



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



OPPORTUNITY
International

Nakivale, Uganda: Building Sustainable Livelihoods

YOUR IMPACT REPORT
FALL 2024



REFUGEES: INNOVATION, SELF-RELIANCE, AND EMPOWERMENT

Since 2019, the Refugee project in Uganda’s Nakivale Settlement has focused on building resilience and promoting self-reliance among refugees by establishing income-generating activities and enhancing economic activity in settlements, thereby lessening dependency on humanitarian aid. Women

REFUGEE TOTAL PROGRAM REACH	
Individual accounts	15,067
Savings group accounts	1,659
TOTAL	16,726
Loans disbursed	2,769
Financial literacy participants	31,252
Jobs created	251
Jobs improved	471

refugees are especially vulnerable, so our interventions make a special effort to boost their confidence and increase their economic participation. To date, we have reached **over 31,000 refugees and hosts** through financial inclusion, setting families on a path to sustainability and security.

Opportunity Bank Uganda’s bank branch in Nakivale opened in October 2021 and was officially opened by HRH The Princess Royal, Princess Anne in October 2022. The presence of the branch has made a significant difference to the local communities and has increased Opportunity’s visibility in the settlement. Through the branch, Opportunity Bank can process remittances and provide a currency exchange facility, both of which have proved vital to refugee needs. Having an ATM on site also means that all refugees—and not just Opportunity Bank clients—can withdraw cash as long as they have a bank card.

In 2022, a project spearheaded by Opportunity UK worked with Opportunity Bank to build on the work in Nakivale to serve urban refugees in Kampala. This work recognized that many refugees do not remain in the settlements but rather head to major urban hubs seeking work and livelihood opportunities. Opportunity Bank has been able to utilize the same products and approach used in Nakivale, recruiting an additional financial inclusion officer to deliver training in Kampala.

Youth Financial Inclusion Programming

YOUTH FINANCIAL INCLUSION	
Individual accounts	2,540
Savings group accounts	250
TOTAL	2,790
Loans disbursed	197
Financial literacy participants	7,855
Jobs created	251
Jobs improved	471

A new project started in October 2022 as part of the United Kingdom’s *Challenge Fund for Youth Employment* focused on job creation and decent work for refugee youth. The project partners with refugee-led organizations to strengthen their capacity and position them to best serve their communities.

This project works across Nakivale and Rwamwanja Refugee Settlements, supporting refugee youth through job creation and job improvement. Opportunity Bank works with both settlements, expanding their offering of financial products and services.

- In Nakivale, Opportunity is working with partners to support entrepreneurs and social enterprises with business development skills and opportunities.

- In Rwamwanja, Opportunity has partnered with two refugee-led organizations to support smallholder farmers and farmer groups with agricultural training and agribusiness skills to support self-employment opportunities and job creation. One of the partners has established their own social enterprise, Turaco Valley Foods, a maize milling facility which helps with market linkages for farmers and ensuring a fair price for crops.

The project’s goals include the creation of 1,194 jobs and improvement of 560 jobs. Opportunity Bank will also ensure that 10,000 young refugees and hosts will be supported in financial inclusion. To accomplish this audacious goal, the team has studied how financial inclusion can lead to job creation and improvement. Monitoring tools have been adapted to capture this information; early indications show evidence that financial inclusion is indeed leading to job creation and improvement—whether as a result of receiving a loan or through financial literacy training.

Early Childhood Development Programming

EARLY CHILDHOOD DEVELOPMENT	
Savings accounts	482
Loans disbursed	33
Financial literacy participants	1,355

The Early Childhood Development project is funded by the Hilton Foundation and brings together a consortium of several financial partners as well as Opportunity International. As the lead partner, FINCA already operated in Kiryandongo Refugee

Settlement and had developed refugee-specific financial products. Thanks to this already-established relationship, the early child program works across Nakivale and Kiryandongo Refugee Settlements and with urban refugees in Kampala.

The project started in April 2023 as a two-year pilot and could be extended and scaled beyond that, if funding is secured. The project addresses the lack of access to affordable, sustainable, and quality early childhood development services in Uganda, particularly in refugee-hosting locations. The aim is to help build the financial capacity of Early Childhood centers and support social enterprise development so they can diversify their income streams, and to support parents in developing viable income-generating activities.

The first year of the program has been very successful with the consortium partners surpassing most of the milestones. The "Two-Generation Early Childhood Development as a Business" approach was embraced and implemented by the participating Early Childhood centers, the parents, and the caregivers. The key to the successes in year one was the deliberate, continuous, and human-centered engagement of the targeted community members, and facilitation by local refugee-led organizations. Members defined their priorities, the solutions they wanted to test, and the support they needed to succeed.

To date, 27 Early Childhood centers have trained in governance, business models, financial management and social entrepreneurship. Out of these, more than 500 parents and caregivers have generated over \$10,000 in additional revenue from their new lines of business and 40 action groups have seen increased income and savings of \$15,000 in this period. The participating centers also have seen an



Early childhood center, Uganda



increase in student attendance. Financial inclusion at this stage is still low; this was to be expected as the initial work focuses on mindset change, ownership and working towards sustainable outcomes.

Street Business School (Business Skills Pilot)

Opportunity Bank is piloting a hands-on business skills training program following the *Street Business School* curriculum. A certified financial inclusion officer has delivered tailored business trainings to a total of 258 refugees (163 women, 95 men) for a period of three months. The training prepares participants to establish small businesses and improve their livelihoods. Participants are empowered to keep business records, have access to financial services and markets for their businesses. Reporting on the first cohort of 65 participants indicated that 49 participants started small businesses and were earning between \$15 to \$35 per month.

Refugee Working Groups

Opportunity continues to participate in various refugee working groups including the National Cash and Livelihood Working Group and the Urban Refugee Working Group, as part of our goal to share lessons learned through our refugee programs. Opportunity's refugee program also is represented in the settlements and communities for different events such as World Refugee Day and International Youth Day. These community-centered occasions raise visibility and showcase the financial products and services available for refugees and hosts.

REFUGEE STRATEGIC PLAN (2024-2028)

Building on our current work, we have identified a five-year strategic plan rooted in five critical pillars also used by the UN Human Rights Council:

1. Financial inclusion
2. Skills and employment
3. Enterprise development
4. Graduation
5. Agriculture value chain

The strategy is designed to be “bank agnostic” allowing us to work with more financial institution partners. Key additional elements include considering financing options to support refugee-led enterprise development, such as seed capital and investment funds; introducing an ultra-poor graduation model for refugee households; and working with Opportunity International's Agriculture Finance team to deliver agriculture training, provide market linkages and support financial institution partners to develop refugee-specific agriculture loan products.



Porter, Nakivale Refugee Settlement, Uganda

Meet Samuel: Entrepreneur and Employer



Samuel, business entrepreneur, Nakivale Refugee Settlement, Uganda

Samuel's business idea—to cultivate and sell fruit tree seedlings—was inspired by his own experience and desire to find a solution to his health problems. On arrival in Nakivale refugee settlement Samuel developed a persistent cough; doctors told him that the air quality in Nakivale was poor, however he struggled to find or afford suitable medicine. An idea sparked in Samuel's mind: perhaps he could contribute towards improving the air quality and environment in Nakivale by planting trees—an endeavor that might also create employment for others! However, without funds or knowledge of business skills he was unsure how to make his dream a reality.

Samuel attended an entrepreneurship training program where he learned financial literacy, business skills, and planning. Samuel secured a small amount of capital to purchase seeds, starting with orange and avocado due to their high nutritional value.

He launched the business by teaching the community about the importance of growing fruit trees to improve the air quality and provide access to good nutrition. For three days he gave his seedlings away for free and talked to people in the settlement about the importance of caring for the environment. He also sought feedback on the types of fruit trees that people would like to grow so that he could expand his offering. Samuel already has four employees: one in charge of watering and nurturing the seedlings; one who is responsible for keeping accurate business records; a third in marketing and sales; and another who focuses on educating the community on the importance of caring for the environment and growing nutritional food. Samuel manages and motivates his team and follows up with each customer after two weeks, to ensure that the seedlings are thriving.

Samuel's passion and drive are clear; his primary motivation for starting the business was to improve his local environment, and with each seedling that is planted he is doing just that. He says, *"This is our new place; we are not going to move on from here, so we have to make a difference where we are."*

No one chooses to be a refugee. We feel it is both a necessity and a privilege to work with families who have been driven from their homes by circumstances beyond their control. We are inspired every day by the commitment of these families to build sustainable, healthy lives; we are grateful for your support which allows refugee families to build a path toward a brighter future. Thank you for believing in everyone's right to live with dignity and purpose.