MINISTRY OF GENDER, LABOUR AND SOCIAL DEVELOPMENT

EMERGING GOOD PRACTICES, SUCCESSES AND LESSONS LEARNT IN SELF RELIANCE AND RESILIENCE

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PREPARED BY: U-LEARN

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ABBREVIATIONS AND ACRONYMS

CRRF	Comprehensive Refugee Response Framework
CSA	Climate Smart Agriculture
DIT	Directorate of Industrial Training
DRC	Danish Refugee Council
ECCD	Early Childhood Care and Development
ECD	Early Childhood Development
EU	European Union
FAO	United Nations Food and Agriculture Organization
FFS	Farmer Field Schools
GALS	Gender Action Learning System
GBV	Gender-Based Violence
GRF	Global Refugee Forum
ICT	Information and Communication Technology
IRC	International Rescue Committee
JLIRP	Jobs and Livelihoods Integrated Response Plan
KCCA	Kampala Capital City Authority
KYC	Know Your Customer
LLS	Large Lump Sum (cash transfer)
LRSWG	Livelihoods and Resilience Sector Working Group
MGLSD	Ministry of Gender, Labour and Social Development
MSD	Market Systems Development
NGO	Non-Governmental Organization
NIECD	National Integrated Early Childhood Development
NRC	Norwegian Refugee Council
OBUL	Opportunity Bank Uganda Limited
ODK	Open Data Kit
OLUM	Optimised Land Use Model
OPM	Office of the Prime Minister
PRA	Participatory Rural Appraisal
RBF	Results-Based Financing
RCT	Randomized Controlled Trial
SPRS	Self-reliance and Poverty Reduction Strategy
TIN	Tax Identification Number
TVET	Technical and Vocational Education and Training
UGX	Ugandan Shilling
UG-SRI	Uganda Self-Reliance Index
UNCDF	United Nations Capital Development Fund
UNHCR	United Nations High Commissioner for Refugees
UNHS	Uganda National Household Survey
USD	United States Dollar
USSD	Unstructured Supplementary Service Data
UVTAB	Uganda Vocational and Technical Advisory Board
VFU	Vision Fund Unit
VSLA	Village Savings and Loan Association
WFP	United Nations World Food Programme

1. EXECUTIVE SUMMARY

Uganda is home to one of the world's largest refugee populations, over 1.9 million as of December 2025, and has earned global recognition for its inclusive refugee policies. Guided by the Comprehensive Refugee Response Framework, Uganda's approach has shifted steadily from emergency assistance to long term solutions that promote self-reliance and resilience among both refugees and host communities. In this context, the Ministry of Gender, Labour and Social Development, working with the Livelihoods and Resilience Sector Working Group and UNHCR, hosted a national learning workshop in December 2025. The event brought together 13 partner organisations to share practical experiences, lessons learned, and emerging good practices from the field.

The workshop created a platform for reflection across a wide range of evidence-backed models for livelihood interventions; from Graduation programming and digital cash transfers, to agriculture, skills training, and urban livelihoods. The workshop aimed to identify what works, what can be scaled, and how various actors such as, government, NGOs, financial institutions, and private sector can align their efforts for greater impact.

One of the clearest lessons was that sequencing matters. Whether through Graduation models or unconditional cash transfers, the most successful programs layered support in a way that built stability before introducing risk. Coaching, savings groups, and foundational skills were used to prepare households for income generating activities. Secondly, multifaceted approaches combining financial support with mentoring and market access often described as "Cash+" led to stronger outcomes than standalone approaches. Thirdly, contextualising programmes to realities and adapting them to the limited land and mobility of refugees based on participants' feedback translates into higher success. Finally, programs that involved communities in targeting and progress tracking saw better engagement, trust, and ownership- for instance with the use of tools that can be used by low literacy participants or through working with locally selected coaches and committees, strengthening local capacity and ensuring continuity even after project closeout.

Innovations included the introduction of market system development approaches with a transition from isolated micro enterprises to value chain approaches as well as digital tools (mobile money, dashboards for real-time tracking, and mobile based self assessments) to improve both efficiency and accountability.

Emerging good practices were highlighted: integrating programs with district development plans, using visual monitoring tools, adopting group based coaching to manage costs; and leveraging public and private partnerships. Recommendations included: focus on layered support, localise delivery, go digital with purpose, and align with national systems. Importantly, participants called for more investment in sharing both successes and failures, so that future programming is shaped not just by ambition, but by learning.

2. LEARNING WORKSHOP: SELF-RELIANCE AND RESILIENCE IN THE UGANDA REFUGEE RESPONSE

Under the Comprehensive Refugee Response Framework (CRRF), Uganda has committed to supporting both refugees and host communities through inclusive policies that promote dignity, resilience, and long term development. Over the years, a wide range of actors have worked together to implement livelihood and resilience programmes across the country.

The Ministry of Gender, Labour and Social Development (MGLSD), working with the Livelihoods and Resilience Sector Working Group (LRSWG) and UNHCR convened a national workshop in December 2025 to create a shared space for learning, dialogue, and reflection. The one day workshop brought together implementing partners, government agencies, and technical experts to document and discuss emerging good practices, successes, and lessons that are helping to advance self-reliance and resilience among refugees and host communities.

The event also served a forward looking purpose: to align future programming with what is already working on the ground. By surfacing scalable models, examining challenges, and generating actionable insights, the workshop supported the broader goal of improving the quality and impact of resilience programming in Uganda through knowledge sharing and practice led analysis.

The one-day workshop adopted a participatory and evidence led format to bring together multiple stakeholders around practical learning and featured a mix of plenary presentations and interactive group sessions. Presentations of programmatic approaches were selected collaboratively based on relevance and innovation. A total of 12 presentations were delivered by organisations working directly with refugee and host communities including NGOs, government agencies, financial service providers, and private sector actors. Sessions were designed to encourage dialogue, using participatory tools like experience mapping, and peer learning.

Specific Objectives of the self-reliance and resilience workshop:

- **Disseminate Key Lessons and Innovations:** Share evidence-backed successes, tools, and methodologies from ongoing interventions across the humanitarian-development nexus.
- **Identify Scalable Practices and Models:** Highlight models that have demonstrated success and are ready for replication, especially in low-resource settings.
- **Foster Cross-Learning and Coordination:** Strengthen partnerships, harmonize approaches, and promote mutual accountability within the LRSWG and beyond.

3. GRADUATION APPROACH – PRESENTED BY AVSI

Key facts

Approach: AVSI implements the Graduation Approach as a structured, time-bound, multi-phase model to support refugee and host community households to transition from extreme poverty toward sustainable livelihoods and self-reliance. The model recognises poverty as a multidimensional condition encompassing food insecurity, limited assets, weak market access, psychosocial stress, and social marginalisation, particularly in displacement-affected contexts. It draws from more than two decades of global implementation, supported by over 80 randomized control trials (RCTs) conducted across 35+ countries, including Uganda. Other implementers in Uganda include BRAC, ENABEL, NRC, IRC, Save the Children, World Vision.

The approach is typically delivered over an 18–30 month period and combines sequenced support including intensive household-level coaching, short-term consumption support, participation in Village Savings and Loan Associations (VSLAs), productive asset transfers, technical skills training, progressive market linkages and referrals to health, education or protection services.

Sequencing is central to the model and is designed to align support with household readiness and vulnerability. Implementation commonly begins with coaching and stabilisation to address immediate vulnerabilities and build confidence, followed by savings. Asset transfers and skills training are then introduced, and finally households are supported to integrate into markets and value chains. Market readiness assessments are used to inform the timing of market engagement.

While the approach is global, it is also tailored to Uganda's humanitarian context. Adaptations include block farming (where land is pooled for group cultivation) and Cash+ models that combine unconditional transfers with business mentorship to reduce market entry risks. Furthermore, AVSI integrates Market Systems Development (MSD) principles[1] to connect household enterprises to broader value chains. Programme teams facilitate linkages with buyers, aggregators, and service providers, and in some contexts negotiate land access arrangements with landlords to enable agricultural livelihoods.

Results: AVSI programming has contributed to improvements in food security, income generation, household savings, and psychosocial wellbeing. Impact assessments across Graduation programmes in both refugee and host community settings had shown positive outcomes, with between 73% and 94% of participants meeting defined self-reliance thresholds within 18 to 24 months. These thresholds were explained to include indicators such as income generation, food security, household asset accumulation, and psychosocial resilience. In Rwamwanja settlement, 86% of participating households transitioned off general food assistance during the programme period relying instead on market based livelihoods, community managed savings groups, and public or private service networks for continued support. Participants also reported improvements in dietary diversity, child nutrition, psychosocial wellbeing, and community engagement.

Across settlements, households demonstrated increased confidence in financial planning, higher participation in savings groups, and stronger engagement in income-generating activities, reflecting both economic gains and behavioural change.

1 Livelihoods and Resilience Sector Working Group. (2023). Graduation compendium: Good practices in advancing self-reliance and resilience in Uganda. Ministry of Gender, Labour and Social Development. https://ulearn-uganda.org/wp-content/uploads/2024/07/Graduation_Compendium_compressed.pdf

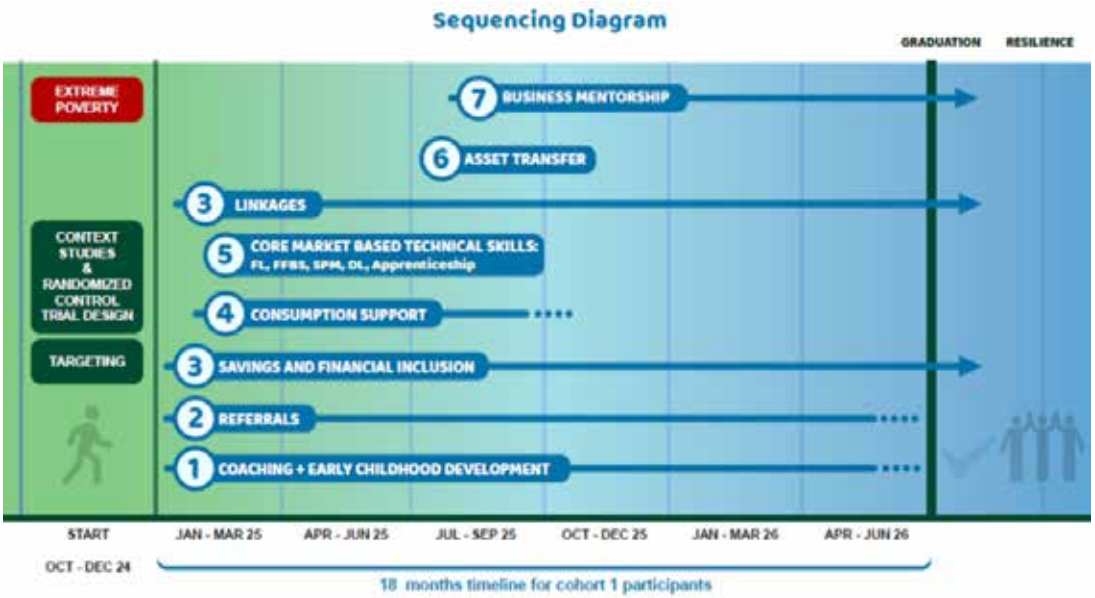

Figure 1 - AVSI Sequencing diagram

What makes this approach a good practice?

Community participation is central to programme ownership and sustainability. The use of Participatory Rural Appraisal (PRA) enabled local definition of vulnerability criteria, which guided household targeting. Participants were regarded as active agents in their own development from the early stages of engagement. Households were supported to set personal goals, identify income generating opportunities, and track their own progress. To make this process more accessible in low literacy contexts, participatory tools were used such as graduation cups, goal setting charts, graduation maps, and the River of Life. Structures such as social contracts, standing committees, and community selected coaches were credited with reinforcing accountability and transparency. In one example, over 70% of coaches were selected from within the intervention area, fostering peer learning and post-program continuity. The Standing Committees are community based structures responsible for oversight, grievance handling, and referrals.

Adaptive management and tailoring to context are cornerstones. Adaptations took many forms. In some areas, coaching schedules were adjusted based on participant needs and logistical constraints, shifting from weekly individual sessions to bi-weekly or group based models. Livelihood packages were also revised midstream to respond to changing market conditions or supply disruptions. One example involved a pivot from poultry based enterprises to alternative options like tailoring or mobile services when poultry inputs became unaffordable or scarce. Other, displacement specific examples included Cash+ modalities that combine transfers with mentoring, and negotiated land access agreements with landlords. This requires donor-backed flexibility and adaptive management using evidence collected through feedback loops and regular reviews, and fostering this institutional and staffing culture.

Sustainability is reinforced through integration with VSLAs, MSD linkages, and community governance mechanisms. Savings groups often continue beyond the programme period, providing ongoing access to financial services and peer accountability. The integration of MSD strengthens longer-term sustainability by supporting households to engage with dynamic value chains rather than remaining isolated micro-enterprises.

Lessons learnt

Sequencing is critical. Introducing market access or asset transfers too early increases the risk of business failure, while delayed and readiness-based engagement improves graduation outcomes and enterprise sustainability.

Coaching is a central enabler of sustained behaviour change. Regular, structured coaching supports goal-setting, problem-solving, and adaptive decision-making. Psychosocial stability is a prerequisite for effective livelihood engagement. Early stabilisation and confidence-building improve participation and outcomes.

Vulnerability-targeting: the sequencing is adapted through a "resilience ladder" model, where households are categorised based on vulnerability levels to allow for differentiated investment, intensifying support only where needed and enabling more cost effective use of resources at scale.

Family-level targeting strengthens household cohesion and mutual accountability. Engaging both spouses in planning and progress tracking reduces internal household conflict and strengthens collective decision-making.

Community-based delivery enhances trust, programme ownership, and continuity beyond formal programme cycles.

The integration of Market Systems Development (MSD) principles into programme design. is not an optional add-on but a critical enabler of sustainability. Programs that failed to account for post support market dynamics often saw businesses collapse once aid was withdrawn.

District level coordination contributed to improved outcomes. Graduation programmes demonstrated the greatest success when they were implemented collaboratively, bringing together NGOs, government departments, district authorities, and peer organisations. This kind of systems level alignment is essential to reinforcing the long-term impact. In areas where joint planning took place, targeting was more accurate, duplication reduced, and referral systems strengthened, particularly across sectors such as health, agriculture, and child protection. In some districts, local governments were involved in the selection of community coaches. Project goals were also aligned with district development plans, which strengthened the link to policy frameworks and enhanced the prospects for long-term sustainability.

Challenges and proposed way forward

High per-household costs, estimated at USD 1,000–1,200 per householdis a key challenge. These costs are driven primarily by investments in coaching, asset transfers, and intensive follow-up. When spread over two years, this amounts to roughly USD 2 per person per day, comparable to many humanitarian aid packages but with a longer lasting impact.

Complex operational demands related to training, supervision, and coordination can constrain rapid scale-up, particularly in fragile and displacement-affected settings. Secondly, Graduation requires in-depth contextual analysis and adaptation, without which graduation rates reduce and the risk of failed enterprises exist.

Future efforts should focus on cost efficiencies through digital tools, group-based delivery models, and simplified coaching modalities where appropriate. However, the pressure to reduce costs and to extend coverage, often results in the removal or dilution of key components like coaching or financial literacy, weakening the impact and sustainability of the intervention.

Enhanced coordination with other actors is also needed to reduce duplication, strengthen referral pathways, and improve system-wide coherence. Stronger alignment with government social protection and self-reliance systems is required to support long-term sustainability, institutionalisation, and potential public sector co-financing. Stronger outcomes

were observed when programmes aligned with district development plans, public extension services, savings groups, and private sector actors.

Highlights: The Graduation model illustrates how sequenced, holistic support can enable durable pathways to self-reliance when embedded in community systems, markets, and government frameworks. The approach highlights the importance of integrating economic, social, and psychosocial interventions to achieve sustained outcomes in displacement contexts. The Graduation approach has multi-dimensional, lasting impacts for participants that graduate. Expanding coverage needs to be balanced with the need for responsiveness to local dynamics and community uptake to avoid undermining programme effectiveness and sustainability.

4. LARGE CASH TRANSFERS – PRESENTED BY GIVEDIRECTLY

Key facts

Approach: GiveDirectly implements a Large Lump Sum (LLS) unconditional cash transfer model in refugee-hosting contexts to support rapid economic recovery and pathways to self-reliance. The model is grounded in the principle of recipient autonomy, enabling households to allocate resources according to their own priorities and needs – it can be seen as a shift in aid philosophy. The NGO has operated in over 13 districts across Uganda since 2013, reaching more than 119,000 households and disbursing over USD 72.6 million. Most recently, GiveDirectly applied the model at scale in Kiryandongo refugee settlement, reaching the full refugee population as well as 4,900 households from the surrounding host communities.

The LLS model provides a one-time transfer of USD 1,000 per household through digital mobile money platforms. Enrolment and payments are largely automated, reducing administrative overhead and allowing a high proportion of donor funding, 85%, to be delivered directly to recipients, reflecting a strong emphasis on operational efficiency and cost-effectiveness.

Implementation relies on streamlined targeting, digital registration, and remote monitoring systems. The model minimises in-person programme delivery and does not require households to participate in mandatory training or livelihood programming, allowing flexibility in how funds are used. Aside from the unconditional cash transfers, other key components of the model include a focus on the timing of the transfer (when households are stabilised and have concrete livelihoods plans) and the offering of optional yet impactful forms of support, including goal-setting, business planning, and group savings to recipients.

Figure 2 - Shop-owner in Kiryandongo who benefited from the LLS

Results: Internal evaluations and third-party randomised controlled trials in Kiryandongo refugee settlement show increases in household income, asset ownership, and business investment, alongside reduced reliance on humanitarian assistance and psychosocial improvements.

One of the most notable outcomes shared was the shift in self employment from 26% to 47% of participating households. Households invested in micro enterprises such as poultry rearing, tailoring, boda boda transport, and retail kiosks. Most economic activity remained concentrated in informal micro enterprises, with few participants transitioning into formal labour markets.

Reductions in dependency on humanitarian aid were also reported. The proportion of households requiring external support to meet basic needs dropped from 78% to 61. LLS reduced the frequency and intensity of need for aid, enabling households to participate more confidently in local markets and services. Market-level effects have also been observed, including increased local economic activity and spillover benefits for non-recipient households (cash multiplier effect).

However, there were no statistically significant improvements reported in areas such as girls' education, women's time use, or internal household decision making autonomy within the evaluation period.

What makes this approach a good practice?

The model's emphasis on **simplicity and efficiency** supports replication across diverse contexts and enables rapid deployment in emergency and early recovery phases. The model is adaptable, maintaining a consistent transfer amount of $1,000 USD per household while tailoring surrounding support to suit different contexts. In refugee settings, this included adjustments for market access, language, and documentation barriers, and the development of tailored pathways for specific groups such as women and youth.

The **digital design** makes rapid scale-up across large populations possible. Automated enrolment and payment systems reduce the need for extensive field infrastructure, making the model suitable for fragile and displacement-affected settings.

Sustainability is supported through the **flexibility** of cash, allowing households to invest in livelihoods, meet urgent needs, and smooth consumption according to changing circumstances. The approach empowers households to make context-specific investment decisions, underscoring the importance of flexibility and the limitations of prescriptive livelihood programming.

In the case of the Kiryandongo project, 100% of recipients were contacted for **follow up** at least once, primarily through mobile surveys and digital feedback hotlines. These mechanisms enabled real time tracking of challenges, complaints, and successes, while also fostering accountability and ongoing trust.

Lessons learnt

Intervention timing and staged engagement improve outcomes. Providing cash once households have stabilised can increase the likelihood that funds are invested in productive activities.

Large cash transfers alone can be transformative, but **complementary support** mechanisms strengthen longer-term self-reliance and enterprise sustainability. To amplify outcomes, GiveDirectly is developing differentiated pathways for women, youth aged 18–35, and newly arrived refugees. These pathways may involve phased disbursement, staged engagement, and optional light-touch support such as mentoring, group savings, and goal-setting. Future adaptations would explore whether combining LLS transfers with light skills training could foster more equitable.

Based on evidence from Uganda and other

East African contexts, **$500 is the minimum** viable amount required for recipients to make meaningful, sustainable investments, particularly in microenterprises or productive assets. Transfers below this threshold were said to support only short term consumption smoothing rather than contribute to longer term resilience. The amount varies depending on the context – in urban settings, the transfer range needs to be of $700 to $800, due to higher living costs and more complex economic conditions. This variation highlights the importance of adapting transfer amounts and support structures to reflect local cost dynamics, market maturity, and recipient profiles.

Challenges and proposed way forward

Dependence on mobile connectivity, financial infrastructure and access to financial services, and functioning markets can constrain replication in certain contexts.

In a context that remains volatile and subject to shocks, LLS have limited transformative power without broader support, safety nets or social protection systems. For instance, when food assistand by the World Food Programme (WFP) was reprioritised shortly after the intervention in Kiryandongo, some households fell back into food insecurity, earlier gains eroded. Other shocks which can have present sustainable progress include fluctuating prices, illness, and land access constraints. These risks highlighted the value of layering cash with complementary services, including access to healthcare, financial training, and savings groups, adapted to recipients' vulnerability profiles. Market saturation and inflation risks require ongoing monitoring, particularly when large-scale cash transfers are implemented in smaller or fragile markets.

Recommendations for improving the model included stronger integration of "plus" components, such as business training, mentorship, and structured followup, as well as emphasis on targeting and timing of the intervention.

In parallel with operations, GiveDirectly is engaging with the Government of Uganda to explore **alignment with national social protection systems**. GiveDirectly aims to position large cash transfers as a viable complement to existing poverty reduction strategies. LLS programming has potential to be more tightly linked to national databases and public service systems, to reduce fragmentation and ensure long term sustainability. National tools such as the Uganda National Household Survey (UNHS), the Self-Reliance Index (SRI) could also support targeting and definition of standardised graduation criteria[2].

Stronger coordination with other actors is needed to align cash programming with complementary services and reduce duplication. This is contingent on greater technical alignment across the sector including with the development of shared assessment frameworks (national poverty lines, minimum expenditure basket, project specific graduation criteria), technical standards and indicators.

Additional evidence and learning on LLS across agencies would be beneficial. Beyond economic indicators, measurements should document outcomes such as education, psychosocial wellbeing, spillover effects on non-recipients, gender, youth, resilience.

2 Rwanda's Ubudu system could provide inspiration of a tool for consistent and evidence driven beneficiary selection.

Highlights: LLS can provide an efficient, dignified, and scalable pathway to rapid economic recovery and self-reliance when enabling conditions are in place, such as mobile connectivity, market access and financial services.

Future scaling requires continued feasibility assessments, market readiness analysis, and alignment with national social protection systems to ensure integration and long-term sustainability – otherwise, the vulnerability to shocks risks undermining results.

LLS need to be timed and targeted based on households' reasiness so that they can lead to durably improved outcomes. Providing additional support or linking to other critical services or programmatic layers will likely amplify results, especially for women, youth, and newly arrived refugees.

5. BUILDING INCLUSIVE ECONOMIC PARTICIPATION PATHWAY THROUGH COMBINED INTERVENTIONS – PRESENTED BY WVI AND SCI

Key facts

Approach: These good practices stem from a programme implemented jointly by World Vision Uganda and Save the Children Uganda to advance agricultural, livelihoods, and land rights interventions in refugee and host communities. A layered approach was used to address systemic barriers to land access, income generation, and financial inclusion: 1) included Block Farming to address land constraints and promote collective cultivation; 2) Enterprise Development Grants (EDGs) to support youth and women entrepreneurs with startup capital and training; and 3) the digitalization of savings groups to enhance financial access and resilience.

Block Farming as a Platform for Production, Learning, and Land Access

Where land fragmentation and insecurity limited agricultural potential, participating households pooled land into communal blocks for food production and as sites for hands-on learning in climate smart agriculture, seed multiplication, and enterprise specific value chains. The approach also created a platform for market engagement.

Through these collective blocks, participants applied improved agronomic techniques, often replicating them on their own individual plots. In cases where land tenure posed a challenge,

Figure 3 - Example of woodwork enterprise started with a grant

the program worked through the Office of the Prime Minister (OPM) and local leaders. These often included benefit sharing mechanisms that encouraged buy-in from landlords, some of whom joined the program directly, enhancing transparency and reducing disputes.

Monitoring data indicated a reduction in negative coping behaviours and more stable food access among participating households. The intervention also supported a shift from subsistence agriculture toward commercial production, with 60% of participating households reported to have begun cultivating primarily for sale. Climate smart and sustainable agricultural practices were widely adopted, with 94.1% of participants reportedly using improved techniques by the end of the implementation period. The model continued independently in several locations, indicating strong community ownership and its potential for scalability and sustainability.

Enterprise Grants for Youth and Women's Economic Transition

To support a shift from subsistence to more resilient livelihoods, the intervention included Enterprise Development Grants (EDGs), tailored to youth and women, groups typically excluded from conventional financing schemes. Informed by local market and value chain assessments, applicants were guided through business plan development and received training in financial literacy, planning, and bookkeeping.

Individuals received support through a competitive and structured process that included training in business planning and financial literacy prior to disbursement.

According to the implementers, 94% of supported businesses remained operational, a figure that stands in sharp contrast to Uganda's national small enterprise survival rate of 28%. This success was attributed to the program's phased delivery, which prioritized capacity building and follow up over one off financial transfers.

The initiative also stimulated local employment, with nearly 40% of grant recipients reportedly employing at least one additional person. 16% of participants also launched new income streams following the initial grant, while nearly 60.7% reinvested profits to expand or diversify their ventures.[3]

Digitalizing Savings Groups to Strengthen Financial Infrastructure

To further embed financial resilience, the program introduced the digitalization of Village Savings and Loan Associations (VSLAs) using the DreamSave mobile app. This innovation aimed to modernize savings operations, improve transparency, and deepen trust within groups by moving away from manual record keeping. The app enabled real time tracking of contributions, loan repayments, and goal progress, and was selected for its user-friendly interface and alignment with global financial inclusion standards.

Initially piloted with 148 savings groups, who were provided smartphones for trial use, the model scaled up to 400 groups following positive uptake. A co-financing model was used to promote ownership, with participants covering 40% of the smartphone cost. Each group nominated two "Digital Champions," typically younger or tech-savvy members, who were trained to manage the app, ensuring both sustainability and intergenerational inclusion.[4]

The programme reported several positive outcomes from the digitalization initiative, including: increased savings discipline and repayment rates, stronger group cohesion and retention., reduced default rates on internal lending, greater satisfaction among members.

The digital platform enabled reduced disputes and built trust, especially in settings where record keeping had previously caused friction. Time efficiency emerged as another critical outcome, which was especially valuable for women balancing household responsibilities.

3 World Vision and Save the Children. (2025). Emerging Good Practices in Agriculture, Livelihood and Land Rights, p.12

4 Ibid

Lessons learnt

Inclusive visioning and participatory planning were foundational to programme effectiveness. Community visioning sessions brought together refugees, host community members, landlords, and local authorities to establish shared objectives and implementation arrangements.

The block farming model was reported to scale effectively due to its low cost, community led structure, which increased both productivity and social cohesion between refugee and host populations. Including landlords as active participants in the model reportedly enhanced trust and reduced the need for external land acquisition. The sustainability of the block farming model was driven by inclusive planning and multi-stakeholder engagement.

Despite obstacles such as limited digital literacy and weak network coverage, the use of offline **compatible tools and USSD technology** enabled continued functionality even in remote areas. These tools reportedly revitalized savings groups by attracting younger members and reducing administrative burdens. Thanks to the context relevance of the tools, Digital Champions had begun training new groups independently, facilitating organic replication.

Beneficiaries who experienced improved food security, income gains, or enhanced social standing became **informal ambassadors,** encouraging uptake by others.

What makes this approach a good practice?

The intervention was anchored in three principles: **equity** (with intentional inclusion of women and youth); **systems integration** (linking production, finance, and market access) and **flexibility**.

The integration of the block farming model with existing structures such as the Office of the Prime Minister (OPM), UNHCR, and local governments, supported scale up, particularly in areas where land sharing agreements were brokered collaboratively.

The structured EDG process of business plan vetting, training, and phased disbursement ensured that only participants with viable business ideas and demonstrated commitment accessed capital. Because the model supported both on-farm and off-farm enterprises, it was adaptable to different livelihood profiles. The deliberate focus on youth and women strengthened its relevance in contexts where these groups face barriers to financial inclusion.

By designing the VSLA digital system to function offline using USSD codes, the intervention maintained effectiveness in low connectivity areas. Sustainability was further strengthened through the use of a cost sharing model, where participants contributed 40% toward smartphone costs. This co-investment reportedly led to greater care and ownership of devices. Trained "Digital Champions" from within the groups provided ongoing tech support, reducing dependency on external facilitation and promoting intergenerational inclusion.

Highlights: Integrated pathways that combine land access, livelihood investment, and financial inclusion can support inclusive and scalable economic participation when interventions are sequenced and embedded within local systems.

Scaling this model requires sustained engagement with land governance actors, phased and capacity-focused enterprise support for youth and women, and digital financial tools adapted to low-connectivity contexts and supported by community-based mechanisms. Alignment with government systems and private sector actors is essential to institutionalise these approaches, manage risk, and sustain results as programmes expand.

6. URRI PROGRAM RESULTS (RESILIENCE DESIGN MODEL) – PRESENTED BY DRC

Key facts

Approach: The Danish Refugee Council (DRC), as one of the consortium leads of the Uganda Refugee Resilience Initiative (URRI) in West Nile, outlined its integrated strategy aimed at enhancing self-reliance, climate resilience, and sustainable livelihoods among refugees and host communities. The Resilience Design model used in the programme builds on permaculture and agroecology. These include passive water harvesting (such as bioswales, infiltration trenches, and "smiling basins"), soil regeneration, crop diversification, and the use of locally available materials. The design aims to reduce reliance on external inputs while promoting long term environmental stewardship and food security.

Results: One of the most notable results is the nature-based rehabilitation of uncultivated land, leading to new income opportunities. The adoption of agroecological techniques; including passive water harvesting, biosolid use, and soil regeneration, led to improvements in food diversity, crop yields, and income stability. Restoration of degrated land also contributes to broader ecosystem restoration goals.

In terms of economic sustainability, the program supported participating farmers to shift from subsistence farming to more commercially viable agriculture through linkages to input suppliers, aggregators, and other private sector actors.

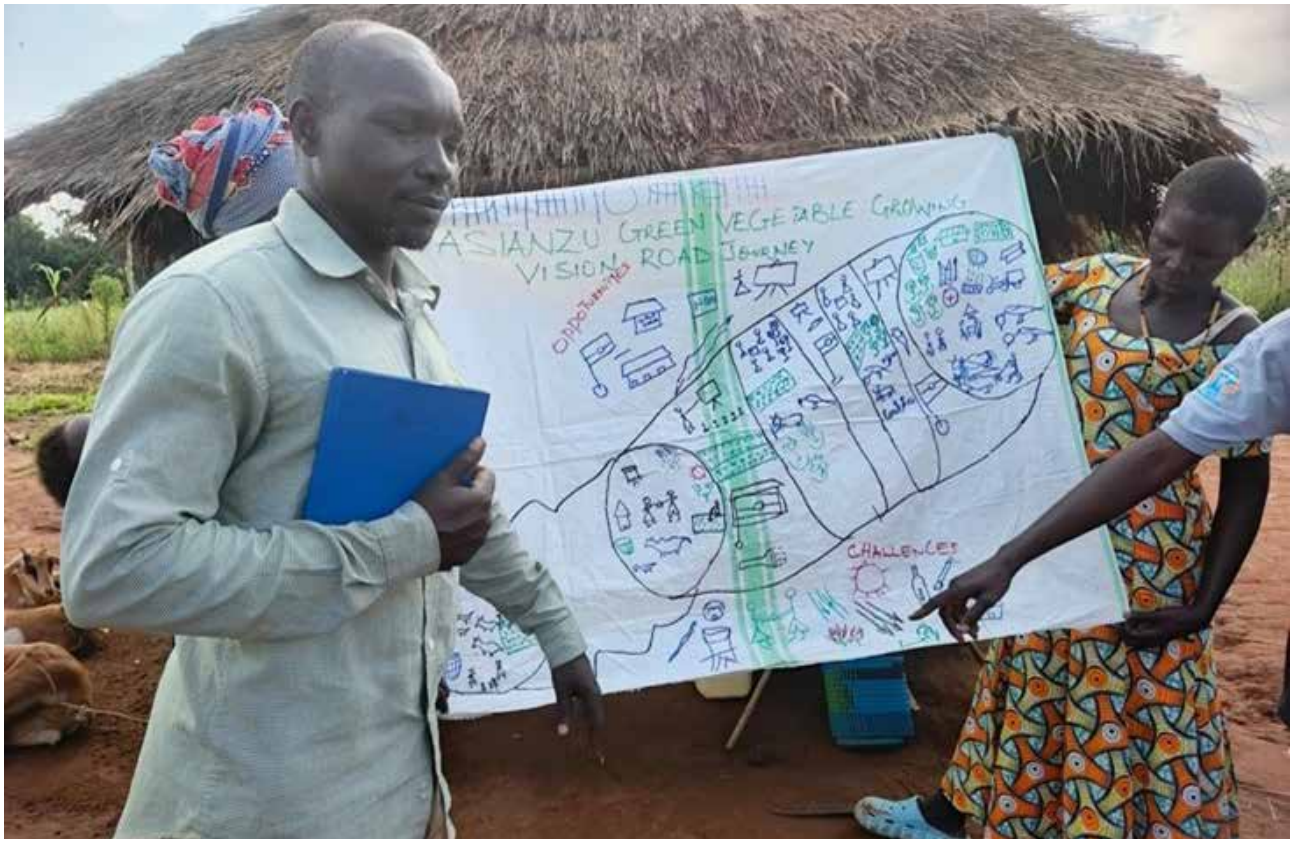

Figure 4 - DRC-supported resilience design

Lessons learnt

Institutional sustainability was supported through capacity strengthening of local structures on technical matters and leadership roles. Community based organizations (CBOs), farmer cooperatives, and Refugee Welfare Committees were trained not only in regenerative farming practices but also in coordination, group facilitation, and peer-to-peer knowledge sharing. In several districts, community trainers and local champions had already begun cascading skills to new groups, demonstrating embedded expertise.

Households provided all the labour needed to establish and maintain resilience plots and often contributed tools or natural materials. This level of personal investment helped align the program with local priorities, and increased sustainability and accountability.

Once communities clearly understood the rationale behind agroecological practices such as soil regeneration, water retention, or cover cropping, they were more likely to internalize and sustain them. **Demonstration sites** played a crucial role in this regard.

Embedding farmers into local market systems early in the process facilitated market oriented production. These relationships were essential in ensuring that increased agricultural productivity translated into income generation and reliable access to quality inputs, thereby reinforcing the economic case for maintaining resilience practices. These market linkages were seen as essential for sustaining interest in the approach and attracting buy-in from development actors and local governments seeking to align resilience building with broader economic development goals.

Through the use of the Gender Action Learning System (GALS), internal household collaboration improved and benefits from agricultural activities were more equally distributed. This approach helped address underlying power imbalances and strengthened household level resilience.

What makes this approach a good practice?

The resilience design model embeds sustainability by centering **community ownership** as a core principle. From the outset, communities were actively involved in site selection, intervention planning, and defining shared responsibilities. This inclusive approach transformed participants from passive recipients into co-creators of the process, fostering long term commitment. Community led monitoring mechanisms also helped institutionalize peer accountability and maintain technical quality after external support ended. These systems, combined with the visibility of early success stories, spurred demand for participation and supported the organic spread of the approach across new households and communities.

The use of **indigenous and locally sourced materials** minimized input costs. Inputs such as compost, mulch, native tree species, and organic matter were commonly used. This reduced dependency on donor provided inputs and enabled households to replicate practices independently, contributing to both ecological integrity and financial self-sufficiency.

One of the primary drivers of replication appeared to be the **rotational labour system,** which enabled group members to support each other's farms in a sequential manner. This arrangement reduced the high initial labour demands that typically hinder smallholder adoption, while also fostering a sense of mutual responsibility. This approach drew on existing communal labour traditions in both refugee and host community settings, helping to structure and formalize what were often informal support systems.

Deliberate involvement and training of local governance and community structures (district authorities, refugee welfare councils, and farmer associations) has led to independent replication of resilience design groups by trained local

actors in Terego and Yumbe. A network of local trainers, peer educators, and Refugee Welfare Committee members was developed to ensure that core standards were retained even as geographic coverage expanded.

Challenges and proposed way forward

Some farmers, especially older ones, initially **resisted unfamiliar regenerative techniques** The demonstration led approach showcased tangible outcomes, reducing hesitation.

Water scarcity is a significant barrier, especially in West Nile districts. Low cost water harvesting systems, including bioswales, surface runoff collection, and on-farm storage techniques addressed immediate water needs and aligned with the program's climate resilience goals.

Limited market access and inconsistent availability of inputs presented further constraints. The initial facilitation of linkages by DRC was critical including through challenge funds that incentivised private actors to enter underserved areas.

Highlights: The Resilience Design holds strong potential for scale, largely due to its modular design, low reliance on external inputs, and emphasis on community led replication. The model is designed to grow organically, beginning at the household level and progressively expanding to individual farms, community spaces, and eventually to the watershed level. It relies on growing local expertise of restorative techniques and demonstration of results to encourage uptake. Partnership with local authorities and incentives of private sector actors are critical elements from the early stage.

7. CLIMATE-RESILIENT AGRIFOOD SYSTEMS – PRESENTED BY FAO

Key Facts

Approach: FAO applies a holistic agri-food systems approach in refugee-hosting areas to link humanitarian support with longer-term development outcomes (nexus). The approach recognises the central role of agriculture, natural resource management, and land governance in supporting resilient livelihoods for both refugee and host communities.

FAO programming integrates agricultural production, market access, environmental sustainability, and institutional capacity building and is structured around eight components:

1. Access to quality agricultural inputs, including climate adapted seeds, tools, and cash or voucher assistance, enabling farmers to invest productively.
2. Skill development through Farmer Field Schools (FFS).
3. Inclusive community economic participation through collective farming schemes, savings groups, and VSLAs,
4. Value chain development by connecting farmers to agro-processing services, private sector partners, and cooperative purchasing mechanisms to improve market access and enable value addition.
5. Institutional capacity building - strengthening public extension systems for veterinary services, pest control, and localized weather forecasting.
6. Rehabilitating key assets such as irrigation schemes and water points.
7. Investments in community infrastructure, urban–rural linkages, and improved access to social protection.
8. Policy level engagement, including support to government land use planning and the creation of coordination platforms that aligned partner activities and minimized

Figure 5 - Farmer Field School

Results: FAO-supported interventions in Kiryandongo and Lamwo districts reached over 10,000 farmers through groups and. have contributed to strengthened agricultural productivity, improved climate resilience, enhanced market integration, and improved food security and income generation for refugee and host households.

In several districts, FAO programming has supported increased adoption of climate-smart agricultural practices and improved access to markets through value chain linkages. Positive outcomes were also noted around livelihood diversification beyond agriculture, leadership development, and social cohesion.

The initiative ensured that both refugee and host community members could access climate services. Formal early warning systems were introduced (assistance to local governments to establish digital platforms with real-time data) alongside regular dissemination of forecasts, supported by training and.

In Bidibidi, Lamwo, and Kyangwali, Forest Landscape Management Plans were co-created with district authorities, community members, landlords, and refugee led organizations. The restoration included the promotion of timber and non-timber forest products.

What makes this approach a good practice?

Throughout the model, **community engagement** was embedded in both design and implementation. This included participatory land access negotiations with landlords, the establishment of water user committees, and inclusive leadership structures that ensured shared ownership between refugees and host communities.

Practical learning was emphasized across the model. Demonstration plots and model farms, often led by trained "lead farmers, "served as platforms where participants could test and adapt practices suited to their local conditions.

Importantly, the **FFS platform demonstrated flexibility** by incorporating other locally piloted models, such as Optimized Land Use Model (OLUM) and Fumvudza, introduced by implementing partners. This adaptive approach contributed to greater contextual relevance and ownership at the community level.

FAO positioned Farmer Field Schools (FFS) as a central delivery mechanism for climate-smart agriculture (CSA) training in refugee hosting areas. Designed for participatory, hands-on learning, the FFS model was reported to be particularly well suited to displacement contexts, enabling refugee and host community members to build agricultural knowledge through demonstration, observation, and peer exchange. The hand-on peer-led learning of the FFS proved highly effective.

Sustainability across the programme is reinforced through **community governance structures**, including in Farmers Field Schools, block farms, Water User Committees and Forest Landscape Management Plans, and through integration with government systems. Local leadership was intentionally integrated at all levels of implementation – with an emphasis on meaningful inclusion of women and youth. FAO worked alongside district officials, government extension agents, and community based farmer leaders to co-manage planning, delivery, and monitoring processes.

Other examples of good practice include participatory land access negotiations, solar-powered irrigation schemes, and value chain linkages with agro-processors and private sector actors.

The systems-based approach supports long-term continuity by embedding agricultural and natural resource management within local institutional frameworks.

FAO's **digital agri-food platform** in Kiryandongo was highlighted as a strong example of district level innovation. Nonetheless, participants pointed out that limited availability of real time, high quality climate data continues to hinder broader implementation. There was a call for greater investment in localized digital systems and for integrating climate risk planning across both humanitarian and development programming.

Lessons learnt

Participatory land access and collective farming strengthen social cohesion and reduce conflict between refugee and host communities.

Investments in communal assets, particularly irrigation infrastructure managed by Water User Committees, were identified as both equitable and sustainable. These assets served entire communities, rather than just individual beneficiaries, promoting shared responsibility and enhancing long-term climate adaptation.

Sustainability was further reinforced through **institutional integration**. The registration of FFS groups with local government allowed alignment with Uganda's broader development frameworks, such as the Parish Development Model. Similarly, co-developing Forest Landscape Management Plans with district authorities

Challenges and proposed way forward

Land access, water scarcity, and climate shocks remain binding constraints. Land access was managed through facilitated community negotiations with landlords and efforts to formalize lease agreements in coordination with local government authorities. While water stress was mitigated through solar-powered commual infrastructure and drought resistant crops.

Digital inclusion and access to early warning information was uneven due to differences in literacy levels and access to devices. A low bandwidth tool with USSD codes was thus deployed. Youth within farmer groups were identified and trained as "digital champions" to support peers.

Institutional capacity limitations at district level can affect the pace and quality of implementation.

Another constraint cited was the short duration of donor funding cycles, which were often misaligned with the multi-year nature of resilience building.

Host landlords are increasingly reluctant towards voluntary land sharing. This raises concerns about the long term viability and scalability of current models such as block farming although they delivering positive outcomes. There is a need to shift toward more formalized, market based arrangements such as leasing or crop sharing to mititgate risks.

Highlights: FAO's systems-based model illustrates how integrated agricultural, land governance, and market approaches can deliver resilient livelihoods when humanitarian and development systems are aligned.

Systems-based programming is essential for sustained agricultural transformation in displacement contexts. Enhanced coordination across humanitarian and development actors is needed to support system-wide approaches.

Future programming should strengthen land governance mechanisms, expand climate adaptation investments, and deepen market integration strategies.

Standardised platforms such as Farmer Field Schools enable replication across settlements and districts. Partnerships with district authorities support geographic expansion and alignment with local development plans.

8. INTEGRATED APPROACH TO SKILLING AND EMPLOYABILITY – PRESENTED BY NRC

Key facts

Approach: This model by the Norwegian Refugee Council integrates formal vocational training with informal, hands-on learning pathways such as apprenticeships and work based placements, pathway accommodate diverse learner preferences and ensures practical exposure. Location specific labour-market assessments guide the selection of in-demand trades. Collaboration with national and international institutions, including accredited vocational providers and universities, to uphold the quality and relevance of training curricula and certifications.

Because, digital literacy and soft skills are central to employability outcomes, NRC established seven digital learning hubs across Uganda and is providing free access to self paced courses on platforms such as Alison, Google, and the University of Oslo – courses are available without incurring data costs.

Legal empowerment is integrated into the broader approach (navigating work related legal processes, including understanding right to work provisions, business registration, and work permit acquisition). This is complemented by entrepreneurship development, through mentorship, starter kits, and support in accessing financial services.

Results: Between 2023 and 2025, approximately 3,500 individuals from both refugee and host communities received training across multiple settlements in Uganda.

Figure 6 - NRC supported digital learning hub

Over 1,075 participants were said to have been supported with business registration, with 500 youth undertaking business registration independently, without NRC facilitation. This was interpreted as evidence of strong post training confidence and practical understanding of regulatory processes.

In 2025 alone, more than 10,000 learners reportedly accessed free online training.

Lessons learnt

Vocational training alone is not enough to catalyse sustainable livelihoods, hence the need to pair it with broader ecosystem support, including access to capital, business mentorship, legal assistance, and direct market linkages. Furthermore, many trainees are unable to convert skills into income generating activities without complementary inputs.

When potential employers, i.e. local businesses, were engaged early in training design and delivery, it improved curriculum relevance, expanded apprenticeship opportunities, and increased the likelihood of job placements. This collaboration also contributed to stronger community buy-in and built durable networks between refugees, host community members.

Legal and administrative support is a core pillar of livelihoods programming. Lack of work permits or inability to register businesses were seen not as side issues, but as structural constraints that limited economic participation. Advocacy for policy reform, paired with practical legal assistance, are required to support resilience-building.

What makes this approach a good practice?

The model combines learning hubs, mobile outreach efforts, community venues, and partnerships with training institutions. This blended structure has allowed the programme to expand its footprint while ensuring accessibility.

Digital infrastructure was identified as a key enabler of scale and sustainability. The platform, zero rated through MTN and Airtel, facilitated self paced learning and reduced reliance on physical infrastructure, enabling wider participation across locations. The self paced model enables continuous learning, especially for those unable to attend in-person sessions due to care duties, mobility issues, or other constraints.

Community based partnerships formed a key pillar of the sustainability strategy. NRC actively collaborated with refugee led organisations (RLOs), local businesses, and vocational training institutions to strengthen programme relevance and build capacity within target communities. These actors were supported to deliver training, mentor learners, and extend reach, helping ensure continuity through peer led replication and locally driven implementation.

Quality assurance was maintained through alignment with national standards. All training, including formal vocational and informal work based learning, followed the Uganda Vocational and Technical Assessment Board (UVTAB) framework. This ensured that participants received nationally recognised certification, improving employment opportunities while enhancing the credibility and transferability of skills acquired.

The programme also integrated work based learning and private sector placements, which were identified as key to reinforcing sustainability and scale opportunities. By linking learners to employers and artisans, NRC facilitated practical experience and fostered employer relationships that could persist beyond the training period.

Challenges and proposed way forward

Access to legal documentation is one of the most persistent barriers. Refugees often struggled to obtain work permits, tax identification numbers (TINs), or business registration document requirements that were critical for formal economic participation. Despite Uganda's refugee friendly policies, procedural delays and lack of clarity frequently limit access. Legal counselling and follow up support were provided to help beneficiaries complete the necessary processes.

Financial literacy and access to credit remained difficult for many participants, especially women. To mitigate this, financial education had been built into the programme using simplified and translated materials, and partnerships with financial institutions were structured to include mentorship and group based support. These approaches aimed to improve trust, comprehension, and access to capital.

Cultural and caregiving responsibilities further constrained women's participation. NRC responded by adopting more flexible, decentralised training models, delivered closer to learners' homes and by partnering with local artisans for apprenticeship style instruction. Programmes were also designed with gender sensitive features, including referral pathways into public and private sector women's empowerment schemes.

Digital exclusion and language barriers were flagged as additional limitations to access online learning. NRC addressed this gap by deploying community based digital "champions," often young people, to support peers with navigation and troubleshooting. Digital content was made available in local languages as well.

Finally, the programme faced **sustainability risks linked to short term donor funding.** Emphasis was placed on embedding training within existing community structures and systems (transferring facilities to government oversight, strengthening the role of RLOs), ensuring that programme benefits extended beyond the life of specific projects.

Highlights:The programme's implementation is grounded in community based models and built on strong multi stakeholder partnerships. These include engagements with government institutions, vocational training centres, the private sector, and refugee led organisations. This collaborative structure enhanced responsiveness, foster ownership, and improve sustainability.

Early and systematic engagement of employers improves curriculum relevance, expands apprenticeship pathways, and increases job placement prospects, supporting scale through market alignment. Digital learning hubs and zero-rated online platforms enable cost-efficient expansion by reducing reliance on physical infrastructure and accommodating learners facing mobility, caregiving, or time constraints. For sustained scale, continued alignment with national certification frameworks, strengthened legal and financial inclusion support, and deeper integration with community and government systems are essential.

9. THE SUPPORT PROGRAM FOR REFUGEE SETTLEMENTS IN NORTHERN UGANDA (SPRS-NU) AND THE WEWORK PROGRAM – PRESENTED BY ENABEL

Key facts

Approach: Enabel shared that the skills development and employability programme, implemented under the SPRS initiative and expanded through the WE WORK project. The specific focus was to enhance labour market relevant skills among youth, women, and girls from both refugee and host communities in Northern Uganda. Interventions were delivered through short and medium term vocational training and entrepreneurship support.

To operationalise the programme, Enabel adopted a dual implementation modality, consisting of grant based interventions and instant training models.

Implementation was anchored in tripartite partnerships involving NGOs, vocational training institutions (VTIs), and private sector actors. NGOs managed grants, delivered soft skills training, provided start-up kits, and conducted post training follow up. VTIs offered technical training, facilitated Directorate of Industrial Training (DIT) certification, and supported institutional capacity development, particularly around language of instruction and inclusive pedagogy. Private sector actors contributed by providing apprenticeships and work based learning opportunities, as well as supporting job placement and linkages to employment.

The programme mainstreamed gender and inclusion through flexible training schedules, child friendly spaces, and the deliberate selection of female and youth participants. Moreover, Enabel emphasised the importance of long term impact through the institutional strengthening of VTIs and local private sector partners, aligning efforts with national development frameworks and supporting sustainability beyond the project's conclusion in 2024.

Results: The initiative trained over 7,082 youth across multiple locations. In some cases, beneficiaries were able to scale their enterprises and expand access to credit, progressing from initial microloans of around UGX 1 million to larger financing of up to UGX 7 million.

Lessons learnt

The programme's use of c**lear inclusion criteria,** including a minimum 80% youth and 35% women and girls, ensured that programming was not only equitable, but also responsive to intersectional barriers. Flexible schedules, childcare support, and culturally sensitive delivery further enabled meaningful participation. Importantly, the programme's commitment to equitable inclusion, maintaining a 50:50 ratio between refugee and host community participants, was described as instrumental in fostering improved social cohesion.

The **role of community based structures and peer led learning** emerged as a key enabler of sustainability. By working with trainers and mentors drawn from within the refugee and host communities, many of whom were alumni of earlier programmes, the initiative built local ownership, reinforced learning, and fostered relatable role models.

The importance of **private sector engagement and early market linkages** was another strong takeaway. By collaborating with artisans, local businesses, and employers from the outset, the programme ensured training content matched real market demand. This approach facilitated smoother transitions into apprenticeships, job placements, and viable self employment.

Ongoing mentorship and follow up were identified as key to reinforcing gains. Post training support, especially from programme alumni, helped new participants build confidence, navigate early business challenges, and overcome psychosocial barriers to economic participation. These peer led models also supported continued knowledge sharing and resilience within communities.

Finally, Enabel highlighted that **institutional capacity strengthening and collaborative delivery** are central to both scalability and long term impact. By aligning with national certification systems such as the Directorate of Industrial Training (DIT) and supporting the inclusivity of TVET institutions, particularly through language for resilience initiatives.

What makes this approach a good practice?

Enabel invested in the **institutional capacity of TVET providers**, focusing on improving inclusivity and language accessibily. These efforts ensured that vocational institutions could sustainably serve both refugee and host populations, extending the model's reach beyond project cycles and widen participation among those facing literacy or linguistic barriers. By investing directly in national institutions, the programme aimed to create a foundation for continuity once external support ended.

Local participation featured prominently in programme design. Enabel shared that involving both refugee and host communities in activity selection, delivery, and followup strengthened social cohesion and deepened local ownership. Collaboration with local government and community livelihood groups helped ensure that training remained relevant to real labour market needs and culturally appropriate. This participatory model contributed to higher post training success rates, including business startups and self employment.

Partnerships with NGOs, employers, and technical consultants created an enabling environment around learners and supported real time job placements and enterprise development, laying the groundwork for ongoing opportunities even after project closure.

Challenges and proposed way forward

Although many participants were engaged in income generating activities, they often lacked the skills to sustain or scale them. Enabel mitigated this by deploying sector specific consultants to deliver **customised technical and entrepreneurial training**, thereby enhancing participants' ability to manage and grow their enterprises.

Capacity constraints within vocational training institutions were addressed through the provision of support for learner centred approaches, language facilitation, and inclusivity measures.

Linking trainees to employment opportunities proved particularly difficult in remote or economically constrained areas. Embedding apprenticeships and work based learning opportunities into the programme, alongside national certification via the Directorate of Industrial Training (DIT), gave graduates a better shot at entering the labour market or launching viable businesses.

Highlights: The SPRS-NU and WE WORK programmes demonstrate that employability interventions in refugee-hosting contexts scale most effectively when skills development is anchored in strong institutional partnerships with TVET providers, employers, and national certification bodies.

Evidence from implementation shows that combining vocational training with entrepreneurship support, legal and financial access, and sustained post-training mentorship improves transitions into employment and viable self-employment, particularly for youth and women. Early and continuous private sector engagement ensures that training remains demand-driven and facilitates smoother pathways into apprenticeships, job placement, and enterprise growth, even in constrained local economies.

Long-term sustainability depends on institutional capacity strengthening and alignment with national TVET frameworks, enabling inclusive delivery models that can be absorbed into existing systems and extended beyond project timelines.

10. RE:BUILD, URBAN REFUGEE LIVELIHOODS PROGRAMMING – PRESENTED BY IRC

Key facts

Approach: The Re:BUILD programme is implemented in partnership with policymakers and city authorities to institutionalise refugee inclusion. The programme supports urban refugees, with financial access, skills, and inclusive systems to help them successfully navigate and contribute to local economies.

A distinctive feature of the IRC's approach was the two-generation model, known as Kulea Watoto, which linked early childhood development (ECD) support with economic empowerment for caregivers. By targeting parents and children aged five and under together, the intervention aimed to improve both household resilience and developmental outcomes for young children.

Results: By 2025, the programme had reached 10,797 direct clients. The initiative intentionally prioritised inclusion of women and youth. An additional 53,985 individuals were indirectly

Figure 7 - Urban livelihood programming

reached through community outreach, digital platforms, and referral mechanisms. 87% of microbusinesses remained operational six months after intervention. Among those completing vocational or digital training, 48% transitioned into wage employment, highlighting the value of market-relevant skilling in urban settings.

Beyond individual outcomes, the programme also contributed to policy and systems change. Refugee needs were formally integrated into the Kampala Capital City Authority (KCCA) 2025–2030 Strategic Plan, aligning with national and global refugee frameworks, and at the 2023 Global Refugee Forum, KCCA made pledges to enhance access to city services for refugee populations. These milestones reflected a growing shift toward institutionalising urban refugee inclusion within city planning frameworks.

The Kulea Watoto (KW) programme, focused on caregivers of children aged 0–6 years, combined parenting education, income support, and expanded access to ECCD services. One of the most significant shifts observed was in early learning enrollment from 38% of children to 86%. Over 60% of children were found to be developmentally on track by endline, up from 23% at baseline. This improvement was attributed to the programme's integrated design, combining responsive caregiving, improved nutrition, and household economic support.

On the caregiver side, 94.6% of caregivers and family members with children aged 0–3 demonstrated measurable gains in knowledge, attitudes, and practices related to inclusive and responsive parenting. These shifts were reinforced by expanded ECCD service availability; 97% of caregivers reported access by endline, up from 38% at baseline.

61% of households experienced increases in monthly income, while 92% saw improved agricultural yields for targeted crops.

Lessons learnt

Randomized Controlled Trials showed that while many participants completed skilling, **transition to income generation remained low without complementary support.** This led to designing an integrated packages, combining soft skills, mentorship, startup capital, legal support, and clear pathways into self employment or wage work.

While national qualifications (e.g. DIT certification) added value, they needed to be paired with actual labour market demand. Without **job matching mechanisms**, or private sector validation, certificates held limited traction for many refugee and host community youth. This underscored the importance of demand driven programming, where employers are involved not just as recipients of skilled labour but as co-designers of curricula and early stage partners. In addition cash-based support, including grants for micro-enterprise, increased the short-term impact of skilling, particularly for young people and those already engaged in informal markets.

Many refugees remained **unaware of their right to work or faced exclusion** due to complex administrative requirements like tax identification numbers or work permits. Legal barriers need to be addressed at both the policy and practice level to improve urban refugee employability.

Digital tools, including mobile based skilling platforms and job matching apps, provided cost effective, accessible services for youth, women, and people with limited mobility.

The **high cost of doing business in cities** like Kampala emerged as a key constraint. Initial start-up capital, approximately UGX 800,000 (USD 210), was found to be inadequate for launching viable microenterprises in urban markets. To mitigate this, IRC revised grant structures upwards and promoted savings led capital mobilisation through Urban Savings and Loans Associations (USLAs) and financial institution linkages. These alternative capital pathways gave entrepreneurs greater flexibility and ownership in growing their businesses.

What makes this approach a good practice?

Ecosystem partnerships, systems integration, and inclusive participation are central to ensuring that benefits for refugees and host communities could endure beyond the project cycle. Refugees and host community members but also employers and market actors were engaged in participatory design to ensure alignment with urban realities.

In the case of Kulea Watoto, scalability is pursued through structured **engagement with government actors and alignment with national systems.** At the district level, the programme works closely with local departments in health, nutrition, and community development to integrate the two generation model, linking early childhood development (ECCD), parenting support, and livelihoods, into routine service delivery. This included building integrated care pathways and improving coordination across frontline services. The programme also invested in strengthening institutional capacities, particularly among municipal authorities, community leaders, and frontline service providers. These actors received training on refugee rights and urban resilience, supporting the mainstreaming of inclusive practices. At the national level, IRC supported existing coordination mechanisms, aligning its work with the National Integrated Early Childhood Development (NIECD) framework and Uganda's Parenting Framework and supporting ongoing efforts to harmonise early learning and responsive caregiving approaches across ministries and implementing partners.

Strong multi-stakeholder collaboration and embedding activities in functioning urban economies leads to long-term impact. The programme had engaged with government agencies, Refugee Led Organisations, civil society actors, and private sector partners, financial access, and city level planning.

The piloting of the **Results Based Financing-Loan Guarantee Fund**, helped shift perceptions among formal lenders by demonstrating that refugees, particularly women, were low risk borrowers. With an 81% loan repayment rate among clients, this is evidence that displaced populations could be successfully integrated into formal financial systems.

Sustainability within the Kulea Watoto programme was pursued through a combination of community ownership, institutional integration, and financial resilience mechanisms. IRC reported that **ECD management committees were trained in entrepreneurship and small business operations**, enabling them to support early learning centres beyond the lifespan of direct funding. These localised governance structures offered a foundation for sustained caregiving and education access, while reinforcing the leadership role of caregivers in child development.

Challenges and proposed way forward

A recurring challenge identified was the limited financial inclusion of refugees, compounded by stringent **Know Your Customer (KYC)** requirements. To address this, IRC introduced a Loan Guarantee Fund as part of a Results Based Financing mechanism. The fund provided partial security to financial institutions, de-risking refugee lending. Simplified financial literacy training helped refugees with language and literacy barriers navigate financial services.

At the policy level, ensuring the visibility and inclusion of refugees in urban development planning required **sustained advocacy.** The integration of refugee needs into Kampala Capital City Authority (KCCA)'s 2025–2030 Strategic Plan followed deliberate efforts and multiple stakeholder dialogues.

Highlights: Both Re:BUiLD and Kulea Watoto (KW) programmes demonstrated strong potential for scale and wider adoption, owing to their evidence informed design, government engagement, and integration into existing systems such as municipal and national frameworks.

Implementation experience showed that skilling alone is insufficient: urable employability outcomes require integrated packages that combine skills development with legal empowerment (core enabler), access to finance (for instance through cash plus or loan derisking), mentorship, and clear pathways into wage employment or self-employment – including through private sector engagement for alignment with urban labour market demand.

The two-generation Kulea Watoto model highlights the added value of linking livelihoods with early childhood development to strengthen household resilience and developmental outcomes in settings with high caregiving burdens.

11. FINANCIAL INCLUSION FOR REFUGEES, THE FAST MODEL – PRESENTED BY VISION FUND UGANDA

Key facts

Approach: Since 2019, VisionFund Uganda (VFU), a Tier 4 microfinance institution, has been advancing financial inclusion among refugees and host communities across northern Uganda. It operates in Moyo, Adjumani, Yumbe and Lamwo districts. It works in partnerships with NGOs, refugee led groups, and local authorities.

VFU's FAST (Finance Accelerating Saving Groups Transformation) model integrates economic inclusion and child well being. By empowering caregivers with capital and financial tools, the model aims to indirectly improve outcomes for children such as nutrition, education, and health. The FAST model, prioritises group based lending, working through existing savings groups with a strong emphasis on reaching women and caregivers.

Financial literacy and trust building through community engagement are also critical. VFU relies on a community based staffing approach. Field officers are often recruited from the very communities they served, either host or refugee, helping to build trust, improve communication, and maintain high engagement levels. The use of digital tools for processing loans and tracking repayment further improved service efficiency, even in hard to reach locations.

Figure 8 - FAST by VFU

Results: Over a six year period, financial services were extended to 1,254 refugee groups, comprising 23,827 individual clients, 75% of whom were women. 118,241 children benefitted indirectly from improvements in household income, food security, and basic needs coverage. In terms of financial outreach, VFU disbursed over UGX 4.8 billion in credit to refugee clients.

Lessons learnt

Community based recruitment proved instrumental in building trust, improving loan repayment, and fostering stronger group dynamics. Their local knowledge

and shared experience with clients created a cultural bridge that enhanced service uptake and satisfaction.

Strategic partnerships with World Vision, UNHCR, and the Office of the Prime Minister (OPM) significantly amplified reach and efficiency. It allowed access to pre-established groups, reduced mobilisation costs, and enhanced credibility. Collective action helped reduce duplication and expanded influence.

Financial literacy emerged as a critical enabler of long term impact. Integrated into the Savings for Transformation model, it helped clients shift their mindset from survival to planning.

Refugee communities consistently demonstrated high levels of enterprise and initiative. With the right support, especially access to capital and business training, refugee led groups often outperformed their host counterparts in terms of economic activity. This highlighted that the main constraint was not capacity, but opportunity.

Product development that responded to community realities strengthened outcomes. Eco Loans for climate resilient assets (solar energy and irrigation solutions) and embedded health insurance responded to immediate household priorities, increasing both impact and client retention.

What makes this approach a good practice?

VFU strong partner ecosystem facilitates seamless entry into new communities, reduce duplication of effort, share operational costs, and align with broader humanitarian and development frameworks.

Digital tools play a central role in scaling services without compromising quality. Platforms like DreamSave, Power BI, ODK (Open Data Kit) and LMMS (Last Mile Mobile Solutions) enabled real time data collection, improved client tracking, and streamlined loan processes. Mobile banking, in particular, helped bridge the access gap in remote settlements, reducing travel burdens for clients and staff alike. These platforms also allow VFU to serve more groups even in remote locations with fewer staff, making the model not only scalable but also highly cost effective.

In addition to core credit offerings, VFU's value-added products, such as Eco Loans and integrated health insurance reinforce sustainable income-generation and climate resilience.

At the core of VFU's approach is community led group governance. Savings groups were formed, managed, and governed by members themselves, while VFU's role remained that of a facilitator rather than a manager. The model fostered social cohesion and accountability by intentionally forming mixed groups of refugees and hosts. This approach helped foster independence and trust, with Village Agents recruited from refugee and host communities, playing a key role in mentoring groups and ensuring cultural relevance and continuity.

Participation was deepened through a co-creation process, where group members jointly set savings targets, loan conditions, and group norms. This collective decision making process ensured services were responsive to local needs and strengthened group cohesion, increasing the likelihood of long term functionality without external support.

VFU also prioritized training in the Savings for Transformation methodology to ensure long term sustainability. Groups participated in hands-on training, regular mentoring and peer learning sessions. Over time, established groups were supported to mentor new ones, gradually creating a self replicating, community led financial ecosystem.

Challenges and proposed way forward

VFU used its group lending model to address the lack of formal identification among refugees, which excluded many from meeting standard Know Your Customer (KYC) requirements. This allowed refugees to access credit without formal collateral or identification, while still aligning with financial compliance standards.

The use of mobile and digital tools helped mitigate the challenges of the geographic spread and poor infrastructure.

VFU uses its data of over UGX 4.8 billion disbursed to refugee clients and high repayment rates, as evidence of refugee creditworthiness to advocate for increased trust among regulators, financial institutions, and policymakers, aiming to foster a more inclusive financial ecosystem.

Highlights: The FAST model demonstrates that refugee financial inclusion can scale sustainably when group-based lending, community trust, and digital delivery are combined within a strong partnership ecosystem. Evidence from implementation shows that recruiting staff and village agents from refugee and host communities, embedding financial literacy, and co-creating group governance structures significantly improves uptake, repayment, and long-term group functionality. Digital tools and mobile banking enable cost-efficient expansion into remote settlements, while tailored products such as climate-resilient Eco Loans and integrated health insurance increase relevance, resilience, and client retention. Looking ahead, continued scale will depend on leveraging repayment data to influence regulatory perceptions, strengthening partnerships with humanitarian and government actors, and further institutionalising community-led financial systems that reduce dependency on external facilitation.

12. TAILORED PRODUCTS FOR FINANCIAL INCLUSION THROUGH HUMAN CENTERED DESIGN – PRESENTED BY OBUL

Key facts

Approach: Opportunity Bank Uganda (OBUL) started engaging in refugee finance in 2019, representing a significant departure from conventional banking practice. OBUL adopted a community embedded, human centred approach. A cornerstone of the approach was the recruitment of Client Support Agents (CSAs), refugees and host community members trained to provide financial literacy, business development advice, and ongoing customer support. The CSAs network was developed with the support of the International Labour Organisation. These agents serve as a trusted interface between the Bank and its clients, facilitating uptake while bridging language, cultural, and trust gaps.

OBUL made significant investments in digital financial infrastructure, including a growing agent banking network, mobile banking services, and USSD platforms. It had also opened physical branches inside refugee settlements such as Nakivale, Kyaka II, and Rwamwanja, and was working toward expansion to locations like Kyangwali, Chaka, and Bidi Bidi.

Results: More than 1,500 individuals received business development training. Many of these clients also participated in business clinics designed to improve enterprise preparedness, including support with registration processes and financial planning.

OBUL's agency banking network enabled the deployment of 35 Client Support Agents (CSAs). These agents facilitated over one million transactions in settlements and hard to reach areas. These transaction volumes are a proxy for increasing trust in formal financial systems among refugee populations.

Figure 9 - OBUL in Nakivale Refugee settlement

Lessons learnt

Despite being often mischaracterized as high risk clients, **refugee borrowers consistently demonstrated strong repayment behaviour and business acumen**. Branches based within settlements outperformed some urban branches on both profitability and portfolio quality. Refugee clients constitute a viable and growing market segment, with many individuals seeking

capital to grow small businesses (agriculture, petty trade, and services), secure healthcare, and invest in education. This ran counter to the narrative of refugees as aid dependent, positioning them instead as proactive participants in local economies.

The Bank also recognized that **advocacy and collaboration were essential in navigating policy and regulatory barriers, particularly KYC** and documentation issues. Strategic partnerships with INGOs, UNHCR, and government institutions, helped shift regulatory attitudes (e.g., acceptance of refugee IDs), reduce costs, and build community trust.

CSAs were often matched by nationality or language, such as Burundian agents supporting Burundian clients, helping to build trust, improve communication (overcoming both language and literacy barriers), and ensure cultural relevance in service delivery.

To support sustained use of and trust in financial services and long term behavioral changes, **mindset shifting interventions** are embedded within client engagement processes, together with financial and digital literacy training.

To improve access across dispersed locations, **digital delivery channels** (agent banking, mobile apps, and USSD services) enable clients to transact remotely, without the need for frequent travel.

What makes this approach a good practice?

Opportunity Bank highlighted emerging innovations such as digitised VSLA savings through DreamSave, and hardware financing options to s**upport digital adoption among clients.** These efforts improve convenience, transparency, and opportunities for scale across refugee settlements.

OBUL progressively **shifted from operating in nearby urban centres to establishing permanent branches within refugee settlements.** This shift was informed by the strong demand for services and the positive repayment performance observed among refugee clients. These developments show a deepening confidence in the credit worthiness and economic potential of displaced populations.

Digital tools such as mobile banking, USSD, and SMS based systems were said to enable **rapid expansion without requiring costly physical infrastructure.**

Challenges and proposed way forward

A recurring challenge is the rigid regulatory environment, particularly Know Your Customer (KYC) and Tax Identification Number (TIN) requirements. To address this, the Bank indicated that it had initiated advocacy with regulatory authorities, including the Office of the Prime Minister (OPM), to push for the recognition of refugee IDs and the establishment of alternative registration pathways. In the interim, it continued to offer group based lending solutions that allowed clients to access credit through community trust mechanisms rather than formal legal identity.

Another systemic constraint lay in the **inability of refugees to own titled land**, which limited access to secured lending. Opportunity Bank shared that it responded by prioritizing unsecured credit models, relying on group guarantees, social collateral, and business assessments to manage risk without excluding refugee clients from higher value financing.

Highlights: Opportunity Bank Uganda's experience shows that refugee financial inclusion can scale sustainably when human-centred design, community trust, and digital delivery are combined within a regulated financial system. The hybrid model of in-person presence and digital tool supports both trust and cost-effectiveness. The Client Support Agent model—recruiting and training refugees and host community members as trusted intermediaries—proved critical in overcoming language, cultural, and trust barriers while improving uptake, repayment, and customer engagement. Evidence from settlement-based branches and agent banking demonstrates that refugees are creditworthy and entrepreneurial, with strong portfolio performance challenging prevailing risk perceptions. Future scale will depend on continued regulatory advocacy around KYC and documentation, expansion of unsecured and group-based lending models, and further investment in digital channels that maintain proximity while enabling cost-efficient growth.

13. THE TONDEKA INITIATIVE FOR FINANCIAL INCLUSION – PRESENTED BY PRIDE BANK

Key facts

Approach: Pride Bank, formerly known as Pride Microfinance and owned by the Government of Uganda, adopted a locally anchored and partnership led approach to refugee financial inclusion through its flagship Tondeka Initiative. The model, whose name translates to "leaving no one behind," was designed to target refugees, youth, women, and forcibly displaced persons (FDPs) in urban and peri-urban areas. With support from the Swiss Agency for Development and Cooperation and coordination by UNCDF, the initiative was piloted in Arua, Koboko, and Gulu in Uganda, and later replicated in Somalia.

The Bank's approach combined blended finance with deep community engagement. Financial products under the initiative included both individual and group based loans structured around self guarantee mechanisms, allowing individuals within groups to access credit without traditional collateral. This structure promoted accountability while enabling credit access for typically excluded clients.

Pride Microfinance emphasized capacity building as a foundational element of this model, ensuring that all clients, whether accessing loans or grants, received consistent financial literacy and business skills training. These sessions were delivered in local languages, led by community based trainers, and structured for accessibility, including for individuals with low literacy or no prior business experience.

Beyond lending, Pride Bank expanded its support to include physical infrastructure, such as markets in Gulu and Arua, which offered safe, accessible spaces for women led enterprises and strengthened the operational environment for small businesses – to support viability and inclusion.

Results: Through a combination of loans, grants, and capacity building support, Pride Bank reached 1,262 individuals across Arua, Koboko, and Gulu. The intervention contributed to business creation, income generation, and job growth among refugee and host community members. More than 1,000 jobs have been generated, roughly one job per enterprise supported. Repeat borrowing rates were high, with nearly 50% of clients returning for second-round or larger loans, some of which reached up to UGX 7 million, indicating both satisfaction and business growth. Savings behaviours also improved, signalling increasing financial resilience and a shift toward engagement with formal financial systems.

Pride Microfinance's rapid growth, from an initial UGX 372 million in seed capital to over UGX 1.7 billion within two years, served as a key proof of concept for expanding refugee inclusive lending.

Lessons learnt

Community level collaboration played a key role in service delivery, with local mentors and refugee associations involved in outreach, recruitment, and ongoing client support and significantly enhanced sustainability. Embedding decision making within local leaders, refugee associations, host community groups, and market spaces created stronger program ownership and improved service continuity. Refugees and host community members were not only recipients but also became active facilitators of program delivery and accountability.

Community based staff maintained regular contact with clients, not only for financial follow up but also for psychosocial support and informal coaching. This participatory structure created a trusted feedback loop, ensured services remained relevant, and helped embed financial inclusion within the wider ecosystem of community development.

The group based lending model reaffirmed the value of peer accountability. Even in the absence of conventional collateral, social trust and group dynamics served as effective risk management tools.

The introduction of **community based health insurance**, such as the Pride Care model, emerged as one of the initiative's most innovative elements. By linking health coverage to savings behaviour, the program not only provided a buffer against medical emergencies but also reinforced financial discipline and encouraged deeper engagement with the banking system.

What makes this approach a good practice?

Multi-stakeholder coordination was a central element of the Tondeka model, involving partnerships with government agencies, NGOs, donors, and refugee-led organizations. The initiative aimed to foster financial inclusion as a pathway to long term resilience, enterprise growth, and integration rather than short-term relief.

Success drove to extension of the model to new locations, including Bweyale and Kiryandongo, while also broadening its outreach to other vulnerable groups such as youth and forcibly displaced persons (FDPs). The revolving nature of the model, where repaid loans and accumulated savings are reinvested into new lending cycles, enabled the initiative to scale organically, reducing dependency on external funding and reinforcing long term program continuity.

Another critical layer of sustainability was built through the **integration of savings and reinvestment mechanisms**. Clients were encouraged to save consistently, with some matched savings or recycled grant capital rechanneled into future lending. This reinforced habits of financial discipline and helped the most vulnerable clients gradually transition from grant dependency to loan readiness and business growth.

The **PrideCare model connects savings to social protection**: not only encouraging long term financial behaviours but also providing a safety net for health shocks, further supporting household resilience.

Challenges and proposed way forward

One of the earliest and most significant constraints was the **issue of legal identification. In response**, Pride Microfinance worked closely with the Office of the Prime Minister (OPM) to support large scale registration drives and, in some cases, facilitated pathways for clients to obtain Ugandan national IDs.

Health shocks also emerged as a recurring vulnerability for households. Illness often led to business disruption or loan default, threatening both household stability and repayment rates. In response, the "Pride Care" insurance scheme was introduced, offering free healthcare access to clients who met a minimum savings threshold. This safety net proved effective in cushioning both families and microenterprises from unexpected medical costs.

Loan default and weakened group cohesion occasionally surfaced, especially when members relocated, repatriated, or experienced family emergencies. These challenges were managed through the initiative's group lending structure.

Tensions between host and refugee communities also presented risks to social cohesion. Some host community members initially

perceived refugee clients as being favoured. Pride Microfinance responded by implementing a transparent, inclusive targeting strategy that ensured equitable access across both groups.

Highlights: The Tondeka Initiative demonstrates that refugee financial inclusion can scale sustainably when blended finance, community-embedded delivery, and group-based lending are combined within a government-owned financial institution. Evidence from implementation shows that peer-guarantee mechanisms, strong financial literacy support, and community-based mentoring can effectively manage risk while enabling access to credit for refugees and other excluded groups. The integration of savings, reinvestment cycles, and social protection instruments such as PrideCare strengthens resilience, reduces vulnerability to shocks, and supports transition from grants to loan-based growth. Future scaling will depend on continued regulatory collaboration, transparent host–refugee inclusion strategies, and expansion of revolving finance models that reduce dependency on external funding while reinforcing social cohesion and financial discipline

14. POLICY FRAMEWORKS ADVANCING REFUGEE AND HOST LIVELIHOODS THROUGH GOVERNMENT LEADERSHIP – PRESENTED BY THE GOU

Background

The Ministry of Gender, Labour and Social Development (MGLSD) presented the policy frameworks related to self-reliance and resilience (UCRRP Refugee Livelihoods and Resilience Sector Strategy (2022-2025)), with contributions from the Ministry of Agriculture, Animal Industry and Fisheries; Ministry of Trade, Industry and Cooperatives; and Uganda Vocational and Technical Assessment Board in the Ministry of Education and Sports. The MDAs also presented a joint progress update, reflecting on achievements and gaps in line with the Jobs and Livelihoods Integrated Response Plan (JLIRP).

The collective mandate of these government institutions ranges **from policy formulation and standards development to implementation of livelihood services and coordination with local governments and development actors.** A shared priority across ministries is the integration of refugee support into Uganda's broader national development agenda, particularly under frameworks such as the Comprehensive Refugee Response Framework (CRRF).

Achievements

Uganda has made substantial progress toward advancing refugee and host community livelihoods under the Jobs and Livelihoods Integrated Response Plan (JLIRP) which reflect growing alignment between national systems and refugee inclusion efforts and measurable progress against Uganda's global pledges.

Skilling and employment services reached 237,114 individuals, close to the 300,000-person target under the CRRF.

Ten (out of thirteen planned) job centres and satellite job stations have been established in refugee camps and host communities. These platforms serve as critical access points for job matching, career guidance, and employment readiness .

While the initial target of extending services to 300,000 farmers is not yet achieved, 4**7,496 farmers have successfully accessed extension services**. 2,936 individuals received matching grants and subsidies for value addition initiatives (despite this not being a formal CRRF pledge indicator).

4,000 students with special needs have been trained under both formal and informal programs, progressing toward a target of 4,800. Furthermore, 39,000 startup kits were distributed to trained youth and adult learners from both refugee and host communities.

The Uganda Vocational and Technical Assessment Board (UVTAB) is **developing the Uganda's National Qualifications Framework** to ensure that vocational and skills training for refugee and host learners could be standardized and recognized across formal and informal learning tracks .

The Self Reliance Index was launched in November 2025 introduced as a national standard to harmonize how self-reliance is tracked and reported across refugee hosting districts.

This development was positioned as a foundational tool for strengthening accountability, improving programme coherence, harmonizing monitoring efforts and guiding future investments in both refugee and host community livelihoods. The tool now needs to be fully institutionalized with stakeholder training, integration within existing data systems, and linkages with decision making processes.

Unmet targets and gaps

The **educational sponsorship programme, a critical pathway for long term empowerment, had only reached 15,180** out of the intended 54,720 beneficiaries due to funding constraints and limited institutional capacity to scale support to higher education for refugee and host community youth.

The planned 13 shared workspaces and public user facilities had not yet been met. Operational challenges, particularly around staffing, infrastructure readiness slowed progress. These spaces, are intended to support micro-enterprises and provide vocational graduates with practical environments to launch small businesses.

In the area of market access, regulatory reform efforts yielded partial results. The cost of product **certification for refugee made goods was reduced by 50%**, still short of the initial target to achieve a 90% reduction, which limits the competitiveness of refugee enterprises and poses barriers to formal market integration.

Support for marginalized groups was also flagged as an ongoing gap. Although numbers had improved, the Ministries noted that coverage for persons with disabilities and others with special needs was not yet comprehensive.

Several structural and systemic challenges constrain progress. **Funding constraints** are a major bottleneck, with recycling of existing pledges and low fulfilment of financial commitments from development partners.

Coordination challenges were flagged as another barrier. The sector continues to experience fragmented planning, overlapping mandates, and duplicative pledges across government and development partners and needs stronger alignment of roles, streamlined reporting structures, and a more harmonized implementation framework.

Lessons Learned

Strong partnerships and multi-sector coordination across government institutions, humanitarian partners, and civil society actors has driven the achievements to date in skilling, employment services, and value chain strengthening. Joint planning, monitoring, and verification were also highlighted as enablers of better coordination. These practices helped to foster trust, align interventions, and strengthen mutual accountability.

Given the scope of needs and persistent resource gaps, **extending the sector's planning horizon to 2030** would be essential. The next phase must focus on applying what has been measured, scaling interventions that show impact, and closing persistent service gaps at the community level.

Highlights: Uganda's experience shows that strong government leadership and multi-ministerial coordination are essential for advancing refugee and host community livelihoods at scale, particularly when refugee inclusion is embedded within national development frameworks such as the JLIRP and CRRF. While progress has been made in expanding skilling, employment services, agricultural support, and national tools like the Self-Reliance Index and National Qualifications Framework, gaps remain in education sponsorships, market access reforms, shared workspaces, and inclusion of persons with disabilities. Addressing these gaps will require sustained financing, clearer coordination and accountability mechanisms, full institutionalisation of national systems, and a longer-term planning horizon extending to 2030.

15. EMERGING FINDINGS FOR STRENGTHENING SELF-RELIANCE AND RESILIENCE

Community led targeting, monitoring, and local coaching

Community ownership has been a key enabling factor in improving the quality, uptake, and sustainability of self-reliance programmes. The use of participatory tools such as Participatory Rural Appraisal (PRA) to identify households experiencing the highest levels of vulnerability and of community-based coaching, strength community acceptance (as well as quality of intervention through increase transparency, trust, etc.).

The delegation of defined responsibilities to community-level structures enables scale without proportionate increases in delivery complexity or cost. At the same time, community-led mechanisms strengthen programme legitimacy and contribute to the establishment of local systems – such as community-based coaching- that can continue to function after programme closure, supporting longer-term self-reliance outcomes.

System-integration and local governance alignment

One approach has involved the use of block farming schemes to consolidate fragmented plots for cooperative use. A key enabling factor has been the deliberate engagement of local landlords, who are involved not only as land providers but also as participants in training activities and beneficiaries of collective output, encouraging longer-term investment in land-based livelihoods. This arrangement strengthens cooperation and reduces risks related to land tenure insecurity or sudden withdrawal of access.

Programme design has also been closely aligned with district-level development plans and sector priorities. By embedding interventions within existing frameworks such as Uganda's Settlement Transformative Agenda, implementing agencies are able to leverage public infrastructure, participate in local planning cycles, and reduce duplication of effort. This alignment contributes to sustainability beyond project timelines and increases the potential for institutional uptake and scale.

These examples indicate that scaling livelihood initiatives in refugee settings requires more than household-level support.

Digital transformation and local ownership

Digital transformation has become increasingly central to scaling financial inclusion and improving programme delivery in refugee and host community settings. These tools can improve operational efficiency but also be seen as systemic enablers of scale.

One area of innovation has been the digitisation of Village Savings and Loan Associations (VSLAs). To support technology adoption at the community level, programmes have introduced youth-led "Digital Champion" models. These locally embedded actors provide ongoing technical support to VSLA groups, reducing reliance on implementing agency staff and enabling peer-to-peer replication. This approach strengthens digital literacy while reinforcing local ownership of digital systems. By embedding digital capacity within communities, programmes are able to scale financial

inclusion interventions without proportional increases in staffing or operational overhead.

Government integration and cross sector harmonization

Implementation experience shows that fragmented or siloed interventions tend to limit durability, while programmes aligned with national systems and frameworks increase the likelihood of institutional uptake and expansion. Good practices include: using the national UG-Self-reliance index (UG-SRI) or embedding referral mechanisms within district-level planning structures. These programmes increase the probability of sustained public sector support through policy recognition and potential budget allocation, thereby strengthening the durability of results beyond individual donor funding cycles.

Pre-Program Readiness Assessments for Targeting Fit

Applying pre-programme diagnostics to assess household readiness across psychological, environmental, and economic dimensions allowa to determine if households are ready for enterprise development or asset transfer interventions or rather need preparatory services such as trauma counselling or early childhood care. This analysis increases the chances of sustained participation and success.

By avoiding uniform rollout models and applying readiness-based entry criteria, programmes are able to allocate resources more efficiently, reduce stress on participating households, and support more durable pathways toward self-reliance. This sequencing and differentiation are essential for achieving scale without compromising programme effectiveness or sustainability.

Gender and power mapping within household economies to broaden resilience

Integrating internal household power analysis into economic inclusion interventions mitigates gendered power dynamics withing households. Tools that can be used include gender-sensitive budgeting, structured household dialogues, and joint financial planning within coaching models. By addressing patterns that limit women's economic agency, these approaches increase male support for women-led enterprises, promote more equitable savings and expenditure decisions, and reduce intra-household tensions linked to financial control. As a result, economic gains are more likely to translate into sustained participation and resilience at household level.

Integrating gender and intra-household dynamics is therefore a prerequisite for scaling economic inclusion without reinforcing existing inequalities.

This approach also aligns with the developmental needs of adolescents, recognising that youth economic participation is shaped by household and community relationships. Youth-focused pathways that combine peer mentorship with soft-skills development demonstrate higher retention rates and lower enterprise failure, underscoring the importance of pairing economic interventions with social and relational support.

Private sector co-delivery and embedded market linkages

Positioning the private sector as an active co-implementer, rather than a downstream beneficiary, strengthens the effectiveness and scalability of livelihoods programming. Embedding private actors —including input suppliers, aggregators, and offtakers— from the outset anchors enterprise development in real market demand and strengthens value chains early in the implementation cycle. These support more predictable and sustainable enterprise development.

Cost-sharing mechanisms further enhance programme efficiency and sustainability. In several cases, private actors contribute to training, logistics, and product quality assurance, reducing operational costs for implementing agencies and enabling scale up without proportional increases in public or donor financing.

Modular, layered and multi-sectoral programming

Modular and layered programming across agencies supports scalable delivery of self-reliance and resilience outcomes. Rather than relying on a single organisation to deliver an entire self-reliance pathway, programme components from multiple sectors (not just traditional livelihoods) —such as cash assistance, psychosocial support, business training, and financial access— can be distributed across multiple actors operating within a harmonised framework. Shared tools, including the Self-Reliance Index (SRI), referral directories, and joint case management platforms, enable coordinated service delivery, reduce fragmentation, and limit duplication.

This approach allows organisations to specialise according to their comparative advantage while providing participants with more comprehensive and context-appropriate support. For example, one agency may address immediate needs through consumption support and trauma-informed care, while another subsequently delivers entrepreneurship coaching and market linkages. Such interoperability improves resource efficiency and strengthens continuity across different stages of the self-reliance pathway.

Scale when programmes are mature

Premature expansion—before systems, staff capacity, and contextual adaptations are fully established—can result in inconsistent delivery and weakened outcomes. To mitigate this risk, programmes apply quality gatekeeping measures, including demonstrated community embeddedness, established quality assurance protocols, and evidence of impact, as prerequisites for scale.

16. PRACTICAL RECOMMENDATIONS FOR FUTURE PROGRAMMING

Building on lessons drawn from the twelve programmatic presentations, these recommendations offer operational guidance for scaling refugee and host livelihoods interventions.

Deliver through community structures: Early and ongoing community involvement improves targeting accuracy and enhances programme legitimacy. Agencies that invested in local coaches, participatory identification, and grassroots referral networks reported greater trust, higher uptake, and improved outcomes beyond programme exit.

Engage the private sector as delivery partners: Embed market actors; such as input suppliers, buyers, landlords, and telecom providers into programme design from the outset to improve sustainability, reduce overhead costs, and strengthen value chain linkages for microenterprises.

Digitise intentionally rather than broadly: The introduction of digital tools such as DreamSave, USSD platforms, and real-time dashboards demonstrated that technology can enhance transparency, reduce staff burden, and promote client inclusion. However, tools need to be user friendly and paired with local 'digital champions', especially to support women, youth, and low literacy users and to ensure sustainability.

Align with government systems for scale and continuity: Using government-endorsed tools such as the Self-Reliance Index, national poverty maps, or district planning frameworks enhanced coordination and opened pathways for co-financing. Alignment with public systems was seen as essential to long term sustainability and policy integration.

Use household readiness checks and sequence multisectoral interventions: Assessing household conditions; such as trauma exposure, caregiving responsibilities, or housing stability, before providing loans, assets, or business training reduces likelihood of dropout and safeguards participant dignity. Building self-reliance at scale requires interventions across multiple sectors from livelihoods and financial inclusion to psychosocial support, skills development, gender-mainstreaming, etc, to be tailored to households profiles.

Mainstream gender dynamics within household economies: Programs that integrated gender sensitive tools for budgeting, household planning sessions, and internal household dialogue, within households economics support reported positive shifts in decision making, male support, and financial inclusion for women. These were seen as low cost, high impact practices for improving outcomes across all sectors.

Assess programme maturity before scale up to avoide dilution of impact: Criteria such as staff preparedness, robust M&E, contextual adaptations, and strong local partnerships were cited as prerequisites for responsible expansion.

Multifaceted nexus programmes need multi-year commitments: Resilience-building requires layered and sequenced interventions accros multiple sectors, and partnership-building with multiple stakeholders. Those programmes are misaligned with short-term humanitarian funding cycles and scale up opportunities or sustainability can be compromised by insufficient duration.

Design for Sustainability: Embedding sustainability considerations from the design stage includes anticipating government handover, using adaptable models that align with public systems, and ensuring community ownership. Programmes seen as "handover ready" were more likely to attract policy support and long term investment.

Gender and Labour House, Plot 2 George Street,
P.O. BOX 7136 Kampala, Uganda
Tel: +(256)(0) 414-347085/5 | Fax: +(256)(0) 414-257869
Email: ps@mglsd.go.ug | Website: http://www.mglsd.go.ug