



Mary, a refugee from Burundi, and her two children hold ducklings they breed to earn a living in Nakivale Refugee Camp.



OPPORTUNITY
International

Nakivale, Uganda: Building Sustainable Livelihoods

YOUR IMPACT REPORT
MARCH 2024



NAKIVALE

REFUGEES: INNOVATION, SELF-RELIANCE, AND EMPOWERMENT (RISE)

Since 2019, the RISE project in Nakivale has focused on building resilience and promoting self-reliance among refugees in Uganda by establishing income-generating activities and enhancing economic activity in settlements, thereby lessening dependency on humanitarian aid. Women refugees are especially vulnerable and so our interventions make a special effort to boost their confidence and increase their economic participation.

Nakivale continues to be a “hive of entrepreneurial activity” per our Opportunity colleagues in the United Kingdom, with Opportunity Bank Uganda Limited (OBUL) disbursing \$1M in loans and holding \$6M in savings for refugees. Since RISE was launched over 10,000 people have learned financial literacy (72% refugees, 28% hosts; 60% women, 19% people with disabilities); 10,616 savings accounts have been opened, 2,367 business loans disbursed, and 3,755 remittances processed.

In 2022 Opportunity was awarded a grant from The Challenge Fund for Youth Employment (CFYE) to extend RISE by addressing the economic and capacity challenges faced by young refugees, which prevent them from accessing productive employment and entrepreneurship opportunities. The project targets 10,000 refugee youth (18-35 years) in Nakivale and Rwamwanja settlements and aims to create and/or improve jobs by supporting refugees to identify and initiate new business opportunities.

To date, through RISE youth challenge fund:

- 10,332 refugee youth have learned financial literacy
- 20 trainers—including refugees—have learned skills to manage the Business Development Services program with over 120 aspiring young refugee entrepreneur participants
- 64 refugee-led social enterprises are progressing through business incubation and acceleration
- 178 jobs have been created
- 385 jobs have been improved with support from refugee-led organizations

There is a refugee from Democratic Republic of Congo. She and her five children now live in Nakivale Refugee Settlement, Uganda, after her husband was taken and their neighbors killed. Thanks to Opportunity International, Therese hopes she can start a business in Uganda and build a safer and secure life for her children.





LISTENING TO OUR PEOPLE ACROSS UGANDA

CLIENT STORIES

Opportunity International strives to be client-centric, to design and evaluate programs with client perspective and experience in mind. One approach that centers the client at the middle of the experience is the use participatory videos in which clients hold and speak to the camera. While Opportunity has extensive experience with video production of client stories, this is the first initiative in which clients were invited to produce such videos, generating a less filtered, more direct channel for client voice and participation.



"I got this hope from Opportunity Bank. They told us that disability is not inability." Moses, client

Opportunity implemented an innovative approach to raising client voices that merged participatory videos with an evaluation approach that captures the “most significant change.” The process involves:

- Training participants in participatory research tools and basic videography
- Storytelling and journey mapping
- Identifying the “most significant change” stories to highlight in videos
- Supporting clients to select subjects and record their story on video
- Editing videos to merge stories with dramatizations produced by participants
- Viewing/analyzing videos to incorporate into Opportunity project evaluation
- Sharing the videos with stakeholders to give voice to clients in guiding the project

The methodology was applied in Uganda in **two projects focused on financial education with very marginalized populations: people with disabilities and refugees**. The projects delivered financial education, organized savings and loans groups, and linked clients to banking services. The participatory video process was integrated into project evaluations to give clients direct voice in providing feedback to Opportunity and key stakeholders. Insights into client experience included the following:

- The financial aspect of client lives is only one factor for clients in considering their financial choices. Other aspects play into financial decisions, including displacement or disability trauma, social exclusion and isolation, mental and physical health, and family dynamics.
- The project interventions were valuable broadly, and there were substantial benefits beyond access to microfinance. Additional physical benefits included starting and sustaining livelihoods and investing in education.



Savings group members



- The social interaction and community that emerged from savings and loan groups was highly valuable to participants.

In addition, the process acted as a platform to support exchange and dialogue among diverse stakeholders. This exchange was designed to foster understanding and action. For example, after a stakeholder session with the (Central) Bank of Uganda during which the videos were shared, Opportunity project staff were asked to be an advisor to the Bank on financial service policy for reaching people with disabilities.

Ugandan client videos can be viewed [here](#) and [here](#).

FARMER EXPERIENCES

Using a unique story-capture client research methodology developed by Opportunity International, researchers interviewed farmers in Western Uganda to generate insights to support farmer training in regenerative agriculture, as well as other interventions.



Future farmer, Uganda

Key research findings reflect on participants relationship with:

- **Self:** People's sense of self is closely linked to their farming (and business) and family identity.
- **The Environment/Land:** Farmers suffer from unpredictable weather and insufficient rain, soil exhaustion and rocky soil, insufficient availability of manure and crop waste for fertilization and mulching, and negative perceptions of commercial fertilizers and chemicals.
- **Community:** There are many self-help groups in the community, many associated with churches, and access to finance is limited to savings groups. Many social vices plague the community – alcoholism, gambling, prostitution, teen pregnancy, and witchcraft.
- **Family:** There is a wide variety of family structures and experiences, all male dominated.
- **God:** God plays a strong role in the lives of people interviewed; the church plays a critical role in people's lives and community.

The research also noted, in terms of gender, that women are the main crop producers and gender division of labor and labor shortages give women heavy workloads.

Through access to education, financial resources, and technology, we witness people working their way out of extreme poverty, living with dignity and hope.

We are filled with deep gratitude for your commitment to making the world a better place for all.

Thank you.