

# Uganda: Nourishing Hope and Making Progress

Spring 2023

## 2023–2025 UGANDA STRATEGIC GOALS

1. Creating opportunities for farmers to improve their yields and their incomes.
2. Ensuring that children can go to—and stay in—school.
3. Connecting rural families to financial services through mobile technology.

## OUR GRATITUDE

Thanks to your belief in Opportunity International's work in Uganda, we are reaching more people than ever. Our field staff on the ground is comprised of committed professionals trained to support and walk with our clients on their journey out of extreme poverty. Our work in agriculture, education, and digital innovations continues to expand. Thank you for supporting the people of Uganda.

## THE NEED

Despite 76% of Uganda's total country population living in rural areas, many programs and services remain out of reach, and with 41% of the population living in poverty, there is a significant need to make a way forward for women, children, families, and communities. With around 1.5 million refugees and asylum seekers, Uganda hosts the highest number of refugees in Africa and the third highest in the world. About 94% live in settlements alongside local communities.

## THE SOLUTIONS

Since 2005, Opportunity has been working in Uganda to provide opportunities to people living in extreme poverty. Today, Opportunity has a full bank, four Education Finance partners, almost 700 schools participating in Education Quality, and a thriving Agriculture Finance program in rural areas—continuing to find the best way to meet people where they are.

Our program models are built on our proven three-pronged interventions of **training, financial resources, and support**. These interventions increase incomes, create and sustain jobs, and provide affordable quality education for children and youth.

The **Nakivale Refugee Settlement** and **Mityana** are two geographic priorities in Uganda for Opportunity.



## PROGRESS ON OUR WORK: Nakivale Refugee Settlement

Established in 1959 and located in the Southwest Uganda, the Nakivale Refugee Settlement is the oldest refugee settlement in Uganda. The settlement currently hosts over 151,474 displaced people (142,544 are refugees, 8,930 are asylum seekers) in 42,379 households. Women make up over 75,538 (50%) and young people between the ages of 15-24 are 31,643 of the total number (21%).

### Refugee: Innovation, Self-reliance, and Empowerment (RISE) Project



Odeta, Refugee from Burundi now living in Nakivale Refugee Settlement; member of savings group; grows vegetables for her family to eat and sell

With the aim of promoting economic empowerment and self-livelihood, Opportunity Bank Uganda and other financial service providers, governmental, and nongovernmental organizations have worked together since 2019 to implement the *Refugee: Innovation, Self-reliance, and Empowerment (RISE) Project* at the Nakivale and Kiryandongo refugee settlements of Uganda. This project seeks to **increase income earning opportunities and control over finance through access to formal financial services, to improve client management of finances and assets, to stimulate local economies, and to empower women in refugee and host communities.**

Specifically, the program engages refugees and host community members in the following core activities:

- Access to formal savings accounts and working capital loans
- Linkages with information on savings and loans groups
- Access to cash transfers through the project partners' digital payment systems
- Adoption of mobile money for accessing cash or input (with banking agents and vendors adopting more sophisticated digital finance in order to serve them)
- Participation in customized financial education

### RISE Program Outcomes

Over a three-year period, including months of pandemic lockdowns, Opportunity and its partners have delivered financial literacy, savings, loans, and digital finance. RISE has reached some **7,000 target beneficiaries with financial literacy training**; of those reached, 72% are refugees and 28% are citizens; 60% are women and 19% are people with a disability.

To date, we have reached

**11,355 families**

**PROGRESS:**



**782**  
Microloans



**3,673**  
Savings accounts



**6,900**  
Financial literacy  
trainings



**18**  
Staff

The desire for savings accounts has grown exponentially: 3,673 participants have opened individual savings accounts, and 178 groups have opened group accounts. Together, their savings amounts to approximately \$2.7 million. In terms of loans, 782 participants have taken out loans valued at a total of \$352,580. Digital finance is expanding: Opportunity Bank issued 919 ATM cards and has processed over 10,000 transactions from these and other card holders.

A key program objective has been to use financial diary surveys and human-centered design to develop products and services customized to the different segments of the refugee population. The three segments include dependence, subsistence, and resilient refugees:

- The dependence segment only receives cash transfers, originating from World Food Program and the United National High Commission for Refugees
- The other two groups receive different types of services in combination including cash transfers, financial education, savings, remittances, and loans – through in-person and digital channels.

The RISE program has tested and assessed innovations, which are now ready for replication:

- Establishing both digital and physical presence in the communities
- Facilitating national identification (negotiated acceptance of alternative identification for refugees and advocated for faster processing)
- Reducing fees
- Adapting financial literacy training
- Adjusting the terms of the cash security deposit
- Handling digital cash payment through Opportunity Bank

## PROGRESS ON OUR WORK: Mityana

<b>Results in Mityana</b>	<b>Project to Date (Q4)</b>	<b>Target Dec 2022</b>
<b>School improvement loans disbursed to schools.</b>	91	150
<b>Schools enrolled in Education Quality Training and Support Program (EduQuality training and support to teachers and proprietors)</b>	39	105
<b>School Fee Loans disbursed to parents (loans to keep children in school; new lending paused while schools remained closed)</b>	204	13,000
<b>Farmer trainings (Opportunity's FSAs provide best-practices training to smallholder farmers and link them to markets)</b>	28,688	14,230
<b>Small business owners trained (small agribusiness, women, and youth business owners trained in business management)</b>	9,664	3,500
<b>Total business loans disbursed in the Mityana Zone</b>	12,439	17,730
<b>Loans disbursed to farmers (individual and group)</b>	8,619	14,230
<b>Loans disbursed to small agribusiness owners</b>	163	3,500
<b>Loans disbursed to women-led small or medium enterprises via the Women Exporters project</b>	2,439	-
<b>Savings and Loan accounts to establish youth-owned businesses</b>	1,218	-

## Agriculture

The Agriculture Finance team has been focusing on delivering “Farming as a Family Business” training to the Uganda Coffee Farmers Alliance Farmer Support Agents (FSAs) and their spouses. Due to the Ebola outbreak—centered in Mubende—and the resulting travel/meeting restriction, two of the five scheduled training sessions were postponed. All travel and meeting restrictions were lifted towards the end of December 2022 and the final two training sessions were held in January 2023.

- In the last quarter of 2022, 117 trainings were delivered by Farmer Support Agents with 7,115 participants, in Mityana, Mubende, and Masaka.
- In November 2022, a Mityana FSA survey proved that the 24 chosen FSAs are still interacting with their former groups and would like to continue working with Opportunity in the project expansion.

We have engaged Bright Ebong as a youth project officer focusing on our youth Farmer Support Agent strategy; she is based in Mityana. The broad objective of her role will be to help Opportunity expand and refine our youth engagement strategy. We are targeting the onboarding of an additional 72 FSAs in the area; as of December 2022, in Mityana, 24 FSAs had been recruited, mobilizing 1,261 youth farmers.

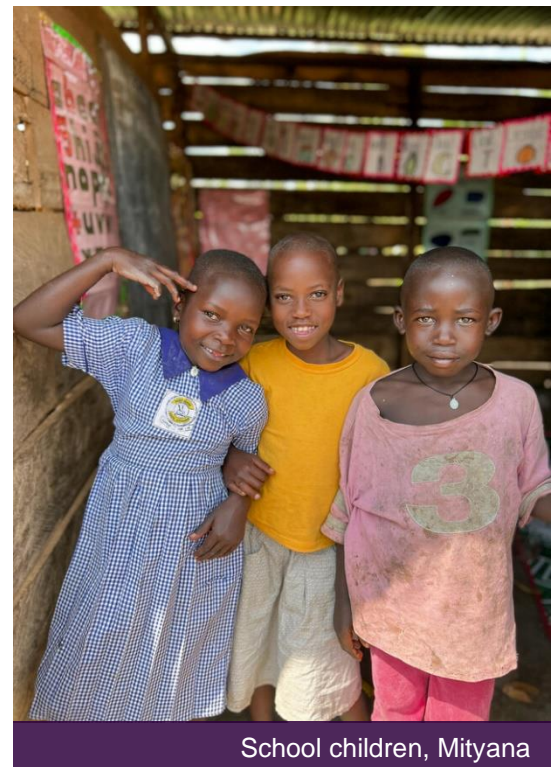
## Education

Schools in the Mityana Opportunity Zone remain constant:

- ▶ Masaka: 22 schools
- ▶ Mityana: 6 schools
- ▶ Mubende: 11 school

Between October and December 2022, schools participating in the EduQuality program attended the following trainings:

- ▶ *School Leadership Professional Development: Leading Teaching and Learning at Your School*
  - Understand the skills and knowledge required to lead teaching and learning
  - Identify areas for which school leaders need to set expectations for their teaching staff
  - Understand importance of knowing the curriculum expectations of each year group
  - Understand the importance of effective pedagogy, and how EduQuality will support them to attain this knowledge
  - Understand importance of having a holistic, school-wide focus on improving teaching and learning
  - Understand the benefits of monitoring lesson planning, and how to do so
  - Identify what to look for when observing teachers
- ▶ *Teacher Mentor Professional Development: Positive Behavior Management*
  - Understanding the rights of the child
  - Identifying signs of distress and children’s wellbeing
  - Why positive classrooms matter



- Establishing behavior expectations for learners
- Using the strategies of positive instruction and “signal, pause, insist”
- Understanding barriers to learning
- Modifying a classroom environment and using flexible student groupings

## Digital Innovations



Opportunity’s high-touch, high-tech, and high impact approach—combined with rapidly advancing technology available at lower costs—is a critical intervention in increasing access to financial services for people living in extreme poverty in Uganda. These updates include work that is happening **country-wide**:

- ▶ *Savings groups*: Planning began for two pilots aimed at digitizing the records of 30 savings groups comprised of people with disabilities and their caregivers, as well as 10 savings and credit cooperative organizations
- ▶ *Mobile phones*: We have been in discussions with KEIPhone, a social enterprise that is working to bridge the digital gender divide by providing free smartphones and data to unconnected women across Africa. They are providing smart phones to all 30 groups (one per group; each group includes 80% or more women) and we will develop measurement and evaluation frameworks to analyze effectiveness.
- ▶ *Mobile wallets*: Work has continued to make the mobile wallet (Opportunity Bank’s “Smart Pocket”) accessible on basic phones, integrating it with a card management system--or use with debit cards—and agency banking.
- ▶ *Staff training*: Over the next few months, 13 staff from Opportunity Bank--of whom seven are female—will participate in digital financial services training by the Digital Frontiers Institute. Subjects for training include consumer protection, digitizing agriculture, financial inclusion, searching for impact, gender in digital financial services, etc.
- ▶ *Grant funding*: A \$2M grant from Visa Foundation will support micro- and small-business loans, digital tools, and specialized technical training to women-led small- and micro- businesses in Uganda, as well as the DR Congo, Ghana, and Nigeria.

## The Heart of Our Work: Opportunity Clients



Kalama savings group in Mityana, Uganda, led by School Proprietor Janet Majjuko. Opportunity International is piloting the digitization of savings groups which offer training in financial literacy, access to digitized/mobile support, and the chance for members to both save money and request loans which they repay to the group. The groups set their own interest rates, elect their own leaders, and decide on rules of accountability.