



Entrepreneurship Support in Uganda's Refugee Response

July 2024

About the USAID Uthabiti Activity

The USAID-funded Uthabiti Activity is implemented by Save the Children, in partnership with Uganda Response Innovation Lab (U-RIL), Swisscontact, and Grameen Foundation. It is facilitating diverse resilient and sustainable livelihood strategies for refugees and host communities in Isingiro and Lamwo districts. Uthabiti focuses on promoting livelihood opportunities in primarily off-farm activities while also addressing critical gaps in the selected value chains that limit economic activity, including access to skills, energy and financial services.

About U-Learn

The FCDO-funded U-Learn consortium is led by U-RIL, in partnership with IRC and IMPACT Initiatives. Its objective is to generate and encourage uptake of evidence and insights for the Uganda refugee response.

This publication was done in collaboration with numerous refugee response actors. Special thanks to the LRSWG, UNHCR Uganda, ILO Uganda, PSFU, Enabel, Starthub Africa, Swisscontact and The Innovation Village.

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Acronyms

ATP	Assessment and training package
BDS	Business development services
BDSPN	Business Development Service Providers Network
BHA	Bureau of Humanitarian Assistance
CDC	Community development centre
CIRT	Community Initiative for Rehabilitation and Transformation
CRRF	Comprehensive Refugee Response Framework
DIT	Directorate of Industrial Training
ESO	Entrepreneurship support organisation
FSME	Federation of Small and Medium-sized Enterprises
FSP	Financial service provider
GRF	Global Refugee Forum
GoU	Government of Uganda
ICT	Information and communications technology
ILO	International Labour Organization
IRC	International Rescue Committee
ISO	Innovation support organisation
JLIRP	Jobs and Livelihoods Integrated Plan for Refugees & Host Communities 2020-2025
L/NNGO	Local or national non-governmental organisation
LWF	Lutheran World Federation
MEAL	Monitoring evaluation and learning
MIT	Massachusetts Institute of Technology
MSME	Micro, Small, and Medium Enterprises
MTID	Ministry of Trade, Industry and Cooperatives
NDP	National Development Plan
NGO	Non-governmental organisation
PSFU	Private Sector Foundation in Uganda
RIL	Response Innovation Lab
RLO	Refugee-led organisations
RUFI	Rural Focus Initiative
SACCO	Savings and Credit Co-Operatives

SINA	Social Innovation Academy
TVET	Technical and vocational education training
UBOS	Uganda Bureau of Statistics
UBTEB	Uganda Business and Technical Examinations Board
UCC	Uganda Communications Commission
UGX	Uganda Shilling
UNCDF	United Nations Capital Development Fund
UNCTAD	United Nations Conference on Trade and Development
URSB	Uganda Registration Services Bureau
URA	Uganda Revenue Authority
URSB	Uganda Registration Services Bureau
USSIA	Uganda Small Scale Industries Association
U-LEARN	Uganda Learning, Evidence, Accountability, and Research Network
U-RIL	Uganda Response Innovation Lab
VSLA	Village savings and loan associations
WFP	United Nations World Food Programme
WVI	World Vision International
Y-SAT	Youth Social Advocacy Team

Executive Summary

Uganda has been recognized for its progressive refugee policies that have the potential to promote self-reliance. The country hosts a large and growing refugee population, but the funding for the protracted crisis is not keeping up with the needs. As a result, there is an increased focus on self-reliance; entrepreneurship is considered an important pathway to achieve that.

This learning brief is the result of a collective learning process, engaging actors from the humanitarian, development, entrepreneurship and innovation, government, and finance sectors. Its purpose is to take stock of the different approaches to entrepreneurship support implemented in the refugee response and to document the learning in order to inform future programming.

Entrepreneurship refers the creation of a new, opportunity-driven business, going through four stages (idea, start-up, growth, and scaling). In the refugee context, the concept also includes necessity-driven entrepreneurship, which is more focused on earning an income to be self-reliant and meet basic needs. Entrepreneurship support was analysed according to six categories: training, business development services, access to finance, markets and linkages, digital opportunities, and an enabling environment.

There are many actors providing entrepreneurship support in Uganda's refugee context. There is a concentration of support in Nakivale, Palabek, Rhino Camp, Imvepi, Bidibidi Refugee Settlements and in Kampala. Most actors provide some combination of training, coaching, and access to a form of finance, though the approach taken depends on the entry point, the objective of the project, or the mandate of the organisation.

The majority of actors provide introductory-level business training. There is no standard curriculum, but it often includes skills for generating and selecting a business idea, developing a business plan, and starting a business. More than half of the actors surveyed also provide financial literacy training to help entrepreneurs manage and save money.

Nearly all actors provide technical support to start or improve a business. The business development support was mainly in the form of coaching to address issues that are specific to the business. Less than half provide information on how to formalise the business, and the support provided is mainly in the form of access to information about the process and costs.

Access to finance is an important component of entrepreneurship support. Nearly half of the actors provide a small grant or loan to be able to start a business. Other actors are working to link refugees with financial services by helping refugees become credit-ready or working with financial services providers to offer appropriate services. A third of actors support entrepreneurs in participating in savings groups to foster savings habits and access small loans. Though considered important, there are fewer actors that are linking refugees to buyers and suppliers and supporting them to take advantage of digital opportunities like online marketplaces.

Actors in the refugee response identified recommendations to address key gaps in entrepreneurship support. This includes ensuring businesses are supported throughout the stages of business development to address the limitation of short project cycles and strengthening financing options available to address a missing middle of financial support for refugee entrepreneurs.

Key recommendations to move entrepreneurship support forward are to develop minimum standards for entrepreneurship support, develop simple, standardized information on business formalization, and support entrepreneurship support organisations to establish bases closer to refugee-hosting areas that can serve as hubs to stimulate context-relevant entrepreneurship.

1. Introduction

Uganda has been recognized for its progressive refugee policies that have the potential to promote self-reliance. Refugees are permitted to move freely, have the right to work and establish a business, are allocated small plots of land for housing and farming, and have access to health and education.¹ Self-reliance is also a central component of [the Comprehensive Refugee Response Framework \(CRRF\)](#). However, even with a favourable policy environment, refugees face many hurdles to becoming self-reliant.

Uganda hosts a large and growing refugee population. In 2023 alone, the country received 130,308 new arrivals, bringing the total to nearly 1.6 million refugees.² The majority of refugees (92%) live in one of 13 settlements in the north and southwest of the country and 8% live in urban centres, like Kampala. Nearly a quarter (24%) of the refugee population are youth (ages 15 to 24).³

With the growing refugee population, there is also a growing funding gap. In 2022, only 50% of the funding requirements in the Uganda Country Refugee Response plan were covered by international donors.⁴ The funding shortage impacts the delivery of humanitarian assistance and reinforces the need to shift support away from regular food and cash assistance and towards efforts which can sustainably increase refugees' self-reliance. Organisations like the United Nations World Food Programme (WFP) are prioritizing food assistance for the most vulnerable refugees and new arrivals, while ceasing assistance for other households.⁵

With limited options for wage-earning employment, refugees often pursue their own income-generating activities. Already, nearly 72% of working refugees are self-employed (formal and informal business), and among youth the rate is even higher (80%).⁶ However, refugees face a number of challenges when starting and operating formal businesses, as detailed in the U-Learn report, [Exploring the challenges faced by formal refugee-owned business in Uganda](#).

Nevertheless, entrepreneurship is considered an important pathway to self-reliance in Uganda's refugee response. It is one of the five pillars in [the Jobs and Livelihoods Integrated Response Plan for Refugees and Host Communities 2020-2025 \(JLIRP\)](#), and many actors are increasing their support to assist refugees to become and succeed as entrepreneurs.

The purpose of this learning brief is to take stock of the different approaches to entrepreneurship support that is implemented in the refugee response and to document learning in order to inform future programming and policy. The learning brief will summarise the methodology and scope for the collective learning process that was facilitated by the U-

¹ UNHCR, 2023. UNHCR-Uganda: Livelihood and Economic Inclusion Strategic Directions 2023 – 2028. <https://data.unhcr.org/en/documents/details/102633>

² UNHCR, 2023. Uganda- Refugee Statistics December 2023. <https://data.unhcr.org/en/documents/details/105937>

³ UNHCR, 2023. Uganda- Refugee Statistics December 2023. <https://data.unhcr.org/en/documents/details/105937>

⁴ UNHCR, 2023. Uganda refugee operation impact of underfunding in 2023. https://reliefweb.int/report/uganda/uganda-refugee-operation-impact-underfunding-2023?qad_source=1&qclid=CjwKCAiAkp6tBhB5EiwANTCxlKcJcVOtvVywO9X5JLE_-2LCM-mjj6Qdw0esd3gVWSkDBwM8s0acuhoCt3AQAvD_BwE

⁵ World Food Programme (WFP), 2023. WFP Prioritizes food assistance for the most vulnerable refugees in Uganda as needs outstrip resources. <https://www.wfp.org/news/wfp-prioritises-food-assistance-most-vulnerable-refugees-uganda-needs-outstrip-resources>

⁶ UNHCR, 2021. Uganda Employment Policy Brief. <https://www.unhcr.org/sites/default/files/legacy-pdf/61371d364.pdf> ; U-LEARN 2023. Labour Market Assessments covering refugee-hosting districts in Uganda. <https://ulearn-uganda.org/labour-market-assessments-covering-refugee-hosting-districts-in-uganda-a-desk-review/>

Learn Learning Hub (section 2), the national context (section 3), and the concepts related to entrepreneurship (section 4). It provides an overview of current entrepreneurship support in the refugee context in Uganda (section 5), discusses learning about the types of entrepreneurship support (section 6), and highlights the main challenges and recommendations to strengthen entrepreneurship support in the refugee context (section 7).

2. Methodology and scope

This learning brief is the result of a collective learning process undertaken by [U-Learn Learning Hub](#) with the support of the USAID Bureau of Humanitarian Assistance (BHA)'s Uthabiti activity. The findings shared in the brief are based mainly on primary qualitative data collection through key informant interviews and workshops. The primary data collection is complemented by secondary information from a brief desk review and builds on previous U-Learn work, such as a [Labour Market Assessment](#), an [Entrepreneurship Desk Review](#), and a [Research Brief on the Realities of Self-Reliance](#).

Twenty-six key informant interviews were held with the following types of actors:

- 6 refugee-led organisations (RLOs) and local/national non-governmental organisations (L/NNGOs), including one social enterprise;
- 7 national entrepreneurship support organisations (ESOs) and Innovation Support Organisations (ISOs);
- 9 international non-governmental organisations (INGO) and United Nations agencies;
- 2 international and national financial service providers (FSP);
- 2 government representatives.

Two settlement-level workshops were held at the end of 2023 in Nakivale and Palabek Refugee Settlements to integrate the field perspective. The workshops brought together a mix of actors that were operating in and around the two settlements to validate and contextualize challenges to entrepreneurship, map the entrepreneurship support available in the settlements, and identify ways to move towards growth-oriented entrepreneurship.

A national workshop was organized in March 2024 to share and discuss preliminary findings from the learning review. The workshop was attended by 53 actors in person representing over 45 organisations, and over 330 individuals registered online. The workshop served to validate findings, foster critical reflection, ensure a comprehensive mapping of actors, and generate actionable recommendations.

The scope of the brief is on the current approaches to entrepreneurship support in the refugee context in Uganda. It focuses on approaches that support refugees and host communities to start and run a business, including refugee-led social enterprises. However, it does not explore approaches to increasing refugees' access to wage-earning employment nor the role of non-refugee social enterprises that hire refugees as their social mission. Though vocational training and skilling are analysed as a means to support entrepreneurship, the learning brief does not comprehensively explore the availability of vocational training in refugee-hosting districts nor the actors who are providing it.

3. National context of entrepreneurship in the refugee context

Uganda's [Third National Development Plan \(NDP III\)](#) provides the overall vision of "growth, employment, and socio-economic transformation for prosperity". It includes a strategic focus on private sector development that aims to support micro, small, and medium enterprises to be more competitive.⁷

Uganda has a [Micro, Small and Medium Enterprises \(MSMEs\) Policy](#) (2015) that provides a framework for the development and promotion of MSMEs in the country. The policy has an objective to "enhance capacity building for entrepreneurship, vocational, business and industrial development skills".⁸ While the policy targets women, youth and people with disabilities, it does not address issues related to refugees and migrant entrepreneurship.⁹

Uganda's refugee policies are framed by the 2006 Refugee Act (see Box 1). In 2017, the [Comprehensive Refugee Response Framework \(CRRF\)](#) was launched to promote a comprehensive and collaborative approach to addressing challenges faced by refugees. It led by a multi-stakeholder steering group and secretariat to guide the implementation. One of the five pillars of the CRRF is on building the resilience and self-reliance of refugees, including through private sector engagement.

Box 1: Refugees' right to work as a strategy for self-reliance in Uganda

The Ugandan Government passed the Refugee Act in 2006, which domesticated rights from the 1951 Geneva Convention into the national legal system. This includes refugees' rights to various forms of employment. In terms of self-employment, section 29 (e) (iv) of the Refugee Act states that refugees "receive at least the same treatment accorded to aliens generally in similar circumstances relating to the right to engage in agriculture, industry, handicrafts, and commerce and establish commercial and industrial companies in accordance with the applicable laws and regulations in for in Uganda".

Recognising the need for a specific strategy targeting the promotion of jobs and livelihoods among refugee and host communities, the Ministry of Gender, Labour and Social Development led the development of the [Jobs and Livelihoods Integrated Response Plan for Refugees and Host Communities 2020-2025 \(JLIRP\)](#). The JLIRP has five pillars to achieve its vision of "secure, self-reliant and resilient refugee and host community households in refugee hosting districts". Although Pillar 2 is primarily focused on entrepreneurship, each pillar includes strategies that support entrepreneurship (see Figure 1):

⁷ National Planning Authority, 2020. Third National Development Plan (NDPIII) 2020/21-2024/25. Citizen Guide. <http://www.npa.go.ug/wp-content/uploads/2023/09/NDP-III-English.pdf>

⁸ Ministry of Trade, Industry and Cooperatives (MTIC), 2015. Uganda Micro, Small, and Medium Enterprise (MSME) Policy. <https://ugandainvest.go.ug/wp-content/uploads/2016/02/Final-MSME-Policy-July-2015.pdf>

⁹ United Nations Conference on Trade and Development, 2023. Entrepreneurship Policy Review. <https://msme-resurgence.unctad.org/sites/smesurge/files/documents/EPR%20Uganda%20%28UNCTAD-TCS-DIAE-INF-2023-1%29.pdf>

Figure 1: Pillars and entrepreneurship strategies of the Jobs and Livelihoods Integrated Response Plan for Refugees and Host Communities 2020-2025



The focus on self-reliance was further reinforced during the Global Refugee Forum (GRF) co-hosted by Uganda in Geneva in December 2023. During the GRF, the Ugandan government announced its pledge to create economic opportunities for refugees and host communities through strategies for training, business development, incubation, policy, and investment.

Box 2: Pledge by the Government of Uganda at the Global Refugee Forum

The Government of Uganda (GoU) [pledges](#) “to create a minimum of 300,000 viable economic opportunities for refugee and host communities by 2027. This shall be realized by including refugees in agricultural value chains, increasing agricultural production and productivity, enabling private sector investments, promoting graduation and market systems development approaches, increasing access to formal and non-formal vocational skills training, promoting the development of market relevant skills and employment creation”.

4. Conceptualising entrepreneurship support

Defining entrepreneurship

Traditional definitions of entrepreneurship generally refer to the creation of a new, opportunity-driven business. United Nations Capital Development Fund (UNCTAD) defines entrepreneurship as “the capacity and willingness to undertake conception, organisation, and management of a productive new venture, accepting all attendant risks and seeking profit as a reward”.¹⁰ An

¹⁰ United Nations Conference on Trade and Development (UNCTAD). 2018. Policy Guide on Entrepreneurship for Migrants and Refugees. <https://publications.iom.int/books/policy-guide-entrepreneurship-migrants-and-refugees>

entrepreneur is someone who “creates new products or a new line of business where there was none before,” implying that it does not refer to someone who inherits or buys an existing enterprise.¹¹

Entrepreneurs are self-employed, deriving income from the goods and services produced, as opposed to earning wages from an employer. An entrepreneur may operate a formal or an informal enterprise (see Box 3).^{12,13}

Box 3: Definitions of employment and formality (WBG 2021; UBOS 2016).

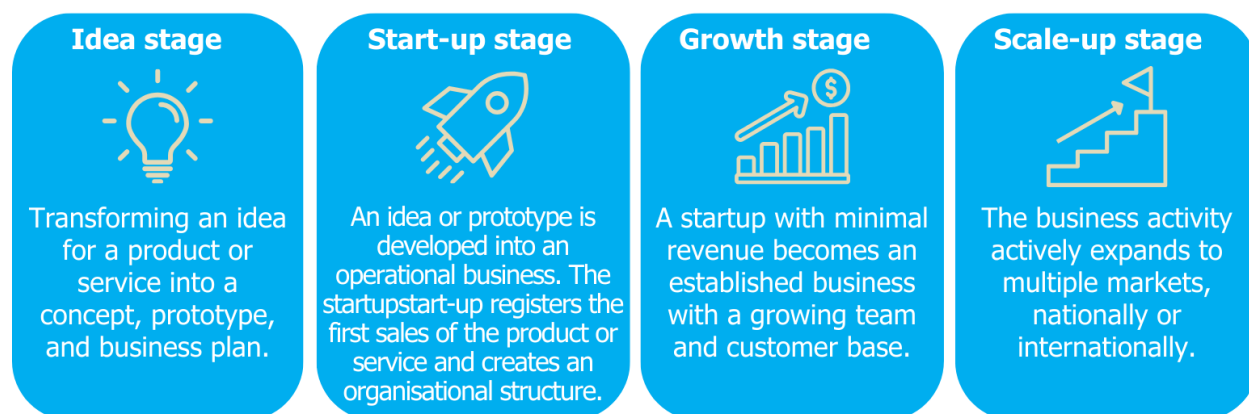
Wage-earning or paid employment refers to work governed by an employment relationship between employer and employee, and for the performance of which the employee is provided a periodic wage or remuneration.

Self-employment refers to persons who performed work or have an enterprise where the remuneration is directly dependent upon the profits derived from the goods and services produced. Self-employed workers include four sub-categories 1) employers, 2) own-account workers, 3) members of producers' cooperatives, and 4) contributing family workers.

Formal enterprises are those registered by Uganda Registration Services Bureau (URSB) as a business or by the Uganda Revenue Authority (URA) for value added tax / income tax returns and do keep complete books of accounts.

Informal enterprises refer to unincorporated businesses or enterprises (individual or partnership) that are not registered for tax or do not keep complete books of accounts.

Traditionally, entrepreneurship is viewed in four stages¹⁴:



¹¹ Ikuemonisan, Edamisan, 2022. Entrepreneurship and Agribusiness in Agro-Economy in Nigeria. <https://encyclopedia.pub/entry/23252>

¹² World Bank Group (WBG). 2021. Refugee Policy Review Framework: Technical Note.

<https://documents1.worldbank.org/curated/en/159851621920940734/pdf/Refugee-Policy-Review-Framework-Technical-Note.pdf>

¹³ Uganda Bureau of Statistics (UBOS). 2016. Uganda Labour Force Survey 2015. [https://www.ubos.org/wp-content/uploads/publications/03_2018ULFS_2015_Fact_Sheet_\(1\).pdf](https://www.ubos.org/wp-content/uploads/publications/03_2018ULFS_2015_Fact_Sheet_(1).pdf)

¹⁴ UNHCR, 2022. Global roadmap refugee entrepreneurship. <https://www.unhcr.org/fr-fr/en/media/global-roadmap-refugee-entrepreneurship#:~:text=The%20Global%20Roadmap%20for%20Refugee,best%20practices%20in%20the%20field>

In the refugee context, the [UNHCR Global Roadmap for Refugee Entrepreneurship](#) distinguishes between traditional entrepreneurship and necessity-driven entrepreneurship, which often refers to informal enterprises that are driven by the necessity to maintain an income for an individual or family. These may also be referred to as 'livelihood-sustaining enterprises', which are more common in refugee contexts than categories like niche or high growth ventures.¹⁵

Table 1: Types of small and growing businesses (CFF, 2021; UNHCR 2022)

Type	Description
High-growth ventures	Highly innovative and disruptive businesses targeting large markets with a rapid growth trajectory and potential to scale (e.g., a new technology, an off-grid solar product).
Niche ventures	Businesses creating innovative products and services that target niche markets or customer segments (e.g., vegan product).
Dynamic enterprises	Businesses that operate in established industries applying a proven business model, seeking moderate growth over sustained periods of time (e.g., retail, restaurants).
Livelihood-sustaining or necessity-driven enterprises	Micro or small enterprises that operate to maintain a source of income for a an individual or family, are slow growth, serve highly local markets, and are on the path to increased formalisation (e.g., small family-run shop).
Social enterprise	An enterprise that contributes to solutions to social and environmental problems, prioritising social impact over profit maximization. It includes social cooperatives that reinvest profit into the mission, or social enterprises that target refugees as beneficiaries (e.g., woman's cooperative producing biomass briquettes).

In the refugee context in Uganda, the definitions provided during the learning review reflect necessity-driven entrepreneurship. The definitions generally include a variation of one or more of the following elements:

- Earn an income from a product or service;
- Generate an income to be self-reliant, meet basic needs, or to support their family;
- Translate skills into an activity to support one's well-being or livelihood;
- The ability to set up and operate a micro or small enterprise.

Actors within the innovation or social enterprise ecosystems added an element of problem solving to the definition by creating a business that solves a challenge, using creativity to design solutions to problems within the community, and create opportunities that have a social benefit to themselves and the community.

Overall, in the refugee context in Uganda, there was a greater focus on self-reliance than on stages of growth within the conceptualisation of entrepreneurship.

¹⁵ Collaborative for Frontier Finance (CFF). 2021. The missing middles. Segmenting Enterprises to Better Understand their Financial Needs. Ministry of Foreign Affairs of the Netherlands.

[Entrepreneurship support](#)

An analytical framework was created for this learning review to explore the type of entrepreneurship support currently provided within the refugee context. Drawing on guides from UNHCR and the International Labour Organization (ILO)¹⁶, the framework analysed entrepreneurship support according to six categories:



The categories can be detailed as follows:

- a) Training:** Structured teaching in business-related topics like entrepreneurship, business development, vocational and technical training, financial literacy, and soft skills.
- b) Business development services:** Services to assist start-ups and existing businesses to plan, improve performance, resolve problems, and prepare for growth.
- c) Access to finance:** Facilitating entrepreneurs' access to finance (grants, seed capital, loans, savings, or financial services).
- d) Markets and linkages:** Facilitating linkages to markets, supply chains, distribution channels, the private sector, and other start-ups.
- e) Digital opportunities:** Enabling entrepreneurs to use digital tools to improve business operations, marketing, and financial management.
- f) Enabling environment:** Enhancing policies, regulations, taxation, permitting and certification processes, and infrastructure to create more favourable conditions for entrepreneurship in the refugee context.

Building on the framework and conceptualization of entrepreneurship, the learning review sought to develop a common understanding of entrepreneurship support within the refugee context. Actors agreed that the entrepreneurship support within the refugee response could be defined as:






“ Providing systematic support to individuals (entrepreneurs) in the refugee context to plan, start up, grow, and sustain a profitable business by improving access to training, counselling, information, markets, finance, and technology. ”

Incubators and accelerators were considered a type of business development service in the learning review. These are increasingly recognised as services that facilitate entrepreneurship,

¹⁶ UNHCR, 2022. Global roadmap refugee entrepreneurship; International Labour Organization (ILO), 2019. A rough Guide to Entrepreneurship Promotion in Context of Forced Displacement.

but the terms are often used interchangeably. To distinguish between the two, the following characterization of incubators and accelerators are used (see Table 2).¹⁷

Table 2: Distinction between incubators and accelerators (ILO, 2021; RIL 2023)

	 Incubator	 Accelerator
 Aim	To assist early-stage start-ups get from the idea stage to a viable and sustainable business model.	To assist start-ups that have a minimum viable product to rapidly achieve a level of growth that would otherwise take a year or more.
 Duration	They provide structured programmes between 6 months to two years.	They provide fixed-term, cohort-based programmes of 6 months or less.
 Offer	An array of support services and infrastructure is provided to the start-ups, including prototyping, seed capital, and pitching events.	Programmes offer intensive services, such as access to mentors, training, networking, investors, office space, and resources.

The analytical framework also considered the type of entrepreneurship support in relation to the four stages of entrepreneurship, from the idea to the scaling stage. Table 3 below provides an overview of type of entrepreneurship support at each stage, which was informed by actors in the Ugandan refugee response.

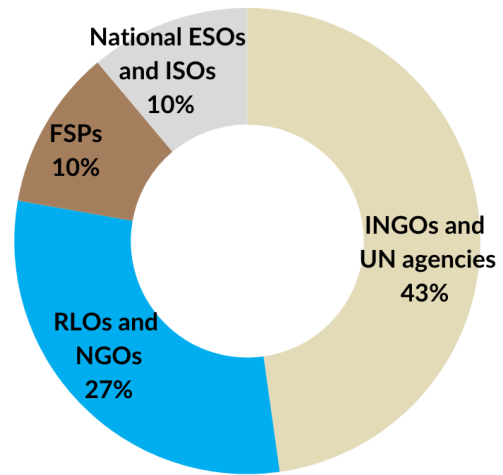
¹⁷ International Labour Organization (ILO), 2021. Promoting sustainable entrepreneurship through business incubators, accelerators and innovation hubs https://www.ilo.org/empent/areas/start-and-improve-your-business/WCMS_820562/lang--en/index.htm; Response Innovation Lab (RIL), 2023. Landscape Analysis of the Uganda Innovation Ecosystem. <https://static1.squarespace.com/static/5d7fba1a7dc0f278f09832df/t/65084af0c7d1e30f92dda6/1695042306039/Landscape+Analysis+of+the+Uganda+Innovation+Ecosystem+-+2023+-+final+report.pdf>

Table 3: Entrepreneurship support by stage of business development

IDEA					
Training	Business development services	Finance	Markets	Digital	Enabling environment
Skilling Technical and vocational training (TVET) Communications Business basics Financial literacy Project proposals Mindset shift	Idea generation Product design Prototype development Business selection and planning	Cash assistance Grants for testing ideas	Market research Exchange visits Competition	Computer literacy	Accessible education centres and courses Childcare support
↓					
STARTUP					
Starting a business Business management Bookkeeping and budgeting Customer care Marketing and sales	Incubation Register a business or cooperative Product certification Coaching Business planning, administration, human resources, and advertising Set up record keeping system Start-up kits	Start or enter savings groups (VSLA/SACCO) Start-up capital, seed funding Small loan or grant Understanding financial services and requirements	Trade fairs Business symposiums Networking Learning exchanges	Access to technology and internet Develop online presence	Tax exemptions Favourable policies Refugee ID Business registration process Product certification process
↓					
GROWTH					
Improve your business Standards and quality certification Upskilling, value addition	Accelerator support Develop company policies Marketing and branding strategy Financial management Branding and packaging Sustainability planning Investment readiness Diversify products and services	Access bigger loans from financial service providers Investment opportunities	Identify market opportunities Distribution channels Strengthen supply chain Access networking platforms Join business associations	Technology support Software (accounting point of sale) Online marketplace Mobile money	Infrastructure (roads, electricity, telecom) Market space Access to technology Banking infrastructure and policies
↓					
SCALE					
Expand your business	Technical support on scaling requirements, finances, legal, tax, commerce Mergers and acquisitions Risk mitigation and insurance Export readiness	Financial support from institutions Financial security Investments to scale the business	Align to international standards Value chain development Research on international markets International partnerships Business networking	Online marketplace	Favourable trade policies Investment opportunities Transportation network External promotion

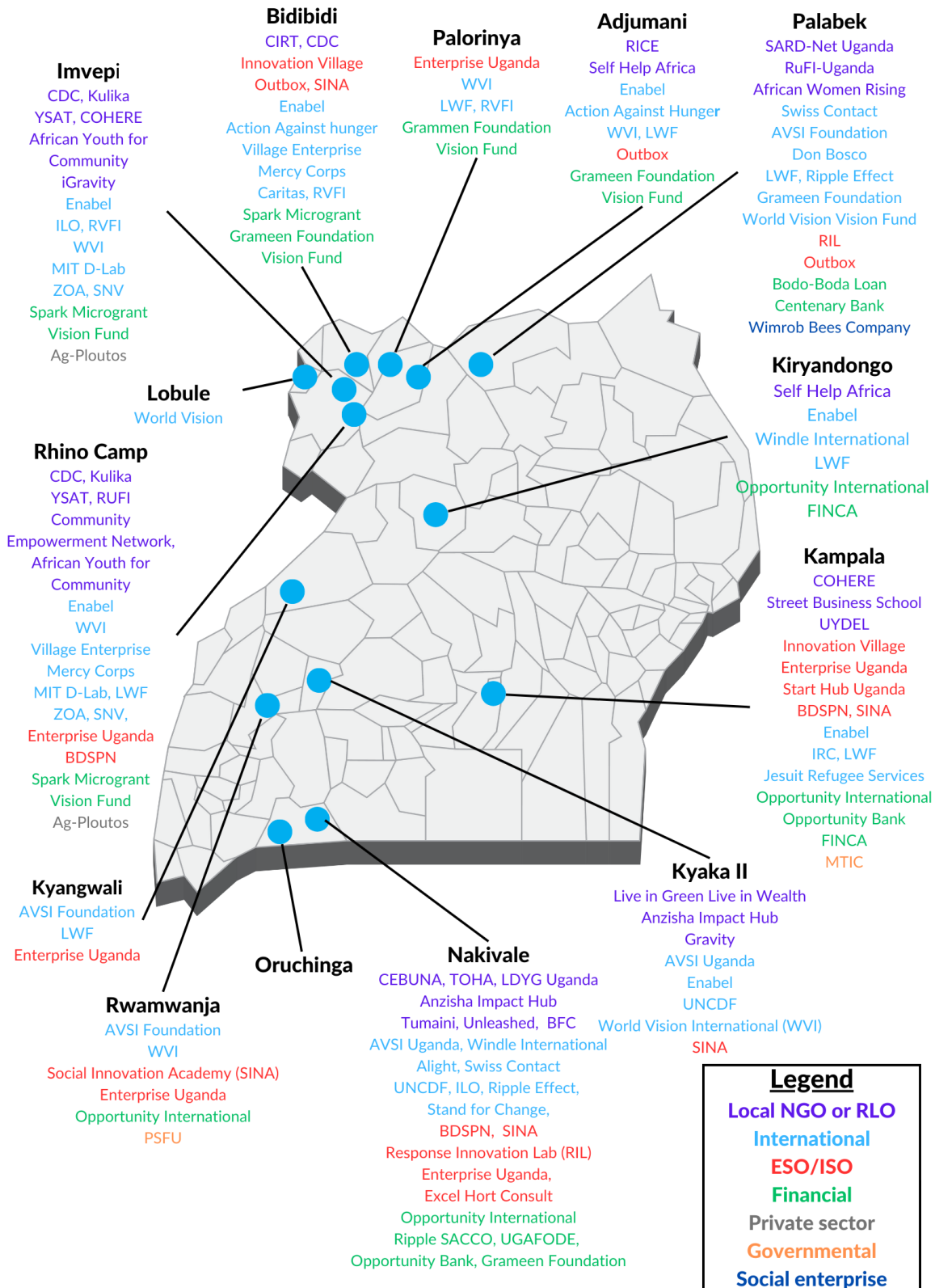
5. Overview of entrepreneurship support in Uganda's refugee response

Key informant interviews, settlement-level workshops, and the national workshops contributed to mapping actors providing entrepreneurship support in refugee-hosting districts. The process identified 93 different actors providing entrepreneurship support to refugees and host communities. These include international NGOs and UN agencies (43%), Ugandan RLOs and non-governmental organisations (NGOs) (27%), financial service providers (FSPs) (10%), national ESO and ISOs (10%), as well as a few governmental and private sector actors. The Response Innovation Lab's [Landscape Analysis of the Uganda Innovation Ecosystem](#) identified 24 ESOs or ISOs operating in Uganda, of which at least five were identified through the learning review as providing support to refugees.



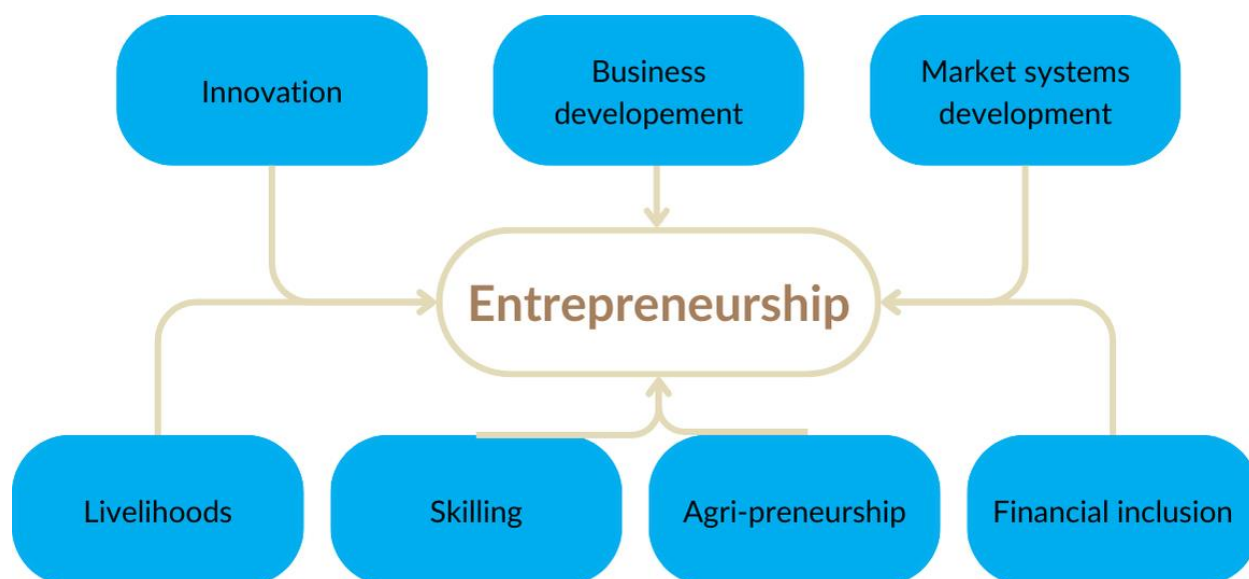
These actors are present in all but one of the refugee-hosting districts in the country. Figure 2 below shows the geographic distribution of the different type of actors providing entrepreneurship support in the refugee context. The mapping exercise was carried out between November 2023 and March 2024 through the KIIs and workshops at both settlement and national levels. The mapping demonstrates that there is a concentration of support in Nakivale, Palabek, Rhino Camp, Imvepi, Bidibidi Refugee Settlements and in Kampala. The refugee settlements with the least support identified are Oruchinga, Lobule, Kyangwali, and Palorinya Refugee Settlements.

Figure 2: Mapping of actors providing entrepreneurship support for refugees



There is no universal approach to supporting entrepreneurs in refugee contexts in Uganda. Each actor provides a different combination of support. Entrepreneurship was often one component of a broader programme. The way that the entrepreneurship support was approached depended on the entry point (see Figure 3). The entry point varied depending on the organisation’s mandate or the programme’s objective.

Figure 3: Entry points to entrepreneurship support



Entrepreneurship was approached differently within each entry points. Examples include:

- **Business Development:** Supporting entrepreneurs to start up, grow or scale their business.
- **Innovation:** Supporting entrepreneurs to create a solution to a problem, develop and test an idea or prototype.
- **Skilling:** Providing technical training to target groups to develop marketable skills that can be used to find wage-earning employment or to turn into a business.
- **Financial inclusion:** Enhancing entrepreneurs’ access to formal financial products and services to operate and grow their business (e.g., transactions, payments, savings, credit, insurance).
- **Agri-preneurship:** The approach views farming as a business, supporting farmers to become entrepreneurs to make a profit from their products.
- **Livelihoods:** Entrepreneurship is one strategy to enable vulnerable people sustain a livelihood, the capabilities, assets and activities required to generate an income and secure a means of living.¹⁸ The graduation approach is a multi-sectoral approach to support poor households to engage in sustainable livelihoods (see Box 4)

¹⁸ International Federation of the Red Cross (IFRC), 2011. Glossary. Livelihoods Centre. <https://www.livelihoodscentre.org/glossary>

- **Market systems approach:** Entrepreneurship is one component of a broader market systems approach, which looks at all the components of a product-to-market-system, including the actors (e.g. input suppliers, producers, processors, buyers, exporters) and support functions (infrastructure, information, financial services, communications, transportation).¹⁹

Box 4: Graduation approach

The graduation approach is a sequenced, timebound, multi-sectoral intervention that aims to help people living in poverty build resilience and engage in sustainable livelihoods. It is a multi-year intervention that addresses the underlying causes of poverty and support participants to build sustainable livelihoods to 'graduate' out of poverty.

Most graduation programmes count 5-7 modules which align with the four foundational pillars:



1. **Social protection:** Consumption support to meet the consumption gap while participants stabilise their livelihoods.
2. **Livelihoods promotion:** Core technical skills training and asset transfers (cash or in-kind) to help jump-start a sustainable economic activity.
3. **Financial inclusion:** Savings to build assets and access to financial services.
4. **Social empowerment:** Coaching to ensure that participants build agency and ensure economic activities and savings thrive and grow.

The entry point to entrepreneurship is also shaped by how participants were selected. The selection process varies but generally takes into account one or more of the following criteria:

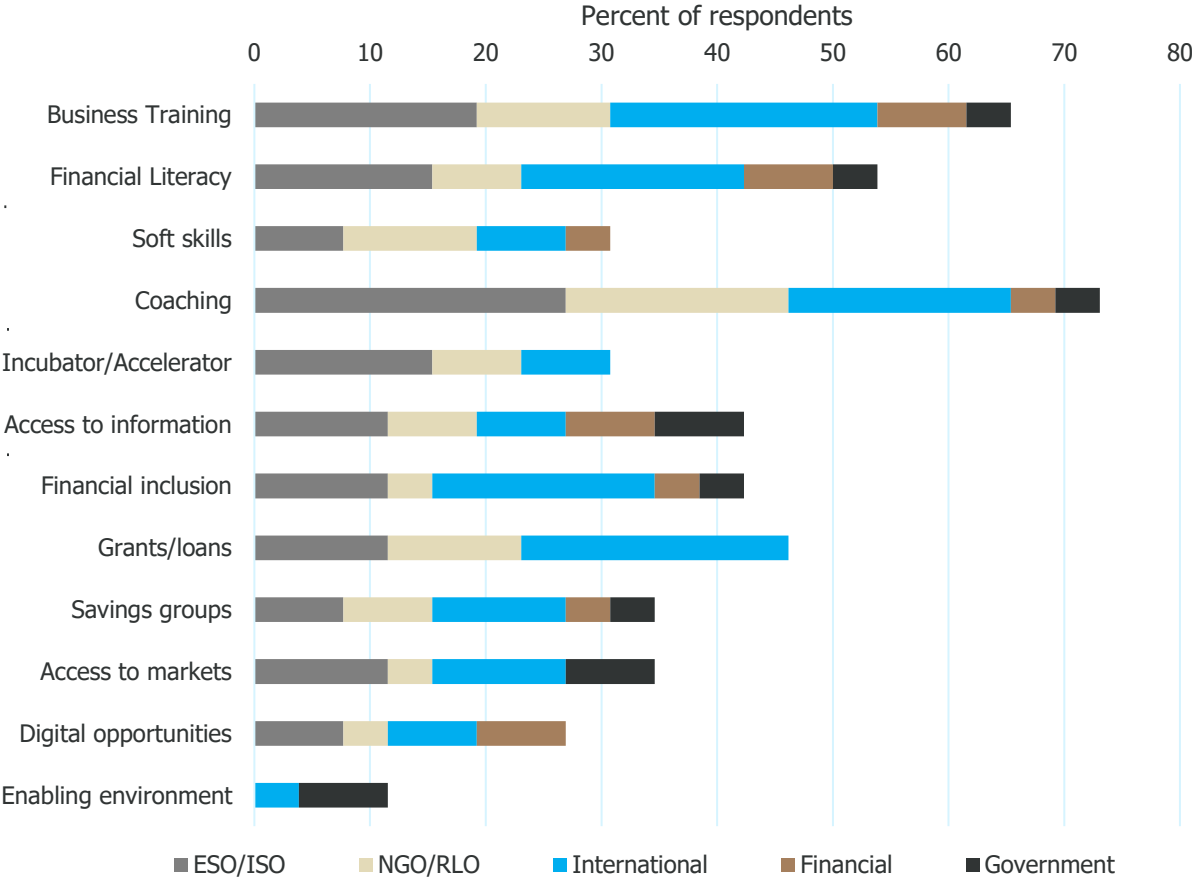
- a) Vulnerability:** Prioritizing the most vulnerable by looking at aspects of family income, unemployment, marginalized groups (women/youth).
- b) Stage of business:** Selecting participants that do not yet have a business or business idea, or participants that have already started a business activity, often informally, that can be grown.
- c) Gender:** Most projects incorporate a gender focus by targeting women (40-70% women).
- d) Social cohesion:** Most projects also include both refugee and host communities. Between 20-50% of participants are from host communities.
- e) Business viability:** When getting to a stage of providing grants or loans, the main criteria is whether the business is financially viable and likely to succeed.

¹⁹ USAID, 2022. Refugee Rapid Market Systems Assessments Nakivale, Rwamwanja and Palabek Settlements. <https://reliefweb.int/report/uganda/uganda-refugee-rapid-market-systems-assessments-nakivale-rwamwanja-and-palabek-settlements-august-16-2022> ; USAID, 2022. Market System Approaches to Food Security and Nutrition Programming. <https://www.fsnnetwork.org/resource/market-system-approaches-food-security-and-nutrition-programming>

Given the priority of working with the most vulnerable, many actors from the livelihoods and agri-preneurship entry points work with individuals who do not yet have any business or income generating activity and are considered to be the most vulnerable. However, many actors choose to work with entrepreneurs who have already started some kind of business activity, often in petty trading, as it demonstrates that they already have an entrepreneurial mindset and a business activity to grow.

Actors provide different combinations of support. Most actors provide a combination of training, business coaching, and access to a form of finance. The most common types of entrepreneurship support provided are business coaching, training in basic business topics and financial literacy, and providing small grants or loans to start a business (see Figure 4).

Figure 4: Type of entrepreneurship support provided by each type of key informant (n=27)



During the national workshop, the type of support was also mapped by stage of entrepreneurship (idea, start-up, growth and scaling). The main conclusions from the mapping are that:

- There is more support at early stages of business development (idea and start-up); Support for businesses tends to dwindle as businesses grow, with limited support to help scale to different markets;
- At early stages, there is a high concentration of actors offering training and business development services;

- The least support offered throughout the stages is around access to markets and digital opportunities.

Other observations from the exercise were that although there appears to be an abundance of training, this does not often include training in language and communication basics. Refugee entrepreneurs struggle with language barriers that hinder them from developing thriving businesses.

Photo 1: An entrepreneur being trained in tailoring skills (2023). At early stages, there is a high concentration of actors offering training and business development services.²⁰



²⁰ Photo credit: Save the Children International

6. Learning from entrepreneurship support in the refugee Context

This section highlights good practices in each of the six categories of entrepreneurship support.



Training

Most actors provide basic business training using different curriculums.

Business training is the most common form of training provided by all types of actors (65% of key informants). Training formats range from 5-day bootcamps to programmes delivered over several months. The business training offered is generally at an introductory-level and goes by different names, such as entrepreneurship, business fundamentals, basic business skills, business selection and planning. It includes a combination of basic skills to help generate a business idea or solution to a problem, understand the customer base, assess the viability of the idea, assess the readiness of the entrepreneur, and develop a business plan. As it is an introductory level, it is mostly offered at idea or start-up stages.

There is no standard curriculum for business training. The Directorate of Industrial Training (DIT) has developed an Assessment and Training Package (ATP) on Entrepreneurship, and it is integrated into some vocational training programmes. World Vision International has its own model of Business Selection and Planning. Entrepreneurship support organisations (ESOs) provide business training using their own curriculum (see the [Landscape Analysis](#) for more detail on services provided by ESOs). The Massachusetts Institute of Technology (MIT) D-Lab developed a [training on basic business skills](#) that is geared towards those who are less comfortable in reading and writing, recognising that refugees have different literacy levels and that all adults have ways of learning. The ILO has a series of training packages from introductory, to more advanced stages, to tapping into digital opportunities (see Box 5). Members of Uganda's Business Development Service Providers Network

Box 5: ILO training packages

The ILO has developed a series of training modules called [Start and Improve Your Business \(SIYB\)](#). The series includes the modules to help entrepreneurs (and cooperatives) get started:

- Generate your business idea
- Start your business
- SIYB business plan
- [Gender and Entrepreneurship Training \(GET Ahead\)](#)
- [Think COOP](#)

It also includes modules to help existing businesses improve their operations:

- Costing
- Marketing
- Buying and stock control
- Record keeping
- Digitalize your Business
- Expand your Business

(BDSPN) have been certified as trainers and are licensed to market, distribute, and provide training using the ILO modules.

Vocational and technical training is offered as a way to gain skills that could be turned into a business or to sustain a livelihood.

Nearly half of the actors (46%) offer technical training for refugees to develop a specific skill. This includes various trades, like tailoring, hairdressing, carpentry, and mechanics. It also includes training in agriculture, including good agricultural practices, and climate-smart agriculture. A few organisations deliver curricula approved and certified by the Directorate of Industrial Training (DIT). The certification provides benefits within Uganda and provides recognised credentials for those who may return to their home countries.

Project spotlight 1: SARD-Net supports agri-preneurship



SARD-Net supports agri-preneurship in the Palabek Refugee Settlement in Lamwo District. The NGO provides skilling in all stages of agriculture from production through to post-harvest handling and marketing. The skilling process is over a period of six months and uses training packages from the DIT. Given the long duration, SARD-NET applies an 'Earn as You Learn' model. The youth participants learn farming skills on a demonstration farm. The produce from the demonstration farm is harvested and then sold. The proceeds are given to the youth as starting capital to get their farming business off the ground.

Technical training is generally provided as part of programmes delivered by non-governmental organisations (local, national, and international). In the entrepreneurship context, technical training is generally seen as a way for refugees to gain a skill that can be used to start a business. It is also a way for organisations to select beneficiaries for subsequent business development training and identify those interested in using their skills to start a business instead of seeking wage-earning employment. There was little mention of technical or vocational training offered at later stages of business development to help in upskilling or value addition.

Financial literacy training is considered essential for any entrepreneur as they start generating income.

More than half actors interviewed offer financial education or financial literacy training. The financial literacy training offered by most actors includes information on managing finances, basic record keeping, and saving money as part of a savings group. More advanced financial management training includes information on dealing with financial institutions and understanding what types of financial services are offered. Organisations that are supporting groups to form businesses add an extra component on managing money as a group. Fewer actors offer more advanced training on financial management and accounting.

Corroborating previous [findings on coherence around financial literacy training](#), organisations have been using different training curriculum, including one from United Nations Capital Development Fund (UNCDF) and one from ILO. The ILO has certified trainers to deliver their financial education module, and there is at least one certified trainer in Nakivale Refugee Settlement. As of November 2023, the Bank of Uganda and partners launched [Financial Literacy](#)

[Training Minimum Standards](#), which will ensure a more standardised approach to financial literacy training.

Involving both spouses in financial literacy and other core training enables joint-decision-making.

Most initiatives target women as beneficiaries and take action to ensure their participation. Although this enables women to earn an income, men are often responsible for making financial decisions for the household. To avoid conflict, it was considered important to include both spouses in any sessions on entrepreneurship support, financial literacy, and savings groups. Additional training is provided in joint decision-making and making shared investment goals. AVSI Foundation goes further, taking a household approach, and includes all family members in the decision making about the household's goals, the business activity to pursue, the use of finances, and how to support skilling youth.

Project spotlight 2: AVSI Foundation and the graduation approach



The AVSI Foundation implements the graduation approach in three refugee settlements: Ramwanja (Kamwenge District), Kyangwali (Kibuuke District), and Kyaka II (Kyegegwa District) Refugee Settlements. The organisation takes a family-centered approach, working with the entrepreneur alongside their spouse and family members to foster joint planning and decision-making. Over 24-30 months, the household goes through a series of 7 components.


1. **Goal setting:** Setting household goals and supporting behaviour change in areas such as health, WASH, education, savings.
2. **Consumption support:** A cash transfer of USD4/month over 12 months to address food needs while starting the business.
3. **Technical skills:** Individual or group training on climate-smart farming practices and farming as a business
4. **Asset transfer:** Providing a phone and USD300 mobile money transfer to start or expand a business.
5. **Saving:** Training on financial literacy and save through a Village and Loan Saving Association (VSLA).
6. **Linkages:** Connecting the individuals to the private sector, suppliers, financial service providers, and others.
7. **Business coaching:** Individual or group coaching to diagnose challenges and advice so that the business is profitable.

At the end of the process, participants are assessed against graduation criteria three times to ensure they have achieved self-reliance. The AVSI Foundation has achieved a success rate of between 75%-81% of households graduating the programme within the timeframe.

Starting with training on mindset shift helps to prepare refugees to become entrepreneurs.

Nearly one-third (31%) of actors consulted provide a specific training related to personal development or soft skills. The main topics were mindset shift and self-discovery. These tend to be offered by actors in the entrepreneurship or social enterprise space who recognise the importance of having the right competencies and mindset to be an entrepreneur. These trainings were considered an important starting point with potential entrepreneurs in the refugee context. As many come from challenging backgrounds, they may be relying on humanitarian assistance, or may have a hard time seeing future prospects. The mindset shift sessions help to reframe the challenges and ready them to take on the responsibilities needed to be a successful business owner. Similarly, the self-discovery and social purpose sessions support personal development, help entrepreneurs to gain a better understanding of their strengths, find purpose and identify the change they want to create in their community.

Project spotlight 3: The Innovation Village business development approach



Innovation Village works with refugees in Bidibidi Refugee Settlement (Yumbe District) and Kampala. The ESO provides skills training, including in digital literacy, and business coaching in legal setup, human resources, governance, and marketing. Innovation Village tailors its support to the refugees' specific needs and stage of business development. Using an assessment matrix, they evaluate a series of competencies, such as commercial acumen, creativity, knowledge of governance, and financial literacy, among others. When working with women entrepreneurs, Innovation Village takes into account additional factors, such as whether they have children and if they are the head of the household, to tailor the support based on the level of responsibility they have within the household and settlement.

Additional training modules are pertinent for innovation-focused entrepreneurship.

Additional training modules are provided by innovation-support and business development organisations. The MIT D-Lab, for example, delivers a core training called Creative Capacity Building. The 5-day training teaches people in low resource situations how to use the design process to build technology to solve a problem. At the end of the training, participants have designed a prototype of a technology, then receive support to refine and test the prototype to make it market ready. Similarly, the Response Innovation Lab (RIL) is providing training on intellectual property, safeguarding, communication and monitoring, evaluation and learning (MEAL). The training modules support innovators and entrepreneurs to test, monitor, readjust or redesign, and pitch the product they have designed. Though MEAL is not a common training, RIL noted that the training is "core for any scaling or adoption of an innovation" to have evidence that the innovation is achieving the desired results.

[Business development services \(BDS\)](#)



Direct technical assistance and coaching are the most common forms of BDS and provide advice that is tailored to entrepreneurs' needs.

Nearly all of the organisations consulted (96%) provide support to entrepreneurs to start a business or improve its operations. Nearly three quarters (73%) of the respondents provide BDS through a form of coaching or direct one-on-one technical assistance. It is tailored technical assistance to help individual entrepreneurs and groups address issues that are specific to their business, including topics like operations, sales, business processes, human resources, legal needs, communications, and marketing. Rather than providing formal training at this stage, entrepreneurs receive guidance from coaches or mentors in the areas that are most relevant to them. The International Rescue Committee's (IRC) ReBuild programme, for example, connects entrepreneurs to a mentor over three months. They have developed a curriculum called 'Learn to Earn', which is used to guide the conversation between mentor and entrepreneur, rather than delivered as formal training. Since many MSMEs close within 1-3 years, the tailored business coaching is considered important to navigate challenges and increase the chance of success.

Project spotlight 4: CIRT and CDC Business Coach approach



The Community Initiative for Rehabilitation and Transformation (CIRT), Community Development Centre (CDC), and AVSI Foundation use local experts or community-based trainers to provide business coaching. They are trained and then work with entrepreneurs to troubleshoot the challenges and advise on changes. They are familiar with the local context, know the challenges, and speak the language. By building the capacity of local experts, they remain a resource in the community after the project ends.

Ugandan ESOs and BDS providers play an important role in coaching entrepreneurs to start and run successful businesses.

ESOs and BDS providers play an important role in coaching and mentoring as they bring expertise and experience to small business development. The ESOs and mentors work with entrepreneurs at the stage they are at. They can work with them at their business location to understand the local realities, the potential customer base, how they run the business, as well as how they live their life.

Coaching is particularly important for the growth stage to help address the unique challenges of each business and identify ways the business can grow, such as changing location, improving machinery, increasing capital to stock products, or diversifying products. In the refugee context, the one-on-one approach is particularly important to find solutions that work for the business but also take into consideration personal challenges. This is particularly relevant for refugees, who are balancing basic survival needs while also trying to start a business. Rather than pushing them to put money back into the business, coaches and mentors can help the entrepreneurs strategize ways to enable the business to survive while also taking care of other immediate needs.

The Private Sector Foundation in Uganda (PFSU) together with Mastercard Foundation and African Management Institute have developed [Business Development Service \(BDS\) standards](#) and are building the capacity of BDS providers in Uganda to deliver services more effectively and according to the standards. The BDS service delivery guidelines will cover five areas: leadership, planning, operations, talent/people, and money. PFSU is also developing a platform of BDS providers to be able to take stock of what each provider is offering.

Few actors provide start-up kits as a way to help entrepreneurs start their business.

A few actors (19%) provide start-up kits or an in-kind support to entrepreneurs to start their businesses. The support is often linked to a technical training that the actor delivered. One RLO, for example, provides fruit tree seedlings following the training on good agricultural practices. Another provides tailoring machines and fabrics for tailors or toolboxes for mechanics. Actors that have assessed the usefulness of start-up kits, however, have found mixed results. Some entrepreneurs have found that the kits may not be the most relevant or needed, and some beneficiaries start businesses different from those they were trained on.

Few actors offer incubator and accelerator programmes.

Five actors (15%) provide entrepreneurial support through incubators and accelerator programmes, and an additional 3 actors (11%) provide support to develop and test prototypes. The incubator and accelerator programmes have different approaches and timelines. This may stem from the innovation process, where entrepreneurs are supported to design a product or service that addresses a problem and then design and test a prototype. The entrepreneurs then go to competitive pitching events to then enter an incubator programme, receiving seed funds and mentoring, and later compete to enter an accelerator programme.

Project spotlight 5: Unleashed's entrepreneurship approach



Unleashed is a refugee-led organisation in Nakivale Refugee Settlement (Isingiro District) that supports the creation of social enterprises. They provide a series of programmes to support refugees to start up and accelerate their enterprise:

1. **U-Reform:** a 3-week programme on leadership and communication;
2. **U-Incubate:** entrepreneurs can apply to join. Using design thinking, they are supported to ideate and create a prototype over a one-month period. In the second month, it is validated and transformed to a market business.
3. **U-Accelerate:** It is a 6-month programme with executive training, linking to actors, acceleration funding, and business formalization support.

Information about the benefits, process, and costs of formalisation encourages entrepreneurs to formalise their business.

Many actors (40%) provide information to entrepreneurs to improve their business, primarily information on how to formalise their business. The information provided is not standardised. Generally, information is provided on the benefits of registering the business, whether as an individual or a group. Actors provide guidance on how and where to register the business, as well as the costs that they will need to budget for. Information is provided on how to register the business through the Uganda Registration Services Bureau (URSB). In cases where a permit is needed to operate, entrepreneurs are guided on how to obtain these from the city or district

authorities. When there are additional requirements for certain types of products being sold to ensure quality standards are met, entrepreneurs need guidance on registering through the UNBS. Refugees in the settlements face greater barriers to formalisation due to the distance and cost to get to the offices to register (see additional [Challenges](#)). No direct support to overcome this barrier, such as covering costs of transportation, was identified.

Project spotlight 6: Urban Refugee ESOs



Projects that support urban refugees in Kampala had greater emphasis on formalising businesses. Actors engaged the national regulators to provide information directly. Opportunity International hosts business clinics with Uganda Revenue Authority (URA) and Uganda Registration Services Bureau (URSB). The IRC's ReBuild programme hosts a 'one-stop business centre', inviting the URSB to provide information and answer entrepreneur's questions directly.

Providing tailored business development services to refugee entrepreneurs is cost-effective.

Processes that support entrepreneurs to build a business of their choosing were found to be more cost-effective than providing vocational training with the intention of accessing wage-earning employment (see Box 6). Interventions that support entrepreneurs to generate their own business ideas create a sense of ownership. The tailored support to entrepreneurs can foster innovation, identify opportunities that can be started with limited resources, and help them navigate processes like registration, negotiating with suppliers, and accessing finance.

Box 6: Analysing pathways to self-reliance

IRC's ReBuild is a learning programme. Using a randomized-control trial, ReBuild aims to learn how cost-effective self-reliance programmes may be. Two pathways were analysed: 1) skilling as a pathway to wage-earning employment; and 2) grants and business coaching to become self-employed and open a business. Preliminary results showed that there was greater success in the self-employment pathway. There were more barriers to wage-earning employment following skilling, such as discrimination, lack of decent opportunities, low retention in the employment, and low wages. Meanwhile, the combination of business coaching and grants was good value for money, resulting in a good rate of transition towards economic self-reliance at less cost.

[Access to finance](#)



**Access to
finance**

Small grants are commonly provided as part of the entrepreneurship support in a phased structure.

Nearly half of the actors (46%) provide some financial assistance to help refugees start or expand a business, either in the form of a small grant, seed capital, or asset transfer. Access to finance is important to be able to start or grow the business. The smallest grants are between UGX 77,000 and 96,000 (USD 20 and 25) and are used to prototype and test the viability. Grants to start up and expand the business range from UGX 967,000-6,200,000 (USD 250-1,600). The amount varies


depending on the donor, the business being funded, and whether it is for starting-up or prototyping.

Interviewees noted that providing small grants in a phased structure was effective. At an early stage, the small grant can be used to test an idea and adjust. After completing defined milestones, additional grants can be provided. A staged approach allows entrepreneurs to build the business gradually, adapting to consumer needs, and reducing the probability of misusing funds.

Entrepreneurs are encouraged to save through savings groups to access small loans.

Recognising the challenges for refugees in accessing finance from formal financial service providers, more than a third of the actors (35%) support entrepreneurs to save through village savings and loans associations (VSLAs) or through savings and credit cooperatives (SACCOs). This allows refugees to practice collective savings and investments. It gives them access to small loans at rates that are cheaper than in a commercial bank and do not require them to have specific paperwork or collateral. The savings/loans processes help them build their financial assets and develop financial records. In addition, World Vision International has a sister entity called the Vision Fund, that offers loans to savings groups in humanitarian contexts. The fund increases the capital available for the savings groups to offer loans to its members.

Project spotlight 7: The refugee-founded Ripple SACCO



The Ripple SACCO in Nakivale Refugee Settlement was started by a refugee. The SACCO was formalized to grow the membership and the capital available to provide loans. To overcome the barrier that refugees face in accessing loans due to lack of assets, they designed a co-guarantor collateral model. Members guarantee each other to get the loan using their savings as collateral. They provide loans of around 2 million Uganda shillings to be repaid over up to 2 years at a lower interest rate than the banks. The majority of loans (60%) are for existing businesses, 20% are for personal emergencies, and 20% are for start-ups.

Refugee demand for loans is higher than the supply.

Beyond the start-up stage, it is considered important to help entrepreneurs access loans. Few actors interviewed provide loans directly to refugees. The Social Innovation Academy (SINA), for example, awarded loans to social enterprises through its revolving Impact Fund.

Microfinance institutions and banks like UGAFODE, Rural Focus Initiative (RUFU), VisionFund, Opportunity Bank and Equity Bank offer varying loans to refugees. They can only serve a small portion of the customers who need finance due in part to under-capitalization. At the same time, most of these financial service providers (FSPs) only offer small group loans to refugees because individuals lack formal collateral. These FSPs are currently only operating in seven refugee settlements and Kampala. FSPs need evidence-based information on how many refugees are already accessing formal financial services and what the unmet demand actually is before they take the risk to establish a branch in a refugee settlement.

Project spotlight 8: The Social Innovation Academy (SINA)



The Social Innovation Academy (SINA) has set up an Impact Fund that invests into refugee-led social enterprises through a loan mechanism. Supported enterprises repay the loan over time plus 25% interest. The payment is reinvested into other enterprises in the form of a revolving fund. The investments are between USD 5,000 and 50,000. Recipients must complete an investment readiness programme and develop a four-year financial forecast with a payback calculation to be eligible. A peer-to-peer selection process is used, where entrepreneurs pitch to an investment committee made up of founders who have previously received investments. The peer selection process leverages trust and community knowledge of the entrepreneurs to complement the review of financial records. One of the successful recipients of the Impact Fund is a plastic waste recycling enterprise in Bidibidi refugee camp called Generous Designs Africa.

Actors support entrepreneurs' credit-readiness in the refugee context.

Nearly half of the actors (42%) work on linking refugee entrepreneurs with formal FSPs to access loans and other financial services and ensure they are credit-ready or investment-ready. The support includes informing refugees about available financial products, building their financial management capacity, compiling data and credit information, formalising the business, and helping to build business records. In some cases, entrepreneurs are supported to receive payments from buyers and suppliers through bank accounts and mobile money so that the transactions are traceable, in order to build their business records and credit history. Entrepreneurs are also encouraged to form groups because it is less risky for the bank to lend to a group than an individual. This is another reason there is support to create and strengthen VSLAs.

Project spotlight 9: Relevant Ventures



To address the barrier that refugees do not have assets to put up as collateral, Relevant Ventures is financing social businesses at growth level on a revenue sharing basis, through equity and debt. With this investment, the business can acquire an asset that they can use to secure a bank loan. Furthermore, entrepreneurs are supported to grow their businesses, because the larger their revenue, the more likely the bank will work with them.

Financial service providers are supported to offer relevant products to refugees or to de-risk loans.

A few actors (Grameen Foundation, Opportunity International, UNCDF, ILO, and the Private Sector Foundation in Uganda (PSFU)) work directly with financial service providers to offer relevant products to refugees through appropriate delivery channels. A recent study on [Financial Services in the Uganda Refugee Response: An Assessment of User Perspectives](#) found that the majority of refugee respondents (64%) use mobile money and only 17% of refugee respondents have a bank account. A third of those without an account (34%) would like to open one, but face barriers due to the income and costs associated with banking, access to banking infrastructure, and the complicated registration process.

Actors working on this areas focus on reducing the stigma that refugees are risky clients by demonstrating evidence of high repayment rates, demonstrating the business case of loaning to refugees, digitalisation of savings processes, setting up adequate delivery channels, and reducing the risk for banks. Risk is reduced through guarantee mechanisms, such as a portfolio guarantee or blended finance options.

Grameen Foundation works with microfinance institutions to develop refugee and women-centred financial products, use digital credit histories to de-risk lending, use digital delivery channels to make loans more accessible to refugees, and provide financial literacy training that prepare refugees to use financial products effectively. They also support telecoms to expand DFS Agent networks. The ILO also works with financial service providers and has developed the training module [Making Finance Work for Refugees, Displaced and Host Communities](#).

The strategies describe above focus more on risk reduction and less on emphasising the opportunities for financial service providers. Refugees have good repayment rates and there is a large potential market and financial return from sustainable refugee-led businesses, VSLAs, and SACCOs. Actors can gather and present the evidence to FSPs to demonstrate the business case for offering financial products to refugees, viewing refugees as an important market segment rather than as a humanitarian cause.

Project spotlight 10: Opportunity International²¹



Opportunity International is supporting the financial inclusion of refugees in Nakivale Refugee Settlement (Isingiro District), Kiryandongo Refugee Settlement (Kiryandongo District), and Kampala. Opportunity International works with banks to develop appropriate financial products and put measures in place like collateral offsetting, reduced interest rates, and product modification for refugees using the attestation documents. They also support bank agents to do outreach in the settlements and help refugees set up bank accounts remotely. Working with humanitarian partners and mobile telecom networks to align the Know Your Customer requirements so that refugees can be accepted to register as business owners and operate mobile money.

Access to markets



Information on value chains enables entrepreneurs to identify products, services, and markets with the greatest potential.

Actors using a market systems approach start by carrying out a value chain assessment and market research to identify the value chains with economic potential and that are accessible to refugees (e.g., that require less land). There is a focus on agri-business and agri-preneurship, looking at opportunities in agricultural production, the supply of inputs, agro-processing, and value addition. [U-Learn's Agricultural Value Chains Strategic Positioning Paper](#), for example, provides an analysis of the opportunities and challenges of prioritised value chains in Uganda. Actors may provide information on access to markets or work with the companies within the value

²¹ See Technical Brief on a Common Cash Approach [for more](#).

chain, such as off takers and exporters, to link them to the refugees and host community farmers.

Photo 2: An informal business in Bidibidi settlement (2022). When a refugee business has not been formalised, they are unlikely to become suppliers for these organisations.²²



To enhance chances of success, entrepreneurs are connected with potential buyers and suppliers.

A third of the actors facilitate entrepreneurs' access to markets as part of their approach. The actors use varying methods to make connections: some hold marketing events like trade fairs that bring together people who offer a variety of services, so that by the time the entrepreneurs leave, they are aware of where to sell products, where to get services, where to get inputs and tools, and have gathered contacts to facilitate continuity. Where needed, linkages to technical support are facilitated, such as connecting to extension services. ESOs and ISOs tend to provide opportunities for networking, bringing together players from the investment, private sector, and/or humanitarian spaces.


Organisations that have supported refugees to make local products that have a social benefit, like energy-efficient cooking briquettes, contact the international organisations operating within the settlements to explore possibilities to showcase the product or purchase for distribution as part of the programmes. However, in cases where the refugee business has not been formalised and cannot produce invoices, they are unlikely to become suppliers for these organisations.

²² Photo credit: Save the Children International

The private sector can be engaged to buy products, particularly agricultural products, from entrepreneurs in the refugee context.

The PSFU works with large companies that are in need of produce for their operations and raises awareness of refugees as productive actors. PFSU supports youth to become self-employed out growers or aggregators of agricultural products. Youth are trained in agronomy practices, linked to input suppliers, encouraged to form groups, provided with business development support, and then helped to register their business to become formal suppliers.

Project spotlight 11: World Vision International



One of the barriers to connecting rural refugees to markets is the distance between the settlements and trading centres. World Vision International (WVI) is supporting entrepreneurship in Rhino Camp (Madi-Okollo District), Imvepi (Terego District), and Lobule (Koboko District) Refugee Settlements. WVI has engaged the private sector to see the potential market and encourage the establishment of satellite points close to the settlements to make it easier to purchase inputs. They have also established a Challenge Grant fund to incentivise private sector to invest in rural and refugee communities, creating opportunities for refugees.

Digital opportunities



There are many potential benefits of using digital products in the refugee-led businesses, but there is limited support for enhancing digital opportunities.

A quarter of respondents provide support to enhance digital opportunities for refugee entrepreneurs. It is an area that is limited and would benefit from a greater focus. The type of support varies widely, and includes:

- Digital literacy training, providing access to use computers, or integrating digital skills into entrepreneurship training;
- Enhancing digital skills for their businesses, and harnessing technology for communication and marketing, such as e-commerce, website development, and online marketplaces;
- Supporting and promoting the use of mobile money for managing money, buying inputs, receiving payments and cash transfers;
- Digitalizing the record keeping, digital ledgers and mobile banking services, particularly for VSLAs and SACCOs.

Numerous benefits for adopting digital options were cited, such as increasing access to markets outside of the settlement, greater efficiency in dealing with suppliers and buyers, greater traceability, building credit history, and reduced loss or theft from handling cash. There are also advantages for VSLAs and SACCOs to manage funds digitally, and U-Learn has developed a [checklist](#) to assess whether a savings group is ready to go digital. It is advantageous in settlements where there are no physical bank branches nearby. Improved accounting and online banking can also open up opportunities to partnerships with organisations or investors that require a bank account.

Addressing access barriers could increase digital opportunities within entrepreneurship support

Though several actors recognised that going digital will be key in entrepreneurship support going forward, there were several barriers to be addressed. Firstly, the cost and availability of equipment, such as mobile phones and computers is an impediment. Electricity is not universally available in the settlements and can be cost prohibitive. There are also limited opportunities for refugees to enhance digital skills and digital literacy. Some of these barriers are being addressed by providing mobile phones, offering digital skills training, and setting up energy kiosks in settlements to charge phones and use computers.

Photo 3: Interventions that support entrepreneurs to generate their own business ideas create a sense of ownership.²³



[Enabling environment](#)



Refugee entrepreneurs still face many barriers to establish thriving businesses. Governmental and international organisations address some of these policy, regulations, and infrastructure barriers.

Advocacy is necessary for the recognition of attestation cards for KYC requirements.

When new arrivals come to the country, they receive an attestation card and then a refugee ID six months later. FSPs and telecom companies did not recognize the attestation card as a form of ID. The [U-Learn Technical Brief](#) also found that the attestation cards do not meet FSP's

²³ Photo credit: Save the Children International

stringent identification requirements through the Know Your Customer (KYC) process, nor are OPM-issued refugee ID cards compatible with the requirements of the Uganda Communications Commission (UCC). As a result, refugees could not get a SIM card, own a mobile money account, or open a bank account, which greatly hinders their ability to start or grow a business.

UNCDF has worked with key stakeholders to align the attestation card to be recognized by policy makers and national actors, including the Bank of Uganda, the UCC, and telecom companies.

Actors are improving access to mobile money accounts and mobile devices.

UNCDF is helping to address barriers to accessing technology. The focus is on supporting refugees to become mobile money agents in their communities and enable them to receive digital payments. They are working together with mobile telecom networks, humanitarian partners, and policymakers to allow refugees to register as business owners and operate as mobile money agents. They worked with the telecom companies to recognise the attestation card to open up an account. To improve access to phones, they are working with MTN Uganda to develop a device lending model, to allow a person to get a mobile device on credit and pay it off over 10 months. While the model is positive, the smart phones offered are relatively expensive and therefore often inaccessible to refugees, even when paid over time.

Changes to policies, process and costs of doing business will make it easier for refugees to start and formalise a business.

Settlement-level actors identified the need for tax exemptions for refugee entrepreneurs, as the process to formalise a business can be cost prohibitive for refugees. The Ministry of Trade, Industry and Cooperatives (MTID) now has a Gender and Equity Committee that aims to ensure their policies and programmes also benefit socially and economically disadvantaged groups, like refugees. They are examining the policies and costs that present barriers to refugees, such as the cost of product certification, business registration, trade licenses, and trade agreements (see Box 7). They will also review three relevant laws with this lens: the Trade Licensing Act, the UNBS Act, and the Registration of Business Act.

The MTID has ambitious plans to support entrepreneurs in refugee hosting districts, as laid out in the policy pledge from the 2023 Global Refugee Forum. To incentivise refugee entrepreneurship, the MTID aims to:

- Set up refugee-friendly and simplified procedures and reduce charges for certification of products made by refugees by 10%;
- Facilitate business registration by simplifying procedures and cutting fees by 5%;
- Automate the application and issuance of clearance certificates for foreign traders;
- Allow trade licensing fees to be paid in instalments using a provisional licence.

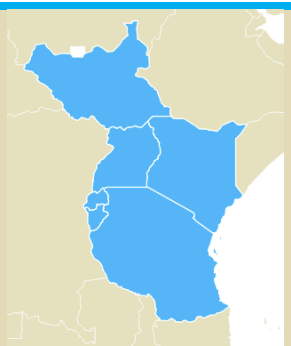
Depending on funding available, the MTID also aims to create favourable conditions for entrepreneurship by:

- Allocating at least 10% of the proportions of stalls in markets to refugee market vendors, starting in new markets;
- Setting up at least 13 workspaces with common use facilities, one in each refugee settlement. This could be, for example, a facility for making textiles, with tailoring machines available for common use;

- Setting up at least 7 inclusive business incubation hubs in 13 refugee settlements;
- Providing tailored business development services to refugee entrepreneurs, including export readiness and investment readiness;
- Decentralising the services of UBS to be closer to settlements, reducing the costs of transportation for refugees to certify their products.

Box 7: Refugees, international trade and certificates of clearance

Many refugees are involved in petty trade and selling goods. The [East African Common Market Protocol](#) allows the free movement of goods and persons to set up businesses within the signatory countries (Tanzania, Burundi, Kenya, Rwanda, Uganda, South Sudan). Refugees from those countries do not need certificates of clearance to conduct trade. The Democratic Republic of Congo has recently joined the East African Community and Somalia is in the process. Refugees from other countries require a certificate of clearance to trade.



7. Recommendations

As part of the collective learning process, the main gaps in entrepreneurship support were shared and discussed at the national workshop. The objective was to allow stakeholders to co-create recommendations to address these gaps. The full report from the convener workshop is found [here](#). The following section highlights the main recommendations identified by actors in the refugee response.

1. Ensure businesses are supported until they are sustainable and mitigate risks of short project cycles.

It takes time for businesses to flourish and become sustainable. Many micro- and small-businesses close within 1-3 years. Currently, much of the entrepreneurship support helps entrepreneurs at early stages of business development, particularly at the idea and start-up phases. Projects are often not long enough to support entrepreneurs at later stages as they navigate challenges to growing the business, scaling to new markets, or achieving sustainability. Mentorship processes initiated through a project are often terminated at the end of the funding cycle, or mid-cycle, even if the businesses are not yet stable.

Recommendations to address this challenge are:

- a) Refugee response actors (ESOs, International and National NGOs, RLOs) can collaborate to conduct a thorough needs assessment and design minimum standards for long-term entrepreneurship support programmes in collaboration with refugee entrepreneurs.
- b) Promote peer learning and train local experts and community-based trainers in the refugee settlements to provide mentorship during the project cycle and who will remain a resource in the community following the project or on future projects.
- c) Funders should consider longer multi-year funding cycles of at least three years so that entrepreneurship support programmes can take entrepreneurs through the 4 stages of business development.

- d) Encourage bodies like Federation of Small and Medium-sized Enterprises (FSME) and Uganda Small Scale Industries Association (USSIA) to accept refugees as members. As members, they can be connected to opportunities for learning, mentorship, and trade fairs.

2. Develop standards for basic business training and increase the offer of advanced business training.

Most actors offer basic business training, covering introductory information on selection, planning, and starting a business; they do not offer the advanced training necessary to complete a business cycle. The business training does not follow a standard curriculum and is delivered over different periods, from a few days to a few weeks. Training providers operate independently, leading to duplication. Training programmes are often supply-based rather than demand-based and are dependent on funding.

The recommendations to address these challenges are:

- a) Actors can facilitate a multi-stakeholder process to develop minimum standards for basic business training for refugee entrepreneurs.
- b) Settlement-level actors can coordinate to determine what training gaps exist before providing training, including advanced training needs, and tailor training accordingly.
- c) Support national organisations like the Business Development Service Providers Network (BDSPN) expand the pool and maintain a database of competent trainers who can deliver high quality, standard training in refugee-hosting districts in basic, intermediate and advanced topics.
- d) Create a refugee coordination task team to support the development of a standardized training programme for refugee entrepreneurs with a common syllabus, implementation standards, and methods to measure learning.

3. Strengthen the financing options available and credit-readiness of refugee entrepreneurs.

Though there are some options for refugees to access funding from grants, savings groups or loans from investors, they are often either very small or too large. There is a missing middle of financial support in the range of USD 1,000-5,000 needed to grow a business, particularly businesses that require specialised equipment or machinery to improve productivity. Further, refugees struggle to access existing funds because they lack the requirements to open bank accounts, they do not know where to access available financing, they are unable to interact with banks due to language barriers and are apprehensive towards financial institutions. Further challenges for refugee entrepreneurs to access funding are that many of the businesses are informal, there is a high demand and limited grant funding available, borrowers use the funds for more urgent personal needs, and they lack financial management skills.

To address this challenge, the following recommendations were identified:

- a) Map financial services available per settlement and create awareness among actors at national, regional and settlement level so that entrepreneurship support programmes can provide comprehensive guidance to refugee entrepreneurs about the financial

services available and how to access them beyond those offered within the programme itself.

- b)** Actors can coordinate and develop partnerships to create a pipeline of support that ultimately links the entrepreneur to different financial institutions based on the development stage of their business.
- c)** Actors in the refugee space (NGOs, donors, development partners and FSPs) can work together in developing innovative financing products (e.g., revenue sharing, impact financing) and provide flexible financing to refugee-owned businesses. For example, use grants to provide flexible investment capital for businesses and create revolving funds that could be circulated among businesses. Apply models like SARD-Net's *Earn as you Learn* and AVSI's *Consumption Support* to enable the entrepreneurs to meet immediate survival needs while growing a business.
- d)** Increase the support to entrepreneurs and VSLAs to become credit-ready.
- e)** Continue engaging with financial institutions to demonstrate the business case and encourage the development of financial products tailored to refugees.

4. Increase availability of BDS in the settlements and in refugees' native languages.

Many BDS providers within the [Uganda innovation ecosystem](#) are located around Kampala or other urban areas. They have to travel over long distances with inconvenient public transportation to the refugee settlements to provide support and coaching. The network of BDS providers is not large enough to reach all entrepreneurs in all language needs. While some actors engage trainers and mentors who can communicate in a local language, there is limited engagement and support for local settlement-based trainers.

Recommendations to address this challenge are:

- a)** Build the capacity of settlement-level actors to conduct BDS and establish settlement-based business hubs.
- b)** Actors should strongly consider language barriers in their support by translating materials in the local languages, recruiting personnel who speak local languages, and offering English language training for refugees.
- c)** Strengthen the network of ESOs in refugee-hosting districts. Strengthen their physical presence and capacity according to the BDS standards being developed by PSFU.
- d)** NGOs should engage the Ugandan ESOs and BDS providers in their programmes to provide training and direct technical assistance to entrepreneurs.
- e)** Actors should adapt their models of delivering BDS to fit the different contexts, literacy levels and digital skills.

5. Improve guidance and support to business formalisation.

Refugees have limited access to official information about the benefits of registering a business, the process and channels to register and thus formalise a business, and which permits and certifications are required. Even when information is available, they require assistance to guide them through the complicated process. The actual process of registration is not standardised, and refugees rely on word of mouth. The various costs of registering a business are high in relation to refugees' (and host community's) low income. Traveling to government offices to

submit paperwork is time consuming and the cost is prohibitive. They face additional barriers opening bank accounts, including limited banking infrastructure in the settlements. Few entrepreneurship support programmes focus on addressing these barriers.

Recommendations to address this challenge are:

- a) Support local actors (e.g., ESOs, local government) to establish one-stop business centres in strategic locations (e.g., trading centres) to support business registration with URSB and URA.
- b) Encourage ESOs and NGOs to embed business registration in entrepreneurship support programming, providing guidance to navigate the process and financial support to cover associated costs where necessary.
- c) Support actors in the refugee space to create common simple, standardised information on the criteria, processes and procedures to register their business and get the proper permits and certifications. Translate the material into refugees' native languages.

6. Mainstream support to market linkages and supply chains in entrepreneurship support programmes in the refugee settlements.

The economy within the refugee settlement is very limited, targeting the same clients and attracting few large buyers. The distance to urban areas, the cost of transportation, and the poor infrastructure (roads, communications) make it challenging for entrepreneurs to access potential buyers outside the settlement and get inputs for their business operations. Markets often close at midday and roads can be impassable during the rainy season. While humanitarian and non-governmental organisations are potential clients, entrepreneurs may not know or meet the requirements to access procurement opportunities.

Recommendations to address this challenge are as follows:

- a) Refugee entrepreneurship support programmes should systematically include a component of linking refugee businesses with institutions and organisations that have a demand for their products.
- b) ESOs and NGOs can connect entrepreneurs to other service providers in the value chain and to markets outside the settlements.
- c) Actors can advocate for stalls or spaces dedicated to refugees within local marketplaces.
- d) Actors can organise agri-preneurs to aggregate agricultural products and sell to buyers in bulk. They can also raise awareness among buyers of the agricultural produce in refugee settlements.
- e) Entrepreneurship support programmes can leverage technology to improve communication between refugees and suppliers and buyers, and support access to external markets through e-commerce.
- f) Align private sector engagement and refugee entrepreneurship support strategies to attract the private sector to the settlement and incentivise companies to set up closer to settlements or establish distribution hubs to strengthen the supply chain.

8. Conclusions

Entrepreneurship in the refugee context is a potential pathway to self-reliance. It is supported at the national level through strategies like the JLIRP and the GoU's pledges from the Global Refugee Forum.

There are many actors in the refugee response who are supporting entrepreneurship. The greatest concentration of actors is found in the settlements of Nakivale, Rhino Camp, and Imvepi Refugee Settlements. Though each actor takes a different approach, most provide training in either basic business skills and/or financial literacy, as well as business coaching. As a result, there is duplication of efforts and inconsistency in the training and BDS provided. ESOs are well suited to provide high quality training and BDS in partnership with other actors but are limited by their lack of presence near settlements. The lack of training and services available in the refugees' native languages further hinders the effectiveness of the entrepreneurship support.

There is insufficient support in enhancing access to finance, which is vital for businesses' growth. While there are organisations that offer grants, they offer varying amounts and can only support a limited number of entrepreneurs. Refugees continue to face barriers to access loans, such as a lack of credit history, assets, or having a formalised business. Financial service providers also tend to view refugees as a risky rather than a high-potential market segment. Some actors provide information on how to formalise a business, but the information is not standardised, and refugees require more support and guidance considering the processes are complex and their costs can be prohibitive.

There is opportunity to enhance market-led interventions that identify what opportunities are available, determine what businesses need to thrive, and enhance linkages to markets. There are particularly opportunities in the agricultural sector, supporting refugees to view farming as a business, work collectively, and raise awareness among the private sector of the potential supply of products. There are also opportunities to leverage digital tools to reach new markets and enhance linkages within the value chain.

Refugee response actors identified numerous recommendations to overcome some of the limitations of existing entrepreneurship support programmes and in turn improve prospects for entrepreneurs among refugees and host communities. Actors also agreed that partnerships are key to provide a continuum of entrepreneurship support more effectively throughout the stages of business development and according to each actor's area of expertise.

To begin strengthening entrepreneurship support in the refugee context, three concrete actions that can be taken by the actors in the refugee response are:

- 1.** Develop standards for entrepreneurship support in the refugee context, in particular develop minimum standards for training in business skills;
- 2.** Develop simple, standardised information on the process to formalise a business that can be translated to local languages; and
- 3.** Support ESOs to establish bases closer to the refugee-hosting areas that can serve as hubs to stimulate context-relevant entrepreneurship.



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