

## Financial inclusion and refugees' self-reliance: an assessment for women's economic empowerment at Nakivale refugee settlement, southwestern Uganda.

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### ABSTRACT

The study examines the role of financial inclusion to women refugees' self-reliance in Nakivale settlement. While self-reliance and economic inclusion are increasingly centralized in the international refugee regime as tools of empowerment that benefit women refugees, policy makers largely fail to consider the distribution and availability of local resources in promoting these ideas. Women refugees are often identified as passive and vulnerable victims of violence in need of support and remain disadvantaged in various socio-economic aspects. Nakivale settlement is not well suited for refugees' economic independence due to the area's land scarcity and social conflict. Employing qualitative methods, the study established economic challenges faced by women refugees and identified ways of solving socio-economic challenges that affect women refugees. The study recommends that creating credit facilities to enterprising women refugees will encourage trade within and outside the settlement and this could reduce vulnerability while improving the economy of the refugees and host community. The study concludes that since the majority of the refugees women are involved in agriculture, more land be allocate to them and their skills enhanced through trainings.

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### Introduction

Forced displacement of people from their motherland is a serious and surging challenge globally. The UNHCR global trend report 2021 (UNHCR, 2022) reveal that the numbers of people forced to flee their homes have been increasing every year for a decade. For instance, the number of people displaced by persecution, war, human rights abuse and violence stood at 89.3 million by the end of 2021 and increase of eight percent from 2020 (UNHCR, 2022). With the emergency of new conflict zones such as the Ukraine-Russian war and putschist surges in Africa, the progressive increase in numbers of displaced people is definite. Earlier statistics indicate that in 2019, an estimated 11.0 million people were newly displaced, while 2.4 million sought protection outside their country, while 8.6 million were displaced within borders of their countries UNHCR (2020). Many displaced population failed to find long lasting solutions for rebuilding their lives. Most refugees live in temporary camps established as an institution to give people protection in cases of emergency (Dela Chaux & Haugh, 2014).

Refugees living in the temporary refugee camps are restricted to limited areas and mostly do not have access to the job market. Therefore, life in a refugee camp can be quite frustrating. Unemployment, boredom and frustration can lead to violence, economic problems and low quality of life (Betts *et al.* 2015). Uganda is among the top ten countries globally hosting refugees. Uganda hosted 1.5 million refugees in 2021 from neighbouring countries despite having few resources. UNHCR (2022) observe that efforts to provide lasting solutions for refugees are being outpaced by the scale and speed of forced displacement.

Uganda is host to over 1.1 million refugees, most of whom are new arrivals from July 2016 as a result of instability in South Sudan. Uganda also has a progressive policy towards refugees allowing them to freely move, work, and go to school and access healthcare. The refugee population also forms part of the country's National Development Plan. According to 2018 figures from UNHCR and Office of the Prime Minister (OPM), refugees are economically active. A total of 45% are engaged in entrepreneurship or formal employment, 24% in farming, 15% receive remittances, and 6% receive assistance from UNHCR/WFP. Despite this, financial inclusion remains a challenge for the refugee population, with few financial service providers (FSPs) aware of or interested, preferring to focus on more traditional banking clients. As a result, most refugees are only able to access financial services through informal savings groups, SACCO linkage banking and mobile money. The limited new FSP activity that does exist tends to focus on mobile-enabled cash transfer services (BFA & FSD, 2020).

Financial Inclusion is one of UNHCR Uganda's key operational priorities under its protection and solutions strategy. Financial inclusion contributes to promoting self-reliance among refugees as well as stimulating economic activity at local level. In Uganda, the ongoing strategy to scale-up cash transfers and deliver assistance in a dignified and accountable manner coupled with the vision of promoting economic inclusion of refugees and host communities implies that financial inclusion is a country office priority. One method of achieving financial inclusion for refugees is by ensuring that refugees own bank accounts which will not only promote the growth of cash transfers but also contribute to self-reliance and local economic activity by opening up channels for cash flows.

UNHCR broadly defines self-reliance as the social and economic ability of an individual, a household, or a community to meet essential needs in a sustainable manner during exile (UNHCR, 2005). While self-reliance has been treated as a 'holy grail' by the global refugee regime (Krause & Schmidt, 2020) a new focus on economic inclusion has recently entered the international refugee regime. While UNHCR has not offered a definitive definition of economic inclusion, it has been described as 'entailing access to labour markets, finance, entrepreneurship and economic opportunities for all, including non-citizens' (UNHCR, 2018). Economic inclusion is also encouraged through the integration of refugees into national development plans in line with the pledge to 'leave no one behind' in the Agenda for Sustainable Development (UNHCR, 2018). UNHCR stipulates that refugees must 'be included in the communities from the very beginning [of exile]' and that refugee camps—the most conventional modality of refugee protection—'should be the exception' (UNHCR, 2021).

This study therefore investigated how financial inclusion empowers women refugees to be economically independent and to stand on their own and be able to sustain themselves without depending on external humanitarian aid. The limited area of Nakivale Settlement and the great size of the refugee population

place a great strain on land that is allocated to it. Thus Nakivale settlement is not well suited for refugees' economic independence due to the area's land scarcity and social conflict. This study focuses on how to include women refugees into money economy for self-sustenance. Refugee women are often identified as passive and vulnerable victims of violence, in need of support, and remain disadvantaged in various socio and economic aspects. This study was guided by the following objectives; to investigate how women refugees are involved in economic activities; to establish economic challenges faced by women refugees at Nakivale settlement; and to identify ways of solving socio-economic challenges that affect women refugees.

## **Theoretical Review**

### **The theory of Sustainable Livelihoods**

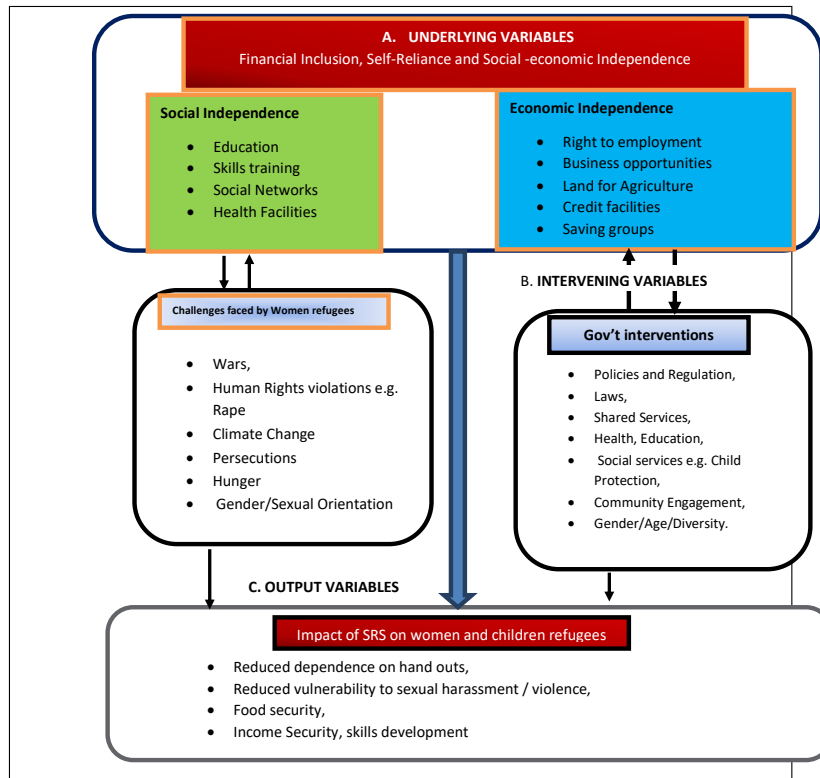
The concept of Sustainable Livelihoods was originally developed in 1987 report by an Advisory Panel of the World Commission on Environment and Development (Chambers & Conway, 1992). The WCED came to use variants of the original definitions with the following modified definition widely adopted for sustainable livelihoods: "A livelihood comprises the capabilities, assets and activities required for a means of living; a livelihood is sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets and provide sustainable livelihood opportunities for the next generation; and which contribute to net benefits for other livelihood at local and global levels and in the short long term (Chambers & Conway, 1992).

In applying this approach, emphasis was laid on the understanding of the various livelihood capital assets possessed by the refugees in the settlement, based on the assumptions that these assets can contribute to food security, prevent dependency, reduce vulnerability, enhance self-reliance and can develop or build a set of specific skills during displacement which may have a positive impact on their well-being and future opportunities (Camp management toolkit, 2004).

The approach is strong in that it attempts to identify the resources that the people have rather than focusing on what they do not have. One other Strength of the approach is that it recognizes diverse livelihood strategies.

### **Conceptual framework**

Figure 2.1 is a diagrammatic representation of financial inclusion and refugees' self-reliance. This framework illustrates how the SRS which include the socio-economic independence of women and children refugees which are the independent variables that lead to their livelihood outcome as dependent variable. The socio independence of women refugees that is, education, skills training, social networks and health facilities being intervening variables will lead refugees to attain a livelihood through gaining skills.



**Figure 1:** Self-Reliance Strategy and Livelihoods.

*Source: Adopted and modified from Babul et al. 2008.*

The economic independence of women refugees, that is, right to employment, business opportunities, and land for agriculture, credit facilities and saving groups also lead to reduced dependence on handouts, food security, and income security that will improve migrants' livelihoods.

## Literature review

### Refugees' economic inclusion

Economic inclusion contributes to the self-reliance of refugees, empowering them to meet their needs in a safe, sustainable and dignified manner; avoids aid-dependency and negative coping mechanisms; contributes to their host economies (UNHCR, 2018). Driven by the growing emphasis on development-led approaches to refugees, the notions of self-reliance and economic inclusion have been increasingly transformed into a norm in the international refugee regime (UNHCR, 2017). Recent key policy documents, such as the Global Compact on Refugees and the Comprehensive Refugee Response Framework (CRRF), which represent the latest thinking on refugee protection, place a clear emphasis on both concepts as part of developmental support for refugees. Moreover, the values of these notions are strengthened as they are given moral weight. Nowadays, the promotion of self-reliance and economic inclusion are viewed morally, as 'the right thing to do' with an assumption that it leads to 'more dignified lives' of both refugee and host populations (UNHCR, 2017).

While the promotion of these concepts is assumed to bring tangible and intangible benefits for both refugees and their hosts, there is a robust body of scholarly work that challenges the widespread adoption

of these concepts into humanitarian arenas (Krause and Schmidt, 2020). One key concern is the ways in which neoliberal principles and governmentality discourses are embedded within discussions of self-reliance and economic inclusion (Bhagat, 2020). The essence of neoliberalism aims at dismantling the conventional welfare state, proselytizing the virtues of market and promoting individual responsibility. Under an inclusive neoliberal economy, poor or vulnerable groups may be empowered only when they are able to transform themselves into agents of the market economy and strive to move out of poverty and pursue socio-economic betterment (Hickey, 2010).

Including refugees in the economies of their host countries is widely recognized as an effective way of increasing their independence, boosting the economic health of local communities, and restoring dignity to forcibly displaced people who have lost most (and perhaps all) of their possessions and livelihoods. Improving livelihoods through economic inclusion is a key component of achieving protection and solutions outcomes for refugees. Economic inclusion entails access to labour markets, finance, entrepreneurship and economic opportunities for all, including non-citizens in addition to vulnerable and underserved groups (UNESCO & World Bank, 2015). Economic inclusion contributes to the self-reliance and resilience of refugees, empowering them to meet their needs in a safe, sustainable and dignified manner; avoids aid-dependency and negative coping mechanisms; contributes to their host economies; and prepares refugees for their future whether they return home, integrate in their country of asylum or resettle in a third country. Economic inclusion starts from the beginning of the refugee influx, and leveraging the provision of both humanitarian assistance and educational opportunities at this stage can lead to better outcomes for refugees in later phases of displacement. It is important to recognize that positive outcomes for livelihoods and economic inclusion require multi-year strategic planning.

Financial inclusion through self-reliance can help women refugees improve governance, social cohesion and economic growth (Abril, 2009). Improving women economic opportunities can also lead to poverty reduction and contribute to development. The World Bank and other actors have recognized benefits for development that are brought by women's economic empowerment not first for themselves but also for their families (Esplen & Brody, 2007). As indicated by the World Bank's Gender Equality Action Plan for 2007-2010- "Gender Equality as Smart Economic" women will benefit from their economic empowerment, but so too will men, children and society as a whole" (World Bank's Gender Equality Action Plan, 2007-10). Similar implications have been disclosed by Abril, (2009) ; Esplen & Brody, (2007), discovering how refugee women's empowerment can help to improve their welfare as well as their families and to ensure their protection from domestic and gender based violence. As indicated by Busher (2010), there have been increasing measure to see how a lack of economic empowerment contribute to the risk towards exploitation.

### **Economic challenges faced by women refugees in becoming self-reliant**

There are lots of economic factors hindering women refugees participating in self-reliance activities. Some of these factors stem from the patriarchal ideology of the society about women's roles and cultural beliefs which have created lots of backwardness of women by way of gender inequality. Although the policy of allocating land to refugees was intended to boost food security and self-sufficiency among refugee households (UNHCR, 1999), this policy has encountered innumerable challenges. As the population grows exponentially, the land diminishes proportionally since most Ugandans survive by cultivating land. As a result, per capita land for refugees also declines as some impoverished nationals

disguise themselves as refugees to access refugee benefits such as land and humanitarian aid (Chambers, 1986). A study by Ahimbisibwe (2013) and Svedberg (2014) found that land per capita was shrinking very fast in Nakivale Refugee settlement due to the infiltration of nationals. Inadequate land size and access challenges to land in the settlement constitute a significant threat to the realization of self-reliance. According to the study by Ayine and Tumwine (2016) on the challenges to Refugee food self-reliance in Kyangwali Refugee Settlement, the sizes of land allocated to refugee households were inadequate. The allocation of land at the settlement is based on the size of the household on arrival.

While Nakivale settlement is often seen as a 'success story' for Uganda's self-reliance policy, which is based on agriculture, longitudinal research shows that refugee farmers are experiencing increasingly challenging environments that threaten their farming livelihoods. With the number of residents in the settlement rising quickly and little consideration given to the distribution of land resources, the pursuit of self-reliance and economic inclusion in Nakivale was increasingly seen by refugees as an unrealistic goal and even as a source of tension with host villagers (Omata, 2022)

Agriculture has been the primary means of pursuing self-reliance for refugees in Nakivale settlement. In 2013, my research in Nakivale found that the most popular livelihood by far for refugee households was farming, with refugees using the plot given to them by OPM to produce maize, beans, and vegetables for their self-consumption and commercial sales. The predominance of agriculture as the central livelihood amongst refugees remained unchanged in 2018.

Refugees in Uganda reportedly lack some skills necessary for development of many sectors such as tourism, agriculture, road design and construction, health and education. Most refugees come from rural South Sudan, Rwanda and eastern DRC where illiteracy levels are among the highest in Africa and therefore prerequisite skills that are essential for the transformation of any society (Jones 2002; Kalyango, 2006; Beck, 2014). Moreover, developed countries, such as Canada, the U.S.A and Australia, normally select some of the few highly educated and skilled refugees for relocation to those countries, leaving Uganda with the most illiterate and unskilled refugees. For instance, when the US Government selected and resettled about 6,000 refugees from Nakivale Refugee Settlement in 2010, the selection criteria included being needy, skilled and without any links to al-Qaida or any terrorist group (Ssengendo, 2010). Therefore, hosting such kinds of refugees needs more resources to invest in skills development in addition to dealing with their needs in the emergence phase. This should not be limited only to refugees but also the host community members, because national development should include everybody who is able to make a contribution. A study carried out by Turyamureeba (2017), found out that the majority of refugees in Nakivale Settlement were visibly and reportedly young, below 30 years of age. This implies that there is great potential because if such refugees could be targeted for skills development, they would change the current narrative which tends to describe refugees as more of a liability than an asset. Skilled and empowered refugees would not even ponder resorting to negative coping strategies (such as cheating the system, self-integration, prostitution and early marriage, drug abuse, theft and robbery). Human capital investment and development in the refugee communities would also drastically reduce other social vices such as gender-based violence, child labour (as housemaids with little or no pay), and sexual abuse and related sexually transmitted diseases as reported by Whelan and Blogg (2007).

Solutions to the social-economic challenges in relation to Self-reliance activities carried out by refugee women and children



A study carried out by Refugee Studies Center (2020), shows that at present, there are globally over 80 million people forcibly displaced, including 21 million refugees. The study also shows that although more than 80 percent of refugee's crises last over 10 years, solutions for refugees are limited. Fewer than 2 percent of refugees worldwide have been able to avail themselves of any of the durable solutions, that is, return home; resettle to another safe country; legally integrate into the host country. Refugee Studies Center (2020) also shows that 68 percent of refugees reside in urban areas, where they are not usually provided with humanitarian materials, assistance such as food, shelter or clothing. Instead, they are often provided with livelihoods training in areas such as tailoring, ICT, and hair dressing and means to become entrepreneurs mainly in the informal economy.

Refugee Studies Center (2020), recommends that the focus of livelihoods and programming should shift from looking at jobs as the markers of individual self-reliance to an approach that considers values and capabilities, that is, the real opportunities a person has to achieve the kind of life they value. While humanitarian assistance for refugee self-reliance and well-being is important, what is required is much broader understanding of humanitarian assistance and social support for refugees (Ilcan *et al.* 2014). The emphasis on self-reliance by the UNHCR and its implementing partners stresses technical issues of implementation and funding at the expense of understanding the limitations of standardized, top-down approaches, or social and economic contexts; the challenges and politics of integration; and the broader implications of neo-liberal and geographical dimensions of humanitarian initiatives and state practices in global South (Ilcan *et al.* 2014).

While the right to work, strengthened by labour rights has been found to be essential for the development of sustainable livelihoods for refugees, restrictive approach to the right to work prevails around the world (Zetter and Ruandel, 2016). Uganda's refugee laws are among the most progressive in the world. Researchers such as Vemuru *et al.*, (2016), Easton-Calabria (2016), Clements *et al.* (2016) and Krause (2016), emphasize that refugees and asylum seekers are entitled to work and to exercise freedom of movement and given access to land as well as social services, such as health and education. However, Vemuru *et al.* (2016) stress that, they and their children can never become citizens.

A study carried out in Kyangwari refugee settlement by Betts *et al.* (2014), found out that some refugees have managed to collectively negotiate entry to a wider Ugandan market through setting up the Kyangwali Progressive Farmers Limited (KFP). Their aim according to Betts *et al.* (2014) is to bypass Ugandan intermediaries to get a better deal directly from wholesalers in Hoima and Kampala. However, KFP has faced challenges as most large-scale Ugandan companies are generally very cautious about signing direct contracts with the collective efforts because they fear refugees might return to their country of origin (Betts *et al.*, 2014).

Skills gained through livelihoods training provide a foundation for self-reliance (Easton-Calabria, 2016). A study of refugee livelihood training in Kampala found different types of livelihoods training targeting different skills for achieving refugee self-reliance, such as basic business skills, literacy, and vocation training (Easton-Calabria, 2016). However, while those offering the training were able to offer general figures on participants' ability to become employed or self-employed after training, overall it was clear that completing a skills training does not directly lead refugees into employment. (Easton-Cabaria, 2016). According to Crawford *et al.* (2015), elsewhere in Uganda, income generating projects

were characterized as ad hoc and small scale, poorly linked to the market, unsustainable, and executed by NGOs without significant livelihoods expertise.

## **Methodology**

### **Study area**

Nakivale settlement is located in Isingiro District, Southern Uganda. Isingiro District is approximately 35 kilometers (22mi) by road, Southeast of Mbarara, the largest city in the Ankole Sub-Region. Isingiro District is surrounded by the districts of Kiruhura in the North, Rakai District to the West, Mbarara District to Northwest, Ntungamo District to the Southwest and Tanzania boarder to the South.

### **Data collection**

The research used a case study research design employing qualitative data collection techniques. This research design was chosen as it enabled generation of in-depth understanding of how women refugees have been involved in economic activities; economic challenges faced by women refugees at Nakivale settlement; and ways of solving socio-economic challenges that affect women refugees.

Data collection tools used included in-depth interviews which were used to collect data from women refugees. Permission to carry out the study was sought from the office of the Prime Minister (OPM). However, the consent of women refugees that participated in the study was also sought when the researcher was collecting data and this was granted verbally.

The researchers utilized convenience sampling to select the participants of the research, that is, those who were willing to provide information during the day of data collection automatically became the participants in the research. This resulted in a total of 100 women refugees participating in the research. Respondents were sampled from Base Camp because it is the hub for all socio-economic activities for all the zones of Nakivale settlement. Data were presented and analysed using thematic analysis following the themes guided by the research objectives.

## **Results**

### **Socio demographic characteristics**

According to the survey results, the age of respondents were categorized in age range of (15 years) as children young adolescents, (15 -64) as working age population, and (65+ as the elderly. The study found out that 45 percent of households in Nakivale Settlement had different age groups, that is, (0-15 years,) 51 percent (15 years to 64 years) and these were found to be the household heads, while only 3 percent of the households had members above 65 years. The demographic characteristic of households in Nakivale was found to have a negative impact on women's financial empowerment since 45 per cent of the households had young members in their households to take care of, hence had to work hard to supplement on the food rations provided by the UNHCR.

### **Household Size**

In terms of the size of the households, the study found that 40% of the respondents had members between (1-5) members, 38% (6-11) members and 4% (11-20) members. Households with a big



number of family had a perception that WFP and UNHCR will look after their children. Households especially the Somalis had family members ranging from 11- 20 members in one household and this was attributed to polygamous tendencies attached to culture and beliefs among the Somalis. Households with big family members especially with young children were most likely to depend on handouts since and not engage in livelihood activities. Children are also most likely exposed to vulnerability since they are married off while still young. This had a negative effect to the impact of self-reliance especially children since they could not access education.

### **Respondents' level of education**

The results showed that 48 percent of refugee participants had never gone to school at all. In other words, they were illiterate while 42 per cent of refugee respondents had completed primary level education and only 10 per cent had attended secondary school education. The fact that the majority had no formal education, they cannot be absorbed in formal employment. These affected women attain financial empowerment.

### **Marital Status**

From the study findings, majority of respondents (75 percent) were married, 17 percent, single mothers, 3 percent divorced and 5 percent widows (Figure 4.4). Among those who are married, 45 percent revealed that they were the ones taking care of the family. During the FGD 70 percent of women attributed alcoholism amongst men as the major reasons as why they neglected their families. For the single mothers, this was as a result of family breakdown caused by either war in their home country or domestic violence in the settlement.

### **Involvement in economic activities**

During focus group discussions it was revealed that if at least a member of the household is not engaged in economic activity, the overall household income is minimal thus increasing the chances of waiting on to humanitarian aid.

It was thus found out that SRS strategy through economic activities reduces on refugee's dependence on hand outs. Ahimbisibwe, (2014) has also revealed how self-reliance strategy has very good aims and outcomes of empowering refugees to become self-reliant as it reduces their dependence on humanitarian assistance. A study carried out by Harild *et al.* (2015) reveal that self-reliance leads to a successful durable solutions. The study by Harild *et al.* (2015) also argue that if refugees can provide for themselves through employment, they are more likely to build and maintain their economic assets and livelihood skills. As a result, they will be more capable of returning to and successfully supporting themselves in their home countries when they find it safe to do so (Harild *et al.* 2015).

### **Agricultural activities**

It was revealed during focus group discussion that the major agricultural activities engaged in as a livelihood was crop production which included; maize, beans, ocular, cabbage, onions, grand nuts, sorghum, cassava and banana. However, Nakivale is made up of three zones and each zone has its particular agriculture activities engaged in. For example, Rubondo and Juru sub camps, are in real rural setup with enough land for agriculture activities compared to Base camp which is urban like, congested with limited land for agriculture. Thus, at Base camp it was found that the major agricultural activity

carried out was piggery. One respondent at Base camp portrayed that:

“We don’t have gardens here because we don’t have land to cultivate on but we would wish if we had land. The only gardens we have here are very small. We only grow vegetables for home consumption which may not even be enough for even a meal. We are not involved in any agricultural activity” (woman refugee, New Hope, Base camp, 01/02/2020).

Thus, this study found out that women and children refugees’ self-reliance was however, dependent on the availability of land among other factors. This is in agreement with (Ahimbisibwe, 2014) who found out that self-reliance was dependent on a number of enabling factors including; availability of land, favourable weather and local markets.

A study carried out by Sebba (2006) revealed that agricultural activities and agricultural related activities were the main popular livelihood ventures for refugees settled in the rural settings of Uganda. As a result of inadequate land, Sebba (2006) is in line with this study findings because refugee agricultural returns were found to be small as a result of limited space are the small plots availed to refugees could only be used for subsistence farming and leaving nothing for commercial agriculture.

Base camp being urban like with not enough land for cultivation, refugees were intended to engage in piggery. It was also found out that women were the ones keeping piggery as their livelihood activities. When asked, 80 percent revealed that they sale them to get school fees for their children and other scholastic materials and do some savings with VSLAs. This is in line with answering research question one on the self-reliance activities carried out by on women and refugees. Similar piggery projects were reported in Tongogara Refugee Camp in Zimbabwe as part of UNHCR’s programme (Gheli, 2016).

### **Business activities involved in by women refugees.**

During the field study, it was observed that there are also some business activities carried out in Nakivale settlement especially at Base camp which is more of an urban area though in a refugee settlement setting. Businesses in which refugees were engaged in included; hardware shops, general merchandize shops, food stuffs like tomatoes, onions, Irish potatoes and others, shops that sell clothes, tailoring shops, and saloons. It was also observed that there were other economic activities in the settlement that support livelihoods. It was observed that Nakivale settlement has porous borders where refugees come and go freely, and many nationals come to the settlement to buy and sell goods. Some refugee women run businesses which help them to be self-reliant. It was therefore observed that the impact of SRS on women and children is not over exaggerated.

During the study, it was observed that there is commercial interactions between refugees and Ugandan wholesalers. Many Somali business owners in particular would regularly import products including milk, paste, camel meat, clothing, cosmetics and medicine to the settlements from their Somali- Ugandan counterparts in Kampala.

According to WFP, (2020) refugee’s women in Kuputalong camp in Cox’s Bazar, Bangladesh were involved in similar businesses as that identified at Nakivale settlement. WFP (2020), revealed how women refugees are vital part of Bangladesh’s farming communities. The farmers’ market just like at Nakivale’ aimed to address the deeply rooted challenges refugee women families face in profiting from

their labour, and bridge the gender gap which in turn benefits the whole family (WFP, 2020). The self-reliance activities carried out by refugee women and how they impact on their livelihoods is supported by sustainable livelihood framework. From the study findings, these refugee self-reliance activities have helped refugees to improve on their livelihoods outcomes.

### **Socio-economic challenges faced by women refugees in performing self-reliance activities**

The second objective of this research paper sought to establish the challenges faced by women in performing self-reliance activities. During the execution of the different economic activities, refugees encountered a number of challenges including; lack of skills, lack of capital, poverty, absence of opportunities and limited market. The study indicates that among other challenges, 61 percent of the households lack enough capital to support the different economic activities.

The study findings also revealed how some economic activities have been affected by gender based violence. This was also revealed during FGD where women refugees' respondents attributed this based gender violence to alcoholism. Sex for food was also reported around the reception center at Kabazana. Lack of capital was identified as a challenge affecting self-reliance activities in Nakivale. The study results found that 95 percent of the respondents lacked capital to start business. Self-reliance requires both robust rights and rule of law environment and a dynamic economic climate. The legal right to work is one thing, but the ability to find and hold a job is something else entirely. Despite the difficulties, encouraging self-reliance among women and children refugees remains critical, as a way to boost their economic contributions and participation, and because the skills they cultivate will continue to serve them if and when they return to their country of origin. A study by Simanowitz (2019) is in line with this study findings where in Zambia, refugee farmers lack capital to invest in the inputs needed to achieve agricultural yields.

### **Gender based violence**

Key informant's interviews also revealed that some economic activities have been affected by domestic violence in homes as result of alcoholism, leads to "economic violence" and sex for food and this was cited both during FGD. A refugee woman leader at Base camp portrayed that;

"The major problem at Base camp is domestic violence caused by money (economic violence where men forcefully take away money from their wives). We are also faced with a challenge of physical violence as a result of alcoholism, sex for money or sometimes for food. Young girls are raped or defiled as they go out to the gardens or to the lake to fetch water. The host community have also posed to be a danger to our children who go out to collect firewood. These children are sexually harassed and mistreated" (RWC, Base camp, 22/01/2020)

Respondents at Nakivale reported cases of domestic violence and sexual harassment including physical violence, rape and defilement. These findings are in agreement with the (International Rescue Committee, 2014) whose report documents sexual exploitation of young girls as an area of concern in the refugee camps in Burundi and Tanzania where girls were reported to being forced to engage in transactional sex in exchange for basic goods that are not readily available in the camps, such as clothing and sanitary products. If sexual abuse and exploitation continues to take place without proper attention, unwanted pregnancies, continuous spread of STDs, and physical harm might develop in an already traumatized

women and children refugee population. A study by Women Refugee Commission (WRC) (2011) in Kenya and Ethiopia also revealed that with limited economic opportunities and insufficient rations in displacement settings, women often resort to dangerous strategies. This according to WRC (2011) includes transactional sexual relationship in exchange for resources or protection or traveling in insecure areas to access informal market.

### **Unreliable seasons and poor soils**

The study findings also revealed that unreliable rainy seasons and poor soils posed a challenge to self-reliance. 65 per cent of the respondents reported that they were facing a challenge of unreliable rains and poor soils. Nakivale settlement is located in the dry corridor where the rains are not stable and this leads to the seasons being unreliable for any agricultural activity. For example, Juru sub camp having poor soils and being adjacent to Lake Mburu National park, it has made it worse since animals kept by both refugees and the locals are prone to diseases and at times wild animals cross over and destroy the gardens. It was also observed that the soils have been exhausted as a result of over using it for a long time not letting to rest and the fact that no manure is added to it makes it worse. Related to this, the environment has been degraded where by refugees have cleared vegetation in the process of getting wood poles for construction. The study reveals that refugees have destroyed the available forest, cutting it down to burn charcoal. It was also observed how they have started encroaching on the only available lake.

A recent study of self-reliance in Nakivale indicated that the undependable weather of Nakivale can seriously impede the creation of sustainable and dependable food sources from refugee agricultural plots, as the settlement is almost semi-arid and its outlying zones frequently receive very little rain (Svedberg, 2014).

### **Inadequate land**

At Nakivale settlement, land was found not to be adequate enough to support livelihood activities like farming and livestock. This was witnessed during FGDs where most of the respondents especially at Base Camp were complaining of not having enough land to cultivate on. This was found during both the survey and FGD. During the survey, 80 percent of the respondents reported inadequate land as one of the biggest challenges to engage in self-reliance activities.

Thus land is seen as one of the major factors affecting self-reliance activities like agriculture for both crop production and livestock and is becoming a contentious issue according to the settlement commandant. The SRS is based primarily on agriculture and as a result, the foundation of self-reliance is land which refugees are expected to cultivate on. However, the land provided to refugees in Nakivale is inadequate. The study finding is in agreement with Svedberg (2014) whose report findings on a study carried out Refugee self-reliance in Nakivale settlement, Uganda, found out that land given to refugees was not sufficient to meet 100% of refugee household's food needs. The land allocation also does not increase in relation to family size, so many refugees who have large families are additionally disadvantaged.

Despite the allocation of land as a basis for refugees meeting their own needs, most refugees are inadequate to meet their food needs. This is incongruence with Dryden-Peterson *et al.* (2004), who identified shortage of land in settlement among the problems that refugees face in deriving their livelihoods. The

study found that land is inadequate to support livelihood activities like farming and livestock. In the FGD, respondents especially at Base camp were complaining of not having enough land to cultivate on. Indeed, based on the findings of previous studies conducted in this area of study, Crisp (2003) observed that refugees with agricultural background may find it difficult to derive self-reliance when land made available to them is inadequate. Ahimbisibwe (2013) and Svedbeg (2014) argued that land per capita was shrinking very fast in Nakivale settlement due to the infiltration of nationals. Dryden-Peterson *et al.*, (2004) also identified shortage of land in settlements among the concomitant problems that refugees face in deriving their livelihoods. The study found out that though land was allocated to refugees, was not enough, where about 48% of the refugees could not adequately meet their food needs. Tumwine (2016) concurs with the study findings in relation to the size of land allocated to refugee households which wasn't adequate. Thus the study findings how inadequate land size and access posed threat to the realization of women and children refugees' self-reliance.

### **Poor road network**

The study findings (90%) of the respondents were disappointed with the poor road network linking the settlement to the surrounding villages. It was revealed how the road network, at Nakivale settlement was affecting self-reliance strategy. The roads that link Nakivale settlement to the surrounding villages are very poor and the Base camp alone hosts more than 60,000 refugees (interview with settlement commandant). This was also observed by the researcher during data collection because the biggest part of the road was impassable. The poor road network was the biggest challenge to self-reliance activities since it is posed difficulties to transport agricultural produces to the markets especially during the rainy season

### **Water and Sanitation (WASH)**

Water and sanitation at Nakivale are a big challenge, for example, 15 liters of water is provided to each household per day and it is not enough. It was observed that public health services are inadequate and this may lead to the outbreak of diseases like cholera. This was also revealed during both survey and FGDs where respondents expressed their concern on the lack of water in the settlement where one family shares one jerrican of 20 liters of water a day and this was attributed to the growing population in the settlement and people always struggle to get water (Plate 4.5). On sanitation, it has been difficult for girls to access sanitary towels. It was revealed that only three packed of sanitary pads is provided to each girl every after six months and in some villages girls use clothes. According to a student at Nakivale secondary school;

“.....in some villages, some girls use pieces of old clothes as sanitary pads which is not safe because it may expose them to infections. In schools, sanitary pads are provided free of charge which is not the case in villages where they are provided once every six months”

Water in Nakivale has always been strained due to the vulnerable and dependent refugee population. As a result, this has become difficult to simultaneously ensure acceptant able quantities and quality of water while also effectively educating the refugees on necessity of proper hygiene. A study carried out by Ahmed (2019), revealed how it has been a challenge to secure adequate water sources for the refugee population in Bangladesh. Refugees rely on other sources such as canals and a temporary dam because the main reservoir usually dries up. This concurs with the study findings because refugee women and children rely on L. Nyakivale for additional water.



It was observed how essential it was for women and children refugees to receive an adequate quantity of good quality because of the impact it has on their lives, including nutrition, health, education and sanitation. The UNHCR estimates that more than half of the refugee camps in the world are unable to provide the recommended water per person per day (UNHCR, 2020). It was also found during the study how important it was for water to be readily accessible, and centrally located. If water taps are far away, it was observed that children's schooling is interrupted since they spent most of their time collecting water for their families.

It was found that Nakivale settlement has the potential to secure a plentiful supply of water if the resources and system of distribution are managed and utilized effectively. Despite this however, based on the key informants interview with the camp Commandant and RWC's mentioned water supply as a major issue.

The adoption of intersectionality theory helped to understand the challenges faced by women and children refugees in attaining their self-reliance strategy. According to Gushulak & William, (2004), intersectionality theory helps to understand the challenges and disparities of marginalized vulnerable groups of people. For this study, it women and children refugees. The theory also helped in identifying challenges such as, race, class, or gender, immigration status and education to have a negative impact on women and children refugees' livelihoods.

Solutions to the challenges affecting SRS in refugee management in Uganda refugee management  
Research objective three was to identify ways of solving the socio-economic challenges that have affected refugee women and children. Several socio economic challenges were observed to have affected the SRS in refugee management as described in the preceding tables. To overcome such challenges, different ways were assessed and the results are as discussed below;

### **Improved access to financial services**

Access to financial services is considered as one of the most important solutions to the socio economic challenges in the refugee management. The results show that 32 per cent of the households access financial services through VSLAs while only 1.4 per cent have financial access through loans (Table 4.5) Focus group discussion information indicate that access to finance like direct cash aid is much better than any other aid because, money can be used to purchase several food items and any balance can meet other needs like school fees for the children and medication in case one visits a private clinic.

With access to financial services, such as mobile money, SACCOs, VSLAs, and banks, refugees have been able to save the little they can so that they can access loans to capitalize their businesses. Saving associations have helped women refugees in times of emergency like sickness or funerals, thus;

“We only have access to VSLA because they are efficient for us. Even if you save 1000/= or 2000/= a day or a week. By saving you can get a loan of 10,000/= for an emergency like sickness or funerals. These VSLAs have saved us a lot” (woman refugee, Kabahinda, Juru, 30/02/2020).

During the discussion, 14.6 percent of women refugees' respondents revealed that they save their money on mobile money and 18.3 percent of women refugees' respondents used their small wooden boxes and in case of emergencies where they cannot wait for humanitarian aid, they break and get their money.



Another respondent revealed how VSLA has been of great help to them, thus;

“Even if we don’t have access to micro finances, we can save with VSLA where it has been very helpful to us. One of us had been saving with VSLA where she used to save 500/= daily and unfortunately her child got sick and was admitted, it is then that she realized how VSLAs were important because it saved her in paying the medical bills. If we are capable, we would surely be saving with VSLAs because they are more efficient within us women refugees..... no need of transport, VSLAs are more accessible than the microfinance, and mobile money services” (woman refugee, Kashojwa, Base camp, 01/02/2020).

Commercial banks and micro finance institutions have also come in to help improve accessibility of financial services among the refugees. According to the Assistant commandant, Juru sub camp, banks like Centenary bank, Equity bank, and BOBAN (Moral Brotherhood and Neighborhood) SACCO, refugees have been able to get loans.

Households that access financial services via savings and access to development are accounted for by 50% while 39% represent households that do not have any clear path way of accessing financial services. It was observed from focus group discussions that in addition to the financial support from developmental organizations like UNHCR, households save cash in wooden boxes, VSLAs and on phones in form of mobile money which they later withdraw in case need arises.

### **Skills enhancement trainings**

Skills enhancement training is another factor that significantly contributes to solving some of the socio economic challenges during implementation of self-reliance strategies. This was also observed during both survey and the focus group discussion where some women preferred to be trained in a skill rather than being given handouts, thus;

“.....It would be better for the UNHCR or OPM to start providing us with vocational skills, educating us on how to survive on our own, rather than giving us monthly handouts which is not useful to us” (woman refugee, Nyakagando, Rubondo sub camp, 25/01/2020).

It was noted that most household members of productive age lack minimum vocational skills required for success in any self-reliance strategy under taken. Those who would engage in agriculture have no land for cultivation. Different trainings that would enhance proper implementation of SRS included Financial Literacy, entrepreneurial skills and vocational skills.

Discussion during FGD revealed the willingness of refugees themselves to be trained in vocational skills and other different trainings that can see them move away from relying on handouts. They were interested in skills like charcoal making, tailoring, entrepreneurship and bakery. Through scholarships especially from implementing partners like Windle Trust, refugees have been trained in different skills. School going refugee children have been sponsored and those who are not sponsored access relatively free education. It was also observed that children refugees also benefit from the Universal Primary Education (UPE) just like the nationals do.

As part from empowering refugees’ self-reliance, there should be a conducive business environment for the refugees to operate in. Several socio-economic challenges were observed to have affected self-reliance strategy in refugee management, thus a need to assess how such challenges can be solved.

UNHCR (2016) argued that the success of refugee entrepreneurs depends on enabling environment and business development services including training and access to tools, raw materials and other productive assets, as well as to financial services, including credit and savings facilities.

## Recommendations

Field evidence revealed that Micro Finance Credit facilities could have a significant impact in the livelihood of the refugees in the settlement. Therefore creating credit facilities to especially enterprising refugees in the settlement will encourage trade within and out of the settlement, and this could reduce vulnerability while improving the economy of the refugees and the host communities.

Increasing access to education at all levels is key. Teenagers need support and accelerated learning programmes to catch up on the school they missed due to their displacement. Education is a lifesaving form of aid in multiple ways. For one thing, hygiene and sanitation lessons taught in school saves lives by halting the spread of diseases. Tertiary and adult education has to be covered as well, especially given the large proportion of illiterate adults. Illiteracy makes it harder for refugees to integrate and become financially independent.

## Conclusion

Creating credit facilities to refugees in the settlement as a way of financial inclusion will improve the economy of the refugees and the host communities.

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