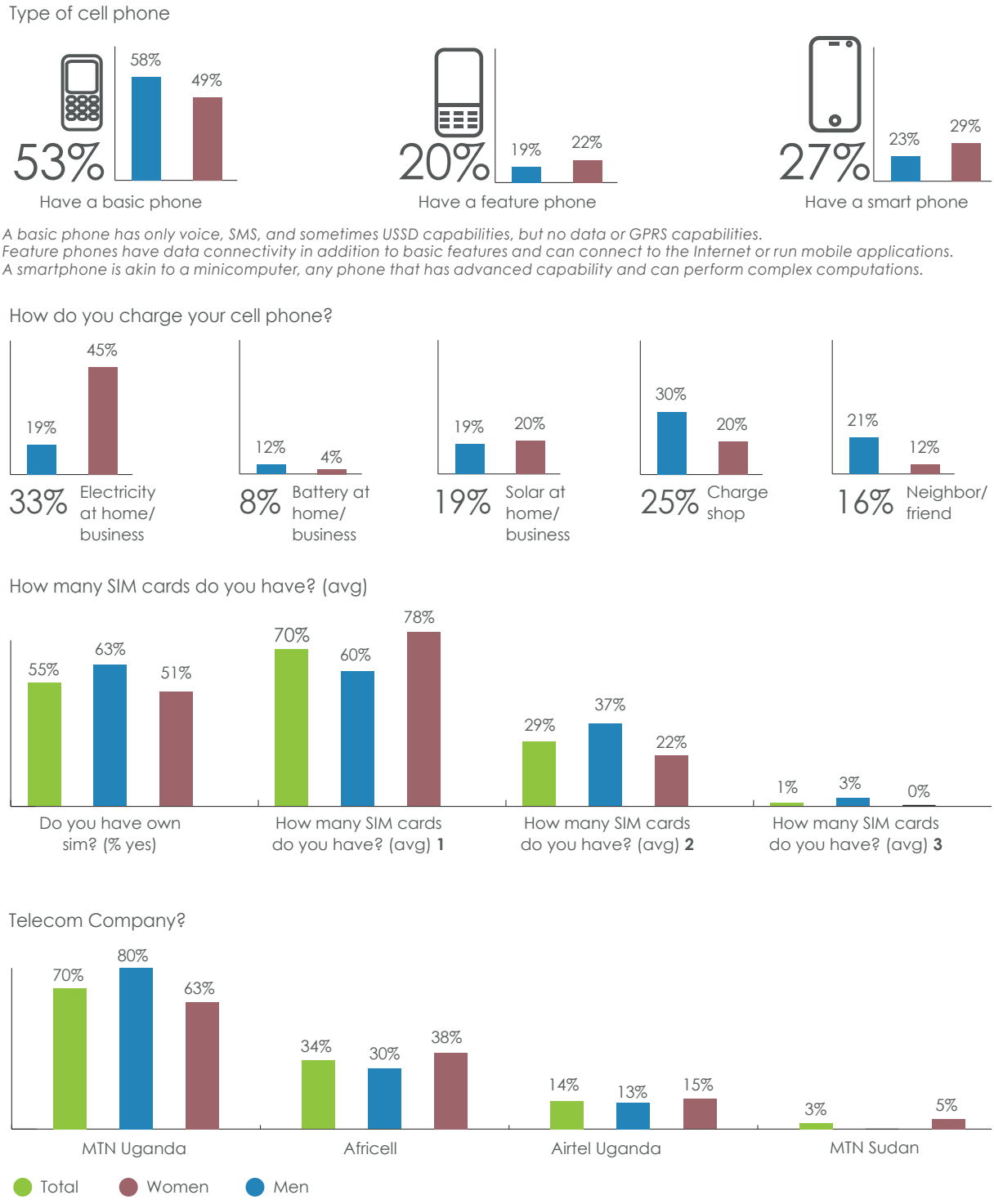
With respect to accommodation, refugees tend to live in similar types of homes, with a similar number of rooms, toilet, type of materials, and water. The difference is the lighting. Whereas the host communities tend to light by solar, as do refugees in Nakivale and Palorinya, those in Bidibidi use battery-operated devices.

Figure 12: Accommodation

Area	Most often type	Most often toilet	Most often water	Most often light energy	Most often heat energy
Total	Mudbrick with grass roof (41%)	Within the compound, private (69%)	Shared pump/ tap nearby (64%)	Solar (34%)	None, do not heat (94%)
Total refugee	Mudbrick with grass roof (42%)	Within the compound, private (65%)	Shared pump/ tap nearby (64%)	Battery-operated lamp/ torch (32%)	None, do not heat (92%)
Total host	Mudbrick with grass roof (39%)	Within the compound, private (86%)	Shared pump/ tap nearby (64%)	Solar (57%)	None, do not heat (100%)
Nakivale	Mudbrick with tarpaulin roof (38%)	Within the compound, private (78%)	Shared pump/ tap nearby (53%)	Solar (38%)	None, do not heat (97%)
Bidibidi	Mudbrick with grass roof (83%)	Within the compound, private (86%)	Shared pump/ tap nearby (91%)	Battery-operated lamp/ torch (63%)	None, do not heat (94%)
Kampala	Burnt bricks with cement floors (86%)	Inside the house (68%)	Inside house (64%)	Electric (96%)	None, do not heat (100%)
Palorinya	Mudbrick with grass roof (63%)	Within the compound, private (84%)	Shared pump/ tap nearby (91%)	Solar (41%)	None, do not heat (78%)

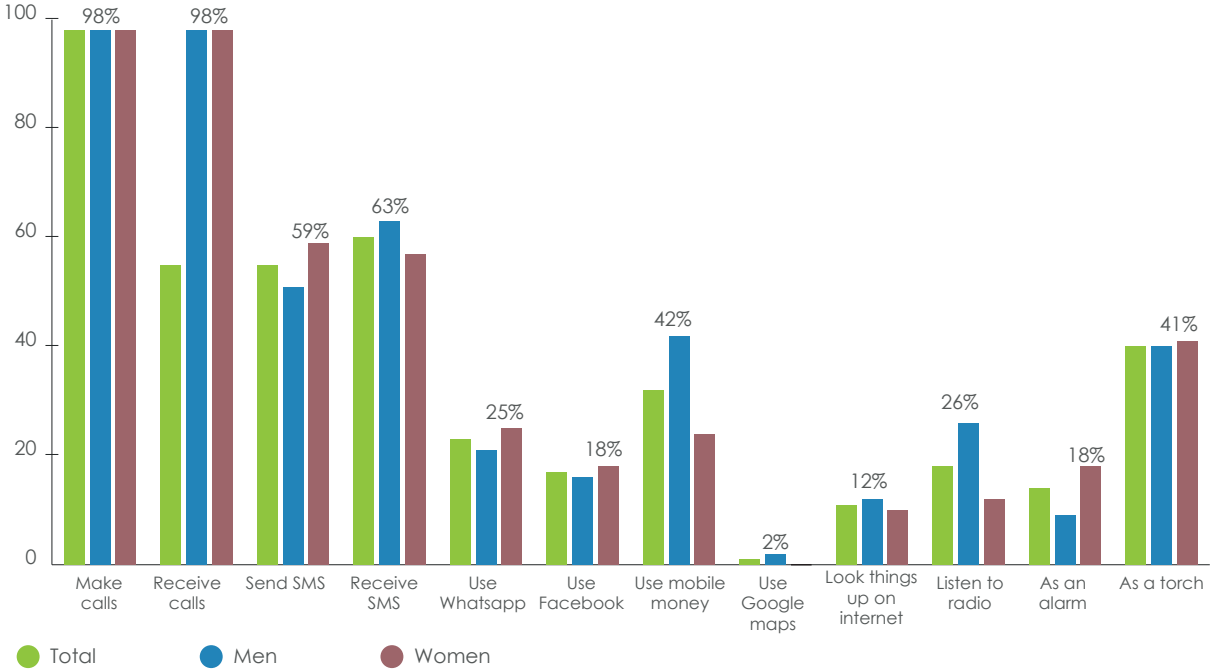
A closer look at Figure 13 tells us that about 50% of the cell phones owned by refugees are simple devices, but another 20% have feature phones and over 25% have smartphones. There are many ways in which refugees charge their phones. Those who have electricity (mostly in Kampala) charge their phones at their homes or business. Significant numbers also use charge shops. Roughly one-half own their SIM card, and most of these own only one. About one-third (more men than women) have two SIM cards. Figure 14 shows that refugees who have phones use them mostly for communication – to make and receive calls and SMS. Thirty-two percent use it for mobile money. Using the phone as a torch is also common.

Figure 13: Cell phone: % of each response (refugees only)



A basic phone has only voice, SMS, and sometimes USSD capabilities, but no data or GPRS capabilities.
Feature phones have data connectivity in addition to basic features and can connect to the Internet or run mobile applications.
A smartphone is akin to a minicomputer, any phone that has advanced capability and can perform complex computations.

Figure 14: How refugees use cell phones (% of refugees who own a cell phone, refugees only)



In terms of things going wrong with SIM cards and phones, the loss of a SIM card is fairly common, especially among men (54%). Overall, 32% of respondents say they have lost their SIM card, and of these about 25% say they have lost it more than once. A further 17% have had their SIM card blocked, losing on average 30,000 UGX each.

Figure 15: Losing SIM cards, having them blocked, money lost, (refugees only)

	Total	Men	Women
% of people who have ever lost a sim card	32%	54%	19%
Median of how many times (of those who have lost)	1 (76%)	1 (73%)	1 (80%)
% of people who have ever had their sim card blocked	17%	27%	11%
Median of how many times sim card was blocked	1 (91%)	1 (85%)	1 (100%)
Median of how much was lost by those who had money on the phone when it was blocked	30,000 UGX	47,000 UGX	20,500 UGX

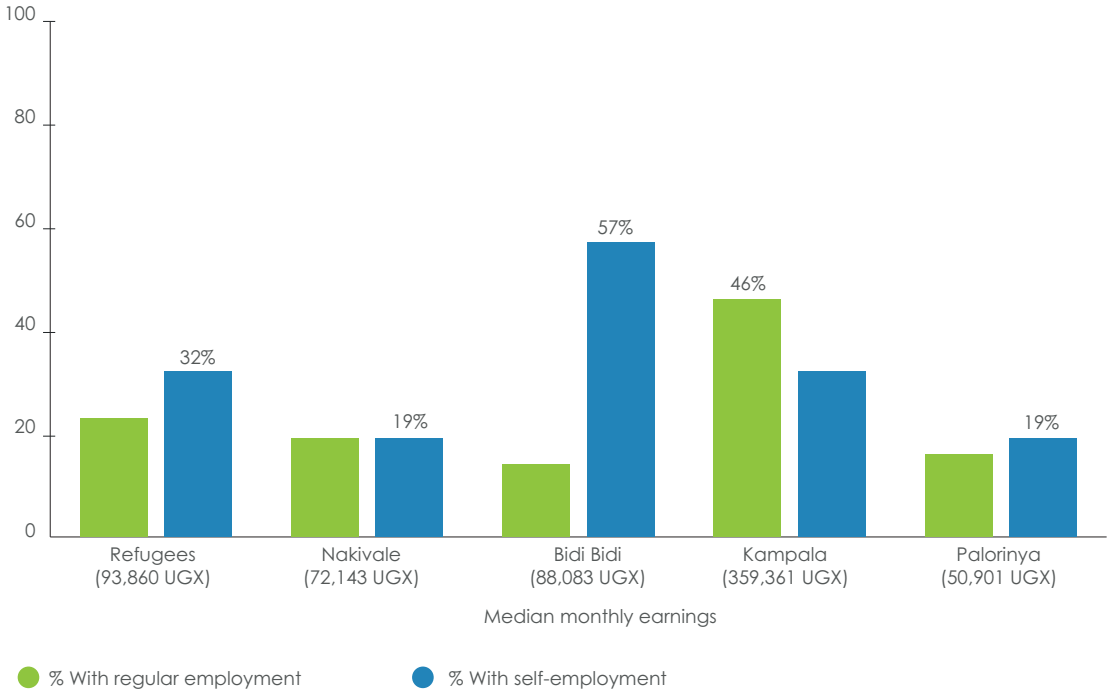
4. Refugees' financial lives before they left their country of origin

In this section we assess the financial lives of refugees through the lens of income and livelihoods, physical assets and financial inclusion in their countries of origin. In terms of livelihoods, it is striking to note the high percentage of refugees in Kampala who had regular jobs in their country of origin and whose median monthly income reflects the higher earnings that usually come with a regular job. Likewise, a large share of the refugees we interviewed in Bidibidi were self-employed in their countries of origin. In contrast, the refugee sample in Nakivale and Palorinya rarely came from a solid employment background, rather they were mainly agricultural workers with lower median monthly incomes than those who settled in Kampala.

In terms of physical assets and financial inclusion, refugees were generally "richer" in physical assets than in financial ones. About 40% of the refugee sample had what we would deem "significant" physical assets, i.e. a house and land and at least one of each – livestock, transport, or jewelry. In contrast, only about one-third of refugees had either a bank account or mobile money in their country of origin. Other informal financial instruments were reasonably well used, mostly savings in the house and in savings groups.

Figure 16 shows that Kampala stands out because of the high percentage of the sample who were in regular employment in their country of origin, which is likely to have driven up their median monthly earnings before they left. In Bidibidi, in contrast, there are many more who were self-employed before they left, and even though their earnings were comparatively low, this is a skill that will serve them well as refugees. The refugees who settled in Nakivale and Palorinya are likely to have come from more rural areas and as a result have low levels of either regular employment or self-employment and are more likely to be involved in farming.

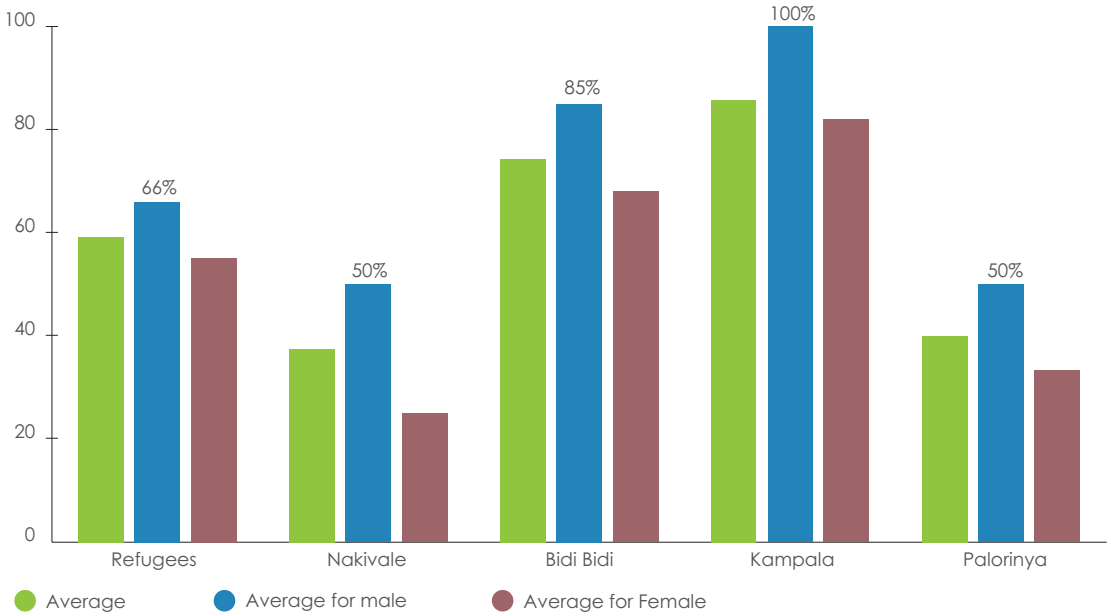
Figure 16: Types of livelihoods and amount of earnings in country of origin (%)



Comparing men and women, we looked at another indicator, i.e. whether the refugees had worked at all in any type of "employment" – regular, casual, or self-employment – with the expectation that if they did, this might serve them better as a refugee to create a new livelihood in a new place. In keeping with the

results above, this figure is higher in Kampala and Bidibidi and lower in Nakivale and Palorinya. Figure 17 shows that there is also a significant difference between men and women, with men (not unexpectedly) always having more employment experience than women.

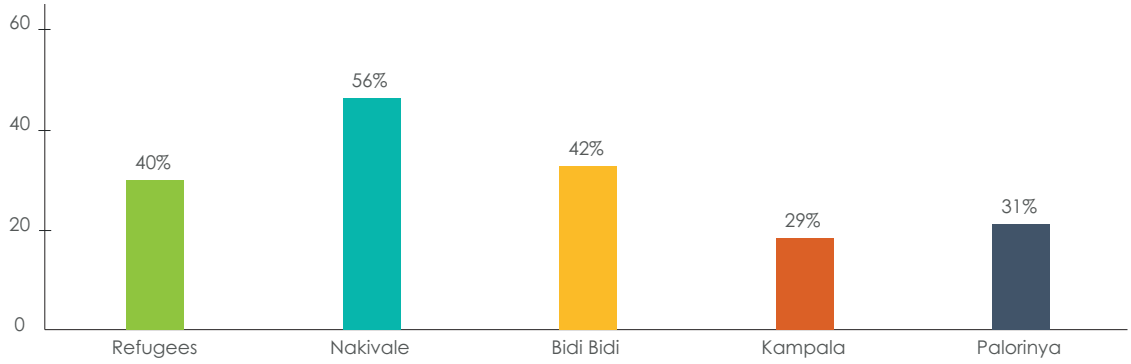
Figure 17: Any type of employment in country of origin (%)



ANY type of employment, including regular employment, self-employment, casual employment

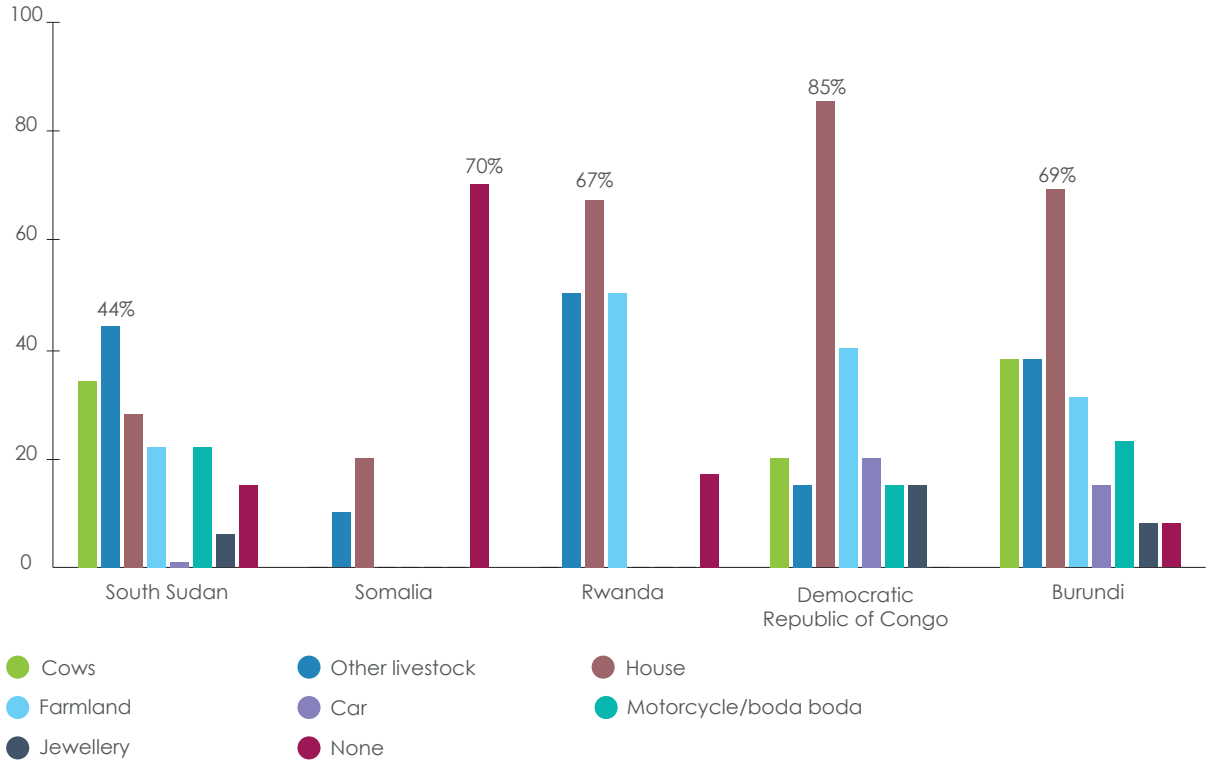
In terms of physical assets, we tried to gain a sense of whether refugees had "significant" physical assets before they left by defining this as owning land and housing as well as some other additionally valuable assets, such as livestock (if they came from rural areas) or jewelry or transport (if they came from urban areas). The results in Figure 18 show that overall refugees were reasonably well-off in terms of assets before they left – particularly in Nakivale. Most refugees had physical assets before they left their countries of origin, with the exception of those who came from Somalia (see Figure 19).

Figure 18: "Significant" physical assets owned by refugees before they left (%)



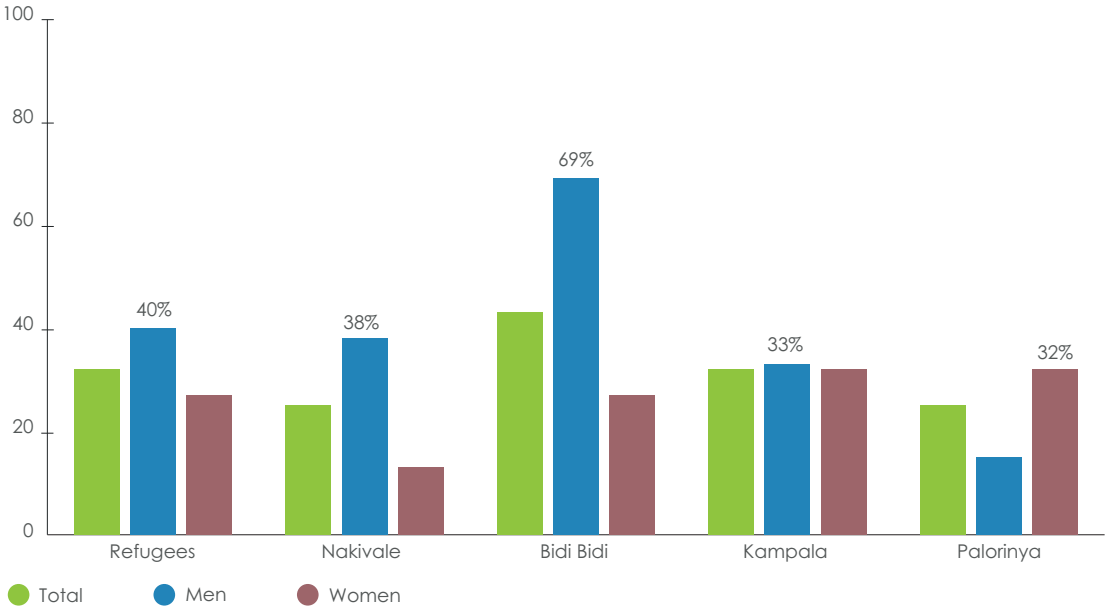
Owned land, housing and either jewelry/ transport/ livestock

Figure 19: Physical assets in country of origin before refugees left (%)



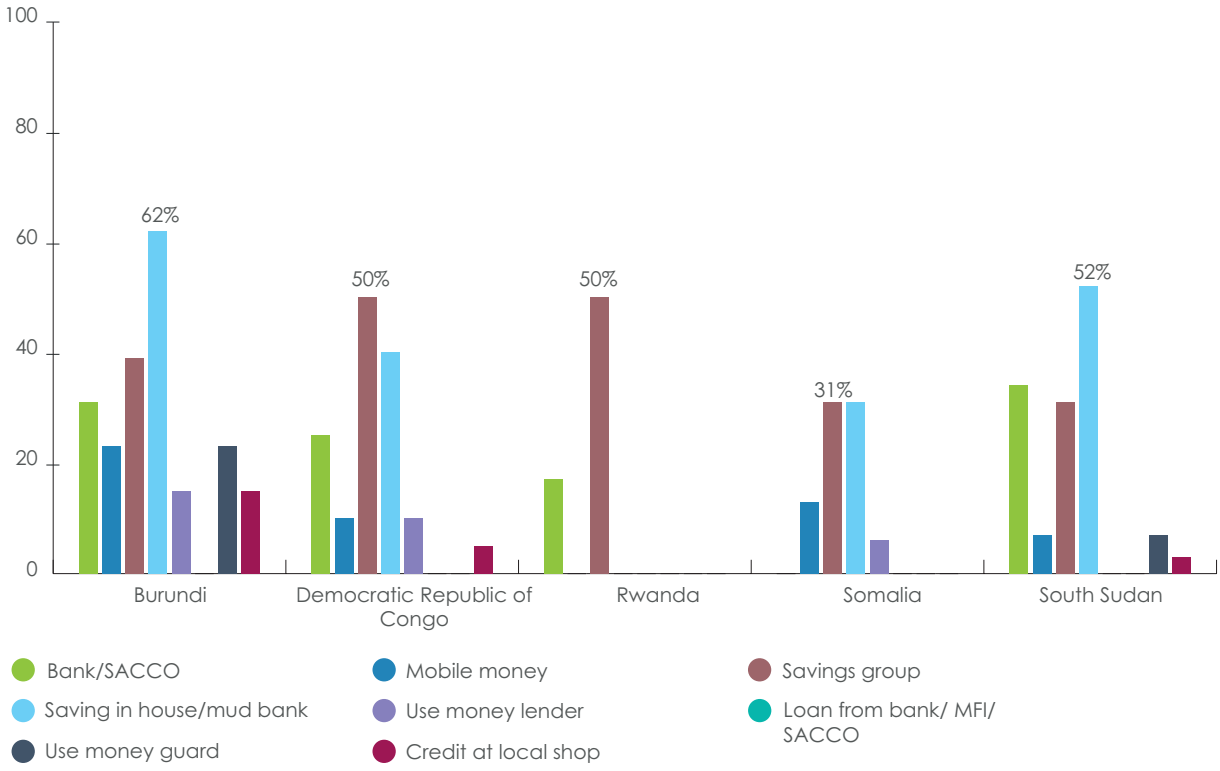
To establish a degree of general formal financial inclusion, we first looked at the share of refugees who have either a bank account or mobile money. Our interviews established that less than one-third of the refugee population had come with these financial tools. In Nakivale and Bidibidi men were far more likely than women to have these tools, but in Kampala women were as financially included as men, and in Palorinya women were more included.

Figure 20: Refugees who have a bank account or mobile money before leaving country of origin



In Figure 20 we gain much more insight into the broad array of the financial instruments refugees used before they left their country of origin. In most countries, about one-third to one-half used savings in the house or a mud bank. In many countries, refugees used savings groups (we did not distinguish between ROSCAs and ASCAs), as well as credit at the local shop. Very few used money lenders or money guards, or received loans from banks, microfinance institutions (MFIs) or SACCOs.

Figure 21: Financial instruments – by country of origin before refugees left



"We were involved in different income activities in our home countries which are totally different from the current ones. These include:

1. Working in organisations focusing on water, sanitation and hygiene (WASH)
2. Retail shops on a large scale
3. Agriculture on a large scale
4. Teaching in colleges

We don't engage in the same work because:

1. We don't own land to practice agriculture
2. Lack of capital to start up our own businesses
3. Race discrimination by the nationals
4. Lack of connections to lead them into the jobs
5. Lack of academic qualifications needed to take on the jobs."

Focus group discussion (FGD) male respondents in Kampala

"Most of them are doing the same businesses that they were doing in Sudan though they were operated on a bigger scale compared to the camp."

FGD women in Bidibidi

5. Refugee journeys

During their journeys refugees have two main resources to rely on – the assets they bring with them and assistance from family and strangers.

In terms of their own resources, such as cash, saleable assets and cell phones, men were far better resourced than women. About two-thirds of men brought cash and cell phones, compared with one-third of women. This gives men a significant advantage when journeying. Women tended to bring more saleable assets, particularly in the north, i.e. Bidibidi and Palorinya.

Along the way refugees received more help from strangers than from family. Men in particular received help from strangers. However, help from strangers was especially important for those who ended up in Nakivale and Kampala – and in these areas women received this help almost as much as men. In terms of help from family, women in Bidibidi and Kampala received more help from this source, whereas men generally received less. However, in Palorinya in particular, about one-half of men received help from family, compared with one-quarter of women.

In terms of assets the refugees brought with them on their journeys, the differences are quite stark. About one-half of them brought cash and cell phones, but many more men (about two-thirds) brought cash compared with women (only one-third). Across areas, many more men in Bidibidi and Palorinya had cash with them (51% and 57%, respectively). And in terms of cell phones, the difference between men and women is especially pronounced in Bidibidi (85% vs 41%) and Palorinya (75% vs 28%).

As for saleable assets, fewer refugees brought these (22% overall), but men and women were more equal. However, the differences were more pronounced depending on the final destination: very few in Nakivale and Kampala, but significantly more in Bidibidi (31%) and Palorinya (43%).

Respondent unloading his motorbike in Nakivale refugee settlement

Figure 22: Assets taken on the journey

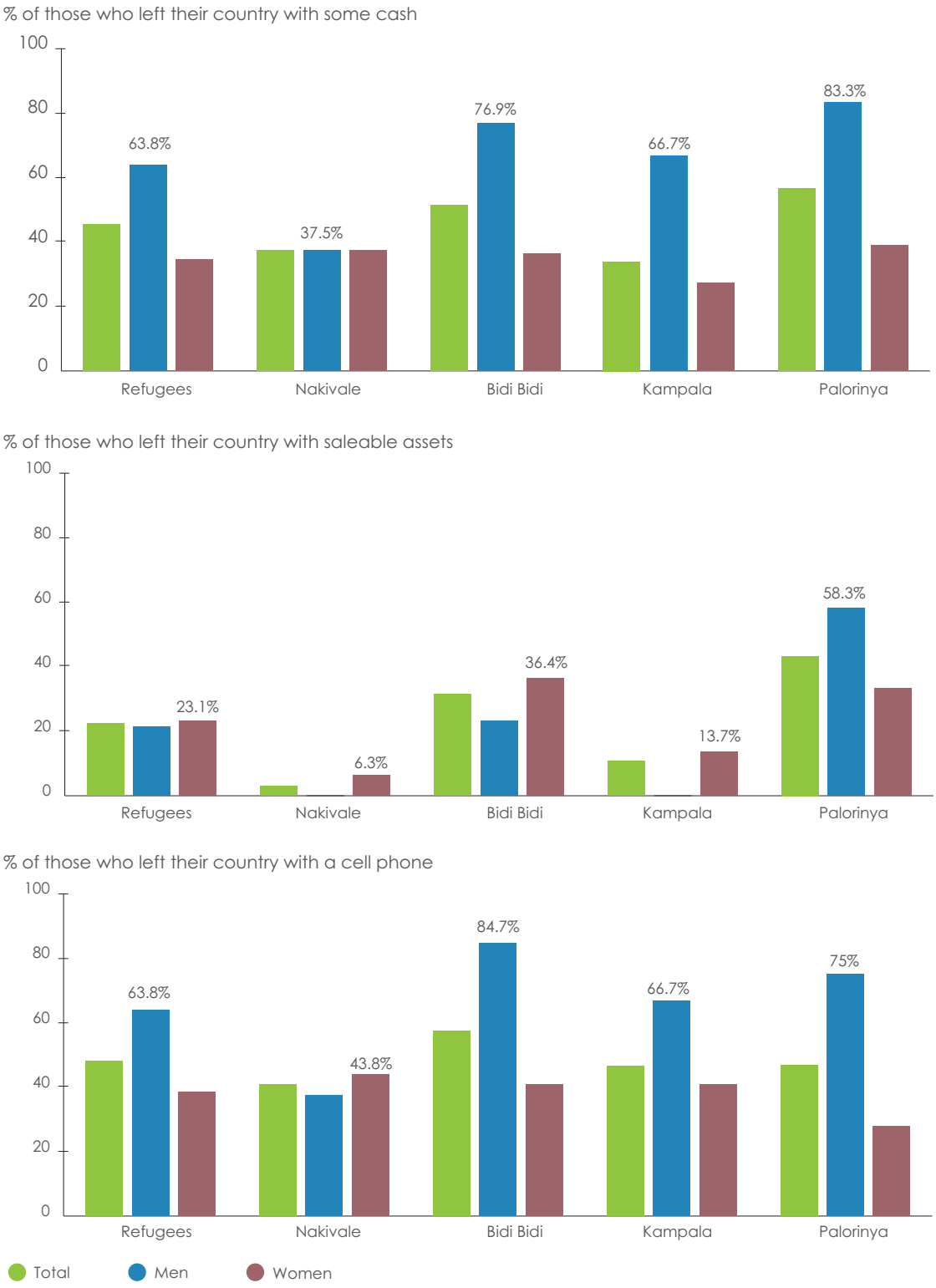
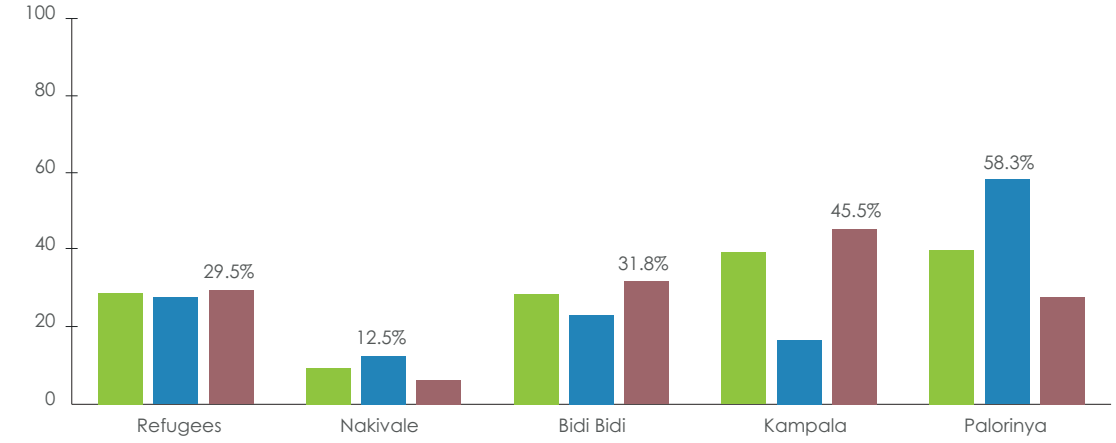


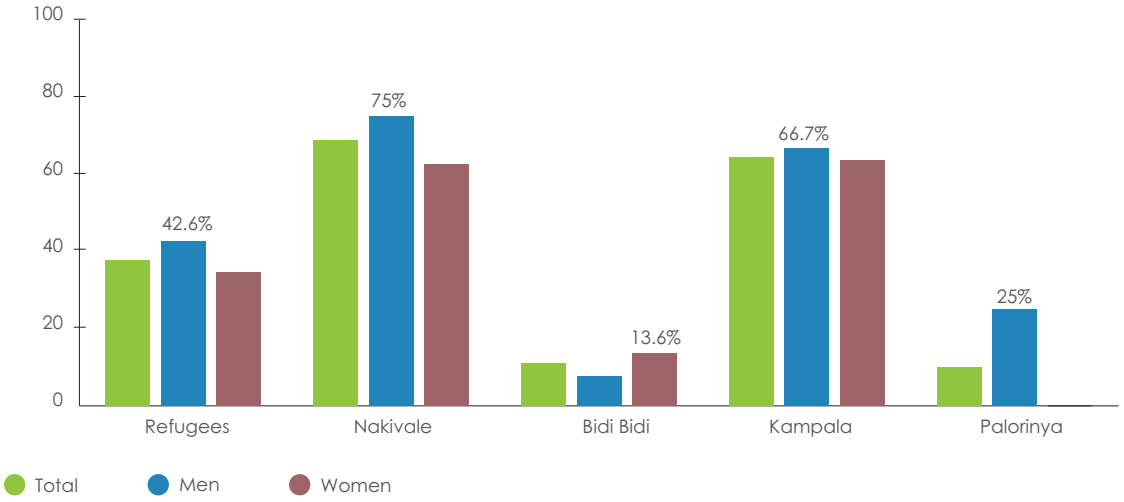
Figure 23 illustrates in detail how much help men and women refugees received during their journey, either from family or from strangers. A larger percentage of men (43%) received help from strangers than women (35%), possibly because of the greater vulnerability of women when encountering strangers, although there was much more help overall from strangers in Nakivale (69%) and Kampala (64%) than in the other two areas. And there was much more help from family in Palorinya (40% overall, split into 58% for men vs 28% for women), Kampala (39% overall, 17% men vs 46% women), Bidibidi (29% overall, 23% men vs 32% women). But in Nakivale only 9% had help from family, with little difference between men and women.

Figure 23: Help during the journey

% of those who were helped by family members during their journey



% of those who were helped by strangers during their journey



> "My phone was critical as it gave me connections to people during the journey. When I reached the border I asked a stranger to direct me to Kyangwali camp. That stranger gave me money and instructions for the bus, but the camp was closed. I then contacted people I knew to go to Kampala. I stayed in Kampala for two weeks and then found a minister who helped me come to Nakivale. Since then I have not gone back to Kampala."
>
> Johnson, Congolese respondent.

6. Events

In addition to their daily needs, low-income communities around the world must also deal with events for which they need to save or borrow, such as medical emergencies or any other crisis, or simply to continue to take part in special events in their community. The same applies to refugees. Below we discuss four different types of events: medical emergencies with a cost, life events with a cost, theft or lost crops that deplete asset holdings, or events without a cost that still have ramifications for the lives of refugees and hosts.

With respect to medical costs, the two most frequently cited events by our sample were the need to buy medicine or to see a doctor, with one or the other happening several times a year. According to our baseline survey, the host community spent more on both medicine and doctors, but for refugees and hosts alike the costs were usually too high to be met from their daily cash flow. To cater for these needs, it is therefore critical for them to either save for these occasions or to borrow. Births happen less frequently but are more expensive, especially for the host communities.

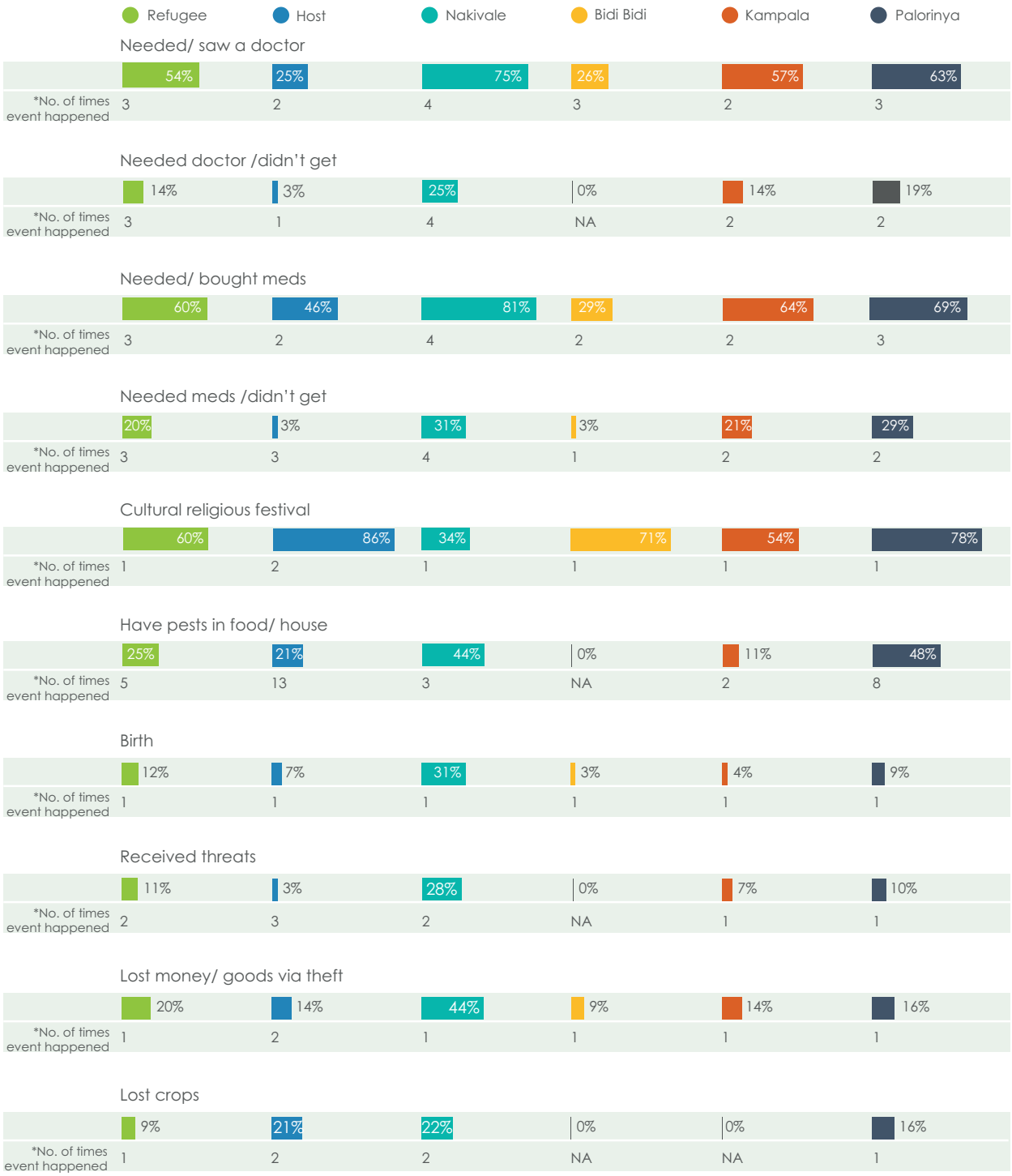
Almost as frequent as needing medical care is taking part in a feast, festival or some sort of celebration. For all communities that happens about once per year. It is an expensive period – although the costs are twice as high for the host community as for the refugee community – but for both it amounts to at least half of their monthly earnings, which means, again, spending for this event needs to be planned and money needs to be saved up or borrowed.

In the agricultural communities, i.e. Nakivale and Palorinya, both hosts and refugees, said they had suffered theft of money/goods or lost crops. For both, these losses were substantial – a sizable amount compared with the value of their physical assets.

Lastly, there are events which carry no financial cost but which might be a result of not having enough money or not having adequate living standards or safety. For the refugee communities – less so for the hosts – this means that even when they needed a doctor or medicine, which happened almost every other month, they had to go without. For agricultural communities such as Nakivale, Palorinya and hosts, pests were a continuous problem throughout the year. For both communities, receiving threats and feeling unsafe happened fairly frequently, especially in Nakivale.

At the Laropi ferry crossing of the Nile

Figure 24: Most frequent events that happened in past year (%, average number of times it happened, and median cost in UGX, if any)



1 *We also asked about deaths/funerals, weddings, lost money through fraud, lost livestock, didn't receive wages as planned, didn't receive cash/food transfer as planned, sexual assault/rape, non-sexual assault, encounter with police and evicted from home or rooms.*

> "The major expenses are rent 370,000 UGX and health care 60,000UGX a week. Food of 10,000 UGX per day. We spend a lot of medication on my husband every week because UNHCR cannot provide all the medication in time..."
>
> Female respondent from South Sudan.

7. A focus on women

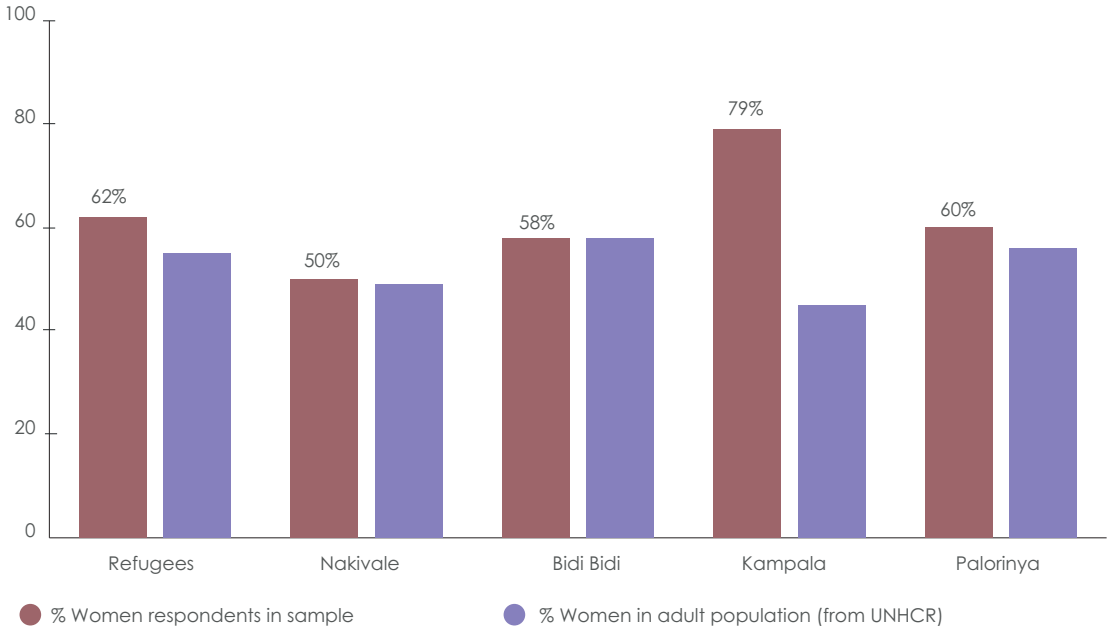
Women account for a large proportion of the global population and certainly also for a large share across all regions in Uganda. We therefore felt it appropriate to include one section in this report which focuses purely on women.

We generally find that women left their countries of origin with several disadvantages compared with other women: they were less educated; they were more likely to be single and therefore without another helpful adult (either with them or abroad); they came with less cash; they were less likely to have a cell phone; and they had not worked in some sort of employment as much as men had. 10% of the women refugees in the sample had never worked outside the home. The cards were therefore stacked against them when they arrived in Uganda.

However, they have made significant advances that have put them on par, or at least closer to, men. A greater proportion of women now work in some sort of employment, mostly self-employment, and their income is nearly the same as that for men. They have acquired cell phones, and their share of ownership is now much closer to that of men than when they arrived. Many more have a bank account, or especially a mobile money account. These figures suggest that refugee women are adaptable and therefore worthy of investment.

As Figure 25 shows, our sample of refugee women certainly deserves a closer look, given that they account for over 60% of the adults we interviewed. This is roughly equivalent to the population percentages which the UNHCR provides for each of our specific areas. The exception is Kampala, where we have a higher proportion of women than the UNHCR estimates.

Figure 25: Percentage of women in sample in each area; % women from UNHCR data

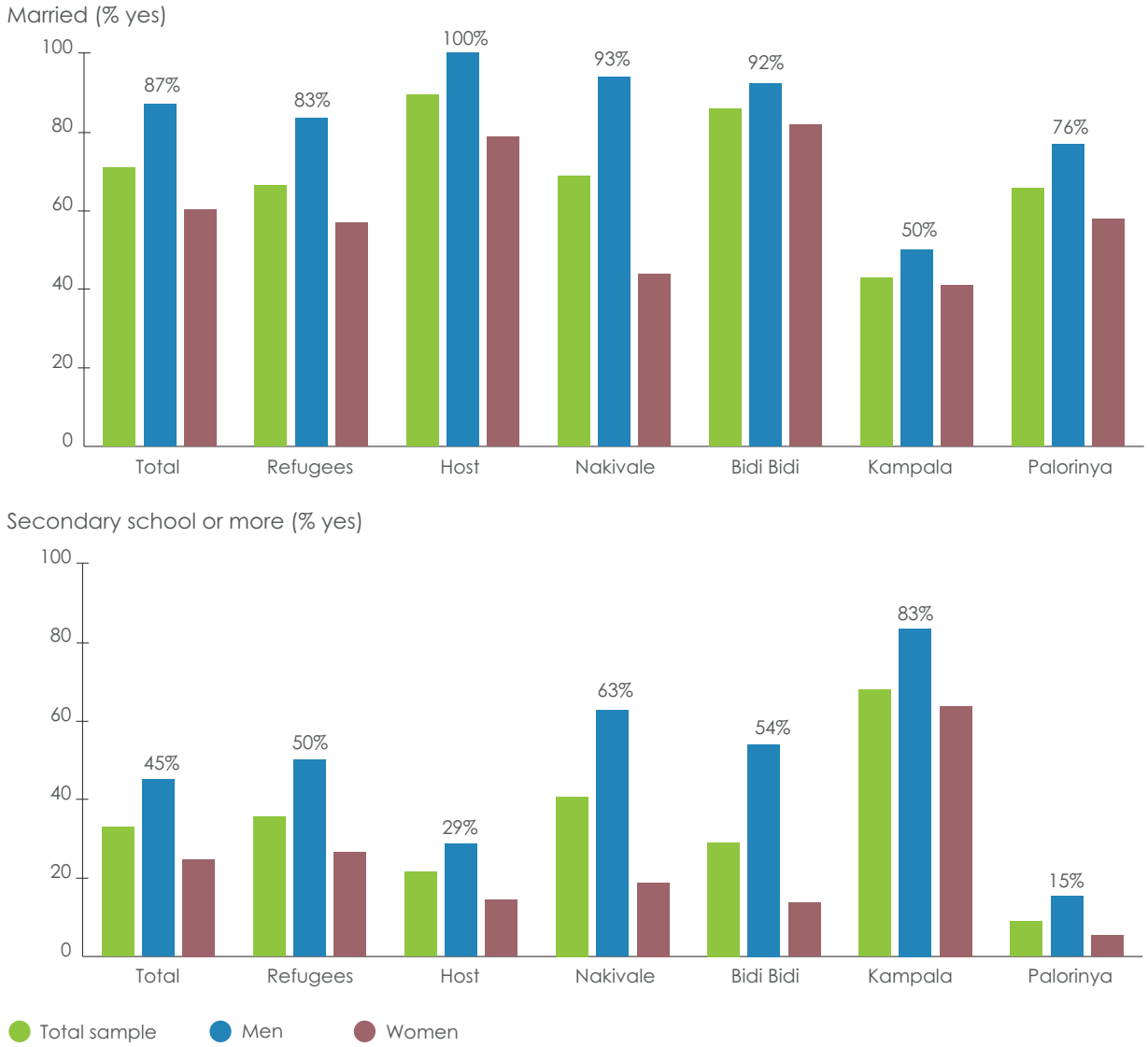


If we look at women compared with men in each of the areas, we realized that they have several factors against them. First, half as many women as men came with cash on their journeys, as we have discussed above in Figure 22. Additionally, women are much less likely to be married than men in each of the areas, but is particularly the case in Nakivale and Palorinya. It may be that even if these adults are married, their spouses are not with them. However, many of those who are not with them are sending remittances from where they are. Those who are unmarried are unlikely to have another adult with them to share the burdens of work and income, to help build the home on arrival, and to provide a measure of safety.

Additionally, women arrive with lower levels of education – the share of women with a secondary education and above is half that of men across the refugee sample. This is a little less pronounced in Kampala but is a good deal worse in Bidibidi and Palorinya.

Figure 26: Resources that women came with from their countries of origin

	Average	Average for Male	Average for Women
Average age	38	39	37
% Came with cash	46%	64%	35%



Yet women have generally shown great progress since they arrived in a variety of ways. The number of women who were employed in any way – regular, self-employed, or casual – was lower than that of men before they arrived, but there are now many more women who are employed, whereas men's employment is no greater than it was in their country of origin. As a result women's median earnings have grown to be nearly the same as men's. The median of men's monthly income has decreased by about 15% from before they left, but women's median monthly income has almost tripled. Whereas fewer women came with bank accounts and hardly any arrived with mobile money, there has now been a substantial increase, albeit less than for men. And lastly, the number of women with a cell phone has nearly doubled since their arrival. It is still lower than for men, but there is less of a gap than there was when they came, and now a higher proportion of women have smartphones than men.

Figure 27: Comparative growth since arriving: women vs men

	Total Refugees	Refugee Men	Refugee Women
Monthly median earnings before arrival	93,860 UGX	220,209 UGX	45,806 UGX
Monthly median earnings now	160,000 UGX	185,208 UGX	130,000 UGX
% who were employed* before arrival	59%	66%	55%
% who are employed* now	76%	65%	82%
% with bank account or mobile money before arrival	32%	40%	27%
% with bank account or mobile money account now	38.58%	45.8%	34%
% came with a cell phone	48%	64%	39%
% with cell phone now	74%	90%	62%

**regular, casual or self-employment*

> "This group shifted to a VSLA and increased contributions to 5000 UGX per week. I can now borrow. I borrowed 50,000 UGX – paid back in one month. Then 100,000 UGX for kids' uniforms, notebooks, books. Paid back in three months. Then I borrowed 200,000 UGX in September and have paid half. This was for school materials and 100,000 UGX for capital for business."
>
> Loise, respondent in Bidibidi.

Homestead in Palorinya refugee settlement with solar panel and millet drying outside

8. Refugees versus host communities

One question that comes up when conducting research about refugees is always whether the host community is very different from the refugee community. This section points to some interesting similarities and differences from the sections already discussed.

An important difference is that in the host community the proportion of those who are well educated is smaller than the proportion among refugees – only 21% have a secondary education or more, while 36% of refugees have a secondary education or more. The level of accommodation is very similar in both groups, but the hosts tend to have a few more physical assets – a solar light, more livestock, more farming equipment, and a greater percentage have a cell phone – all of which they have had more time to acquire. Moreover, they are less likely to have a SIM card blocked, and as citizens they can easily move around the country.

In terms of livelihoods, incomes and expenses, the host community does not have the benefit of the cash, in-kind transfers or remittances from relatives abroad that refugees receive. A larger proportion is engaged in agriculture (57%) compared with refugee settlements that farm, such as Nakivale (38%) and Palorinya (40%), but both groups earn a similar monthly income from farming. For all of these reasons the median income of the host community is lower than that of refugees. However, expenses tend to be a bit higher for the host community across a range of items.

In terms of financial tools, in the host communities the percentage of those who are part of ASCAs and ROSCAs is higher than among refugees, although they contribute less per month. These percentages also apply to bank/SACCO accounts. Among the host communities a larger proportion has more mobile money accounts, although the balances they keep are similar to those of refugees – 5,000 UGX (US$1). There is more borrowing possible for host communities from informal groups – 29% compared to 6% for refugees – perhaps indicating that ASCAs have been running for longer in host communities and are a more familiar institution than among the refugee communities. However, there is less credit given at local shops – perhaps reflecting that there is no cash or in-kind transfer for hosts every month that shopkeepers can count on for credit to be repaid.

In terms of events, host communities spend a bit more on medical issues, such as doctors, medicine and births, and there are fewer instances when they need access to a doctor or medicine but are unable to afford it. While 21% of the refugee community needed medicine but failed to get it, only 4% of the host community did, and while 14% of the refugee communities needed to go to a doctor and were unable to, this happened to only 4% of the host community. Although the hosts do receive threatening messages (4% of the sample), this is much lower than among the refugee community, 11% of whom received threatening messages.

On the whole, the host communities have benefited from having a more nuclear family, having more rights and freedoms, and having lived in a stable environment longer to acquire more assets. It therefore may make sense that they feel more secure in their situations to spend a bit more on daily items and special events. But they also lack some resources that refugees get in terms of incomes, in particular non-employment income and remittances.

9. Refugees: Comparing their financial lives before they left and now

There is very little that is positive about becoming a refugee – certainly not the way in which refugees leave their country of origin or the conditions in which they have to live, being separated from loved ones and living in a state of constant insecurity and perhaps fear, and a multitude of other hardships.

However, there are a number of factors which might set up refugees to pursue the type of livelihoods and financial practices that would allow them to tolerate the chaotic and challenging conditions caused by their forced migration.

Leaving behind their livelihoods and income were undoubtedly among the biggest losses that our sample of refugees experienced. They also had to accept a drop in regular jobs, especially those who settled in Kampala. Across all regions, 23% of all refugees and 46% of those living in Kampala used to have regular jobs in their country of origin. As discussed earlier, a regular job usually comes with more stability and higher earnings, but these are difficult to find for refugees (and even among the host community), and very few are lucky to find one. Far more prevalent has been an increase in self-employment across all areas.

With respect to financial tools, refugees definitely adopted more new financial products than they had access to before they left. In their country of origin a mere 7% of refugees had used mobile money, but now it is used by 30% of the refugees in our sample. Likewise, 32% of refugees had experience with some sort of savings groups (mostly ROSCAs), but now 41% use some sort of savings group: 35% use an ASCA, with only 9% using a ROSCA. ASCAs have some superior features over ROSCAs, including allowing participants to borrow money. These financial tools are now well used and provide significant benefits to refugees. The exception to this trend are bank accounts – the proportion of refugees who have one now is smaller than before they left.

Figure 28: Income and employment – before leaving and now (refugees only)

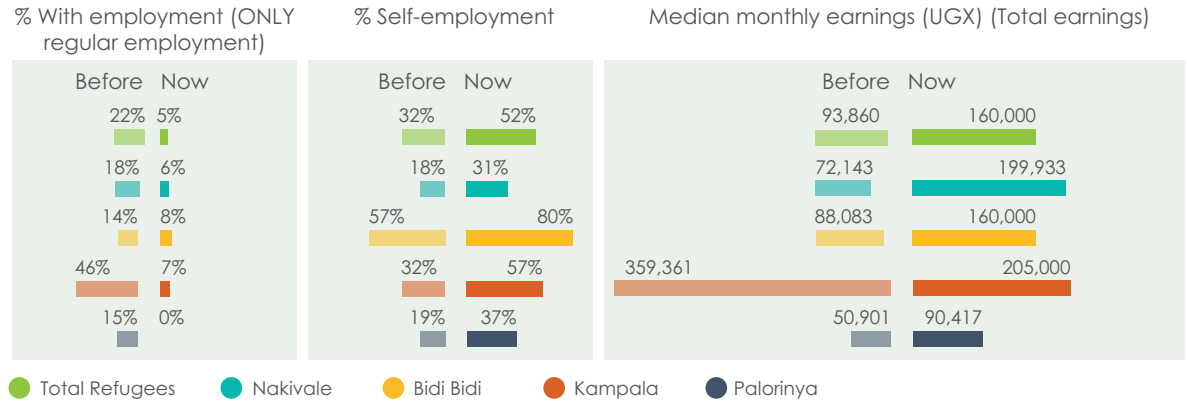
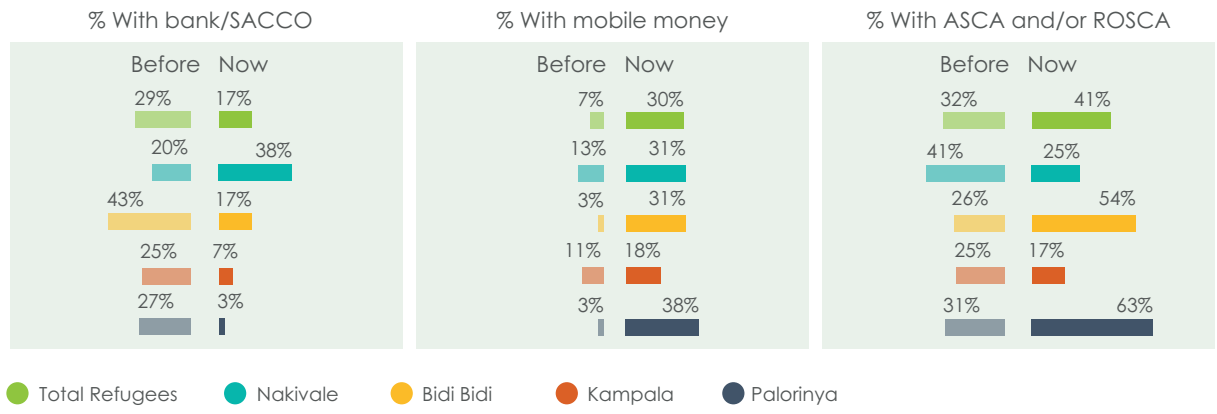


Figure 29: Financial instruments before leaving and now (refugees only)



Men's focus group discussion in Palorinya refugee settlement with the FI4R team

CONCLUSION

The financial lives of any low-income population are complex, but refugees are perhaps even more challenging to understand because it is not easy to study them for a variety of reasons such as language barriers, state of mind, security and access to them. We hope that this report provides stakeholders with details that have previously been missing and that this may result in better policies being made and better products being offered to these populations.

Key takeaways

1. **Income patterns are different across areas**. There is more reliance on self-employment in Bidibidi and more reliance on remittances in Kampala, while refugees are struggling to adapt their skills from regular jobs to self-employment. In Nakivale refugees have had the longest time to establish themselves, and as a result they have achieved a mixture of agricultural work, self-employment, regular jobs and casual work. The Nakivale experience reveals that livelihood agility is critical for refugees to find stable and diverse incomes. In various ways, incomes for refugees are stronger and more diverse than for the host communities. One conclusion to be drawn from these findings is that any interventions that can help refugees to acquire business skills and good farming techniques are indeed worthwhile.

   Given the expenses that refugees face, livelihood agility is critical. Charcoal is particularly expensive, and refugees also need more money for medicine and doctors than host communities.

2. **Refugees have taken on two new types of financial instruments – mobile money and ASCAs**. Mobile money is really not being used as a place of savings, especially given the bad experiences of having SIM cards blocked or lost, while contributions to ASCAs are sizable. Where communities have had a longer experience using ASCAs, such as in Nakivale, sizable loans are available. Host communities, in contrast, hold higher balances in mobile money but contribute less to ASCAs. One conclusion to be drawn from this study is that ASCAs, although not for everyone, are a welcome and effective addition to the financial tools for refugees.

3. **Lastly, this study shows that women have benefited from higher incomes and greater financial inclusion than in their countries of origin and that these benefits were much greater than those experienced by men.** The conclusion to be drawn from this is that it could be possible to find a "silver lining" for women in their refugee experience. If they are able to pick up new skills to bring with them when they return to their country of origin or move on to permanent settlement, enhancing these skills will set them up for even greater success in the next phase of their journey.

Next steps

This research will form a solid foundation for four rounds of financial diaries collection/learning partner/ feedback to institutions. BFA Global will conduct four rounds of financial diaries. We anticipate these rounds of financial diaries will happen in June 2020, September 2020, January 2021 and May 2021 (**these dates are subject to change further due to the COVID-19 pandemic**).

After each round of financial diaries a feedback report will be drafted, which will be shared with the financial institutions.

There will be monitoring of data collection and processing through a series of reports generated by the Financial Diaries database application. For one week during each of the financial diaries month, BFA Global will facilitate qualitative modules exploring some of the "why" questions around particular themes in more depth.

During the whole period of the study, blogs will be produced in addition to the reports.

ANNEXES

Study methodology and sample

This survey was conducted face to face in the homes of the respondents. The total sample size was 155 individuals selected from four areas. Within each area, households were sampled from three settlements and from Kampala. For each of the settlements, we selected about ten households in the host communities using systematic random sampling. In Kampala, we used a convenience sampling method to select refugees and did not include the host population. Adult individuals with at least one income source were then selected from those households using a Kish grid. Details of the sample are shown below in Table 1.

Table 1: Sample from each area

Area	Refugee	Host community	Total
Total	127	28	155
Nakivale	32	10	42
Bidibidi	35	10	45
Kampala	28	0	28
Palorinya	32	8	40

The sample, though small, reflects the various countries of origin in the settlements, as seen in the UNHCR chart on page 2. This means our sample is almost exclusively South Sudanese in Bidibidi and Palorinya; those in Nakivale are mostly from the DRC (where they represent about 50% of the population) along with a small number (7) from Burundi; and the sample in Kampala is generally split between those from Somalia (mostly women) and the DRC, with a small number from Burundi and Rwanda.

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Table 2: Key characteristics of samples

Area	Refugee	Host	Nakivale	Bidibidi	Kampala	Palorinya
% women respondents	62%	50%	50%	63%	79%	59%
Household size	6	7	6	8	5	5
% married respondents	67%	89%	69%	86%	43%	66%
% has a cell phone	74%	71%	84%	63%	93%	59%
% at least secondary school education	36%	21%	41%	29%	68%	9%

Table 3: Biological related children versus non-biological

Area	Avg total number of children (of those with children)	Avg % of children that are biological	Avg % of children that are not biological
Total	4	81%	19%
Total refugee	4	82%	18%
Total host	4	77%	23%
Nakivale	4	92%	8%
Bidibidi	6	70%	30%
Kampala	3	90%	10%
Palorinya	4	77%	23%

Table 4: Identification among refugees (%)

Type of ID	Total refugee	Nakivale	Bidibidi	Kampala	Palorinya
Refugee registration certificate (family attestation)	72%	53%	100%	36%	91%
Refugee ID	57%	81%	29%	79%	47%
National ID from country of origin	6%	0%	9%	7%	9%

Table 5: Identification – those with only ONE type of ID

Type of ID	Most often stated benefits	Most often stated weaknesses
Refugee registration certificate (family attestation)	Can move freely (74%)	Limits food from WFP (9%) [1] Limits movement (31%)[2]
Refugee ID	Can move freely (91%)	Cannot vote (5%) Cannot get a loan (5%)3 Cannot get a SIM card (5%)4 Limits employment opportunities (30%)
National ID	Can move freely (83%)	Can be tracked easily (40%)

1 *This is not policy but it may be happening because there can be discrepancies between the family attestation and the ration card. So this may create an impression that it is harder to get rations.*
2 *The family attestation prevents refugees from leaving Uganda and they need an authorization letter from the camp manager even to go to the nearest town.*
3 *It is indeed difficult but not impossible to get a loan – a few institutions cater to refugees.*
4 *Refugees can get a SIM card with a family attestation, but some may have an impression that they cannot.*

Table 6: Accommodation

Area	Most often type	Most often toilet	Most often water	Most often light energy	Most often heat energy
Total	Mudbrick with grass roof (41 %)	Within the compound, private (69%)	Shared pump/ tap nearby (64%)	Solar (34%)	None, do not heat (94%)
Total refugee	Mudbrick with grass roof (42%)	Within the compound, private (65%)	Shared pump/ tap neawerby (64%)	Battery operated lamp/torch (32%)	None, do not heat (92%)
Total host	Mudbrick with grass roof (39%)	Within the compound, private (86%)	Shared pump/ tap nearby (64%)	Solar (57%)	None, do not heat (100%)
Nakivale	Mudbrick with tarpaulin roof (38%)	Within the compound, private (78%)	Shared pump/ tap nearby (53%)	Solar (38%)	None, do not heat (97%)
Bidibidi	Mud brick with grass roof (83%)	Within the compound, private (86%)	Shared pump/ tap nearby (91%)	Battery operated lamp/torch (63%)	None, do not heat (94%)
Kampala	Burnt bricks with cement floors (86%)	Inside the house (68%)	Inside house (64%)	Electric (96%)	None, do not heat (100%)
Palorinya	Mudbrick with grass roof (63%)	Within the compound, private (84%)	Shared pump/ tap nearby (91%)	Solar (41%)	None, do not heat (78%)

Table 7: Cell phone: % of each response (refugees only)

	Total	Men	Women
Type of phone	**Of those who have cell phone, what % own which type**	**Of those who have each type of phone, how many are men?**	**Of those who have each type of phone, how many are women?**
Simple	53.1%	58.1%	49%
Feature	20.2%	18.6%	21.6%
Smart	26.6%	23.3%	29.4%
How they charge phones			
Electricity at home/ business	33%	18.6%	45.1%
Battery at home/business	7.5%	11.6%	3.9%
Solar at home/business	19.2%	18.6%	19.6%
Charge shop	24.5%	30.2%	19.6%
Neighbor/friend	16%	20.9%	11.7%
Do you have own sim? % yes	55%	63%	51%
How many SIM cards do you have? (avg)	1- (70%) 2- (28.6%) 3- (1.4%)	1- (60%) 2- (36.7%) 3- (3.3%)	1- (77.5) 2- (22.5%)
Company			
MTN Uganda	70%	80%	63%
Africell	34%	30%	38%
Airtel Uganda	14%	13%	15%
MTN Sudan	3%	-	5%

Table 8: How refugees use cell phones (% of refugees who own a cell phone, refugees only)

	Total (%)	Men (%)	Women (%)
Make calls	98%	98%	98%
Receive calls	98%	98%	98%
Send SMS	55%	51%	59%
Receive SMS	60%	63%	57%
Use Whatsapp	23%	21%	25%
Use Facebook	17%	16%	18%
Use mobile money	32%	42%	24%
Use Google maps	1%	2%	0%
Look things up on internet	11%	12%	10%
Use Viber	0%	0%	0%
Listen to radio	18%	26%	12%
As an alarm	14%	9%	18%
As a torch	40%	40%	41%

Table 9: Losing SIM cards, having them blocked, money lost (refugees only)

	Total	Men	Women
% of people who have ever lost a sim card	32%	54%	19%
Median of how many times (of those who have lost)	1 (76%)	1 (73%)	1 (80%)
% of people who have ever had their sim card blocked	17%	27%	11%
Median of how many times sim card was blocked	1 (91%)	1 (85%)	1 (100%)
Median of how much was lost by those who had money on the phone when it was blocked	30,000 UGX	47,000 UGX	20,500 UGX

Table 10: Types of livelihoods and amount of earnings in country of origin (%)

	% with regular employment	% with self-employment	Median monthly earnings (UGX)
Total refugees	23%	32%	93,860
Nakivale	19%	19%	72,143
Bidibidi	14%	57%	88,083
Kampala	46%	32%	359,361
Palorinya	16%	19%	50,901

Table 11: Any type of employment in country of origin (%)

	Average	Average for male	Average for female
ANY type of employment, including regular employment, self-employment, casual employment			
Refugee community	59.2%	66%	55.1%
Nakivale	37.5%	50%	25%
Bidibidi	74.3%	85%	68%
Kampala	85.7%	100%	82%
Palorinya	40%	50%	33.3%

Table 12: "Significant" physical assets owned by refugees before they left (%)

Owned land, housing and either jewelry/ transport/ livestock	Total
Refugee community	40.1%
Nakivale	56.3%
Bidibidi	42.9%
Kampala	28.6%
Palorinya	31.3%

Table 13: Physical assets in country of origin before refugees left (%)

Country of origin	% cows	% other livestock	% house	% farmland	% car	% motorcycle /boda boda	% jewelry	% none
South Sudan	34%	44%	28%	22%	1%	22%	6%	15%
Somalia	0%	10%	20%	0	0	0	0%	70%
Rwanda	0%	50%	67%	50%	0	0	0	17%
Democratic Republic of Congo	20%	15%	85%	40%	20%	15%	15%	0%
Burundi	38%	38%	69%	31%	15%	23%	8%	8%

Table 14: Refugees who had a bank account or mobile money before leaving country of origin

Had a bank account or mobile money	Total	Men	Women
Refugee community	32%	40%	27%
Nakivale	25%	38%	13%
Bidibidi	43%	69%	27%
Kampala	32%	33%	32%
Palorinya	25%	15%	32%

Table 15: Financial instruments – by country of origin before refugees left

Country of origin	% bank/ SACCO	% Mobile money	% savings group	% saving in house/ mud bank	% use money lender	% loan from bank/ MFI/ SACCO	% use money guard	% Credit at local shop
Burundi	31%	23%	39%	62%	15%	0%	23%	15%
Democratic Republic of Congo	25%	10%	50%	40%	10%	0%	0%	5%
Rwanda	17%	0%	50%	0%	0%	0%	0%	0%
Somalia	0%	13%	31%	31%	6%	0%	0%	0%
South Sudan	34%	7%	31%	52%	0%	0%	7%	3%

Table 16: Assets taken on the journey

	Total	Men	Women
% of those who left their country with some cash			
Refugee community	45.6%	63.8%	34.6 %
Nakivale	37.5%	37.5%	37.5%
Bidibidi	51.4%	76.9%	36.4%
Kampala	35.7%	66.7%	27.3%
Palorinya	56.7%	83.3%	38.9%

% of those who left their country with saleable assets			
Refugee community	22.4%	21.3%	23.1%
Nakivale	3.1%	0%	6.3%
Bidibidi	31.4%	23.1%	36.4%
Kampala	10.7%	0%	13.7%
Palorinya	43.3%	58.3%	33.3%
% of those who left their country with a cell phone			
Refugee community	48%	63.8%	38.5%
Nakivale	40.7%	37.5%	43.8%
Bidibidi	57.5%	84.7%	40.9%
Kampala	46.4%	66.7%	40.9%
Palorinya	46.7%	75%	27.8%

Table 17: Help during the journey

	Total	Men	Women
% of those who were helped by family members during their journey			
Refugee community	28.8%	27.7%	29.5%
Nakivale	9.4%	12.5%	6.3%
Bidibidi	28.6%	23.1%	31.8%
Kampala	39.3%	16.7%	45.5%
Palorinya	40%	58.3%	27.8%
% of those who were helped by strangers during their journey			
Refugee community	37.6%	42.6%	34.6%
Nakivale	68.8%	75%	62.5%
Bidibidi	11.4%	7.7%	13.6%
Kampala	64.3%	66.7%	63.6%
Palorinya	10%	25%	0%

Table 18: Total monthly earnings, median, in UGX

Area	Total
Total sample	144,167 UGX
Refugee community	160,000 UGX
Host community	98,750 UGX
Nakivale	199,933 UGX
Bidibidi	160,000 UGX
Kampala	205,000 UGX
Palorinya	90,417 UGX

Table 19: Livelihoods and income[1] (% and median, in UGX)

	Percentage	Median monthly amount	Mode of frequency
Regular job			
Total sample	5.2%	325,000 UGX	
Refugee community	5.5%	400,000 UGX	
Host community	3.6%	80,000 UGX	
Nakivale	6.3%	400,000 UGX	
Bidibidi	8.6%	250,000 UGX	
Kampala	7.14%	380,000 UGX	
Palorinya	0%	NA	
Casual employment			
Total sample	30.3%	7,500 UGX	Irregularly2
Refugee community	27.6%	7,500 UGX	Irregularly
Host community	42.9%	5,750 UGX	Irregularly
Nakivale	34.4%	7,500 UGX	Irregularly
Bidibidi	8.6%	30,000 UGX	Monthly, Irregularly, Weekly
Kampala	17.9%	45,000 UGX	Irregularly
Palorinya	50%	4,500 UGX	Irregularly
Self-employment			
Total sample	50.3%	120,000 UGX	
Refugee community	52%	100,000 UGX	
Host community	42.9%	292,000 UGX	
Nakivale	31.3%	100,000 UGX	
Bidibidi	80%	80,000 UGX	
Kampala	57.1%	150,000 UGX	
Palorinya	37.5%	110,000 UGX	
Non-employment income			
Total sample	65.2%	80,000 UGX	
Refugee community	78.7%	80,000 UGX	
Host community	3.6%	2,500 UGX	
Nakivale	90.6%	124,000 UGX	
Bidibidi	100%	56,600 UGX	
Kampala	53.6%	490,000 UGX3	
Palorinya	65.6%	42,000 UGX	

	Percentage	Median monthly amount	Mode of frequency
Agricultural income			
Total sample	27.7%	41,667 UGX	
Refugee community	21.3%	40,833 UGX	
Host community	57.1%	42,500 UGX	
Nakivale	37.5%	66,667 UGX	
Bidibidi	5.7%	7,500 UGX	
Kampala	0%	NA	
Palorinya	40.6%	40,000 UGX	
Temporary contractual employment income			
Total sample	4.5%	110,000 UGX	Monthly
Refugee community	4.7%	75,000 UGX	Monthly
Host community	3.6%	270,000 UGX	Monthly
Nakivale	6.3%	220,000 UGX	Daily
Bidibidi	8.6%	40,000 UGX	Monthly
Kampala	3.6%	30,000 UGX	Irregularly
Palorinya	0%	NA	NA
Remittances			
Total sample	21.3%	41,667 UGX	
Refugee community	25.2%	45,833 UGX	
Host community	3.6%	16,667 UGX	
Nakivale	25%	17,500 UGX	
Bidibidi	0%	No observations	
Kampala	53.6%	180,417 UGX	
Palorinya	25%	22,500 UGX	

1 *We also asked about other non-employment activities, rental income, volunteer activities and pass-through income.*
2 *For the purposes of converting irregular income into monthly income, we have assumed that income that comes irregularly happens every other month.*
3 *This is only one observation that one respondent receives monthly from an NGO in Kampala.*

Table 20: Regular expenses

	% that have	Mode frequency	Median monthly amount (UGX)
Soap			
Refugee community	78.7%	Weekly	8,000 UGX
Host community	92.9%	Weekly	9,250 UGX
Nakivale	90.6%	Weekly	6,000 UGX
Bidibidi	71.4%	Weekly	14,000 UGX
Kampala	85.7%	Weekly	4,000 UGX
Palorinya	68.8%	Weekly	6,800 UGX

	% that have	Mode frequency	Median monthly amount (UGX)
Salt			
Refugee community	72.4%	Weekly	2,000 UGX
Host community	89.3%	Weekly	2,800 UGX
Nakivale	100%	Weekly	3,200 UGX
Bidibidi	51.4%	Weekly	2,800 UGX
Kampala	82.1%	Monthly	800 UGX
Palorinya	59.3%	Irregularly	1,400 UGX
Airtime			
Refugee community	72.4%	Weekly	4,500 UGX
Host community	75%	Daily	8,000 UGX
Nakivale	78%	Weekly	4,000 UGX
Bidibidi	65.7%	Weekly	4,000 UGX
Kampala	85.7%	Daily	11,000 UGX
Palorinya	62.5%	Weekly	2,250 UGX
Hair-cut, braiding, styling			
Refugee community	46.5%	Monthly	2,250 UGX
Host community	42.9%	Twice per month	4,000 UGX
Nakivale	78%	Monthly	2,000 UGX
Bidibidi	20%	Monthly	2,000 UGX
Kampala	57.1%	Monthly	10,000 UGX
Palorinya	34.4%	Monthly/Twice Per month	1,500 UGX
Charcoal			
Refugee community	44.9%	Daily	40,000 UGX
Host community	28.6%	Irregularly	6,750 UGX
Nakivale	59.4%	Weekly	25,000 UGX
Bidibidi	28.6%	Daily/Weekly	36,500 UGX
Kampala	92.9%	Daily	44,000 UGX
Palorinya	6.3%	Monthly	38,000 UGX
Cooking Oil			
Refugee community	38.6%	Monthly	11,000 UGX
Host community	53.6%	Irregularly	8,000 UGX
Nakivale	65.6%	Monthly	25,000 UGX
Bidibidi	0%	NA	NA

	% that have	Mode frequency	Median monthly amount (UGX)
Kampala	89.3%	Daily	11,000 UGX
Palorinya	9.4%	Weekly/Irregularly/ Monthly	2,000 UGX

Table 21: Irregular expenses[2]

	% that have	Mode frequency	Median monthly amount(UGX)
Clothes			
Refugee community	48%	Irregularly1	8,333 UGX
Host community	82.1%	Irregularly	16,667 UGX
Nakivale	65.6%	Irregularly	16,667 UGX
Bidibidi	28.6%	Twice per year	6,250 UGX
Kampala	39.3%	Irregularly	12,500 UGX
Palorinya	59.4%	Irregularly	5,000 UGX
School uniforms			
Refugee community	42.5%	Once per year	2,375 UGX
Host community	60.7%	Irregularly	2,084 UGX
Nakivale	62.5%	Once per year	3,500 UGX
Bidibidi	42.9%	Once per year	2,250 UGX
Kampala	17.9%	Once per year	5,000 UGX
Palorinya	43.7%	Once per year	1,333 UGX
Shoes			
Refugee community	40.2%	Irregularly	2,084 UGX
Host community	67.9%	Irregularly	1,417 UGX
Nakivale	68.8%	Irregularly	2,458 UGX
Bidibidi	31.4%	Twice per year	5,000 UGX
Kampala	25%	Irregularly	2,084UGX
Palorinya	34.4%	Irregularly	333 UGX
School Fees			
Refugee community	37.8%	Three times a year	10,000 UGX
Host community	64.3%	Three times a year	16,875 UGX
Nakivale	68.8%	Three times a year	12,500 UGX
Bidibidi	5.7%	Three times a year/ Irregularly	15,0125 UGX
Kampala	21.4%	Three times a year	78,750 UGX
Palorinya	56.3%	Three times a year	3,000 UGX

1 *Note that for the purposes of calculating a monthly spending number, we assumed that a response of "irregular" meant once every two years and that school fees are paid three times per year.*

2 *We also asked about rent, firewood, data, maize, grinding maize meal, vegetables, meat, rice, school materials, milk, tea/coffee, charging, electricity, petrol, batteries, pay for water, pay for toilet, matches, gambling, playing pool, transport (boda boda), transport (taxi), transport (bus), restaurant, alcohol, cigarettes, medicine, labor for farm, rent for tractor and feed for animals.*

Table 22: The most frequently used financial instruments (% or median UGX)

	% that have	Median balance/monthly contributions[1]
ASCA		
Total sample	44%	20,000 UGX
Refugee community	35%	20,000 UGX
Host community	82%	12,000 UGX
Nakivale	13%	26,000 UGX
Bidibidi	54%	20,000 UGX
Kampala	7%	20,000 UGX
Palorinya	63%	8,000 UGX
Mobile money account		
Total sample	36%	5,000 UGX
Refugee community	30%	5,000 UGX
Host community	64%	5,600 UGX
Nakivale	31%	45,000 UGX
Bidibidi	31%	500 UGX
Kampala	18%	0 UGX
Palorinya	38%	4,400 UGX
Cash (hidden in the house)		
Total sample	30%	24,000 UGX
Refugee community	29%	24,000 UGX
Host community	36%	30,000 UGX
Nakivale	25%	10,000 UGX
Bidibidi	31%	16,000 UGX
Kampala	18%	40,000 UGX
Palorinya	41%	51,000 UGX
Bank or SACCO		
Total sample	16%	12,500 UGX
Refugee community	17%	1,500 UGX
Host community	14%	32,500 UGX
Nakivale	38%	300 UGX
Bidibidi	17%	190,000 UGX
Kampala	7%	15,000 UGX
Palorinya	3%	40,000 UGX
ROSCA		
Total sample	12%	50,000 UGX
Refugee community	9%	67,500 UGX
Host community	25%	20,000 UGX
Nakivale	19%	20,000 UGX
Bidibidi	9%	59,000 UGX

	% that have	Median balance/monthly contributions[1]
Kampala	11%	120,000 UGX
Palorinya	0%	20,000 UGX

Borrowing from informal group (such as an ASCA)		
Total sample	10%	80,000 UGX
Refugee community	6%	105,000 UGX
Host community	29%	50,000 UGX
Nakivale	13%	110,000 UGX
Bidibidi	0%	NA
Kampala	0%	NA
Palorinya	9%	100,000 UGX

Credit at a local store		
Total sample	12%	7,500 UGX
Refugee community	13%	7,000 UGX
Host community	4%	8,000 UGX
Nakivale	22%	30,000 UGX
Bidibidi	9%	1,000 UGX
Kampala	18%	30,000 UGX
Palorinya	6%	4,750 UGX

Loans from family and friends		
Total sample	7%	20,000 UGX
Refugee community	9%	20,000 UGX
Host community	0%	NA
Nakivale	25%	35,000 UGX
Bidibidi	6%	0 UGX
Kampala	0%	NA
Palorinya	3%	20,000 UGX

1 *For ASCA and ROSCA, this number represents the savings group members' monthly contribution; for all other financial instruments, this is the balance.*

2 *We also asked about restricted savings accounts, using a money guard, acting as a money guard, private investment in a business they do not run, savings on cash/food benefits voucher, Mokash or Wewole loan, agent float account, giving informal credit, pawn, keeping a stock of produce, friends and family lending, moneylender, individual loans, group loan, wage advance, loan from employer, supplier credit, debt arrears, remittance services, mobile wallet for payment, foreign exchange and income arrears.*

3 *This high median balance is driven by two people who have their wages paid into their bank accounts outside the camp and have not yet travelled to collect them.*

Table 23: The most commonly owned physical assets[1] (% and UGX)

	% that have	Median balance/ monthly contributions[1]
Jerricans		
Total sample	92%	18,000 UGX
Refugee community	93%	18,000 UGX
Host community	86%	17,500 UGX
Nakivale	100%	19,000 UGX
Bidibidi	100%	18,000 UGX
Kampala	86%	11,000 UGX
Palorinya	84%	18,000 UGX
Blankets, sheets, and other bedding		
Total sample	90%	40,000 UGX
Refugee community	91%	37,000 UGX
Host community	82%	60,000 UGX
Nakivale	97%	23,000 UGX
Bidibidi	77%	30,000 UGX
Kampala	100%	65,000 UGX
Palorinya	94%	37,500 UGX
Utensils, plates, cups, basins		
Total sample	83%	32,000 UGX
Refugee community	85%	29,250 UGX
Host community	75%	80,000 UGX
Nakivale	84%	22,500 UGX
Bidibidi	77%	25,000 UGX
Kampala	93%	37,500 UGX
Palorinya	86%	37,500 UGX
Pots and Pans for cooking		
Total sample	64%	35,000 UGX
Refugee community	61%	30,000 UGX
Host community	75%	47,000 UGX
Nakivale	66%	22,750 UGX
Bidibidi	29%	20,000 UGX
Kampala	93%	45,000 UGX
Palorinya	65%	35,000 UGX

	% that have	Median balance/ monthly contributions[1]
Cell phone basic or feature		
Total sample	60%	45,000 UGX
Refugee community	58%	45,000 UGX
Host community	68%	40,000 UGX
Nakivale	69%	50,000 UGX
Bidibidi	69%	60,000 UGX
Kampala	32%	30,000 UGX
Palorinya	59%	40,000 UGX
Torch(es)/portable lamp		
Total sample	46%	5,000 UGX
Refugee community	46%	5,000 UGX
Host community	50%	2,750 UGX
Nakivale	53%	7,000 UGX
Bidibidi	66%	2,500 UGX
Kampala	0%	NA
Palorinya	56%	5,500 UGX
Chicken and other poultry		
Total sample	30%	60,000 UGX
Refugee community	25%	60,000 UGX
Host community	50%	42,500 UGX
Nakivale	22%	40,000 UGX
Bidibidi	17%	60,000 UGX
Kampala	0%	NA
Palorinya	59%	80,000 UGX
Farming tools and tractor attachments		
Total sample	28%	20,000 UGX
Refugee community	22%	20,000 UGX
Host community	57%	30,000 UGX
Nakivale	31%	29,000 UGX
Bidibidi	20%	20,000 UGX
Kampala	0%	NA
Palorinya	34%	17,000 UGX

	% that have	Median balance/ monthly contributions[1]
A stock of produce		
Total sample	14%	56,000
Refugee community	13%	60,000
Host community	18%	50,000
Nakivale	25%	220,000
Bidibidi	0%	NA
Kampala	0%	NA
Palorinya	28%	30,000

1 *We also asked about cars, trucks/lorries, bicycles, boat/canoe, motorbike, tuk-tuk, matatu, tractor, outdoor furniture, bedroom furniture, dining room furniture, living room furniture, computer/laptop, printer, tablet, smartphone, stereo, TV, DVD, satellite dish, paraffin stove, gas/electric stove, oven, microwave, kettle, washer/dryer, fridge/freezer, grill, sewing machine, iron box, power tools, posho mill, solar panel, car battery, water tank, water pump, wheelbarrow, vacuum, plot of land, house, cows, goats, sheep, donkey, jewelry, musical instrument and kangas.*

Table 24: Most frequent events that happened in past year (%, average number of times it happened, and median cost in UGX, if any)

	% of sample	Average number of times	Median cost (UGX)
Needed medicine and bought it			
Total sample	57%	3	5,000 UGX
Refugee community	60%	3	5,000 UGX
Host community	46%	2	23,000 UGX
Nakivale	81%	4	8,000 UGX
Bidibidi	29%	2	12,000 UGX
Kampala	64%	2	3,000 UGX
Palorinya	69%	3	4,000 UGX
Cultural/religious festival (Christmas, Eid, etc)			
Total sample	65%	1	57,000 UGX
Refugee community	60%	1	50,000 UGX
Host community	86%	2	100,000 UGX
Nakivale	34%	1	30,000 UGX
Bidibidi	71%	1	95,000 UGX
Kampala	54%	1	35,000 UGX
Palorinya	78%	1	50,000 UGX
Needed to see a doctor/go to the clinic and went there			
Total sample	49%	3	10,000 UGX
Refugee community	54.3%	3	10,000 UGX
Host community	25%	2	23,000 UGX
Nakivale	75%	4	10,000 UGX

	% of sample	Average number of times	Median cost (UGX)
Bidibidi	26%	3	27,000 UGX
Kampala	57%	2	7,000 UGX
Palorinya	63%	3	3,000 UGX
Have pests in the house/food			
Total sample	24.7%	6	
Refugee community	25.4%	5	
Host community	21.4%	13	
Nakivale	44%	3	
Bidibidi	0%	NA	
Kampala	11%	2	
Palorinya	48%	8	
Lost money or goods through theft			
Total sample	19.4%	1	100,000 UGX
Refugee community	20.5%	1	100,000 UGX
Host community	14.3%	2	103,000 UGX
Nakivale	44%	1	100,000 UGX
Bidibidi	9%	1	300,000 UGX
Kampala	14%	1	200,000 UGX
Palorinya	16%	1	30,000 UGX
Needed medicine but didn't get			
Total sample	17.5%	3	
Refugee community	20.6%	3	
Host community	3.6%	3	
Nakivale	31%	4	
Bidibidi	3%	1	
Kampala	21%	2	
Palorinya	29%	2	
Needed doctor but didn't go			
Total sample	12.3%	3	
Refugee community	14.3%	3	
Host community	3.6%	1	
Nakivale	25%	4	
Bidibidi	0%	NA	
Kampala	14%	2	

	% of sample	Average number of times	Median cost (UGX)
Palorinya	19%	2	
Lost crops			
Total sample	11.6%	1	200,000 UGX
Refugee community	9.5%	1	177,500 UGX
Host community	21.4%	2	200,000 UGX
Nakivale	22%	2	290,000 UGX
Bidibidi	0%	NA	NA
Kampala	0%	NA	NA
Palorinya	16%	1	137,500 UGX
Birth			
Total sample	11%	1	15,000 UGX
Refugee community	11.8%	1	15,000 UGX
Host community	7.1%	1	115,000 UGX
Nakivale	31%	1	15,000 UGX
Bidibidi	3%	1	5,000 UGX
Kampala	4%	1	50,000 UGX
Palorinya	9%	1	9,500 UGX
Threatening message received either in person, through another person or through phone			
Total sample	9.7%	2	
Refugee community	11.1%	2	
Host community	3.6%	3	
Nakivale	28%	2	
Bidibidi	0%	NA	
Kampala	7%	1	
Palorinya	10%	1	

1 *We also asked about death/funeral, wedding, lost money through fraud, lost livestock, didn't receive wages as planned, didn't receive cash/food transfer as planned, sexual assault/rape, non-sexual assault, encounter with police and evicted from home or rooms.*

Table 25: Income and employment – before leaving and now (refugees only)

	% with employment (ONLY regular employment)		% self-employment		Median monthly earnings (UGX) (Total earnings)	
	Before	Now	Before	Now	Before	Now
Total Refugees	22.8%	5.5%	32%	52%	93,860 UGX	160,000 UGX
Nakivale	18.7%	6.3%	18.6%	31.3%	72,143 UGX	199,933 UGX
Bidibidi	14.3%	8.6%	57.1%	80%	88,083 UGX	160,000 UGX
Kampala	46.4%	7.1%	32.1%	57.1%	359,361 UGX	205,000 UGX
Palorinya	15.6%	0%	19%	37.5%	50,901 UGX	90,417 UGX

Table 26: Financial instruments before leaving and now (refugees only)

	% with bank/SACCO		% with mobile money		% with ASCA and/or ROSCA	
	Before	Now	Before	Now	Before	Now
Total refugee	29%	17%	7%	30%	32%	41%
Nakivale	20%	38%	13%	31%	41%	25%
Bidibidi	43%	17%	3%	31%	26%	54%
Kampala	25%	7%	11%	18%	25%	17%
Palorinya	27%	3%	3%	38%	31%	63%

Table 27: Percentage of women in sample in each area; % women from UNHCR data

	% women respondents in sample	% women in adult population (from UNHCR)
Total refugee	62%	55%
Nakivale	50%	49%
Bidibidi	58%	58%
Kampala	79%	45%
Palorinya	60%	56%

Table 28: Resources that women came with from their countries of origin

	Average	Average for male	Average for female
Average age	38	39	37
% came with cash	46%	64%	35%

Married (% yes)			
Total sample	70.97 %	87%	60.22%
Refugee community	66.93%	83.33%	56.96%
Host community	89.29%	100%	78.57%
Nakivale	68.8%	93.8%	43.8%

Bidibidi	85.7%	92.3%	81.8%
Kampala	42.9%	50%	40.9%
Palorinya	65.6%	76.9%	57.9%
Secondary school or more (% yes)			
Total sample	32.9%	45.16%	24.73%
Refugee community	35.43%	50%	26.58%
Host community	21.43%	28.57%	14.29%
Nakivale	40.6%	62.5%	18.8%
Bidibidi	29%	53.9%	13.6%
Kampala	67.86%	83.33%	63.64%
Palorinya	9%	15.4%	5.3%

Table 29: Comparative growth since arriving: women vs men

	Total Refugees	Refugee Men	Refugee Women
Monthly median earnings before arrival	93,860 UGX	220,209 UGX	45,806 UGX
Monthly median earnings now	160,000 UGX	185,208 UGX	130,000 UGX
% who were employed* before arrival	59%	66%	55%
% who are employed* now	76%	65%	82%
% with bank account or mobile money before arrival	32%	40%	27%
% with bank account or mobile money account now	38.58%	45.8%	34%
% came with a cell phone	48%	64%	39%
% with cell phone now	74%	90%	62%

*regular, casual or self-employment

Cover page photo - Trading centre in Nakivale refugee settlement

Back page photo - Nakivale refugee settlement, Uganda

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