

# FINANCIAL SERVICES IN THE UGANDA REFUGEE RESPONSE



U-LEARN



**UKaid**  
from the British people

**CWG**

CASH  
WORKING  
GROUP

UGANDA

AN ASSESSMENT OF USER PERSPECTIVES



# ABOUT US

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**U-Learn (Uganda Learning, Evidence, Accountability and Research Network) is designed to promote improved outcomes for refugees and host communities in Uganda. In collaboration with the government and a wide range of implementers and stakeholders, U-Learn focuses on facilitating learning, conducting assessments, and amplifying refugee voice and choice in the protracted refugee crisis.**

**U-Learn is a consortium funded by UKAID under the BRAER (Building Resilience and an Effective Emergency Response) programme and delivered by The Response Innovation Lab (hosted by Save the Children), in consortium with IMPACT Initiatives and the International Rescue Committee.**

# ACRONYMS

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<b>AAP</b>	<b>Accountability to affected populations</b>
<b>ATM</b>	<b>Automated Teller Machine</b>
<b>CALP Network</b>	<b>Cash Learning Partnership Network</b>
<b>CoNUA</b>	<b>Connectivity, Needs and Usage Assessment</b>
<b>CVA</b>	<b>Cash and Voucher Assistance</b>
<b>FGD</b>	<b>Focus Group Discussion</b>
<b>GSMA/ GSMA Association</b>	<b>Global System for Mobile Communications Association</b>
<b>IDI</b>	<b>In-Depth Interview</b>
<b>IRC</b>	<b>International Rescue Committee</b>
<b>KII</b>	<b>Key Informant Interview</b>
<b>KYC</b>	<b>Know Your Customer</b>
<b>MNO</b>	<b>Mobile Network Operator</b>
<b>NGOs</b>	<b>Non-governmental organizations</b>
<b>OPM</b>	<b>Office of the Prime Minister</b>
<b>OTC</b>	<b>Over-the-counter</b>
<b>PIN</b>	<b>Personal Identification Number</b>
<b>PoS</b>	<b>Point-of-Sale</b>
<b>RIL</b>	<b>Response Innovation Lab</b>
<b>RRP</b>	<b>Refugee Response Plan</b>
<b>RWC</b>	<b>Refugee Welfare Committee</b>
<b>SIM</b>	<b>Subscriber Identity Module</b>
<b>SOPs</b>	<b>Standard Operating Procedures</b>
<b>U-Learn</b>	<b>Uganda Learning Evidence Accountability and Research Network</b>
<b>UNHCR</b>	<b>United Nations High Commissioner for Refugees</b>
<b>USSD</b>	<b>Unstructured Supplementary Service Data</b>
<b>WNR</b>	<b>West Nile Region</b>
<b>WFP</b>	<b>World Food Programme</b>
<b>SWR</b>	<b>South-west region</b>

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# EXECUTIVE SUMMARY

The purpose of this assessment is to collect ground-level insight into user experiences and perspectives of digital financial services and assistance in Uganda's refugee and host communities, to establish a solid knowledge base to enhance the inclusiveness of cash-based assistance programs. The data gathered is representative at the settlement level for refugees and at district level for refugee hosting communities with a 95% confidence level and 7% margin of error. It therefore provides a robust evidence base on the existing skills and experiences of the surveyed population – as well as their preferences and barriers – to accessing digital financial services. The following is an overview of the most important findings from this assessment.

- Basic and digital literacy levels are low, particularly for refugee women and older persons, indicating the need for training to accompany any transition to digital financial delivery mechanisms.
- Mobile money is the preferred mechanism for both humanitarian aid receipt and commercial use amongst refugees and refugee hosting communities.
- Internet-enabled phones are rare, and even more so among women.
- From the perspective of users, direct or over-the-counter (OTC) cash is a good alternative to mobile money when transferring humanitarian financial assistance, particularly because it is seen to be inclusive in areas with low basic and digital literacy levels. Literacy is reported to be an important barrier to accessing using all assessed financial mechanisms except direct and OTC cash.
- Bank transfers and prepaid or smart cards are not typically used outside of aid, because requirements to open and maintain accounts are incompatible with the resources of most refugees and host communities.
- The use of pre-paid or smart cards and bank transfers, linked to humanitarian interventions, are more commonly used in the south-west region (SWR) than in the West Nile, where in-kind assistance is still more widespread.
- Mobile money agents for day-to-day transactions are conveniently located, but distances to agents for more complex phone issues, such as activating SIM cards, are a barrier to using mobile money.
- Although direct or OTC cash is perceived as accessible, it is also reportedly less secure and inconvenient due to public, crowded distributions which often take place on fixed days and may take hours.
- In addition to the limitations of distance, bank transfers and prepaid and smart cards are costly for consumers due to fees to open and maintain accounts.
- Respondents have easy access to service points connected to mobile money and direct or OTC cash to submit complaints or give feedback. This is in contrast to feedback mechanisms linked to bank transfers and prepaid or smart cards. Mechanisms associated with the latter two are reportedly more difficult to access, in part due to low literacy levels and people's preference for in-person problem-solving.

## MECHANISMS & PREFERENCES



### Mobile money

Mobile money is the most popular choice to receive financial assistance as well as for commercial use. However, the use of mobile money is challenged by the limited presence of mobile money agents capable of performing complex tasks as well as low levels of digital and basic literacy.



### Bank transfers

Only 17% of refugees and 15% of host community members reported having a bank account. Less than half of individuals without a bank account reported wanting one, due to lack of income, prohibitively high fees, low levels of digital and basic literacy and long distances to reach banks.



### Prepaid or smart cards

Prepaid or smart cards are rarely used outside of aid delivery. Refugees cited key barriers as the need to withdraw money at certain times – and missing out if they arrived late – the scarcity of agents, and the risk of lost cards or PIN numbers.



### Direct or OTC cash

More than half of all refugees (52%) of refugees have or are receiving direct or OTC cash, which is the second-most frequently preferred financial assistance mechanism in most refugee and host communities. However, crowding and insecurity at public distribution sites are issues.

## SUMMARY OF RESEARCH METHODS



A total of 3,416 quantitative surveys were collected in 12 refugee-hosting districts in Uganda's south-west and West Nile regions. Simultaneously, qualitative research was undertaken through 17 Focus Group Discussions (FGDs) with gender-disaggregated, mixed-aged community members; 17 In-Depth Interviews (IDIs) with older community members; and 51 remote Key Informant Interviews (KIIs) with the community leaders. After the preliminary data analysis, research teams returned to the field to validate the data with communities.

The findings presented in this report are representative with a 95% confidence level and a 7% margin of error at the settlement-level for the refugee population and at the regional level for the refugee-hosting population.

# INTRO & BACKGROUND

In recent years, a significant shift away from in-kind distributions and towards cash and voucher-based interventions has been taking place. This shift is now combining with the advancement of digital transfer mechanisms. At the World Humanitarian Summit in Istanbul in 2016, aid organisations and donors launched the Grand Bargain and thus committed to increase the use and coordination of cash-based programming. The rationale behind this shift included creating greater choice and dignity and strengthening local markets in ways that in-kind assistance cannot. In line with this, there has been growing momentum among humanitarian and development practitioners in Uganda to expand common cash systems.

Insight into user preferences — prior to making decisions about shifting aid delivery modes — is fundamental to ensure that interventions, cash-based or not, take into account the perspectives of the populations they affect and intend to benefit. In fact, the Cash Learning Partnership (CALP) Network lists “community acceptance” as one of the four key criteria and preconditions that are required for effective cash and voucher assistance (CVA), next to political acceptance, operational capacity and market functionality.<sup>1</sup>

The data in this assessment presents the levels of refugee and host community engagement with mobile money, bank transfers, prepaid and smart cards and direct and OTC cash. By mapping out the barriers to the use and access of each mechanism, and taking stock of existing feedback and complaints mechanisms, the research reveals the trade-offs and opportunities to expand financial access and assistance delivery modalities for refugees and host communities. Thus, the findings of this study should be considered essential reading for all policy, private and humanitarian actors working with CVA in the Uganda refugee context.<sup>2</sup>

A woman and child walk home from Iyeter market in zone 1 of Bidibidi refugee camp on 17 November 2021. (U-Learn photo/ Kullein Ankunda)



<sup>1</sup> OCHA Services Humanitarian Response (2021). [Uganda Cash Working Group](#).

<sup>2</sup> CaLP (n.d.). [Preconditions and key criteria required for effective CVA](#).

## Uganda refugee response

Uganda is currently the largest-refugee hosting country in Africa, and the fifth largest globally.<sup>3</sup> More than 900,000 refugees have fled to Uganda from South Sudan; nearly 450,000 hail from the Democratic Republic of the Congo (DRC); 51,000 are from Burundi; and the rest are from Rwanda, Somalia, and other African countries. The influx of refugees, especially from DRC and South Sudan, is ongoing in the absence of a political solution to the ongoing crises and few prospects of repatriation. Since refugees in Uganda have drastically different backgrounds, come from a variety of different places and have been displaced for varying periods of time, their past experiences and current needs relating to humanitarian aid distribution modalities differ.

In Uganda, the refugee response is led by the Office of the Prime Minister (OPM), and is supported by the UNHCR. They are guided by the 2006 Refugee Act and the 2010 Refugee Regulations, which grant refugees the right to work, freedom of movement, and the establishment of refugee settlements rather than refugee camps. Nearly all refugees (94%) in Uganda live in established refugee settlements in rural areas across the country, with the remainder based in host communities in urban areas.<sup>4</sup>

The Ugandan government has historically maintained progressive policies towards refugees, allowing entitlements such as freedom of movement and the right to work. In this political context, the multiplier effect on local markets that digital cash-based assistance can have makes it an ideal tool to enhance the refugee population's economic independence from aid. However, a clear understanding of the digital financial landscape in Uganda, including data surrounding the experiences and preferences of users, can help to guide programs, facilitate humanitarian and development actors to make informed and strategic choices, and boost the cost efficiency, expansion, and impact of aid delivery.

## CVA in Uganda

Research shows that CVA has the potential to be more cost effective than in-kind distributions by lessening administrative and logistical costs.<sup>5</sup> In light of the chronic underfunding that has put pressure on humanitarian budgets over the last decade, cost-efficiency is critical to support the ongoing needs of vulnerable populations. According to the latest UNHCR refugee response plan (RRP) funding dashboard, in 2021 the Uganda refugee response faced a 64% funding gap, which translated into USD 488.5 million.

This is exacerbated by Uganda's growing refugee population of more than 1.5 million people at the end of November 2021, making the capitalisation of efficient and cost-effective distribution channels for financial assistance critical for humanitarian actors.

<sup>3</sup> UNHCR (2021). [Uganda joins High-Level Officials Meeting amid record number of refugees in the country](#)

<sup>4</sup> International Civil Society Centre (2020). [Innovation Report](#).

<sup>5</sup> Van der Merwe and Tulloch (2019). [Cost-Efficiency Analysis of Basic Needs Programs: Best Practice Guidance for Humanitarian Agencies](#).

Alongside the pressure to disburse aid amid significant funding shortfalls, the onset of the COVID-19 pandemic has catalysed the need for private sector partnerships to deliver aid amid restrictions on mobility and gathering. According to a case study by the GSMA on the digital financial transformation undertaken by the International Rescue Committee, digital solutions offer “speed, scale and operational efficiency” while also reducing the need for in-person meetings and distribution points.<sup>6</sup> Digitising humanitarian assistance can improve access to mobile money, identity services, strengthen resilience through financial independence and increase access to information.

CVA modalities currently in use in Uganda include mobile money, direct or OTC cash (often called cash on wheels) prepaid or smart cards and bank transfers. Mobile money, smart cards and bank transfers all rely on a network of agents to deliver their services. This network is usually known as agent banking or the agent model. GSMA has identified mobile phones as the first “communication technology to reach across geographies, income levels and cultures” and points out that because it enables internet access, it forms “the foundation for Uganda’s digital future.”<sup>7</sup> Overall, due to the increasing accessibility of mobile devices for vulnerable populations, digital financial assistance is becoming an increasingly popular tool for the delivery of financial assistance.<sup>8</sup> Creating a body of evidence to examine the processes and potential problems around this transition is necessary prior to its widespread adoption.

## Knowledge Gap

Reliable data to understand user preferences, identify vulnerable populations that lack digital and financial literacy, determine the barriers to accessing digital financial services and map service coverage as well as where it is lacking, is fundamental prior to any intervention.

However, while there have been some studies on digital financial inclusion in Uganda, such as the GSMA series on humanitarian payments digitalization for refugees, mobile phone use and last-mile distribution, the data is limited to Uganda's largest refugee settlement Bidibidi and does not encompass the other 12 settlements nor vulnerable host communities.<sup>9</sup> Additionally, broad knowledge gaps in the digital financial landscape in Uganda remain, including data on the experiences and preferences of users, particularly for population segments which are financially and/or digitally illiterate. This assessment aims to fill this gap, and lend insight to future policies and programming for social assistance mechanisms that facilitate inclusion, and overcome key hurdles to expand people's capacity to participate in financial structures.

The assessment was further motivated by requests from partners. In consultations with the Cash Working Group as well as the Assessment Technical Working Group, partners proposed digital finance as the most notable evidence gap in financial inclusion in the Ugandan refugee response, highlighting the need for an assessment of user experiences and financial service preferences.

Refugee response actors in Uganda, coordinated by the OPM and UN High Commissioner for Refugees (UNHCR), seek to promote strategies of self-reliance for a growing refugee population.

<sup>6</sup> GSMA (2019). [Navigating the shift to Digital Humanitarian Assistance: Lessons from the International Rescue Committee's Experience](#).

<sup>7</sup> Impact (2021). [Assessment of Financial Service Providers: Cash and Voucher Assistance in Uganda](#).

<sup>8</sup> GSMA (2017). [Humanitarian Payment Digitisation: Focus On Uganda's Bidi Bidi Refugee Settlement](#); GSMA (2019). [The digital lives of refugees: How displaced populations use mobile phones and what gets in the way](#); GSMA (2019). [Bridging the mobile gender gap for refugees](#); GSMA (2020). [Connecting the Frontier: Last-Mile Distribution in Bidi Bidi Settlement, Uganda](#).

<sup>9</sup> Ibid.



The expansion of cash assistance, at the expense of in-kind assistance, is part of the agenda to promote self-reliance among affected populations. Therefore, the UNHCR has scaled up or launched cash programmes in 65 countries since the start of the COVID-19 pandemic. Similarly, the World Food Programme's strategic plan for Uganda stipulates that "where markets are functioning well, WFP will provide cash transfers".<sup>10</sup>

Thus, to strengthen this development of the digital financial space for humanitarian aid in Uganda, this assessment provides a comprehensive, country-wide assessment of user experiences and preferences regarding financial service providers. The findings evaluate newer digital financial assistance mechanisms in comparison to traditional humanitarian assistance modes (in-kind assistance and direct or OTC payments) in the Ugandan context. Mechanisms that refugees and host community members use in their daily lives – outside of the aid context – are noted of interest for private sector actors seeking long term footholds among potential consumer populations.



Ms Bako Never sells food products to a customer in in lyeter market, zone 1 of Bidibidi refugee camp, on 17 November 2021. Ms Never owns a shop that sells maize flour and beans. (U-Learn photo/ Kullein Ankunda)



**With cash assistance, we were not limited to particular food items as is the case with in-kind assistance. Cash gives room to buy good items of our choice (...)."**

**- FGD with male refugees in the south-west region**

<sup>10</sup> WFP (n.d.). Cash Transfers.



# METHODOLOGY

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The main objective of this assessment is to inform actors implementing cash-based assistance programs in Uganda about user experiences with and preferences for financial assistance through the development of a solid evidence base. The information in this report complements a recent report published by REACH and funded by the US Agency for International Development (USAID), which discusses the capacities and experiences of financial service providers (FSPs) linked with humanitarian assistance.

The current assessment builds on this data with an analysis of user experiences with four particular financial service and assistance mechanisms. Further, the assessment aims to uncover barriers to access and use that refugees and refugee-hosting communities face. In addition, this assessment maps user preferences regarding assistance mechanisms and evaluates the underlying factors behind preferences. Finally, the report examines the availability and user experience with feedback and complaints mechanisms linked to each instrument.

A secondary data review was conducted to supplement the findings from the primary data collection. The secondary data review showed that while there have been some studies on digital financial inclusion worldwide, there are broad knowledge gaps in the digital financial landscape in Uganda, including those surrounding the capacity of financial service providers and experiences and preferences of users, especially those of the financially and digitally illiterate. In fact, GSMA warns that "stakeholders need to act collaboratively to ensure that Uganda's digital future is an inclusive one that leaves no one behind," indicating the need to ensure that those with lower access to financial and digital services need to be identified and targeted specifically.<sup>11</sup> In order to do this effectively, it was determined with the members of the Uganda CWG that partners needed more reliable data to identify vulnerable populations who lack digital and financial literacy and to identify the barriers to accessing digital financial services.

Primary data collection consisted of a total of 3,416 individual level quantitative surveys in 13 refugee settlements and four refugee-hosting locations across the south-west and West Nile regions of Uganda. Simultaneously, 17 FGDs were held with gender-disaggregated, mixed-aged community members and 17 in-depth interviews IDIs were conducted with older community members in the same locations. Moreover, 51 KIs with community leaders were completed remotely. After a preliminary data analysis, research teams returned to the field to provide validation workshops to some of the communities that were visited for data collection to jointly discuss and analyse the preliminary findings.

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GSMA (2019). [Driving inclusive socio-economic progress through mobile-enabled transformation.](#)

# AREA OF STUDY

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This assessment seeks to answer the research questions across refugee and host community environments to test whether experiences and preferences differ across a range of genders and age groups. Though CVA systems are common in the refugee response, there is a lack of substantial research into what recipients actually prefer and how their perceptions are shaped.

The study focuses on the refugee population, with 2,920 quantitative surveys completed for this community group. Several factors influenced this decision: firstly, U-Learn itself is refugee-focused, and secondly, refugees in Uganda are one of the most economically fragile population groups. With the aim to produce research findings tailored for the ongoing refugee response, the research was designed to produce findings at the settlement level, and so assessed all 13 refugee settlements across Uganda.

Ugandan host populations living in proximity to refugee settlements often share the same living conditions, vulnerabilities and financial and livelihood access barriers, which is why they were included in the study population. Data on host communities also provides a basis of comparison between refugee and host community contexts. The assessment includes a total of 496 quantitative surveys completed with respondents from this community group.

The 13 refugee settlements and 12 refugee-hosting districts assessed are located across two regions. For the purposes of this assessment, the following locations were considered as part of the south-west region (see Figure 1):

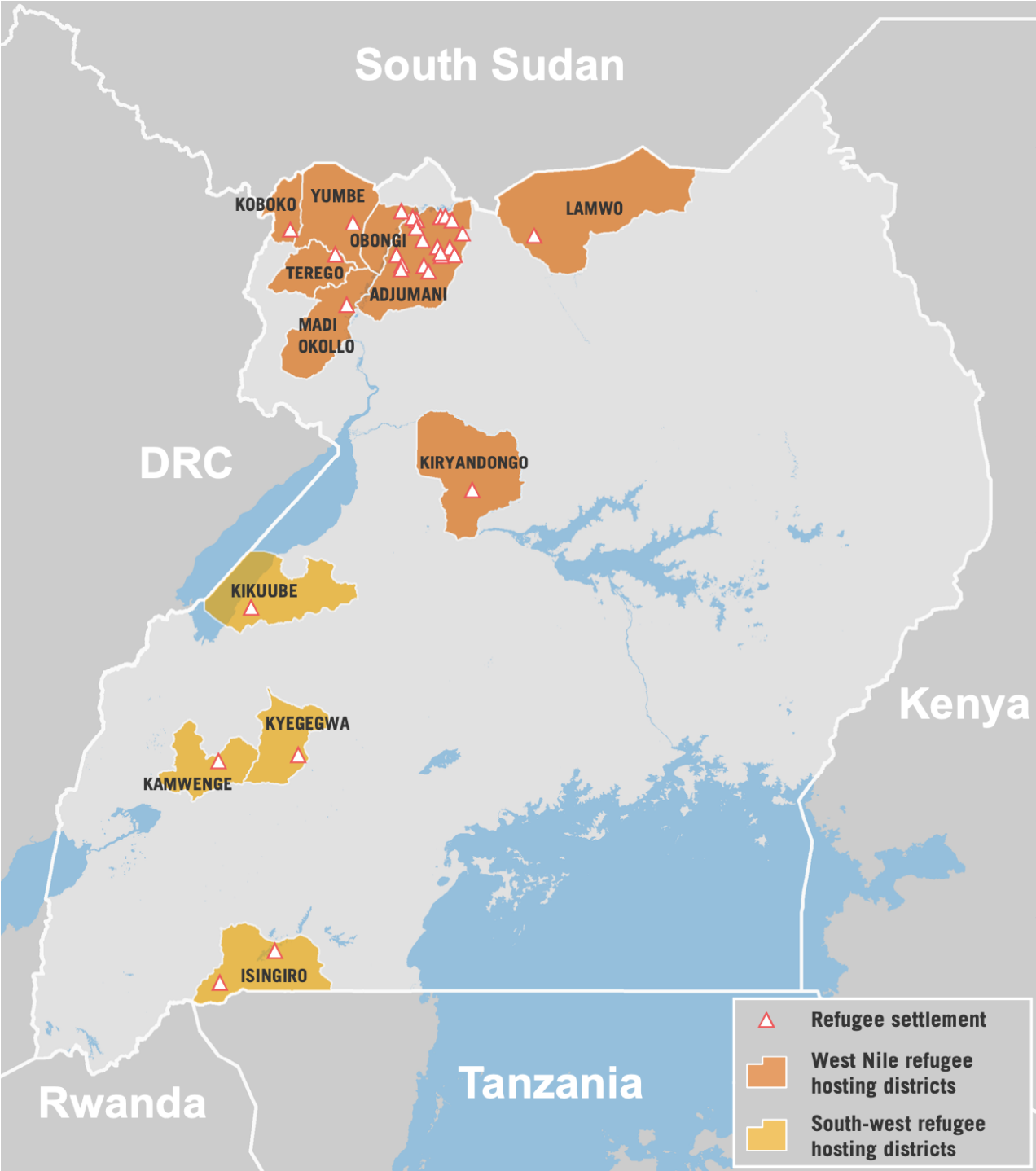
- Isingiro district (hosting Oruchinga and Nakivale refugee settlements)
- Kamwenge district (hosting Rwamwanja refugee settlement)
- Kyegegwa district (hosting Kyaka refugee settlement)
- Kikuube (hosting Kyangwali refugee settlement)

The following locations were considered part of the West Nile region:

- Yumbe district (hosting Bidibidi refugee settlement)
- Koboko district (hosting Lobule refugee settlement)
- Adjumani district (hosting Pagirinya, Nyumanzi, Ayilo, Boroli, Mungula, Maaji, Olua, Baratuku, Agojo, Alere, Mireyi, Elema and Olijji refugee settlements)<sup>12</sup>
- Madi Okollo district (formerly Arua district and hosting Rhino camp)
- Terego district (also formerly Arua district and hosting Imvepi refugee settlement)
- Lamwo district (hosting Palabek refugee settlement)
- Obongi district (hosting Palorinya refugee settlement)
- Kiryandongo district (hosting Kiryandongo refugee settlement)

<sup>12</sup> For the purposes of this assessment the 13 refugee settlements located in Adjumani district were aggregated into one settlement.

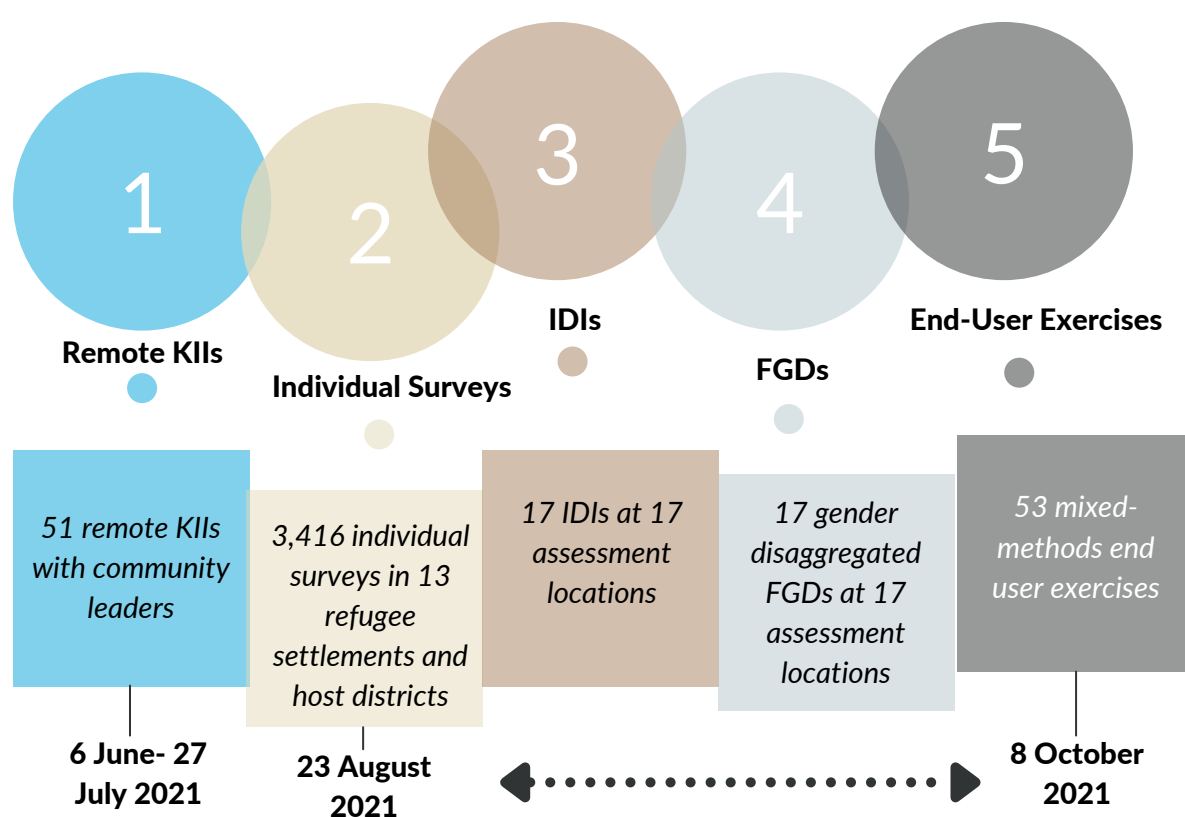
Figure 1: Map of Uganda showing assessment locations



# PRIMARY DATA

This study used a mixed-methods approach, combining quantitative and qualitative data under a single inquiry, in order to give sufficient voice to participants and ensure that all findings and findings could be triangulated and recommendations would derive from experiences on the ground.

Figure 2: Timeline of data collection



All field activities adhered to the Ministry of Health guidelines and standard operating procedures (SOPs) developed by IMPACT to reduce the risk related to COVID-19. Activities were led by four field officers with the support of a GIS and Database officers for quantitative data cleaning and managed by the Senior Assessment Officer. Quantitative primary data was cleaned daily and analysed using R; weighted according to unit population size (settlements for refugees and districts for host communities); and triangulated with qualitative data. KIIs and FGDs were coded and analysed using the MAXQDA software. Cleaned primary quantitative data as well as data saturation grids for all qualitative data can be found on the IMPACT repository.<sup>13</sup> Qualitative FGDs and IDIs were conducted at 13 refugee settlements, two host community districts in the West Nile region, and two host community districts in the south-west region.

<sup>13</sup> See REACH Resource Centre (n.d.). [REACH Assessing user experiences in digital finance in Uganda 2021](#).

# QUANTITATIVE & QUALITATIVE PRIMARY DATA

A large-scale individual-level survey was conducted across the targeted assessment areas (13 refugee settlements, 12 host community districts) (see Figure 3 below).

A stratified random sampling technique was used for the quantitative individual survey. This resulted in statistically representative results for both refugees and host communities. Results are representative for the refugee population at the settlement level and for the host population at the regional level each with a 95% confidence level and 7% margin of error. This means that all results from the quantitative survey should be read +/- 7% with 95% confidence. To achieve this, Global Positioning System (GPS) points were randomly generated within each settlement and enumerators randomised the respondent selection within the household that each GPS point fell closest to.

Figure 3: Sample sizes by location and community type. Sample sizes ranged from 216 to 256 interviews in each location.

Target	Location	Population	Number of Interviews
Refugee settlements	Adjumani	224,044	220
	Bidibidi	238,279	224
	Imvepi	69,198	216
	Kiryandogo	71,865	233
	Kyaka II	124,961	239
	Kyangwali	127,291	230
	Lobule	5,739	219
	Nakivale	139,343	234
	Oruchinga	8,256	216
	Palabek	56,020	218
	Palorinya	124,949	227
	Rhino	124,949	223
	Rwamwanja	76,510	221
	Sub-counties in the West Nile region covering refugee settlements	911,800	240
Host community	Sub-counties in the south-west region covering refugee settlements	619,900	256

The quantitative data collection was conducted through standardised mobile data collection questionnaires using tablets or smartphones. All the data was uploaded daily to the KoBo server to allow remote data quality monitoring. The data was collected by teams of 10-15 enumerators temporarily hired in each assessment location by mobile U-Learn field officers. The enumerators received a two-day training on the data collection tool and on how to conduct interviews using the KoBo collect application on smartphones or tablets. During the data collection, the COVID-19 SOPs were adopted to reduce the risk of transmission (i.e. mobile handwashing facilities, distribution of individual hand sanitizer, distribution and wearing of masks, maintenance of distance between enumerators, FGD participants and during KIIs, and ventilation of the room). Where possible, interviews took place outside.

Data collected using the CoNUA toolkit (see Box 1) end-user exercise was exclusively collected by U-Learn field officers who had received prior training on this tool. While enumerators collected data using the individual survey tool, field officers assessed individuals' practical abilities to use a smartphone. This was done using a second KoBo collect tool as well as a basic smart phone provided to the interviewee in case they did not have their own. In addition, the structured individual survey, FGD and IDI tools all included selected questions from the CoNUA toolkit.

### **Quantitative data processing and analysis**

Data was collected using the KoBo Toolbox Android app and reviewed daily for inconsistencies and outliers. Any errors were recorded in a cleaning log. This log was then used by field officers, supervising the data collection, to follow up with the enumerator teams to correct any issues and improve data collection. Finally, the data was cleaned, analysed, and validated using R both in-country and by IMPACT's technical backstopping team in Geneva.

### **Qualitative data collection**

In each assessment location, one FGD consisting of 6-12 participants, and one IDI with an elderly community member were conducted. Thirteen FGDs and IDIs were conducted with refugee community members and four FGDs and IDIs with host community members (see Figure 4 below). The FGD participants were divided by gender and efforts were made to balance the number of IDIs between male and female respondents to appreciate the point of view of the different population groups. In addition, 51 KIIs were conducted. In each of the 17 assessment locations, three KIIs were completed remotely. The first KII was conducted with a community leader, usually either the village level local council (LC1) or the Refugee Welfare Committee for the zone (RWC3); the second was held with a representative for women; and the third was held with representatives for persons with specific needs or persons with disabilities, respectively.

#### **Box 1: CoNUA Toolkit**

The Connectivity, Needs and Usage Assessment (CoNUA) Toolkit addresses the prevailing evidence gap surrounding the access to and use of mobile technology in humanitarian contexts. It provides tools for humanitarians and their key stakeholders to measure mobile phone access and usage, and the preferences and skills of populations of concern, in a robust and standardised manner. This measurement allows humanitarians and other stakeholders to assess and provide appropriate digital humanitarian interventions.

The CoNUA toolkit was conceptualized by GSMA, in partnership with REACH and supported by the Emergency Telecommunications Cluster. The full toolkit can be found on the GSMA website.<sup>14</sup>

<sup>14</sup> GSMA (2021). [The Connectivity, Needs and Usage Assessment \(CoNUA\) Toolkit](#).



All FGDs, IDIs, and KIs were structured around five main areas of inquiry. First, respondents were asked about the communities' use of mobile money and bank transfers which are unconnected to humanitarian assistance. Second, respondents provided insight into the barriers surrounding the commercial use of mobile money and bank transfers. Third, the interviews examined which financial mechanisms respondents reported as being the most common for aid beneficiaries to receive assistance and what user experiences with these mechanisms are like. The fourth component looked at user preferences of financial assistance mechanisms. The fifth, and final, component looked at feedback and complaints mechanisms connected to each of the financial service and assistance mechanisms.

Four to five mixed-methods practical end-user exercises (see Box 1 above) were completed in each of the 13 assessment locations for refugees. These end-user exercises aimed to supplement self-reported data on digital literacy. Because this data collection took place in parallel with data collection for the quantitative individual-level survey, field officers were instructed to collect this data from as many interviewees as was possible. Given these competing priorities and logistical complexities, the final number of practical end-user surveys that took place in each location varies slightly (see Figure 4).

Figure 4: List of target locations and completed FGDs, IDIs, KIs, and practical \*end-user exercises in each

District	Target/settlement	FGDs	IDIs	KIs	End-user*	Validation
Yumbe	Bidibidi refugee settlement	1	1	3	4	0
Adjumani	Adjumani refugee settlements	1	1	3	4	0
Madi Okollo	Rhino Camp	1	1	3	4	2
Terego	Imvepi refugee settlement	1	1	3	4	2
Lamwo	Palabek refugee settlement	1	1	3	4	2
Koboko	Lobule refugee settlement	1	1	3	4	0
Obongi	Palorinya refugee settlement	1	1	3	4	2
Kiryandogo	Kiryandogo refugee settlement	1	1	3	5	0
Kikuube	Kyangwali refugee settlement	1	1	3	4	0
Isingiro	Nikivale refugee settlement	1	1	3	4	2
Isingiro	Oruchinga refugee settlement	1	1	3	4	2
Kamwengo	Rwamwanja refugee settlement	1	1	3	4	0
Kyegegwa	Kyaka II refugee settlement	1	1	3	4	0
Kyriandongo	Bweyale host community	1	1	3	0	0
Isingiro	Rwamurunga host community	1	1	3	0	0
Isingiro	Nakivale host community	0	0	0	0	2
Terego	Akinio host community	0	0	0	0	2
Adjumani	Dzaipi host community	1	1	3	0	0
Koboko	Lobule host community	1	1	3	0	0
<b>Total</b>		<b>17</b>	<b>17</b>	<b>51</b>	<b>53</b>	<b>16</b>

Validation workshops with refugee and host communities in the south-west and West Nile regions informed communities about the key preliminary findings, gathered insight on the communities' perspectives on these findings and integrated further information to lend context to the quantitative and qualitative findings. The validation process consisted of 16 FGDs conducted with different community members in some of the same districts in which the first round of data was collected.

## Limitations

Data for this assessment is derived from multiple different sources and can therefore be triangulated to strengthen it. However, there are factors that intrinsically limit the strength of the data and need to be taken into account. The data on user preferences is inherently biased towards the mechanisms that the respondent was familiar with, particularly since time and resource constraints prevented researchers from holding training sessions on all of the existing aid delivery mechanisms prior to conducting IDIs and FGDs.

Qualitative data was collected using snowball sampling, usually by contacting one mobiliser in a community and relying on them to gather a predetermined number of individuals with certain qualities (i.e. sex, age, disability). Mobilisers may have unknown ulterior motives or may have subconsciously selected individuals who are more available due to unemployment or eagerness to air their concerns. FGD participants with a disability, such as those with deafness or walking difficulties, could not fully take part in discussions and interviews due to the limited support available to interpret sign language and the inaccessibility of FGD locations, respectively.

Further, the remote data collection of KIs was limited by the ad-hoc availability of respondents, the availability of mobile phones, as well as network strength and battery power of mobile devices. Sometimes interviews had to be conducted in two parts. Other times, when the intended interviewee (from the Refugee Welfare Committee for the district zone) was not available, Welfare Committee members from the village or community levels were interviewed instead.

Respondents were not always fully able to distinguish between some of the financial service mechanisms, which might have led to duplicate reporting on mechanism use. For example, a respondent who uses a beneficiary ID at a third-party agent to receive OTC cash might report using a prepaid or smart card to access financial assistance. Prepaid or smart cards can also be easily mistaken for bank account cards, which the recipient would similarly use to access funds from ATMs or point-of-sales devices. The distinction between these mechanisms may be unclear for some people, and the questionnaire did not clarify it for respondents who use bank transfers that are tethered to cards but which are not prepaid or smart cards. This may have potentially led to over-reporting on one or both of these particular mechanisms.

As is clarified in the section on demographics below, the sample is biased towards female respondents, especially for refugees. Since researchers interviewed more women than men, the findings do not provide a 100%-accurate reflection of the population, but rather are slightly skewed towards women's experiences and opinions. The reader must take this into account wherever findings are not disaggregated by gender.

Finally, another potential limitation to the research surrounds the presence of cultural taboos around money. Given the wide variety of backgrounds and ethnic groups that the refugees hail from, there may have been values or customs related to the subject of money — unknown to the researchers — which inadvertently affected the research.

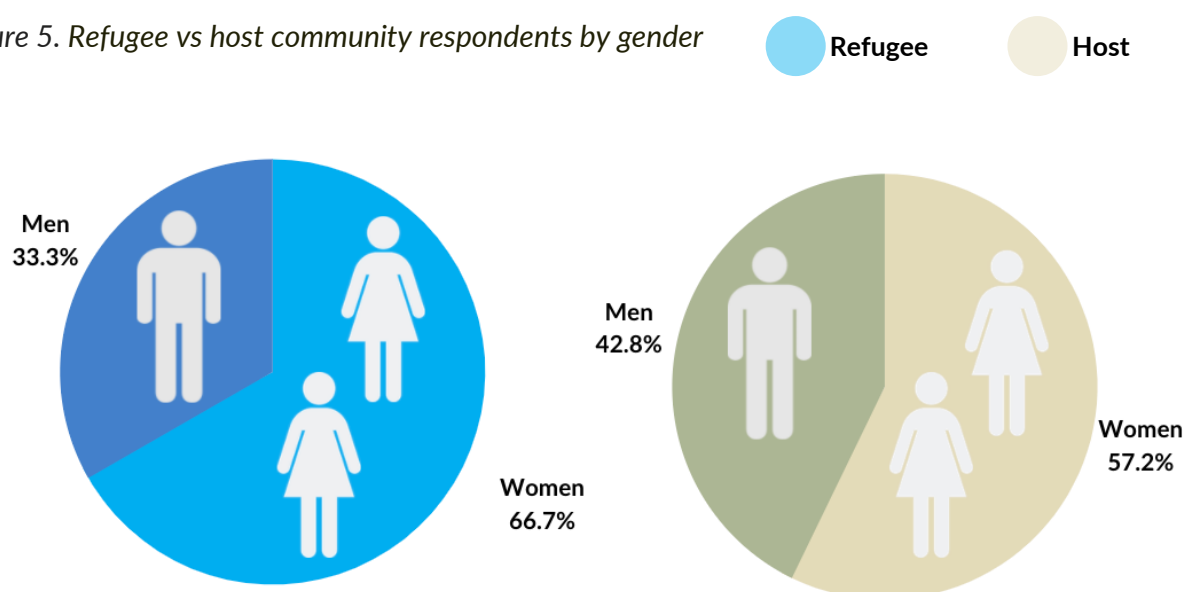


Ms Christine Mindraa accepts cash after a sale in Barakala, zone 1 of Bidibidi refugee camp, on 17 November 2021. Ms Mindraa has a small business growing crops and raising chickens to sell. (U-Learn photo/ Kullein Ankunda)

# DEMOGRAPHIC BREAKDOWN

The majority (65%) of respondents were women. The higher proportion of female respondents, particularly amongst refugees, can be explained by the higher proportion of females among the refugee population in total. In addition, researchers were more likely to find women at household dwellings during daily working hours. There was no difference in this split when disaggregating the data by age or region.

Figure 5. Refugee vs host community respondents by gender



The average age of respondents was 35 years old with no under 18-year-olds interviewed. Little variation was found across the two community types although refugee populations are overall younger. This corresponds with data from past assessments which also found that demographic characteristics of refugee households in general, including the generally younger population (56% below the age of 15), can create higher levels of dependency and vulnerability as compared to host communities. In both refugee and host community samples, there were also few older persons, defined as individuals 60 years or older.

Only a minority of respondents in each population group reported living with a disability, based on the Washington Group disability measurement questions (see Annex 2). Nine percent (9%) of refugee respondents and 6% of host community respondents were classified to be living with a disability.<sup>15</sup>

<sup>15</sup> Disability was determined using the Washington group short set of questions consisting of six questions. If a respondent answered either "Yes – a lot of difficulty" or "Cannot do at all" to one or more of these six questions, it was determined that they are currently living with a disability. For more information on the Washington Group set of questions please see Annex II.

# RESEARCH FINDINGS

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## LITERACY



## MECHANISMS & THEIR USE



## PREFERENCES



## FEEDBACK & COMPLAINTS



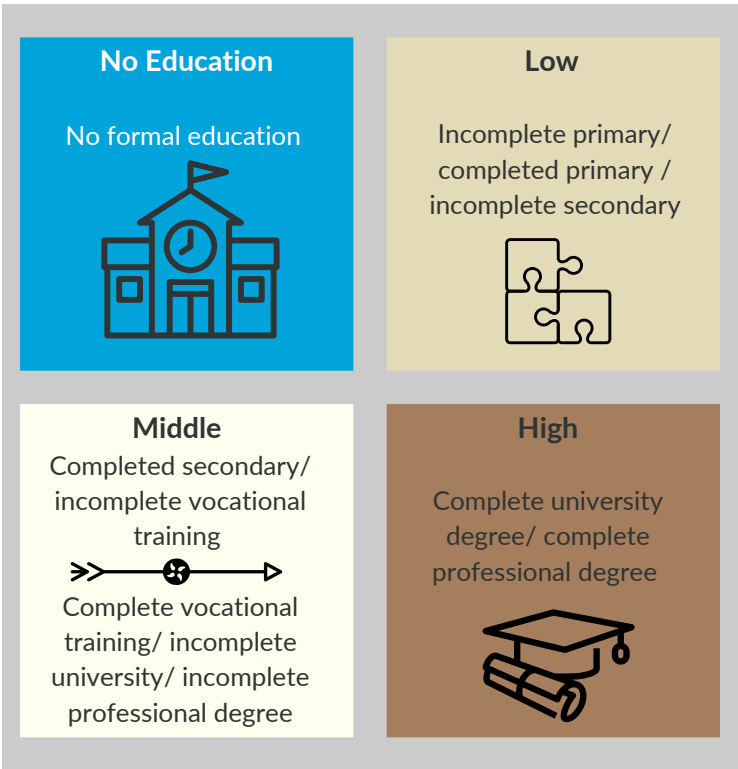
# LITERACY

Low levels of basic and digital literacy and numeracy, corresponding with insufficient formal education rates, are associated with heightened barriers to access and use of financial mechanisms, particularly banking, mobile money and prepaid/smart cards (all except for direct or OTC cash and in-kind assistance). The lack of skills also plays a prominent role in influencing preferences. Populations with low literacy rates naturally do not feel comfortable engaging with financial mechanisms that require it.

### Education

Levels of education are reportedly low in both assessed communities although refugees were slightly less likely to have had some formal education than host community members. Nearly two-thirds of respondents in both community groups (64% of refugees and 67% of host community members) report low levels of education. Differences between communities can be traced to those community members with either no education or middle levels of formal education. Refugees were nearly twice as likely (28%) as host community members (16%) to report having no formal education at all.

**Definition: Education levels**



The levels of education are classified as: no education, low level of education, middle level of education, or high level of education (see left chart).

### Basic Literacy

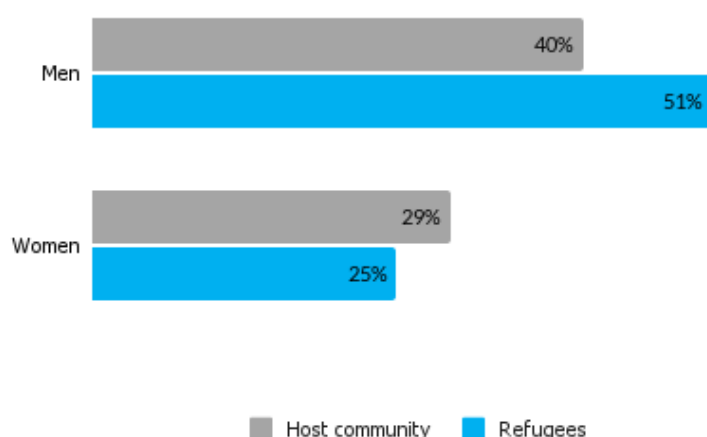
Respondents were recorded to be illiterate if they could neither read nor write in their first language or lacked one of the two skills. Levels of literacy are equally low amongst refugees and host community members. Nearly two-thirds of refugees (66%) and host community members (65%) reported not being literate. This is despite the difference in levels of reported formal education received by each community group.

When the data is disaggregated by gender, there are higher inequalities in refugee communities than host communities, indicating a more urgent need for trainings targeting the literacy skills of refugee women. Slightly more than half (51%) of male refugees report being literate — compared to only 25% of female refugees — and 40% of male host community members — compared to 29% of female host community members.



Figure 6 (below).

Proportion of respondents with basic literacy skills, by gender and population group



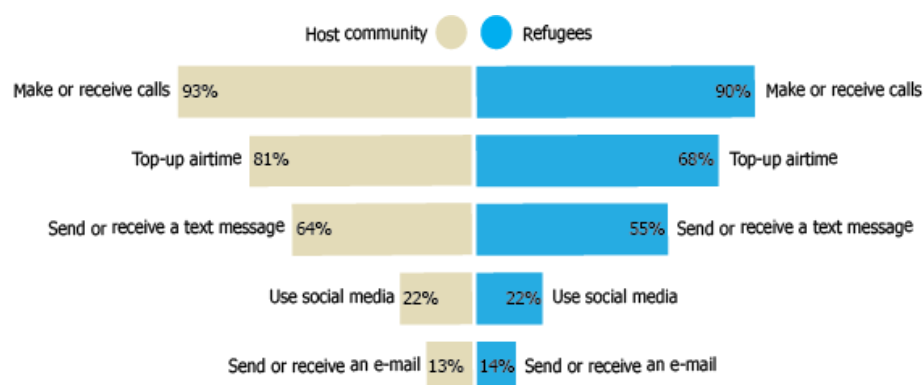
## Digital Literacy

Digital literacy for the purposes of this report is defined as the ability to use digital technology, communication tools or networks to locate, evaluate, use and create information. The majority of refugees and host community members report being able to use basic phone functions – including making and receiving calls and topping up airtime – but this proportion decreases for more complicated tasks, with obvious implications for mobile money use. While 90% of refugees and 93% of host community members report being able to make or receive calls, these proportions drop to 68% and 81%, respectively, for topping up airtime on mobile phones – a task that requires basic numeracy and literacy skills but can be learned by illiterate individuals (see Figure 7).

The proportions decrease further to 55% and 64% for sending and receiving text messages, which requires basic literacy. Tasks which require not only basic literacy and numeracy but also complex digital literacy skills (i.e. the ability to use an internet-enabled phone) are reported to be above the skill level of most respondents. Only about one in every five host community members (21%) and even fewer refugees (17%) report having received digital literacy training.

Figure 7 (below).

Proportion of respondents by population group, reporting having selected digital literacy skills



Financial and digital literacy trainings, which can function to dismantle demand-side hurdles to the use of financial mechanisms, have been scarce. When respondents were asked if they had received financial or digital literacy training in the past, refugees were more likely to have received financial literacy training (34%) while host community members were more likely to have received digital literacy training (39%).

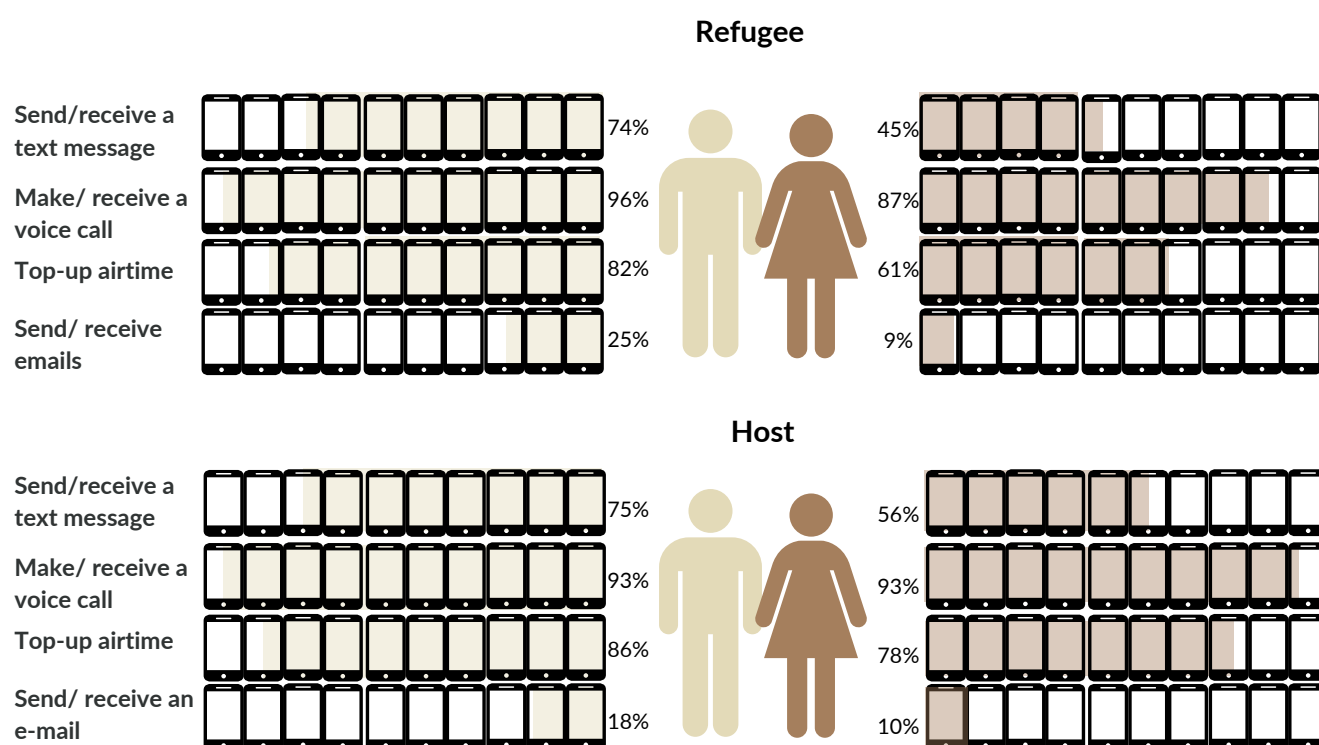
Although many refugees did receive some form of training alongside the receipt of humanitarian aid, such as how to use the financial assistance mechanism and how to use the money provided, the quality and depth of training received varies significantly. For example, some individuals reported having had training if a mobile money agent had told them how to use unstructured supplementary service data (USSD), or quick codes, to access mobile money or if a friend or family member had given them informal instruction on how to use a service.

Almost all refugees and host communities who participated in the validation workshop stated that further training on basic and digital literacy is necessary, particularly for women, and is welcomed by communities. Respondents believe that training on basic and digital literacy will result in increased demand for digital financial services, and could be scaled through common cultural practices of knowledge-sharing within communities.

The data indicates that training would also increase confidence and play a role in reducing user reluctance to engage with mechanisms, possibly altering preferences. For example, respondents report that the difficulties surrounding literacy associated with banking and prepaid or smart cards are to blame for the lack of popularity of the tools.

Figure 8 (below).

Proportion of respondents' possessing digital literacy skills, community type, gender and specific skill



# MECHANISMS & THEIR USE

This assessment examines four distinct mechanisms for humanitarian assistance transfers: mobile money, bank transfers, prepaid and smart cards and direct or OTC cash. All four mechanisms are currently being used to deliver humanitarian assistance in the Ugandan context. In addition, the first three of the listed mechanisms are considered financial services which are also available for commercial use. This chapter discusses the frequency and ways that refugees and refugee-hosting communities currently use these mechanisms.

## Definition: Mobile money

Mobile money is a digital cash transfer that usually uses Unstructured Supplementary Service Data (USSD) encrypted code that can be cashed out by MNO agents. Mobile money requires a stable mobile network connection for transactions, which are completed using a unique authentication code, or Personal Identification Number (PIN), to release payment at an authorised agent.



## 1 – Mobile Money

The majority of refugee (64%) and host community (75%) respondents use mobile money. This is corroborated by the qualitative data from FGDs, which indicated that individuals in their communities commonly own or use mobile money accounts. A basic mobile phone can carry out an array of transactions, such as cash deposits, withdrawals and payments of services, as well as direct purchasing of commodities through transferring money from the beneficiary's mobile money account to a vendor.



**Whenever I want money, I move to an agent and withdraw the amount I want and I am notified of the transaction with the balance. [It is] generally a good experience. In my personal experience, mobile money has been very good. I really like it and have not experienced any problem with it.**

### - IDI with a male host community member in the West Nile region

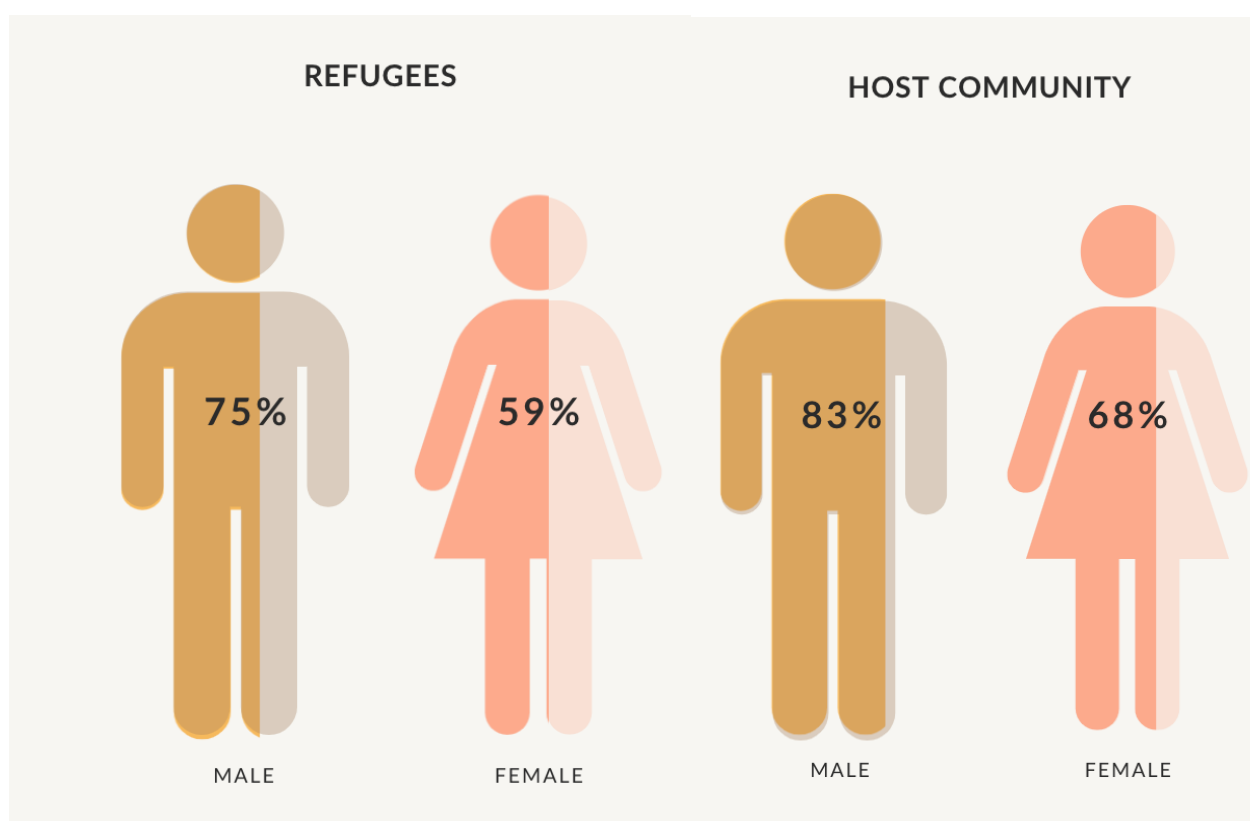
(Photo right). A man tops up airtime at a mobile money shop run by Mr Kenneth Akena in Iyeter market, zone 1 of Bidibidi refugee camp, on 17 November 2021. (U-Learn photo/ Kullein Ankunda)



Host community members are slightly more likely to have mobile money accounts than refugees, and among refugees, men are more likely to own accounts than women. Seventy-five percent (75%) of male refugees – compared to only 59% of female refugees – own a mobile money account, meaning that refugee women are 21% less likely than their male counterparts to own a mobile money account.

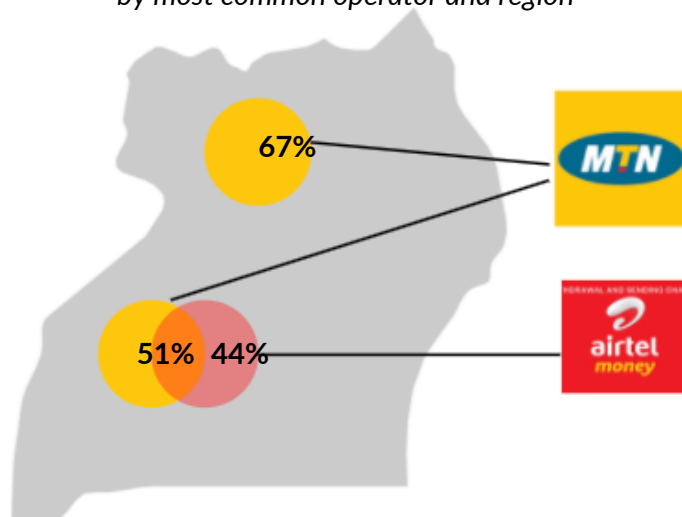
The gender gap is less pronounced but still noticeable amongst the host community, with 83% of men and 68% of women having an account, meaning that host community women are 18% less likely than their male counterparts to own an account. Women and persons living with disabilities were also slightly less likely than general community leaders to say that mobile money accounts were common in their communities.

Figure 9. Proportions of female and male respondents in each community who report owning mobile money accounts



The majority of mobile money users from both communities subscribe to MTN Uganda, followed by Airtel Uganda, the latter of which is particularly popular among host community respondents living in the south-west region (see Figure 10). While having a mobile money account is more common for refugees in the West Nile region than refugees in the south-west, this finding is conversely true for host communities. This may be due to humanitarian assistance programs in the south-west driving the use of alternative financial services in refugee communities leading to lower uptake of mobile money.

Figure 10. Mobile subscriptions among refugees by most common operator and region



## Barriers to Mobile Money

The most mentioned barriers to accessing and using mobile money are: a lack of income, leading some consumers to believe that they are not qualified to own a mobile money account; a lack of agents with the ability to register SIM cards in proximity to remote communities; varying withdrawal fees and taxes leading to lower consumer trust; and a lack of IDs to satisfy Know-Your-Customer (KYC) requirements.

## Mobile Agent Networks

The low number of agents was a particular problem amongst all respondents in the West Nile region and particularly for the host community, who cited high transport costs to reach agents as a discouraging

factor. However, this finding sometimes stood in contrast to respondents in qualitative interviews who stated that agents were easy to reach. This contrast may be due to the different functions performed by agents. In other words, agents who are qualified and licensed to solve more complex problems may be harder to reach while everyday interactions can be performed by agents who are in closer reach of communities. Some respondents also complained that varying costs for the same services may be due to agents artificially and illegally increasing charges, creating a sense of mistrust amongst consumers.

### Definition: Types of phones

**Basic phone:** A mobile phone without apps, social media or internet access. It often has a small screen and a small numerical keypad.

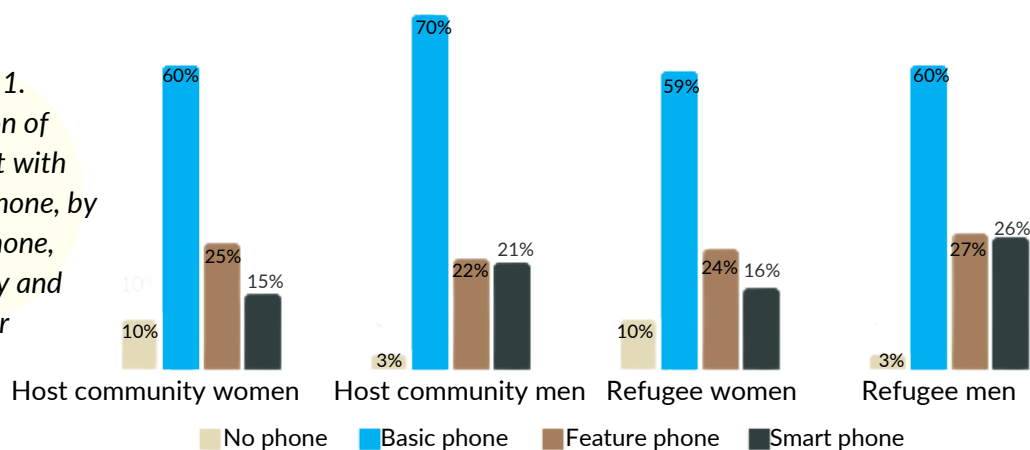
**Feature phone:** A mobile phone with social media and internet access. It has some apps already, but cannot download new apps. It usually has a small screen and a small numerical keypad.

**Smart phone:** A mobile phone with social media and internet access and can download new apps. It often has a large touchscreen and no keypad.

## Digital Literacy and Phone Access

Mobile money requires users to have basic and digital literacy skills as well as access to a phone. Thus, women (who are less likely to be literate) are also more likely to cite illiteracy as a barrier; 12% of women from host communities and 17% of women refugees say it affects usage, compared to 5% and 8% of men, respectively. Women are also less likely to own or have access to an internet-enabled phone, which may both exacerbate and contribute to their lower digital literacy skills. However, the majority of people without phones (7% of refugees and 7% of host community respondents) do have access to someone else's phone, though it may be a basic one.

*Figure 11.  
Proportion of  
respondent with  
access to a phone, by  
type of phone,  
community and  
gender*



## Mobile and Internet Coverage

According to FSPs, there are difficulties with the provision of mobile network and internet, with 63% noting that low mobile network coverage and internet provision may create barriers for mobile money engagement.<sup>16</sup> Mobile money requires at least a 2G mobile network to function; an internet connection is not necessary. Meanwhile, 80% of refugees and 87% of host community members reported that they can easily obtain mobile coverage within walking distance though this drops to 27% and 33%, respectively, for internet coverage. The lack of internet coverage may contribute to low levels of digital literacy and uptake of digital financial services.<sup>17</sup>

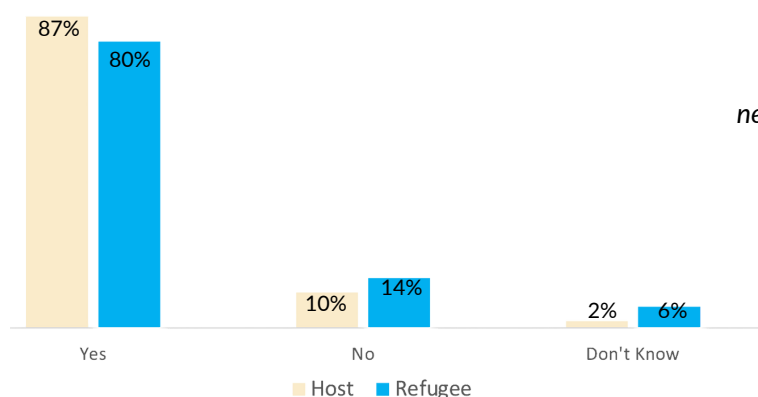


Figure 12. Proportion of respondents with mobile network coverage in or around their homes, by type of community

“The biggest concern is about people who register SIM cards using other people’s IDs if they didn’t have one for themselves. In this kind of scenario, no feedback or help [is available], you lose the money, [and the] SIM card can’t be swapped unless the person whose ID was [used] claims on your behalf.”

- KII with a refugee community leader in the south-west region

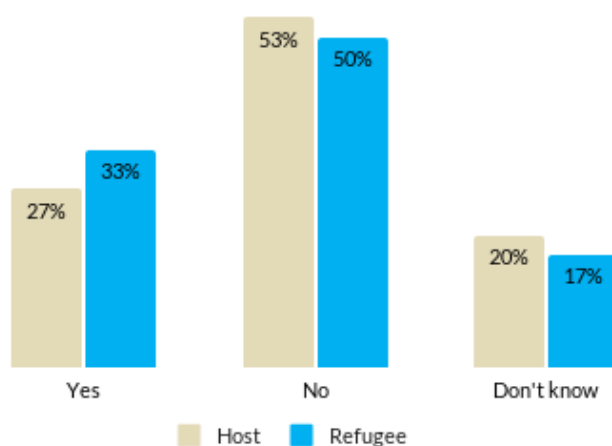


Figure 13. Proportion of respondents with internet coverage in or around their homes, by type of community

\*Note: Users who report “don’t know” may lack digital literacy or access to internet-enabled phones. Respondents may not know what the internet is or be unsure about coverage if they do not own a phone.

<sup>16</sup> REACH (2021). *Assessment of Financial Service Providers: CVA in Uganda*. Please note that sampling in this assessment was not representative and all results should be read as indicative only.

<sup>17</sup> GSMA (2019). *Navigating the shift to Digital Humanitarian Assistance: Lessons from the International Rescue Committee’s Experience*.



## IDs and KYC Requirements

Qualitative data suggests that a lack of ID cards has implications for access to and use of mobile money. Without a valid form of ID, mobile network operators cannot issue SIM cards. This was also reported by FSPs as an obstacle for providing financial services inside the refugee settlements.<sup>18</sup> Data collected during this assessment confirms information published in the GSMA / UNHCR study on KYC regulations in Uganda, which states that for refugees to open a mobile money account they must either have a refugee ID or an OPM-issued attestation document. This attestation document differs from the UNHCR-issued attestation card, which is often not accepted. Due to the lack of correct IDs amongst refugees, many respondents reported that it is a common practice to borrow strangers' IDs to obtain SIM cards. Since IDs are also needed to cash out money from mobile money accounts (i.e. to withdraw cash), this may raise security issues.

Borrowing ID cards also has implications for the feedback and referral mechanisms associated with mobile money. Consumers who have relied on strangers' IDs to obtain their account are not easily able to resolve issues they may encounter when using their SIM card. Further clarification on KYC requirements are needed for consumers to navigate the registration of SIM cards and the opening of mobile money accounts.



## 2 – Bank Transfers

Only 17% of refugee respondents and 15% of host community respondents report having bank accounts. Of the existing bank

accounts for refugees, most are with Equity and Post Bank, while the most common provider of bank accounts in the host community is Centenary Bank. Refugees living in the south-west of Uganda (37%) are far more likely to have a bank account compared to those in the West Nile (6%). Refugees participating in qualitative interviews in the south-west region confirmed that “some” had bank accounts; in the West Nile, “no one” or “very few” refugees were banked. This difference between regions can be linked to humanitarian agencies; in the south-west, actors rely more heavily on CVA transfers through bank accounts and prepaid and smart cards, while in-kind assistance is more common in the West Nile. Half of all refugees who currently own a bank account report to be using it to receive humanitarian assistance, 46% report to be cashing out money and 22% report to be putting cash into their bank accounts. This differs from the

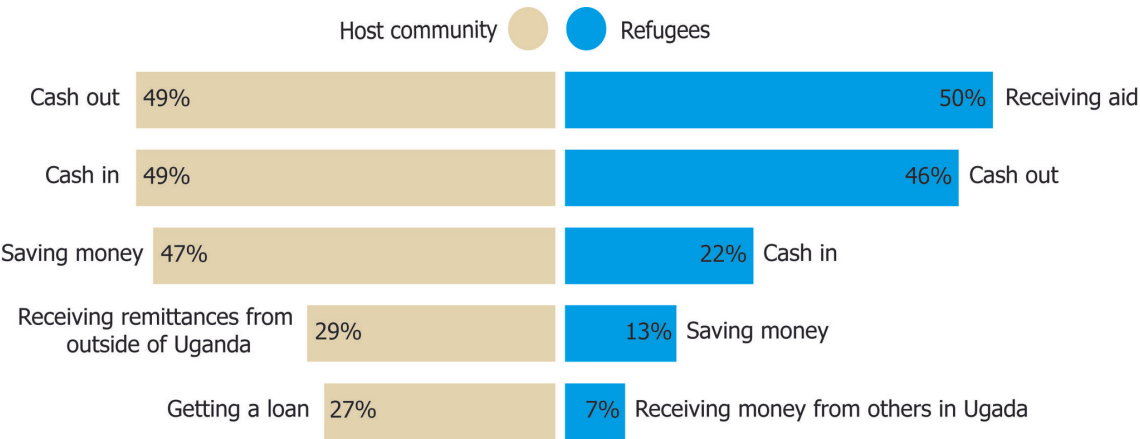
main uses reported amongst the host community, in which respondents most often report to be cashing out and cashing in (49% each) or saving money (47%).

### Definition: Bank Transfers

Bank transfers are a digital delivery mechanism that requires beneficiaries to have accounts with formal financial institutions. Beneficiaries can receive cash assistance through their personal bank accounts after a standard bank transfer from the humanitarian organisation. Beneficiaries can access this assistance by either making payments at any vendor in possession of a point-of-sale device (a handheld or integrated piece of equipment that processes payments by reading a card's magnetic strip or chip), or by withdrawing at an ATM. In contexts where beneficiaries may not commonly have bank accounts, humanitarian partners can choose to partner with an FSP to assist beneficiaries in setting up these accounts.

<sup>18</sup> GSMA (2020). Proportionate regulation in Uganda: A gateway for refugees accessing mobile services in their own name.

Figure 14. Top five uses for bank accounts by community type



Less than half of all unbanked individuals want a bank account. In numbers, 83% of refugees and 85% of host community members do not have a bank account. Of these, only 40% of refugee and 47% of host community members think it would add value to their financial transactions.

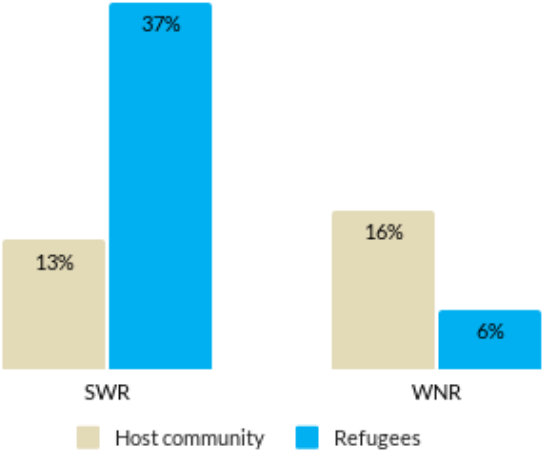
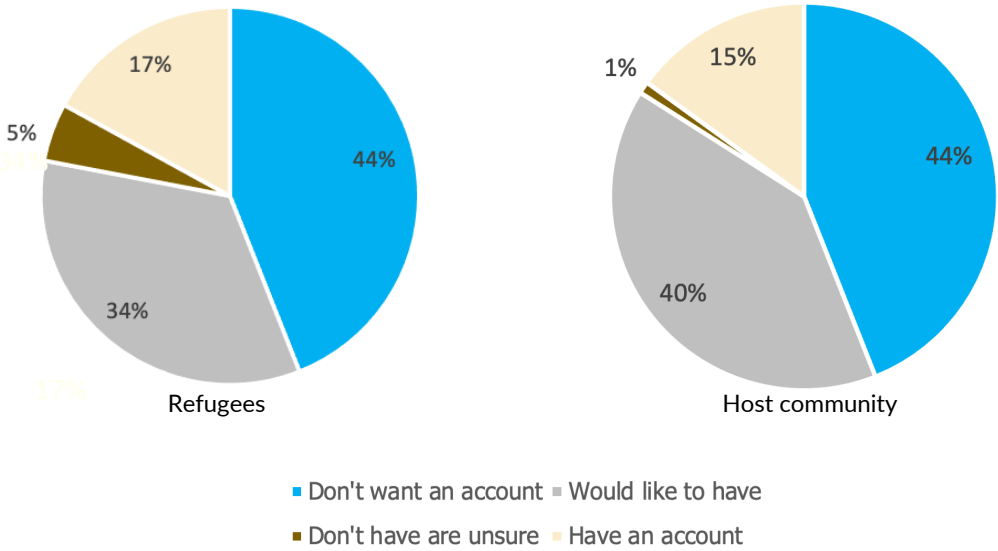


Figure 15. (left) Proportions of respondents who own bank accounts by community type

Figure 16. (below) Proportions of respondents with/without, wanting/not wanting bank accounts



## Barriers to Bank Transfers

### Income and costs associated with banking

Bank accounts are perceived as expensive to set up and use. The main reason people refrain from opening a bank account is the lack of income, indicating the severe need for livelihoods and income-generating activities, as well as the lack of tailored bank products, such as low or no-fee accounts. Relatively high start-up and maintenance costs further complicate the adoption of banking. As one community leader in the West Nile region put it, "There are charges and also it is expensive because one has to travel to the bank especially the one in Moyo. [...] They charge 20,000UGX for the opening of the account."

### Banking infrastructure

The paucity of local agents further drives up costs for users, who need to find transportation to reach banks. This problem is more pronounced in the West Nile region, where 51% of refugees and 59% of host community members reported the scarcity of agents as an issue. In the south-west, only 25% of refugees and 45% of host community members saw this as an obstacle, possibly due to the types of humanitarian interventions which may have facilitated the expansion of banking infrastructure.

### Registration processes

Respondents also reported that complicated registration processes stymied individuals from opening bank accounts. In addition to identification documents and money, bank registration processes frequently require passport photos and letters from local leaders. Forms of ID accepted during the opening of bank accounts reportedly vary depending on the bank involved and may be restricted to the refugee ID or the OPM-issued attestation document. Refugees often report not being in possession of these forms of ID, leading to higher access barriers to bank accounts for refugees in particular.

### Agent banking

Some actors in Uganda have tried to overcome the barrier of weak banking infrastructure by using the agent banking model, which is "an extension of services traditionally offered in bank branches whereby third parties (agents) offer these services on behalf of a bank."<sup>19</sup>

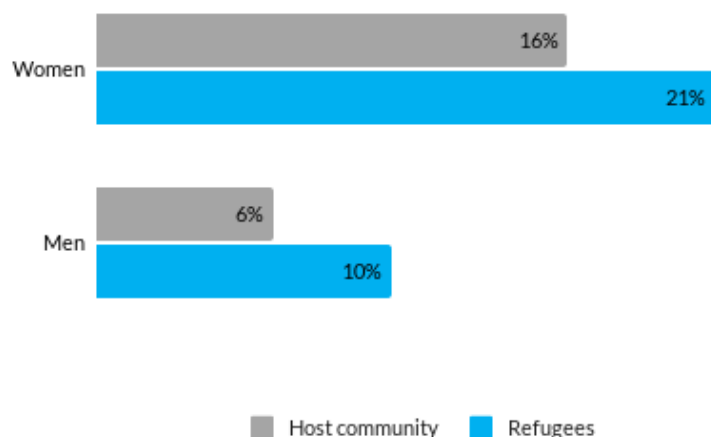


**"I don't think people would open bank accounts if it wasn't for receiving assistance. Banks are less used because of accessibility challenges. We also have little money to open bank accounts."**

**-Female refugee in an FGD in the south-west region**

## Literacy

The gender gap remains very pronounced amongst respondents reporting literacy issues as a limitation to the access and use of bank accounts. Women in both communities are more than twice as likely as their male counterparts to report that literacy issues discouraged their access to and use of bank accounts. Qualitative data from interviews corroborates the negative impact of illiteracy on banking, as "some people don't know how to read and write thus find these accounts hard to use because they involve reading and numbers," according to one male refugee in the south-west region.



*Figure 17. Proportions of respondents reporting literacy issues as a barrier to opening a bank account, by community type and gender*



Members of the Liberty Savings and Credit Cooperative Society in Bidibidi refugee camp place cash into a communal bowl on 17 November 2021. (U-Learn photo/ Kullein Ankunda)



### 3 – Prepaid or Smart Cards

Only a minority of respondents in both communities report currently using prepaid or smart cards. Among refugees, 27% are currently using prepaid or smart cards. Meanwhile only 8% of host community members across both regions use prepaid or smart cards. The most commonly reported card providers in the refugee community are Equity and Post Bank, while Centenary Bank is more common in the host community. In line with banking patterns, regional differences are stark. Refugees in the West Nile are decidedly less likely to report using prepaid or smart cards (less than 8%) compared to those in the south-west (64%). Meanwhile less than 10% of host community members in both regions report using prepaid or smart cards, indicating the mechanism's association with humanitarian, refugee-targeted interventions.

#### Definition: Prepaid or Smart Cards

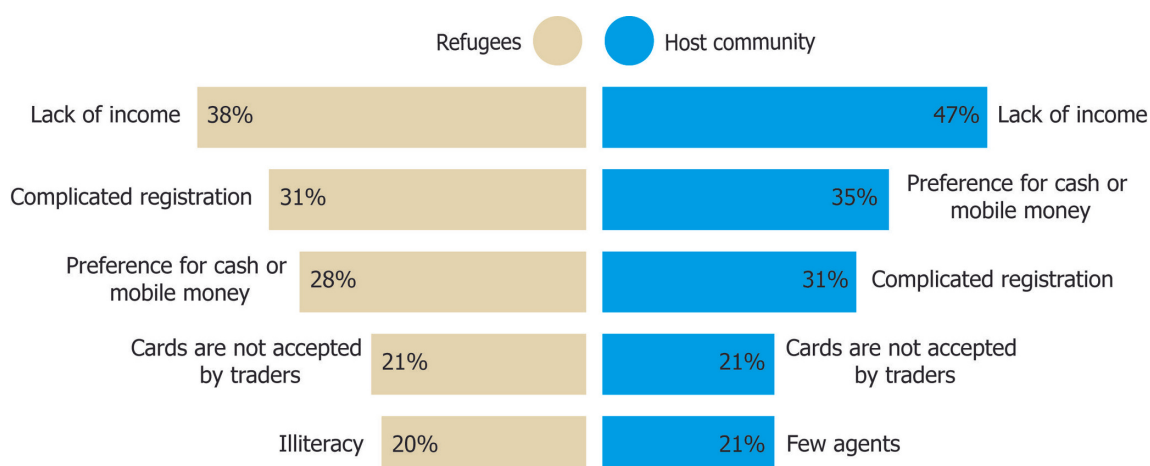
Like mobile money, prepaid or smart cards are a form of e-wallet, in which software allows the user to store and pay money electronically without the need of a bank account. The e-wallet holds encrypted information that identifies the user and can be accessed using a PIN code. Smart cards and mobile money both use e-wallets that can be loaded remotely by the humanitarian organisation, making it a less visible and more secure delivery mechanism. Another advantage is that e-wallet providers can link multiple e-wallets to one account, which can be useful to beneficiaries enrolled in multiple CVA programmes. Different from a bank account, prepaid card products can be activated or deactivated for one-time or multiple use.

#### Barriers to Prepaid or Smart Cards

Only a minority of non-prepaid or smart card users in refugee and host communities see the benefit of this financial tool. Of the refugees and host community members who do not currently own, or use, a prepaid or smart card, roughly one-quarter want to have a card. This translates into 22% of all refugees and 28% of host community members. Amongst the group of respondents who do not currently have cards and have no desire to acquire one, the most frequently cited reasons are similar to that of bank accounts: a lack of income; complicated registration and verification processes; and a preference for cash or mobile money.

Figure 18.

Top five reasons for the lack of interest in acquiring prepaid or smart cards amongst respondents who do not already have one by community type





## 04 – Direct and OTC Cash

More than half of refugees (52%) and few host community members (6%) report currently receiving direct or OTC cash from aid agencies. Within the refugee population, the most frequently named provider for direct or OTC cash is Post Bank, followed by WFP and Equity Bank.<sup>20</sup> A relatively small group of host community members receive direct or OTC cash through programmes by NGOs.

### Definition: Direct or OTC cash

Direct cash is when humanitarian staff hand physical cash directly to beneficiaries, generally at distribution sites. OTC cash, however, is given to beneficiaries through FSPs, which are engaged to deliver assistance either through agents, at distribution sites, or at FSP offices.

The large difference between proportions of refugees and host communities receiving direct or OTC cash is not overly surprising given the larger humanitarian response aimed at the refugee community. Within the refugee population, there is also a marked difference between the south-western population, which is more likely to receive aid in the form of direct or OTC cash (84%) than West Nile populations (35%), who may primarily be receiving in-kind assistance.

Meanwhile, 8% of host community members in the West Nile receive cash compared to 3% in the south-west. The vast majority of individuals receiving direct or OTC cash state that they use the money to buy goods (98% of refugees and 92% of host community members). Other uses include paying for services, paying off debts, and starting a business.

### Barriers to Direct or OTC Cash

Regarding the access to and use of direct or OTC cash, refugees and host communities most frequently responded that they saw no challenges; however, when asked about difficulties receiving the aid, insecurity and long distances to distribution sites were mentioned. Community leaders also flagged security concerns due to the public distributions that take place on specific, commonly-known days and in well-known and easy-to-access locations. Further, community members reported that distributions of direct or OTC cash can be inconvenient due to the limited time frame during which the cash can be picked up, which may force beneficiaries to choose between competing priorities, endure uncomfortable weather conditions, or even expose themselves to the risk of contracting COVID-19.



**“Direct cash is not good because there is always overcrowding during the distribution and if there is also COVID, they may contract the disease.”**

**- FGD with male refugees in the West Nile region**

<sup>20</sup> WFP does not provide direct cash in Uganda. However, this organisation was named as a provider by beneficiaries, likely because they know that the money which reaches them through other OTC agents is originally distributed by WFP.



FSPs also reported that insecurity is a concern when delivering direct or OTC cash. Petty crime, along with large crowds and corruption, are the top three concerns cited by providers of direct or OTC cash.

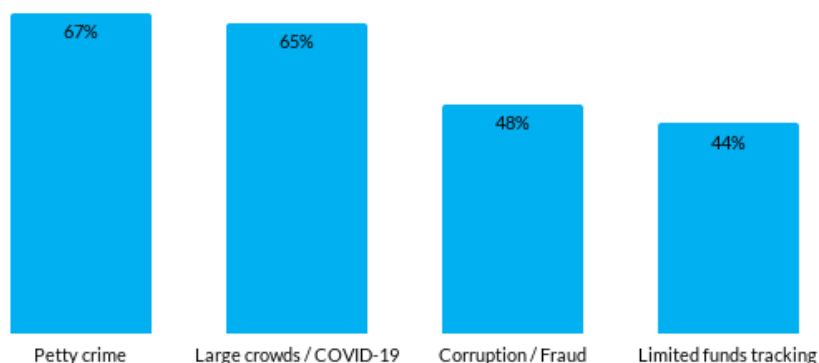


Figure 19.  
Proportion of  
respondents citing  
risks associated  
with direct or OTC  
cash

Sample: FSPs delivering direct cash in refugee settlements (n = 55)<sup>21</sup>

However providers are making efforts to curb these security concerns, which have alleviated insecurity in the immediate geographic location of distribution. One female refugee in the West Nile region stated that: “[...] I feel it is safe because whenever [I] am going to receive my money at the distribution point, there is presence of security personnel including the police protecting us while we receive the money.” Yet beneficiaries may still be exposed to insecurities when travelling to and from the distribution sites, as well as at their homes, due to the inherent risks of carrying physical cash and the avoidance of which has been highlighted as a key benefit to mobile money.

“Mobile money is also confidential compared to when someone is given direct cash, for example if someone is given 1 million directly when all the others are seeing, they may even follow him/her up and they steal the money.”

#### - Host community leader in the West Nile region

In sum, all mechanisms come with barriers, which will have to be weighed on a case-by-case basis that considers the individual context of each potential intervention. However, the data collected in this assessment demonstrates that refugees and refugee-hosting communities in Uganda are currently most affected by barriers surrounding literacy and digital literacy, long distances and, when using financial services, a lack of income.

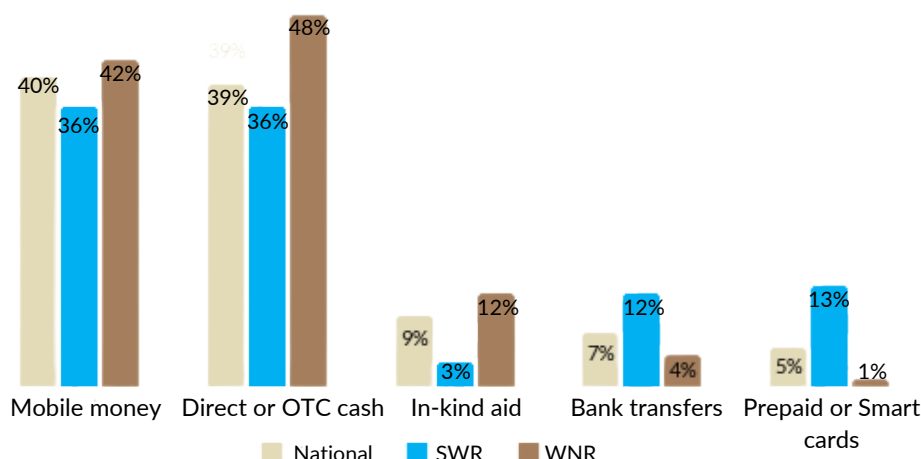
This chapter aimed to illustrate how the four assessed financial service and assistance mechanisms are currently being used by refugees and refugee hosting communities. The data shows that mobile money is popular amongst refugees and host community members for commercial and humanitarian use. In contrast, only a minority of respondents use bank accounts or cards, and those who do are often refugees in the south-west region, where humanitarian programmes rely on these mechanisms to provide aid. Finally, the majority of refugees use direct or OTC cash, while only a small minority of host community members do so.

<sup>21</sup> REACH (2021). Assessment of Financial Service Providers – Cash and Voucher Assistance in Uganda.

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Mobile money and direct or OTC cash are the most preferred mechanisms for humanitarian assistance, according to both refugees and host communities. While almost equal proportions of refugees are partial to direct or OTC cash (40%) and mobile money (39%), host communities favour mobile money (49%) with direct and OTC cash as the second choice (37%).

Figure 20.  
Proportions of  
refugee respondents  
by preferred  
assistance  
mechanism and  
region



Amongst refugees, bank transfers (7%) and prepaid or smart cards (5%) are the two least preferred options, even behind in-kind assistance (9%). Conversely, amongst host community members, bank transfers are in third place (10%), followed by in-kind (3%) and the prepaid and smart cards (1%). However, when the data is disaggregated further for the refugee community, regional differences can be identified. Although overall, mobile money and direct or OTC cash remain the two preferred assistance mechanisms, refugees in the south-west region are more likely to prefer bank transfers and prepaid and smart cards than their counterparts in the West Nile region, most likely due to the influence of ongoing humanitarian assistance programmes using these mechanisms.

Differences between genders exist, mainly in the refugee community, with women more likely to prefer direct or OTC cash while men favour mobile money. In the host community, both genders selected mobile money as their first preference but this choice is not as pronounced amongst women (44% prefer mobile money while 41% chose direct or OTC cash).

Meanwhile 55% of men in the host community prefer mobile money, compared to 31% who rank direct or OTC cash as the number one option. Given the barriers of basic and digital literacy for mobile money, it is probable that gender differences are linked to the lower prevalence of such skills amongst women. Despite low basic literacy levels, mobile money is still the most favoured mechanism, likely because it is a commonly used tool in both communities.

Qualitative data indicates that community members who are illiterate can either learn how to use USSD using their memory (thus requiring no numeracy or literacy) to perform basic transactions, or can rely on friends and family to teach them or execute transactions for them. In fact, nearly all populations surveyed had the basic numeracy levels required to operate mobile money using USSD codes. Between 96% and 100% of respondents from both refugee and host communities are able to count, add, subtract, and divide, with little to no differences between genders. Thus, mobile money may be accessible to people who are illiterate but who have basic numeracy skills.



**People who can't read or write just check the mobile money message and only look at the numbers. They can work it out that way."**

**- FGD with female refugees in the West Nile**



A woman prepares peanut butter to sell in Bidibidi refugee camp, on 17 November 2021. (U-Learn photo/ Kullein Ankunda)

*Figure 21. Pros and Cons of each financial transfer mechanism, from the perspective of users*

Type of delivery	Pros	Cons
<b>Mobile Money</b>	<ul style="list-style-type: none"> <li>• Convenient and efficient delivery</li> <li>• Privacy results in increased security</li> <li>• Easy access to agents for everyday transactions</li> </ul>	<ul style="list-style-type: none"> <li>• Requires basic and digital literacy</li> <li>• Agents that can solve complex problems are hard to reach</li> <li>• Lack of accepted forms of IDs amongst refugees</li> </ul>
<b>Direct or OTC Cash</b>	<ul style="list-style-type: none"> <li>• Low costs (no fees)</li> <li>• Most inclusive – no need for literacy</li> <li>• Easy resolution of disputes/complaints</li> </ul>	<ul style="list-style-type: none"> <li>• Insecure due to public distributions</li> <li>• Distributions are time consuming and inflexibly scheduled</li> </ul>
<b>Bank transfers</b>	<ul style="list-style-type: none"> <li>• Perceived to be most secure</li> <li>• Allows for potential access to other financial services (i.e. loans)</li> </ul>	<ul style="list-style-type: none"> <li>• Costs to open/ maintain accounts</li> <li>• Requires at least basic literacy</li> <li>• Agents are far away</li> <li>• Difficult to give feedback/ submit complaints</li> <li>• Lack of accepted forms of IDs amongst refugees</li> </ul>
<b>Prepaid or Smart cards</b>	<ul style="list-style-type: none"> <li>• Easy to use once proper training has been administered</li> </ul>	<ul style="list-style-type: none"> <li>• Limited choice of vendors</li> <li>• Replacing lost cards is expensive</li> <li>• Requires at least some literacy</li> <li>• Difficult to give feedback/ submit complaints</li> </ul>
<b>In-kind Assistance</b>	<ul style="list-style-type: none"> <li>• Less vulnerability to price fluctuations</li> <li>• Some community leaders believe it limits misuse.</li> </ul>	<ul style="list-style-type: none"> <li>• Restricts freedom of choice and dignity</li> <li>• Restricts nutrition</li> <li>• Potential for lower quality products</li> </ul>

## Case Study of User Preferences in Nakivale Refugee Settlement

Data collected during the U-Learn assessment of user experiences and preferences regarding financial assistance mechanisms indicates that ongoing humanitarian responses can influence user preferences up to a point. It is useful to discuss this in relation to the Nakivale refugee settlement, where the WFP piloted the Agent Banking model in mid-2019. The WFP and partners first began delivering general food assistance in the form of cash through bank transfers and prepaid cards in Nakivale, making it the location where beneficiaries have utilised those mechanisms for the longest period of time.

*Figure 17. Proportion of refugee respondents in Nakivale refugee settlement and all other settlements by preferred assistance mechanism*

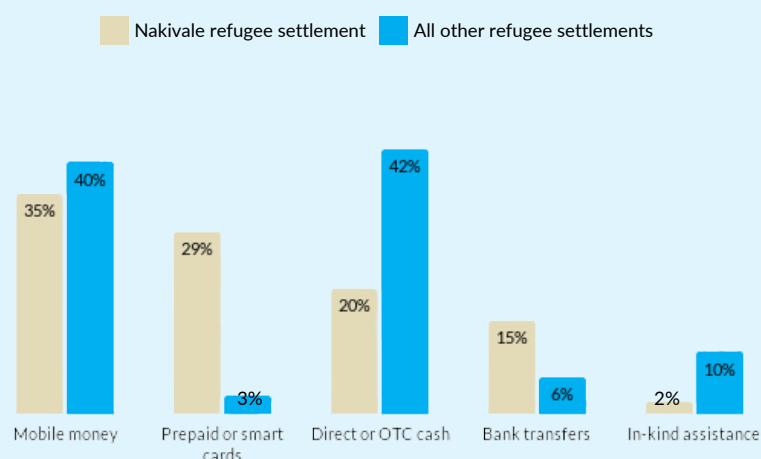


Figure 17 shows that in Nakivale, refugees are more likely to report a preference for prepaid or smart cards and/or bank accounts than those living in other settlements. This data indicates that increased experience with cards and banks may to some extent have a positive influence on refugee preferences for these mechanisms. Nevertheless, the data indicates that the increases for cards and banks are mostly won at the expense of direct cash, not mobile money. In fact, the proportion of respondents who state a preference for mobile money is very similar to the proportion in all other settlements. In sum, users who have robust experiences with both mobile money and the agency banking approach often continue to prefer using mobile money. However, increased experience with banks and cards does lead to increased proportions reporting a preference for these mechanisms over direct or OTC cash, suggesting that programming can influence preferences up to an unknown but definite limit.

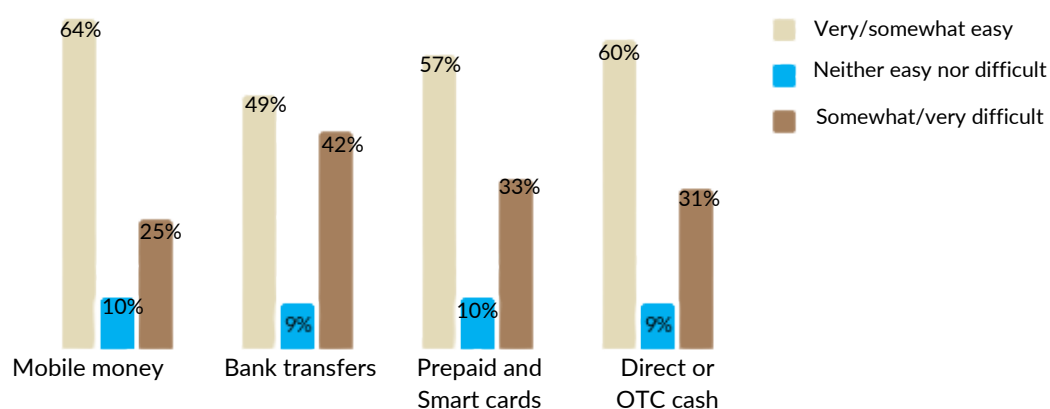
# FEEDBACK & COMPLAINTS

The majority of respondents observed that when problems arise, they most often choose to report or provide feedback in person. Only approximately one-third of respondents from both communities (27% of refugees and 35% of host community members) said they used the designated hotline to report complaints related to mobile money. Most users choose to walk or hire transport to speak face-to-face with the mobile money agent, financial service provider, or humanitarian agency which originally issued their assistance.

When asked about the level of difficulty to reach service points, more than half of the refugee respondents reported that it is very easy or somewhat easy for them to go to the agent or organisation. Nevertheless there was some variance in how many respondents reported very easy or somewhat easy access to feedback and complaints mechanisms. It was lowest for bank transfers (49%) and highest for mobile money (64%). In line with this, the proportion of refugees reporting that it is either somewhat or very difficult to reach an agent to make a complaint or give feedback was highest for bank transfers (42%) and lowest for mobile money (25%).

Figure 22 (below).

*Proportion of refugee respondents reporting on the perceived level of difficulty in accessing feedback & complaints mechanisms in relation to each financial service*



Similarly, more than half of host community respondents also reported that it is very easy or somewhat easy for them to submit a complaint or give feedback for mobile money (57%) or direct or OTC cash (60%) through an agent. However the majority of host community members reported difficulties commuting to agents to give feedback or make a complaint about banks and cards. Sixty percent (60%) of respondents found it either difficult or somewhat difficult to reach a bank agent and 62% of host community members report that it was somewhat or very difficult to reach a card agent.



Given people's overall preference for in-person feedback and complaints mechanisms, one of the main advantages of direct or OTC cash is the ability to resolve issues on the spot. "With direct cash, the whole process is done in a single day and you go back with everything. In addition, I am able to count the money before leaving the counter and can complain instantly if the money is less and get it [in] full there," said a male refugee in the south-west region.

In contrast, feedback and complaints mechanisms for prepaid or smart cards, as well as bank transfers, were comparatively harder to reach. One female host community member in the West Nile region stated: "For the smart cards given by [an NGO], there was nowhere we could report the problems because the representatives were always not there. There [is also the] issue of the cards being restricted."

When asked about the perceived level of difficulty in reaching agents to give feedback or submit complaints, respondents reported the following; for mobile money, community leaders and members said issues could be resolved but generally required time and financial resources to reach agents. Similarly, feedback and complaints mechanisms for bank transfers – for which the primary issue was the incurrence of unforeseen charges as well as issues linked to IDs – were for the most part able to be resolved, although not without travel and costs. Meanwhile, the most commonly reported issues for direct or OTC cash were related to perceived inaccurate targeting or missed distributions.

In sum, avenues for feedback and complaints exist for all four assessed mechanisms, but they vary in terms of convenience and accessibility to populations. Bank transfers and prepaid or smart cards require more effort and investment to find redress for issues, while mobile money hotlines and the in-person interaction of direct or OTC cash allow for more efficient resolution when problems arise.



An empty mobile money stall stands in Iyeter market of Bidibidi refugee camp on 17 November 2021. When agents are not easily reachable to resolve issues, toll-free mobile money hotlines provide an alternative feedback and complaints mechanism. (U-Learn photo/ Kullein Ankunda)

# RECOMMENDATIONS

The post-COVID-19 lockdown period is an opportunity for agencies to float diversified aid delivery mechanisms implemented in the wake of mobility restrictions. Users' skills and preferences should be considered, along with market functionality, operational capacity and the political acceptance of CVA, prior to decisions regarding digital financial assistance mechanisms. This study highlights several elements that policymakers, implementers and financial service providers can work on to improve the demand for and delivery of financial services to refugees and refugee hosting populations in Uganda.



## 1 — Policymakers

- **Advocate for policy which allows for the adoption or expansion of digital financial services in refugee and refugee-hosting communities** so as to leverage these services for their potential to increase financial independence amongst these populations.
- **Encourage the use of digital financial services as tools to further the process of increasing independent income generation in refugee communities** on a backdrop of insufficient funding in the Uganda refugee response. Insufficient funding has long motivated a focus on income generation for refugees and refugee-hosting communities amongst humanitarian practitioners. Policymakers can support the efforts of humanitarian practitioners and FSPs by increasing access to financial tools, such as loans and savings groups, to potentially boost income generation amongst refugees and refugee-hosting communities.
- **Clarify KYC requirements for banks and mobile money providers and make them publicly accessible to consumers and providers alike.** This could clarify key misunderstandings for consumers and would allow them to more easily access bank and mobile money accounts.



## 2 — Implementers

- **Increase roll-out of basic literacy and digital literacy trainings, particularly for women and older persons.** Although financial literacy is important, the foundations of reading, writing, and the skills needed to use a mobile phone are less widespread and are equally — if not more— critical at this stage.
- **Increase collaboration with FSPs to develop financial products tailored to the needs of refugees and/or refugee hosting populations to overcome barriers** such as costs, lack of IDs and low literacy levels, currently associated with the use of bank transfers and prepaid or smart cards.
- **Promote toll-free hotlines as a feedback and complaints mechanisms for bank transfers and prepaid or smart cards.** In addition, FSPs need to consider options to increase the effectiveness of toll-free hotlines or evaluate possibilities for alternative remote complaints mechanisms in order to solve issues while allowing users to avoid costly travel.



### 3 — Financial Service Providers

- Beneficiary preferences for mobile money should be deemed a priority and digital financial assistance should be scaled up; thus **providers must also scale up infrastructure**. Studies show that mobile infrastructure that can support cashless transactions is currently limited and scattered in Uganda.
- **Clarify costs around mobile money and bank agent fees, taxes and withdrawal charges.** This would prevent possible fraud on the part of the agents and help customers gain trust in agent transactions. This can be done either by ensuring that existing information is more easily accessible or by compiling new information products targeting mobile money users and agents.
- **Empower more bank and mobile money agents to solve common but complex problems and to open accounts.** Increased training in areas where agents are closer to communities would help decrease distances that consumers must travel to open and solve complex problems with their accounts. This in turn would lower important access barriers and potentially motivate more consumers to open accounts.
- **Strengthen bank and prepaid and smart card agent networks, particularly in the West Nile region.** Similar to the above, this would lower important access barriers and potentially motivate more consumers to open accounts.



Ms Regina Inyuru, the treasurer of the Liberty Savings and Credit Cooperative, collects money from members at a meeting on 17 November 2021 in Barakala, Bidibidi refugee camp. (U-Learn photo/ Kullein Ankunda)



# CONCLUSIONS

This assessment aims to strengthen the evidence base around user experiences and preferences concerning financial services and cash-based delivery modes. The report captures insight into user perceptions of financial tools – mobile money, bank transfers, prepaid and smart cards and direct and over-the-counter (OTC) cash – exploring the use of these modalities for both aid delivery and use in the daily lives of refugees and host communities.

Cost efficiency in the context of a consistently growing refugee population in Uganda, along with other benefits of CVA, has spurred many humanitarian providers to adopt financial and digital financial assistance mechanisms to deliver aid. Although there are solid arguments from the provision side for using digital delivery mechanisms for CVA – including efficiency and reduced logistical complexity – user insight provides a more complete picture of population preferences and the challenges embedded in each mechanism.

This assessment demonstrates that many refugees and refugee hosting communities are already familiar with different transfer mechanisms and have formed preferences based on these experiences. The majority of respondents in both refugee and host communities currently own mobile money accounts, while only a minority have bank accounts or prepaid or smart cards. Banking and prepaid cards are also much less common amongst refugees in the West Nile region compared to the south-west, likely due to the prevalence of in-kind assistance delivery modes in the West Nile.

Although the data collected during this assessment shows that experiences with bank transactions have had a positive effect on user preferences regarding this mechanism, **the overall most frequently preferred mechanism remains mobile money**. This is reportedly due to the ease of access to mobile money agents, comparatively low perceived costs and the ability of many community members to use this service despite access barriers like low literacy skills.

This is followed by a preference for direct or OTC cash amongst those users who have had no experience with bank transactions. Mobile money is also a financial product that refugees and host communities often choose for commercial use.

Although user reported mobile money as their preferred mechanism through which to receive humanitarian assistance, they also identified key challenges that limit its use. For example, low literacy rates and mobile phone ownership amongst women remain barriers, making women more likely than man to feel more comfortable with direct or OTC cash, instead of a digital financial mechanism. Other factors such as costs, distance to agents, and safety further influence preferences. In order to promote the use of **agency banking**, banks need to address: costs, distance to agents and safety; the high costs of setting up and maintaining an account; and transportation to service points.

Meanwhile, challenges for **mobile money** include a lack of agents, phones, and IDs. Direct or OTC cash — the only non-digital mechanism examined — is not affected by basic or digital literacy and so refugees often believe it is the most inclusive aid delivery mechanism.

The caveats of **direct or OTC cash** include insecurity, both at public distribution sites and for individuals commuting home while carrying physical cash. The public nature of direct or OTC cash delivery makes recipients easy targets for theft, as community members know who will receive funds and when. If distributions are organized on a single day, beneficiaries may miss them, or may have to wait hours in poor weather conditions or overcrowded areas to receive the aid.

Finally, although **feedback and complaints mechanisms** exist for all four mechanisms, some are easier to access than others. Users find the feedback and complaints mechanisms for mobile money and direct or OTC cash more accessible than those linked to bank accounts and prepaid or smart cards. People favoured the in-person feedback mechanism associated with direct or OTC cash, which allowed for immediate rectification of issues. In contrast, complaints linked to bank accounts are harder to submit because of the required travel and are time consuming. For mobile money, users note that issues can more often be solved through a hotline.

The report argues that cash-based interventions must take into account user preferences, which vary slightly depending on location, gender, and community type. To support the mainstreaming of digital financial transfers, all stakeholders with the aim to streamline aid delivery and maximise limited resources must work together to first tackle the literacy, resource, infrastructure, and registration barriers to expanding digital financial aid in Uganda.

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# ANNEXES

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## Annex I. Research Questions

1. What experiences do users have with financial assistance in Uganda, digital and otherwise?
  - a. What (digital) financial assistance mechanisms are currently being used?
  - b. Do the different financial assistance mechanisms that are currently in use, generally function as intended?
  - c. Do users have all necessary information and skills to use (digital) financial service mechanisms to their advantage?
  - d. Do user experiences differ based on community type, location, age, gender, disability and other user characteristics? If so, how do they differ?
2. What financial assistance services and mechanisms are preferred by users, FSPs and humanitarian partners?
  - a. What are the reasons for users' preferences?
  - b. What are the risks associated with each delivery mechanism for FSPs, senders and receivers, and what is the capacity of FSPs to mitigate against these risks?
3. What are the barriers to accessing (digital) financial assistance?
  - a. What types of documents and identification (ID) are required to access each type of financial service?
  - b. What is mobile network coverage, internet speed and electricity reliability like in each location?
  - c. Do FSPs and/or humanitarian partners delivering assistance offer training on financial inclusion and if so, where and to whom?
4. Which AAP mechanisms are currently in place to ensure a functioning feedback loop between the users of (digital) financial services and service providers?
  - a. If in existence, how frequently are these feedback loops used by the recipients of (digital) financial services?
  - b. What type of complaints are most commonly made by users and relating to which (digital) financial services?

## Annex II. Questions to assess and conceptualise disability

The Washington Group Short Set of six questions on functioning is a measurement tool based on the World Health Organization's International Classification of Functioning, Disability, and Health to create cross-border comparable data sets measuring disability, defined as the interaction between a person's capabilities and environmental barriers that lead to limited participation in society.

Preamble to the WG-SS:

Interviewer read: "The next questions ask about difficulties you may have doing certain activities because of a HEALTH PROBLEM."

### COGNITION (REMEMBERING)

#### COG\_SS

[Do/does] [you/he/she] have difficulty remembering or concentrating? Would you say...

[Read response categories]

1. No difficulty
2. Some difficulty
3. A lot of difficulty
4. Cannot do at all
7. Refused
9. Don't know

[Do/does] [you/he/she] have difficulty with self-care, such as washing all over or dressing?

Would you say... [Read response categories]

1. No difficulty
2. Some difficulty
3. A lot of difficulty
4. Cannot do at all
7. Refused
9. Don't know

### SELF-CARE SC\_SS

#### COMMUNICATION

#### COM\_SS

Using [your/his/her] usual language, [do/does] [you/he/she] have difficulty communicating, for example understanding or being understood? Would you say... [Read response categories]

1. No difficulty
2. Some difficulty
3. A lot of difficulty
4. Cannot do at all
7. Refused
9. Don't know



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