



# REAP FOR REFUGEES

Rapid Market Assessment Report for: Street Children - Prevention through Sustainable Graduation from Poverty (PSGP)



# PSGP2 - Rapid Market Assessment

## *Final Report*

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## Article I. Executive Summary

This document provides a summary of findings from a rapid market assessment conducted in the West Nile region of Uganda, particularly focusing on livelihood opportunities for ultra-poor refugee and host community households in Yumbe. Recognizing the patriarchal and religious dynamics in the region, the assessment highlights the need to address gender disparities in access to markets and financial services.

### Section 1.01 Key Findings

- **Livelihoods and Market Opportunities:** The assessment identifies both on-farm and non-farm opportunities for ultra-poor households, including agriculture-based activities, cereal banking, and livestock trade. It also discusses barriers such as transportation costs and market dynamics.
- **Access to Financial Services:** While various financial service providers exist in the region, access to formal financial services remains limited for ultra-poor households. VSLAs are noted as an alternative, but they also face challenges such as sharia compliance and limitations in funding long-term investments.
- **Gender Equality and Social Inclusion:** The assessment highlights gender norms, women's time use, women's agency in business, ownership and control of assets, and shifts in power dynamics resulting from income transfers to women.



## Section 1.02 Key Recommendations

This section highlights key recommendations to be considered alongside the strategies and interventions that are currently implemented or proposed for PSGP.

### A. Economic Opportunities

- **Support participants, especially refugees with prior technical skills to invest in “innovative businesses” that are not already saturated.** Support should include linkages to additional funding opportunities to bridge the gap with what is provided by PSGP, strategies to increase business loans provided by VSLAs and reviewing training materials. For host communities, support may involve linkages to training opportunities offered by other programs and apprentices.
- **Facilitate VSLAs linkages with Agro dealers in Yumbe town to offer additional training and support for members, besides the trainings delivered by government.** VSLAs can also invest members’ savings to stock agricultural input during key agricultural seasons to be sold to members on credit. In refugee contexts, group savings can also be used to hire agricultural land for group cultivation.

**For groups engaged selling produce,** consider creating ‘aggregation groups’ of businesses engaged in sale of similar agricultural commodities to support demand aggregation, negotiations with suppliers (and off takers) and economies of scale when ordering. The ‘aggregation groups’ can be organized at VSLA level to be supported by VSLA mentors in sustaining and identifying new linkages opportunities.

The concept of ‘aggregation businesses’ can also be leveraged for common income generating activities like sale of dagaa fish and cereal banking.

- **Sensitize participants engaged in livestock fattening to consider buying and selling to earn income faster.** This support involves training in market operations, facilitating participants to visit markets to understand operations, access to market information etc.

### B. Financial Inclusion

- Human centered design approach to co-create a sharia compliant strategy for growing savings in host community VSLAs that are dominated by Muslims.
- Promote partial share-out for all VSLAs to help participants long-term goals for their savings, beyond purchasing household items and food.

### C. Gender and Child Protection

- Promote self-selection within businesses and integrate group dynamics training early in the program to improve cohesion between group members, reduce cases of members fleeing away with group money.
- Intentional layering of household dialogues, complete with case management and referral system to support households to improve positive parenting<sup>1</sup>.
- Layer social behaviour change communication (SBCC) strategy, to address the challenge of alcohol and drug abuse in some refugee households.

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<sup>1</sup> PSGP 1 partially layered the Gender Action Learning System methodology, but this was not formally tracked and the monitoring system



## Article II. Background

Prior to the surge in refugee arrivals, Uganda was facing significant pressure on its forests and woodlands and suffered from a high rate of deforestation and land degradation. Environmental degradation has massive consequences on income growth and food security of the communities in West Nile that depend primarily on subsistence farming. Thirty-five (35%) percent of the population in West Nile survive on USD 1.25 and over sixty (67%) percent on USD 1.90 a day. In addition, the West Nile region hosts 54 percent of the total refugee population in Uganda, mostly South Sudanese. Children are often heavily affected by their family's difficult situations. Poverty, famine, family violence, discrimination and social exclusion, and migration are among the push-factors causing children to live or work in the street. Establishing and promoting on or off farm livelihoods and youth-centered programs will help limit push factors but enhance push out of the streets.

AFARD with technical support from BOMA project and CACH carried out a qualitative assessment that aimed to ascertain various interventions that can identify areas the project can leverage. The data collection method encompassed focused group discussions and Key informant interviews with a wide range of market actors, community-based organization, self-help groups, women groups, religious organizations, development partners and financial services providers. The assessment was conducted between 25<sup>th</sup> -29<sup>th</sup> May 2021 through key stakeholder interviews that focused on key thematic areas; Child protection, livelihood activities/market system, natural resources (NRM), Climate change and mitigations. The engagement of various sectors and departments in agriculture, environment and natural resources, livestock, community-based services, disaster preparedness and refugees, gender departments, local council chairpersons, local authority and economic planners and organization engaged in child protection programs. The objective was to provide a deeper understanding of PSGP project interventions, approach, and anticipated outcome under the different thematic areas. The findings highlighted key development plans by various players, achievements, and key lessons and challenges encountered during past programs and current implementation.



### Justification for the Market Assessment.

A key outcome for the rapid market assessment is that businesses supported by PSGP2 are well diversified and not too saturated. Too much saturation of business types results in greater competition amongst businesses hence reduced earnings and business failure. But moderate saturation may facilitate economies of scale for businesses of similar type in bulk ordering, selling, market information etc. Table 1 shows the types of businesses for PSGP1.

**Table 1: Types of businesses supported in PSGP 1.**

Business type	Number	Percent
Agri-Based Businesses	42	28%
Fish	29	19.3%
Kiosk/Duka	18	12%
Livestock Sales	18	12%
Other	11	7.3%
Poultry	9	6%
Cereal Banking	9	6%
Clothes	8	5.3%
Hotel/Restaurant	3	2%
Horticulture	1	0.7%
Barber shop	1	0.7%
Butchery	1	0.7%
TOTAL	150	

*Source: Performance insights, 2024*

The risk of over saturation is higher if PSGP2 were to start similar businesses as PSGP1 as some PSGP1 groups split into multiple businesses dealing in similar commodities at the end of mentorship.

While previous market assessments have identified opportunities for refugees and hosts to diversify their livelihoods, the recommendations have mainly targeted large scale investments beyond the scope of the PSGP project. This market assessment dives into the specific barriers preventing ultra-poor refugee and host community households from leveraging the available opportunities, market and financial. Recommendations include strategies that be adopted by the PSGP 2 project to minimize the barriers.

### Gender integration in the market assessment

Refugees and host communities are characterized by patriarchal systems, which gives men more power in ownership and control of resources at household and community level. Among the hosts who are predominantly Muslim, Gender and social dynamics are further influenced by religious expectations which define roles for men and women in the household and community. PSGP1 reported several GBV mainly attributed to changes in power balance in the households. The project integrated the Gender Action Learning System (GALS) methodology in the second stage of implementation, but this was too late, and not properly structured, neither was it formally tracked in the monitoring system.

The integration of gender in the market assessment is to identify gender disparities, roles, and dynamics as they relate to access to markets and financial services. This section summarizes some of the key gender aspects that influence access to livelihoods opportunities, markets, and financial services.

## Article III. Research Design

The market assessment adopted a multi-faced approach involving; (1) a secondary analysis of PSGP 1 data, (2) desk review of available reports and literature and (3) qualitative approaches (using focus group discussions with PSGP 1 graduates, community and key informant interviews with subject matter experts implementing or working in the region) (4) Market observation to understand the current opportunities available for ultra-poor host and refugees in Yumbe to graduate from extreme poverty and prevent their children from going to the streets.

### Section 3.01 Profile of FGD and KII Participants

Table 2 Shows the profile of Focus group discussion participants.

FGD Group	Profile	Justification
Host Men	Ultra-poor participants & nonparticipants (PSGP 1 &2)	Disintegrate insights based on program participation
Host Women	Ultra-poor participants & nonparticipants (PSGP 1 &2)	Disintegrate insights based on program participation
Refugee Men	Ultra-poor participants & nonparticipants (PSGP 1 &2)	Disintegrate insights based on program participation
Refugee Women	Ultra-poor participants & nonparticipants (PSGP 1 &2)	Disintegrate insights based on program participation
Community leaders - Refugee and Host community	Religious leaders, Graduation committee members	Provide insights on social dynamics, gender, household dynamics and other barriers impacting livelihoods and access to financial services in Yumbe.

Table 3 shows the profile of key informants for the market assessment.

KII Participant	Profile
Project Staff	Graduation Advisor, Project Officers
Government stakeholders (including OPM)	Interacted closely with PSGP 1 or with similar projects in the regions. Working in Agriculture & Livelihoods, Social protection
Other Non-Governmental Organizations	Gender expert Market and livelihoods experts
Market and Financial Service actors	PSGP 1 participant in key value chain sectors Key suppliers and distributors in the market Financial service providers in the region



### Section 3.02 Sampling Design

FGDs: A total of 10 FGDs were conducted across the implementation areas.

- FGD participants for PSGP 1 & 2 were randomly sampled from participant lists downloaded from performance insights.
- Community leaders participating in FGDs were identified purposively based on their interaction with the PSGP 1 project.

KIIs: A total of 10 key informant interviews were conducted across the implementation area.

- KII respondents were identified purposively by BOMA and AFARD in consultation with BOMA based on their subject matter expertise, presence in the implementation areas and interaction with the PSGP 1 project.

**Market Observation:** Livestock market observation exercise conducted by CACH and BOMA teams in Yumbe Livestock Market on Saturday, starting 6 am

Data Collection

Tools:

- Preparation of KII and Focus group discussion guides, tools including consensus between the BOMA and CACH on the data collection tools and questions.
- Audio recorders

Mode:

- Data was collected through face-to-face interviews for both focus group discussions and Key informant interviews.
- Data was captured by audio the transcribed for analysis

### Section 3.03 Data Analysis and Reporting

FGD & KII: Qualitative data was analysed using thematic framework approach. Data gathered during the market observation activity was summarized and used to enrich the report.





## Article IV. Findings

### Section 4.01 General Findings

This section summarizes findings not directly related to the rapid market and gender assessment but important for the implementation of the PSGP project.

- **Groups vs individual businesses**

While PSGP1 is exclusively implemented with 3-person business groups, PSGP2 allows participants to choose between joining 3-person, 2-person and 1-person business groups; an adaptation influenced by the mixed experiences with the 3-person businesses in PSGP1. While some participants thrived with the group businesses, a good number of participants also experienced challenges such as some members migrating with group money, mistrust among partners, conflict between members, nonparticipation of some group members in activities, slow decision making etc.

Prior to PSGP2 participant enrolment, the M&E department conducted a rapid assessment to determine participant choice, between individual vs group businesses (2 vs 3 persons per group). Indeed, most of the assessed participants preferred individual businesses.

An in-depth follow up with PSGP2 participants during FGDs indicated that these choices were mainly influenced by the experiences of PSGP1 cohort. The challenges in the group-based approach in PSGP1 mainly relate to how PSGP1 groups were formed and structured; (i) existing members were not properly consulted when new or other household members were added to replace those who could not participate for various reasons, (ii) in some mixed groups minority male members were not comfortable with the types of businesses chosen and decisions by the majority female members, (iii) sociocultural norms, among hosts preventing women from host community from taking leadership roles over men in the same group, especially where they were from the same families<sup>2</sup>, (iv) Elements of clannism also featured especially in village 14 where members from different clans did not feel comfortable to work together in business groups<sup>3</sup>.

Box 1: Comparing group vs individual businesses.

The debate about single versus individual businesses has been on in the graduation community for some time. BOMA has tested both single person and group-based approaches in different contexts, each with significant advantages and disadvantages:

The group-based approach enables members to share tasks and leverage each other's strengths in running the business. Members can engage in other activities besides their graduation businesses, including IGAs, childcare practices etc. The approach also helps women to protect their assets from being taken over by their spouses.

The individual business on the other side provides for the inclusion of other household members in running the business. Compared to group businesses, individual businesses grow much faster due to speed of decision making on key business activities but also noted to have higher chances of failure due to interference by other household members and the lack of accountability by the business owner<sup>1</sup>.

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<sup>2</sup> To protect women's voice in the business groups, group leadership roles in mixed groups were automatically reserved to women who had been nominated as anchor women.

<sup>3</sup> It was noted that the local structures, also responsible for supporting the project in addressing group dynamics challenges were also very weak in village 14.



- **Leveraging capacity of Community Mentors for additional impact and sustainability**

PSGP1 mentors, both in the refugee and host communities are regarded by their communities as key allies in their journey to graduate from extreme poverty through the poverty graduation program<sup>4</sup>. The following are some of the traits of the mentors that may help the project increase and sustain impact:

- Mentors are chosen from the group and enjoy the full confidence of the mentors.
- Mentors are within the villages and relate with their challenges and opportunities.
- Mentors have a higher capacity and agency in business and savings group operations.
- Mentors have the drive to support their communities, understand the value of working together to achieve the common goal.

Recognition and motivation of mentors for the support offered remains a key question for the PSGP project. During the FGDs, mentors asked to be provided with certificate of appreciation from the project.

- **Alcohol abuse among refugee households stifling growth of businesses.**

Alcohol and substance abuse was noted as a key challenge among the refugee community affecting both men and women. Community leaders emphasized the need to monitor households to ensure that income earned from the businesses is not used to buy alcohol or tobacco.

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<sup>4</sup> A significant adaptation of the PSGP project is the use of project officers, in place of mentors as in standard REAP project. The project therefore leverages mentors, volunteer program participants to facilitate savings group meetings and support mobilization for PSGP activities. This strategy not only increase impact but also sustainability.

## Section 4.02 Key Findings

### A. Livelihoods and market opportunities for ultra-poor refugees and host community households in West Nile, Uganda.

The rapid market assessment identified both farm and non-farm opportunities for ultra-poor refugees and host community households in the region.

#### 1. On-farm livelihoods (Agriculture based livelihoods).

The BHA funded 'Value chain assessments in refugee hosting districts in Uganda (2022)' secondary analysis report identifies the key value chains in Agriculture and livestock sectors in the West Nile region<sup>5</sup>. The analysis identifies opportunities for refugees and host community, some of which may not be viable for the ultra-poor.

The rapid market assessment dives into the agriculture and livestock value chains and summarizes the following practical ways for the ultra-poor refugees and host community to engage in the value chains are related barriers.

**Agricultural production:** The high demand for agricultural produce is a great opportunity for ultra-poor refugees and hosts. The main barriers include:

- High cost of transportation to markets, fluctuation in market prices and lack of market information for both refugees and hosts.
- Women also mentioned time use barriers in accessing outside markets as they must perform their household chores.

**Cereal banking:** Analysis of the cohort 1 business monitoring data indicates that groups that were engaged in cereal banking business grew in double digits, compared to the overall growth of y percent for the cohort. Key barriers that stifle growth of cereal banking businesses include:

- Limited or lack of modern storage facilities limiting businesses' capacity. Businesses also risk losing stock to rodents, fire etc.
- Fluctuating prices and increased competition from outside retailers, especially in cereal banking business where outside buyers distort market prices.
- High transportation costs prohibit businesses from buying grain in villages where they are cheaper.
- Long duration of waiting for significant increase in prices of grain, sometimes up to 5 months.

**Livestock trade:** High demand for livestock in Yumbe and surrounding towns. Key barriers include:

- Households engaging in livestock herding as opposed to buying and selling. Livestock is seen as a means of savings and indicator of status (refugees)
- High variability in livestock prices: For example, for example, a goat that would fetch UGX 60,000 during the low season would fetch UGX 120,000
- Livestock Market operation dynamics prevent the participation of women, especially from ultra-poor households, especially refugees.

NB: Barriers related to women's access to livestock markets have been discussed extensively in the general findings section.

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<sup>5</sup> Value chain assessments in refugee hosting districts in Uganda

## 2. Nonfarm livelihoods opportunities

The rapid market assessment identified the following non-farm livelihoods opportunities that can be considered in PSGP2. The opportunities, which are mainly skill based are considered innovative, and unsaturated. Unlike host community participants, Refugees mentioned that they had prior technical skills to facilitate the activities. Table 4 highlights the different opportunities as well as related barriers.

**Table 4: Additional Innovative opportunities that can be promoted by PSGP2.**

Category & Type	Expected barriers
<p>Service</p> <p>Both: selling utensils (w)</p> <p>Hosts: Motorbike repair, Motor vehicle repair, Carpentry, Barbershop (m), motorbike transportation (m), selling dera, kanzu clothes especially during Ramadhan and other events (w)</p> <p>Refugees: House construction (m), hair dressing (w), dress making (w), laundry (w), Teaching</p>	<ul style="list-style-type: none"> <li>• Host community men would like to be provided with skills in motorbike repair, construction etc.</li> <li>• Some refugee men have prior skills in construction etc, skills learnt while in South Sudan but do not get opportunities even in the camp because they are given to host community contractors who only hire them as labourers.</li> <li>• Income tax related barriers for refugees<sup>6</sup></li> </ul>
<p>Nature-based Businesses</p> <p>Hosts: Tree nurseries</p> <p>Refugees: Beekeeping, Aquaculture</p>	<ul style="list-style-type: none"> <li>• Refugees mentioned having prior skills in nature-based activities like bee keeping, activities that they were engaged in South Sudan but are unable to do in the Camp due to challenges with access to land.</li> <li>• High cost involved in some ventures like fish</li> </ul>

Source: FGDs, Key informant interviews

## 3. Business saturation

FGD participants (PSGP1 participants and community leaders) mentioned that there were already too many businesses dealing in the sale of dagaa fish, cereal banking, and kiosks in the community which was stifling their business growth. Participants also mentioned that competition is also from Non PSGP businesses started in the community and large retailers from outside the community in the case of cereal banking businesses.

<sup>6</sup> Income tax related barriers are due to the requirement by the Uganda Revenue Authority for refugees to acquire PIN certificates for purposes of taxation, a requirement that most refugees do not understand or are unhappy about

## 4. Emerging issues in Livelihoods and Markets

### a) Facilitating ultra-poor refugees and host community households to engage in the business of buying and selling livestock.

While a significant number of businesses in PSGP1 engage in livestock related activities (PSGP1 monitoring data), majority practice livestock fattening as opposed to the 'expected' buying and selling of livestock. Buying and selling is a preferred strategy for introducing the ultra-poor households in key value chains, especially in the absence of adequate consumption support as it enables businesses to generate income faster to support their livelihoods and grow their business values.

The FGD and Market observation activity noted the following barriers to ultra-poor refugees and host community households' engagement in livestock trade.

- Both host and refugee communities keep livestock as a means of savings; to be sold later during emergencies or huge expenditure like school fees. Also, among refugees, owning livestock is a key indicator of status hence the temptation to keep livestock as a sign of their 'improved' status.
- Measures put in place by the authorities to control theft and spread of livestock diseases create bureaucracies and fees which are prohibitive to ultra-poor households seeking to sell their livestock at the market. Sellers obtain a letter confirm the ownership from the Local Council 1 (LC1) then a movement permit from the veterinary officer, both at a cost. Sellers must also pay market entry fees whether they manage to sell or not.
- Women participants also face significant barriers in engaging in livestock, including market operations time, low bargaining power. The strategies put in place by the authorities to prevent livestock theft and spread of livestock diseases also seems to disproportionately affect women.

Challenges affecting women's participation in the livestock markets are discussed further in the Gender equality and social inclusion section.

As a result of the barriers, households with fewer herds, especially women (majority in the PSGP program) prefer to sell their livestock to middlemen or butcheries at the villages. This is a challenge for the PSGP project which targets majority of male participants.

- **High variability in livestock market prices affecting ultra poor households' ability to engage in the trade.** During the market observation, livestock prices were noted to be very low during the school opening, high when children are in school and very high during religious ceremonies like Christmas and Idd. Prices could change significantly over a duration of one month only. For example, a goat that would fetch UGX 60,000 during the low season would fetch UGX 120,000. Hence PSGP participants can grow their businesses by keeping animals for a shorter duration, without the need to fatten them. But considering that participants, like the rest of the community are pressed with expenditure needs at the time, they are most likely to sell during the low season.
- b) **Estimating value of livestock held by participants for extended duration:** The high variability in livestock prices make it difficult to estimate the value of livestock in the business monitoring.

## B. Facilitating access to financial services

Access to financial services is important for improving economic resilience of ultra-poor refugee and host community households. Households need access to savings and affordable financial products to invest and grow their livelihoods opportunities, including in agricultural production.

### 1. Availability of formal financial services

Several financial service providers are available in Yumbe town, including banks, microfinance, saccos, mobile loan providers etc. However, the products offered by the institutions are not specifically tailored to meet the needs of the ultra-poor, neither are the ultra-poor households familiar with the products.

**Table 5 shows available financial services by type:**

Type of Provider	Products	Examples
Banks	Savings, Loans	Centenary Post Banks
Micro Finance Institutions & Saccos	Savings, Loans, Trainings	Crested Financial Services Limited Vision Finance MKK Financial Services Limited BRAC Micro Finance
Cooperatives	Savings, Loans, Inputs, Training	Romogi cooperative Alupi
Agro traders with financial services	Loans, Inputs	Rice and Batra trade link Aisa family business

Additional barriers include:

- o High interest rates charged by available financial service providers is a major deterrent in the uptake of loan products. For example, vision financing, which is one of the most popular service providers gives loans at an interest rate of upto 20% per month, an amount that participants said was unsustainable given the nature of IGAs that they conduct.
- o The high mobility and lack of trust is also a major barrier in loan guarantee for refugee participants.

### 2. VSLAs as an alternative source of financial inclusion

As a result of the barriers in accessing formal financial services, the VSLAs remain the most feasible source of finance for both host and refugee community.

However, the VSLAs are also noted to have the following barriers:

- **Sharia compliance limiting uptake of interest-bearing loans among host community:** A few host community participants who took interest bearing loans did so because they felt they did not have any choice. The PSGP project therefore needs to consider and promote alternative strategies for growing VSLA money in the host community without interest rates. Different organizations promote different strategies to address sharia compliance concerns in VSLAs, include Making *muharaba* purchases especially agricultural inputs, charging a one-off service fee etc.

BOMA has learnt that sharia compliance in VSALs is highly contextual, and there is a need to discuss strategies with key religious leaders with influence before promoting.



- VSLAs as presently structured can only deliver on short term household goals, including purchasing household assets, school fee, emergency expenses and support small scale agricultural production.

At individual level, the total savings per cycle is not adequate to purchase meaningful income producing assets for the household. For example, the highest earning member mentioned that they earned 400,000 in their last VSLA cycle.

At group level (VSLA), there is no clearly defined group level objective or purpose to achieve with the mobilized funds.

*“A major challenge that we are facing with our VSLAs is that we lack a long-term view of even investing the money that we collect in an investment. We just use the money for the little expenses and purchases around the home”. Male FGD participate, Community leaders, Village 14.*

- **Strategies implemented by VSLAs to guard against default limits members’ ability to mobilize funds for long-term investments.**

A common practice for VSLAs in the refugee communities is to issue only loans equivalent or less than a members’ contribution. This strategy is due to some members taking loans then self-repatriating back to southern Sudan, making it difficult to recover the loan.

On the other hand, some VSLAs in the host community issue loans above members’ contribution, but the member must convince group members on the purpose of the loans and consent to extreme measures of recovery in case of default. The strategies may involve auctioning members’ assets, including those owned by their spouses which may contribute to GBV in the households. It is for this reason that some men do not consent their wives participating in VSLAs.

### **3. Emerging issues in Access to Financial Services: Village Savings and Loaning Associations popularity in the implementation area**

VSLAs were noted to be popular in both host and refugee community villages where groups are already running organically without support from government or development organizations. In one FGD with host community participants enrolling in PSGP2, 9 out of 10 participants are already members of functional VSLAs. Similar trends were also observed in the refugee community.

Given the popularity of VSLAs, there are fears that the continued formation of VSLAs in communities where they exist may lead to the collapse of the community VSLAs that are already self-sustaining especially where they are unable to sustain the expectations of the VSLAs where they are enrolled. In PSGP1, a few participants did not participate in the project supported VSLAs because they were participating in others.

The key question for the program, and to a larger extent the graduation community is whether to form new VSLAs or strengthen existing VSLAs in the community considering that PSGP VSLAs have additional expectations and layered components which may not be ‘imposed’ on non PSGP participants in the same groups.

## C. Gender Equality and social inclusion

### 1. Gender and social norms

Cultural and religious norms influence a lot of gender and social dynamics in the regions. Both the south Sudanese refugees and their hosts are patriarchal, with men having more power in decision making, ownership and control of household assets. Religiously (Islam), women are not supposed to lead, a major barrier for host community women in business group and VSLA leadership positions. In PSGP1, female participants who had been nominated as anchor women were expected to be chairpersons of groups with distant in-laws as members. For this reason, men especially in the host communities were not comfortable being in groups with women. In some others, men who were minority attempted to take over the leadership of the groups.

### 2. Women's time use

Women, especially in the host community engage in a lot of unpaid household and farm work with little time for leisure. This is different from the men who have time in the afternoon to relax. FGD participants in the refugee community also mentioned that they could not travel to markets as far as Okubani because they needed to care for their children and household members.

Women enrolling in PSGP2 will need support from other household members including spouses, group members as they begin their entrepreneurship journey. *Box 2 shows the sequence of activities for most women in the host community as captured in the FGDs.*

Box 2: Sequence of activities for majority of women in host community

**Morning:** Preparing breakfast for the family, serving breakfast, and preparing children to go to school, going to the farm, making lunch.

**Afternoon:** Fetching water and firewood, fetching traditional vegetables for home and market

**Evening:** Selling vegetables at the market, washing children, making dinner

### 3. Low women's agency in business, especially host community

Besides expected time use challenges when women engage in economic activities (as highlighted in Women's time use above), host community women, also seem to have lower ability to start and operate businesses compared to refugee women. Host community women joining PSGP2 mentioned that they need permission from their husbands to participate in the program and are not confident in starting and running businesses. Compared to refugee women, host community women struggled to identify opportunities available in their villages. Higher agency for refugee women is attributed to multiple interventions and capacity building opportunities in the camps.

While it is expected that the program will help build women's agency through training, mentorship, and coaching, it is important to note that host community women are starting at a much lower vantage point compared to refugee women. It is important to note the high level of transformation witnessed in the host community women who participated in PSGP1, confirming the ability of the program to build their agency.



#### 4. Ownership and control of women's assets

Ownership of assets is dependent on the type of asset. Women have exclusive ownership and control of poultry, but limited control and decision-making power over shoats, even if it is their own. Female FGD participants mentioned that their spouses could sell their goats without informing them. Similarly, women reported that men assumed more power over crops produced on the farm even if it was done by women because the farm belongs to them. FGD participants and community leaders mentioned that the group businesses model implemented in PSGP1 offered some layer of protection of women's assets from being taken away by the men. Participants reported that some men take credit in the form of goods or cash from PSGP businesses owned by women and VSLAs but fail to pay.

#### 5. Increased women's assets and cash transfer resulting into Negative shift in power balance.

Globally, vulnerable women's cash transfers contribute to shift in power balance in the households. This shift is also witnessed in refugee and host communities in Yumbe, except where women and men compete over control of project resources. Conflict over control of resources is higher in the context of refugees where men are equally vulnerable (BHA LRSWG Labour Market Assessment, 2022).

*"Most development projects in the camp targets women and this has led to challenges in some households where men feel that they are not important. Some have abandoned their responsibilities in the households" FGD, community leaders (Village 14).*

In some FGDs, female participants said that they gave part of the grant monies to their spouses for their use to prevent GBV instances and as sympathy.

#### 6. Market operations aspects limiting women's participation in the livestock value chain.

Both host and refugee women have very limited participation in the livestock markets. This is due to several reasons; (i) Livestock markets operate early in the morning to limit interaction with human and motor traffic, by which time when women are still engaged with household chores. For example, the market in Yumbe was already operational at 6 am; (ii) Distance to designated livestock markets, (iii) women have low bargaining power and fear being taken advantage of by middlemen strategically positioned outside the livestock markets; (iv) livestock is generally considered a man's trade in both host and refugee community.

During the market observation activity in Yumbe, only two accompanied women were at the livestock selling place, and this was likely because they were buying goats for breeding. The other women who were at the marketplace were either selling food or buying slaughtered animal products at the slaughterhouse.

As a result of the above barriers, women must therefore rely on their husbands or male members of the group to buy and sell at the markets. While this is positive, female participants mentioned that in most instances the men did not fully account for the proceeds of the sale.

#### 7. Low agency to report GBV and conflict over the use of project resources

Project officers reported that there are incidences of Gender based violence related to control over resources. However, women do not easily report GBV, or conflict related to project resources especially if it does not involve other households like consumption support or child grant monies.

*"We are requesting AFARD to people in the community that after you provide these funds you also have people in the community to monitor what is happening in the households".*



### 3.1 Government program in the area and opportunities to leverage Government programs and services.

- Government, through the office of the prime Minister continue to offer various services that are relevant to the needs of both refugees and host communities including technical services in agricultural production, social trainings and support peace and integration. There is also an opportunity to continue leveraging the Office of the Prime Minister (OPM) to support refugees in acquiring agricultural land and facilitate better access to markets.
- Other government programs targeting vulnerable members of the community include (i) the parish development model implemented by the Office of the Prime Minister to targets vulnerable women with cash grants to develop their livelihoods, (ii) Emyooga<sup>7</sup> and (iii) Operation wealth creating program. While there may be no direct opportunity to layer with these programs, there are opportunities for cross learning.

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<sup>7</sup> Emyooga is a presidential initiative on wealth and job creation: <https://www.msc.co.ug/emyooga/>



## Article V. Recommendations

### A. Livelihoods and Market linkages

- Support participants, especially refugees with prior technical skills to invest in “innovative businesses” that are not already saturated. Support should include linkages to additional funding opportunities to bridge the gap with what is provided by PSGP, strategies to increase business loans provided by VSLAs and reviewing training materials. For host communities, support may involve linkages to training opportunities offered by other programs and apprentices.
- Facilitate VSLAs linkages with Agro dealers, veterinary suppliers in Yumbe town to offer additional training and support for members, besides the trainings delivered by government. VSLAs can also invest members’ savings to stock agricultural input during key agricultural seasons to be sold to members on credit. In refugee contexts, group savings can also be used to hire agricultural land for group cultivation.

For groups engaged selling produce, consider creating ‘aggregation groups’ of businesses engaged in sale of similar agricultural commodities to support demand aggregation, negotiations with suppliers (and off takers) and economies of scale when ordering. The ‘aggregation groups’ can be organized at VSLA level to be supported by VSLA mentors in sustaining and identifying new linkages opportunities.

The concept of ‘aggregation businesses’ can also be leveraged for common income generating activities like sale of dagaa fish and cereal banking. Businesses are trained, provided with market information, and supported to establish linkages with bulk buyers hence benefit from opportunity costs.

- **Opportunity to leverage village mentors to support market linkages activities:** Consider providing additional capacity building for mentors in business skills and support them to establish business to business linkages which they can sustain.
- **Sensitize participants engaged in livestock fattening to consider buying and selling to earn income faster.** This support involves training in market operations, facilitating participants to visit markets to understand operations, access to market information etc. Livestock held for extended duration, beyond 3 months should be considered as assets, and valued at buying price. BOMA M&E should update the instructions in the monitoring forms.

### B. Improving access to Financial Services

- Human centered design approach to co-create a sharia compliant strategy for growing savings in host community VSLAs that are dominated by Muslims.
- Challenge VSLAs to save towards capital assets to support participants achieve goals that they would otherwise not achieve on their own. For example, buy motorbikes for transport.
- Test the concept of guarantorship where group members are guaranteed by other members access more capital for their businesses. In Kakuma, Kenya where BOMA is implementing the poverty graduation model, groups have adopted the concept of guarantorship to minimize bad loans.
- Consider organizing trade fairs with available financial service providers to explain their program offering to the VSLAs and how they can benefit, either individually or in a group.



### C. Intrahousehold and social cultural dynamics

- Enhancing cohesion between group members to improve collaboration, business performance and minimize time poverty: In the current cohort, integrate dialogue sessions showcasing the advantages of working together in the group. Showcase examples from PSGP1.

In future cohorts, facilitate participants to self-select to minimize conflict in groups. Also, integrate group dynamics sessions at business group formation, monitor any challenges and address.

- Addressing alcohol & substance abuse among refugees to improve positive parenting, minimize conflict and improve household productivity: Layer social behaviour change communication (SBCC) strategy, with a case management system to address the challenge of alcohol and drug abuse in some refugee households.
- Improving positive parenting and reducing GBV through household dialogues. Develop household dialogue guides and design a case management and referral system for households<sup>8</sup>. Key topics to incorporate in the household dialogue guides are Decision making especially around income and business assets, women's time burden and sharing responsibilities at the household to ensure that women are not abandoning their care giving roles or passing them to their children.

### D. Other recommendations: Based on Emerging Issues from the market assessment

- Future graduation cohorts implementing the group-based approach should facilitate self-selection as much as possible to minimize conflict and cases of group members disappearing with group money. For current cohort, reviewing the training modules on group dynamics to address and reflect practical circumstances in Yumbe.

- Integrate life skills training targeted to host community participants, especially women to improve agency. Examples of skills include pricing and negotiation, and decision making.

Additional support may also involve providing more coaching and mentorship support for hosts given their low agency.

- Layer social behaviour change communication (SBCC) strategy, to address the challenge of alcohol and drug abuse in some refugee households.
- In villages where VSLAs are already popular and majority of the PSGP2 participants are already members, consider dialogue with members on how to sustain their participation without causing a collapse in their existing groups. Alternatively, explore the possibility of adopting existing VSLAs especially where they are not associated with other donors.

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<sup>8</sup> PSGP 1 partially layered the Gender Action Learning System methodology, but this was not formally tracked and the monitoring system



## Article VI. Conclusion

Overall, the assessment provides valuable insights into livelihoods and financial opportunities available for the ultra-poor refugee and host community households in Yumbe, Uganda. The assessment proposes additional strategies and adaptations to support ultra-poor households in Yumbe to leverage available opportunities in livelihoods and financial services. The report notes some variability in refugee and host community contexts for considerations in implementation.

The assessment confirms that the value chain analysis conducted as part of PSGP 1 are valid and identifies barriers that have prevented the ultra-poor refugee and host community participants from exploring them.



## Article VII.       References

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