

CASH AND VOUCHER ASSISTANCE IN THE UGANDAN REFUGEE RESPONSE

Summary infographic of key facts and figures

Did you know?

- There are 1.5 million refugees in Uganda (June 2022); 94% live in 13 established rural refugee settlement
- Humanitarian actors in Uganda are increasingly looking towards digital financial aid to deliver assistance
- The refugee response is co-led by the Office of the Prime Minister (OPM) and the UNHCR
- CVA in the refugee response is coordinated by WFP and UNHCR
- Mobile money is the preferred delivery mechanism for refugees and host communities
- 64% of refugees use mobile money
- 17% of refugees have bank accounts
- Literacy barriers prevent more than 70% of women refugees from opening or using a bank account
- Internet-enabled phones are rare, especially for women

95% of refugees receive, or have received, some form of cash and voucher assistance (CVA) as direct cash transfers, mobile money or through bank agents.



AMOUNT OF MULTI-PURPOSE CVA TRANSFERRED TO REFUGEE HOUSEHOLDS IN 2022 (Q2)

24.4 BILLION UGX

2022 FY TARGET:
31.6 BN UGX



REFUGEES RECEIVING CVA IN 2022 (Q2)

208,878 HOUSEHOLDS

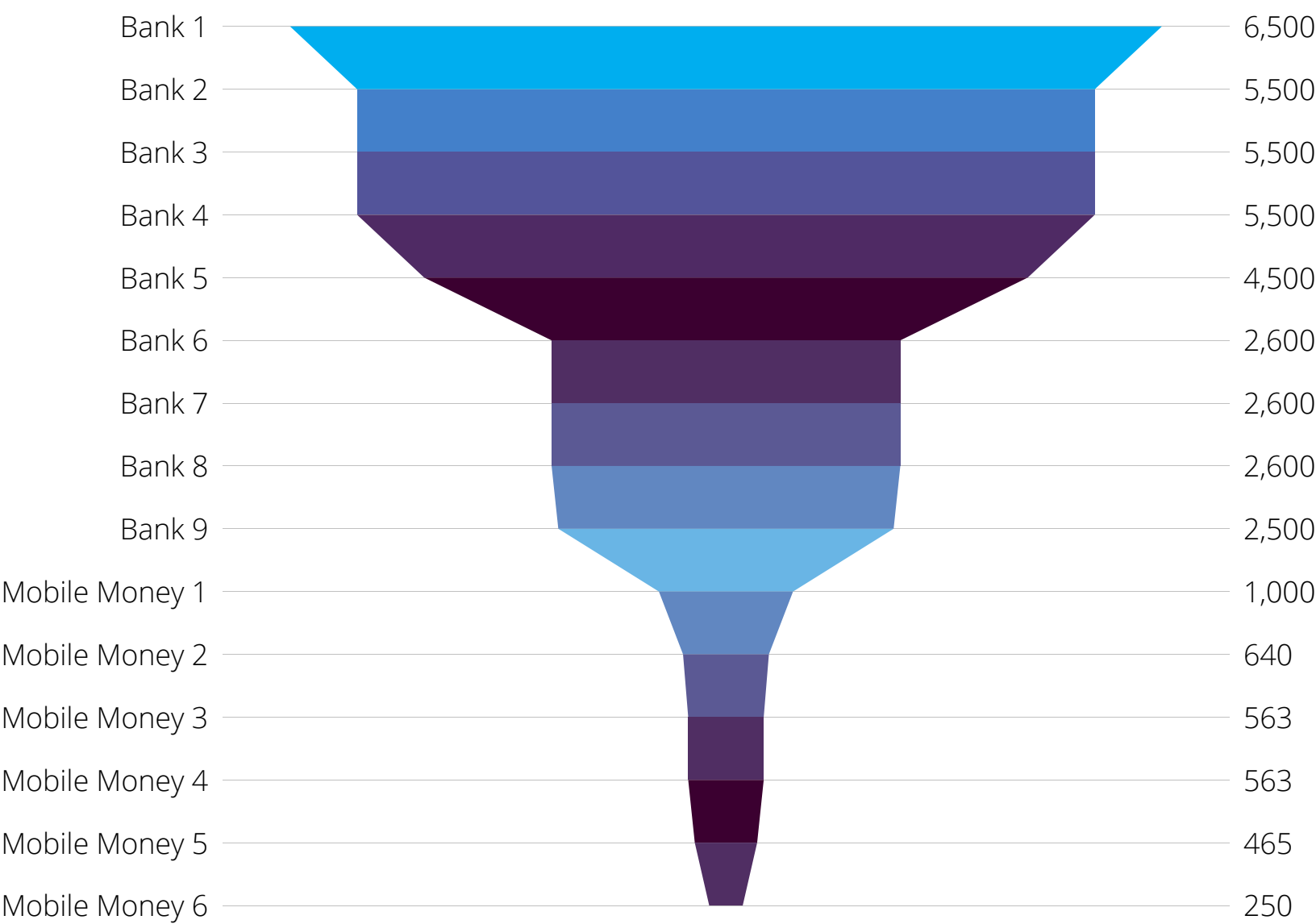
2022 FY TARGET:
221,000

CVA TRANSFERRED TO SETTLEMENTS IN REFUGEE-HOSTING DISTRICTS IN Q1 & Q2 2022 (BILLION UGX)



FSP FEES TO TRANSFER CVA PER HOUSEHOLD (UGX)

The following graph is based on data gathered by the Collaborative Cash Delivery Network in Uganda. It provides an overview of the cost that banks and mobile money operators charge humanitarian actors for a cash transfer to one household. Each line represents the amount paid by one humanitarian actor for either banking or mobile money services; the same FSP may therefore be represented multiple times at a different rate.



KEY RECOMMENDATIONS FOR FSP

- Increase focus on direct relationships with refugees
- Increase understanding on the business case of working with refugee customers
- Collaborate with BoU and Uganda Bankers Association to increase interoperability
- Empower local agents of MNOs and Banks to:
 - Resolve common problems
 - Increase agent liquidity
 - Clarify requirements for refugees to become agents
- Provide feedback and complaint mechanisms that are easily accessible and are user centred:
 - Support hotline agents so that they are able to resolve a wider array of problems: forgotten PIN, lost SIM card, et cetera.

Data sources: Collaborative Cash Delivery Network, UNHCR Uganda, U-Learn, Impact, REACH

HUMANITARIAN ACTORS IMPLEMENTING CASH AND VOUCHER ASSISTANCE

& FINANCIAL SERVICE PROVIDERS IN REFUGEE SETTLEMENTS

Sources: *Cash-Based Interventions Dashboard January - March 2022* (UNHCR) June 2022, Assessment of Financial Service Providers – Cash and Voucher Assistance in Uganda, November 2021 (REACH) and validation workshop February 2022

