Research report

Graduation into what?

The refugee journey into self-reliance. A comparative study from Kyangwali refugee settlement in Uganda.

TILBURG UNIVERSITY

UGANDA CASH CONSORTIUM

DRC DANISH REFUGEE COUNCIL

THE LUTHERAN WORLD FEDERATION

100WEEKS

Problem statement

The number of forcibly displaced individuals is rising globally, and over 70% of refugees live in protracted displacement settings. Forced displacement is therefore increasingly a long-term development challenge, not only a humanitarian emergency. Aid organizations must support refugee households' self-reliance while continuing to ensure that basic needs are met. Cash transfers offer a simple and flexible tool, giving households the freedom to meet urgent needs and invest in their future. An important policy question is how cash transfer programs can be designed most effectively.

This is 100WEEKS

At 100WEEKS, we prove that temporary cash transfers can lead to permanent change. It's a simple idea with a lasting impact: give women living in extreme poverty the opportunity and the trust to build their own future.

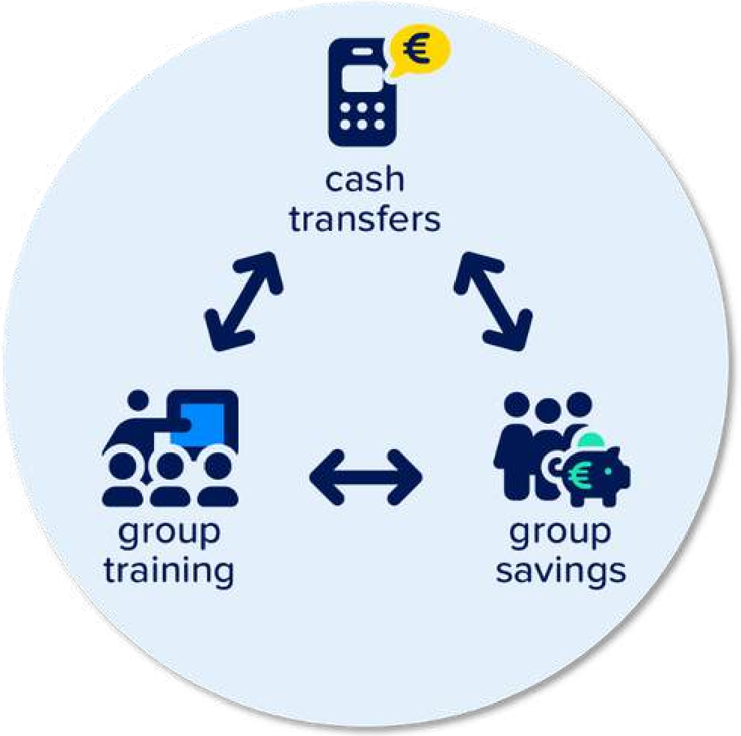
100WEEKS supports women living in poverty through a 100-week Cash+ program of weekly cash transfers, entrepreneurial training, and participation in savings groups (VSLA's - Village Savings and Loan Associations). The approach is simple, direct, and effective.

Women have the freedom to decide how to use the money. With the right support, they improve their living conditions, invest in their businesses, and eventually achieve financial independence.

1 **100 weekly unconditional cash transfers**

2 **100 weekly trainings**

3 **100 weekly savings groups**



Until now, over 10,000 women have participated in the Cash+ program across five countries, reaching a total of 60,000 people. By monitoring 100WEEKS participants, the effects become clear: incomes increase, savings grow, and families achieve long-term financial stability. Most importantly, 78% of all participants remain out of poverty 1 year after the program ends.

76%

stays out of poverty 2 years after the program

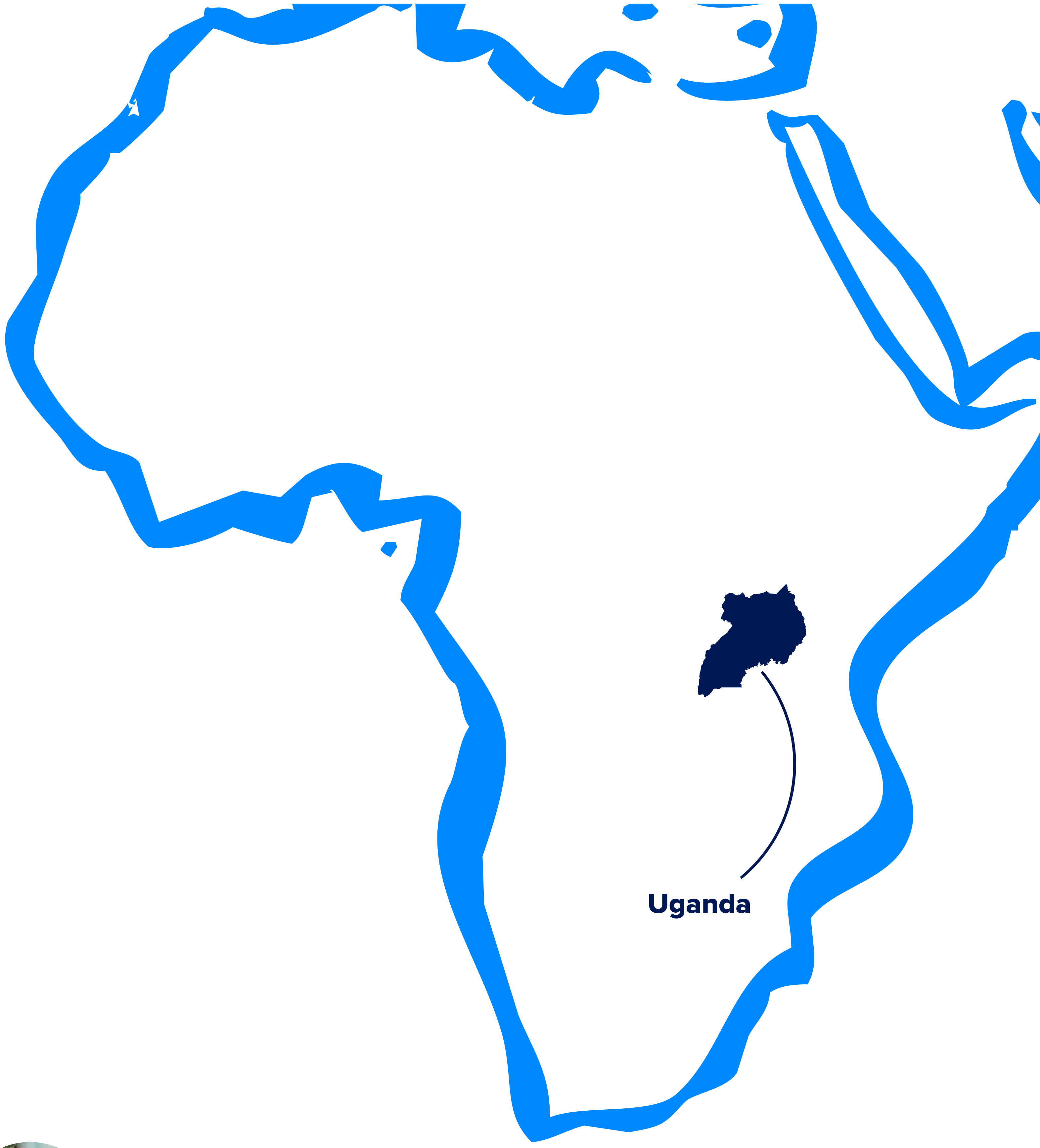
Research design

We decided to test the 100WEEKS Cash+ program among refugees. We partnered with academic researchers to conduct a Randomized Controlled Trial (RCT). An RCT is a type of study design where people are randomly split into groups and each group gets a different treatment (or no treatment). By comparing groups, one can see if the treatment works. This RCT evaluates how the 100WEEKS model - cash, savings groups, and training over two years - compares with the Uganda Cash Consortium's (UCC) six months of unconditional cash assistance in supporting refugee households' basic needs and self-reliance.

It is important to note that the two programs differ fundamentally in scope, methodology, and objective. The UCC program is, in essence, a life-saving intervention: it targets the most vulnerable of the vulnerable, providing rapid, unconditional cash to meet urgent basic needs. The 100WEEKS program, is a longer-term, development-oriented approach aimed at building lasting self-reliance. The two are therefore not interchangeable but complementary: this study explores how short-term relief and longer-term support can reinforce and complement one another in building refugee households' wellbeing and self-reliance.

The study is important because there is still limited evidence on how different cash transfer models affect the short- and longer-term self-reliance of refugee households. The study was conducted in Kyangwali refugee settlement in Uganda, one of the countries where 100WEEKS is active. Uganda hosts over 2 million refugees, mostly from the Democratic Republic of Congo and South Sudan. While Uganda is characterized by a progressive refugee policy that grants refugees the right to work and freedom of movement, over 90% of refugees reside in refugee settlements, such as Kyangwali, where households receive a shelter, plot of land, and food aid. Nevertheless, reports from UNHCR, WFP, and the World Bank indicate that the majority of refugees in Uganda live under the international poverty line.

This report has been written in close cooperation with researchers of the University of Tilburg and is based on their research conclusions. The data is in no way mixed with 100WEEKS data. This means that graphs and vizualisations could look different than normal. All pictures are of refugees that were part of the 100WEEKS group of this research.



Til Wicker
Tilburg University

The study has worked with a total of 378 Congolese refugee households in Kyangwali refugee settlement. The average household size was 8.5, and data was from the heads of households, through regular surveys that coincided with the start of the 100WEEKS program in November 2023 through the end in October 2025. All participating households were living within selected communities in Kyangwali and were identified by the Uganda Cash Consortium (UCC) as highly vulnerable households based on an evaluation that combines social, economic, and demographic characteristics.

The 253 most vulnerable households were enrolled in one of two cash transfer programs, while the remaining 125 refugee households (who were slightly less vulnerable based on the UCC criteria) formed a "No Cash" comparison group. The 253 refugee households that were eligible for a cash transfer program were randomly divided into two groups: the "100WEEKS group", who received 100WEEKS' Cash+ program (cash, trainings, and savings group), and the "UCC group", who received 6 months of unconditional cash assistance ($8 per household member, per month). The 100WEEKS and UCC programs differed along various dimensions, including the duration of the program and cash assistance (2 years vs. 6 months), and the presence of additional services provided (training and savings groups versus nothing). Fundamentally, the two programs represent different approaches to humanitarian assistance: while the 100WEEKS program takes a longer-term, development focus, the UCC program is focused on immediate, short-term relief. The study compares the three groups ("No Cash", "UCC group" and "100WEEKS group" to evaluate the effects of the two modalities of cash transfers. The impact has been assessed using surveys 6, 16, and 24 months after the start of the cash transfer programs.

The research looked at 3 main issues:

Financial resilience

Food security

Multi-dimensional poverty

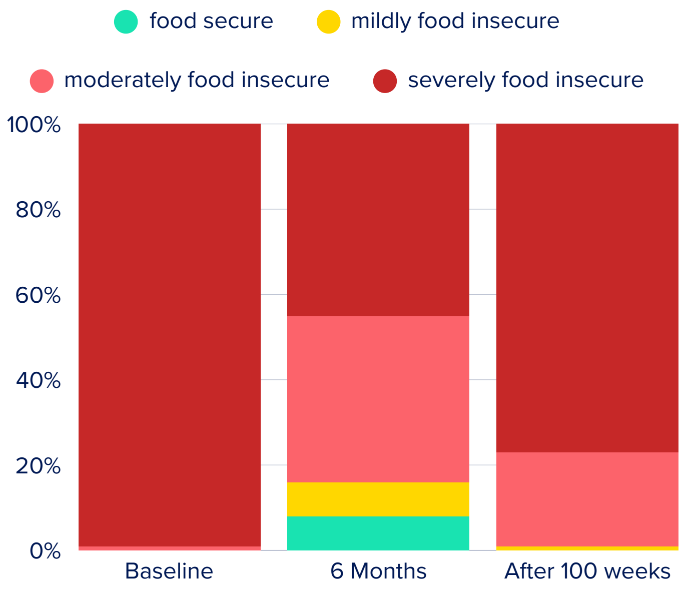
1. Household-level food security

This chapter explores the impacts of the short-term and longer-term cash transfer programs on the food security of refugee households. Data was collected from the household head at baseline, and after 6 months and 2 years.

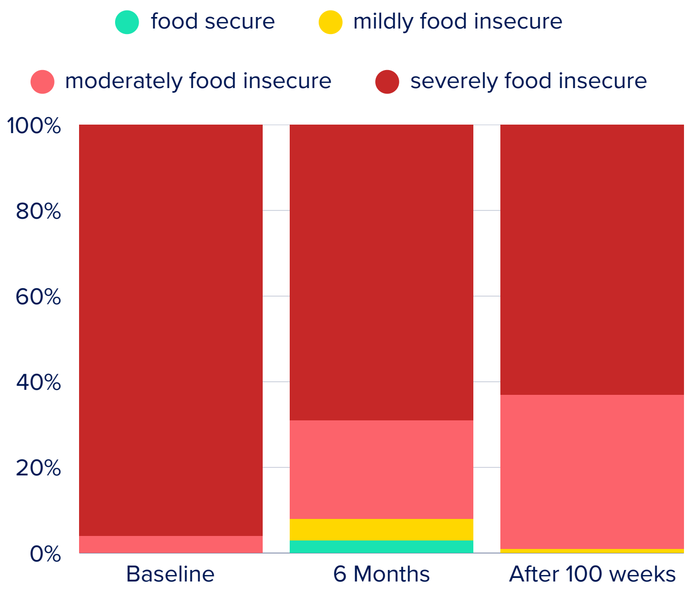
Comparing food security outcomes across programs

The results, as illustrated in the Figure, illustrates an interesting and different pattern of food security between the two cash transfer programs. Households randomly assigned to the UCC 6-month-long cash transfer has patterns of food security that are similar to households that were not eligible for either cash transfer program (the “No Cash” group). More specifically, food security improves after 6 months, compared to baseline. This can be explained by the fact that the survey was done shortly after the harvesting season. However, two years after the start of the program, no systemic differences are observed in the food security of households in the “No Cash” and “UCC” groups: less than 5% of refugee households are categorized as being food secure, while over 60% are severely food insecure.

Food security for “no cash” group



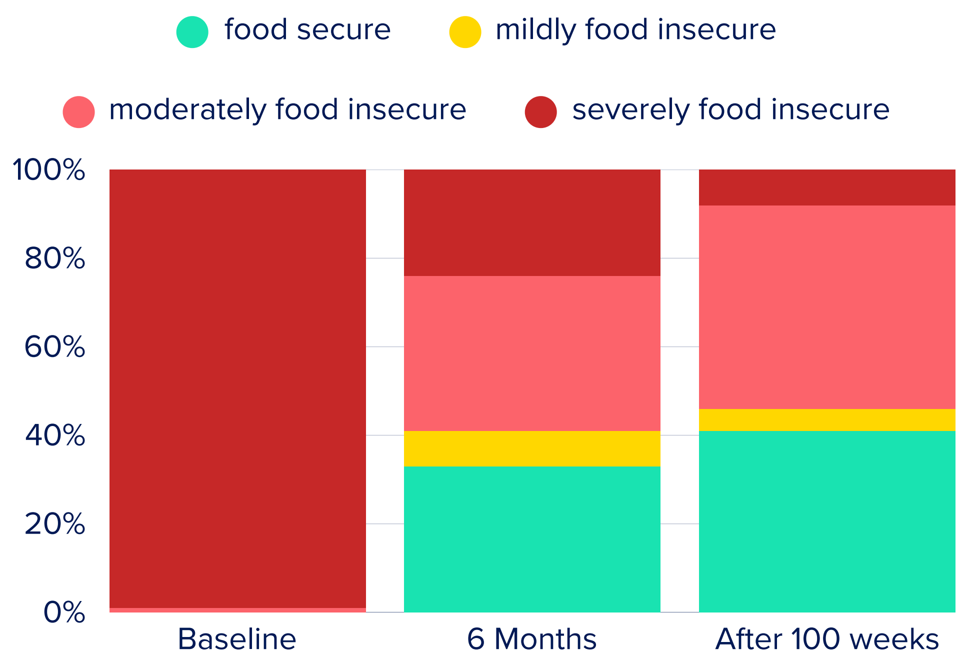
Food security for UCC group



This is to be expected: the UCC program provided six months of cash and had ended around eighteen months before this endline measurement, so it was never intended to sustain food security over a two-year horizon. The comparison therefore reflects the different durations and purposes of the two programs.

For households in the "100WEEKS" group, by contrast, improvements in food security appear after six months and persist for the full duration of the program. After six months, over 30% of households are categorized as food secure, rising to 40% after two years - and importantly, fewer than 10% remain severely food insecure at the two-year mark.

Food security for households in the “100WEEKS group”



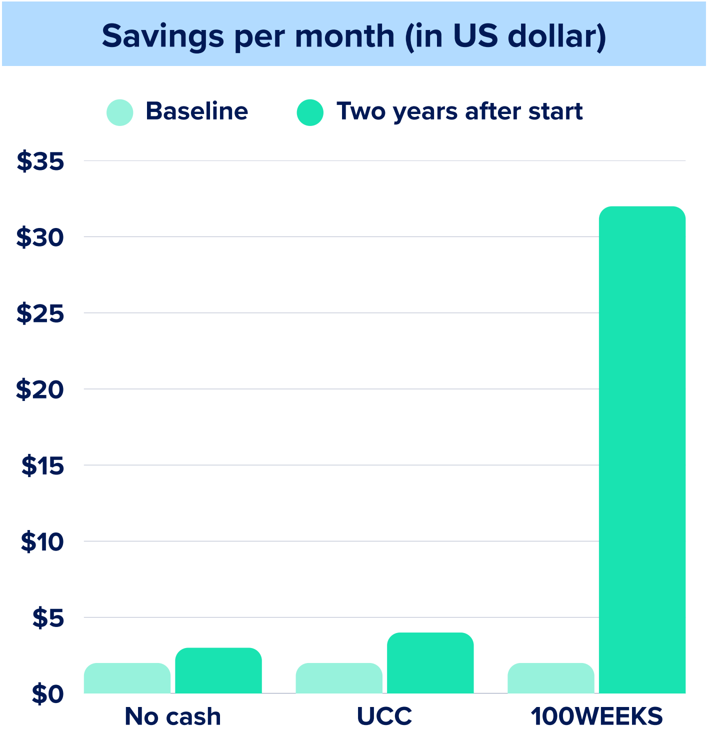
These findings are also verified by other measures of food security: compared to an average of 2.05 meals per day consumed by households in the “No Cash” and “UCC” groups, households in the “100WEEKS” group consume 2.40 meals per day on average. After two years, these numbers increase to 2.10 and 2.45 meals per day. As such, households receiving the Cash-plus program consumer more meals and are hence classified as more food secure. Not only do households in the “100WEEKS” group eat more meals per day, but they also have a greater dietary diversity than households in the “No Cash” and “UCC” groups. In the week before the endline survey, on average, household members above the age of 5 ate 5.1, 6.0, and 7.1 different food groups in the “No Cash”, “UCC”, and “100WEEKS” groups, respectively.

2. Financial resilience

In addition to food security and ensuring basic needs are met, an important component of self-reliance is **financial resilience**. This entails both regular savings, as well as having an occupation that provides a regular source of income. By comparing the savings behaviour and employment patterns of households in the three groups, this project can learn about how short- and longer-term cash assistance can affect refugee households' financial wellbeing.

Looking first at monthly savings (expressed in US dollars), we firstly observe that the monthly savings behaviour remains very constant during the two years of data collection among refugee households in the "No Cash" group. They consistently save less than $5 per month. Similarly, households who received a 6-month-long cash transfer do not fundamentally change their savings pattern over time. While they save slightly more than households in the "No Cash" group, the difference is small economically. Households in the "100WEEKS" group on the other hand greatly increase their monthly savings during the two-year program.

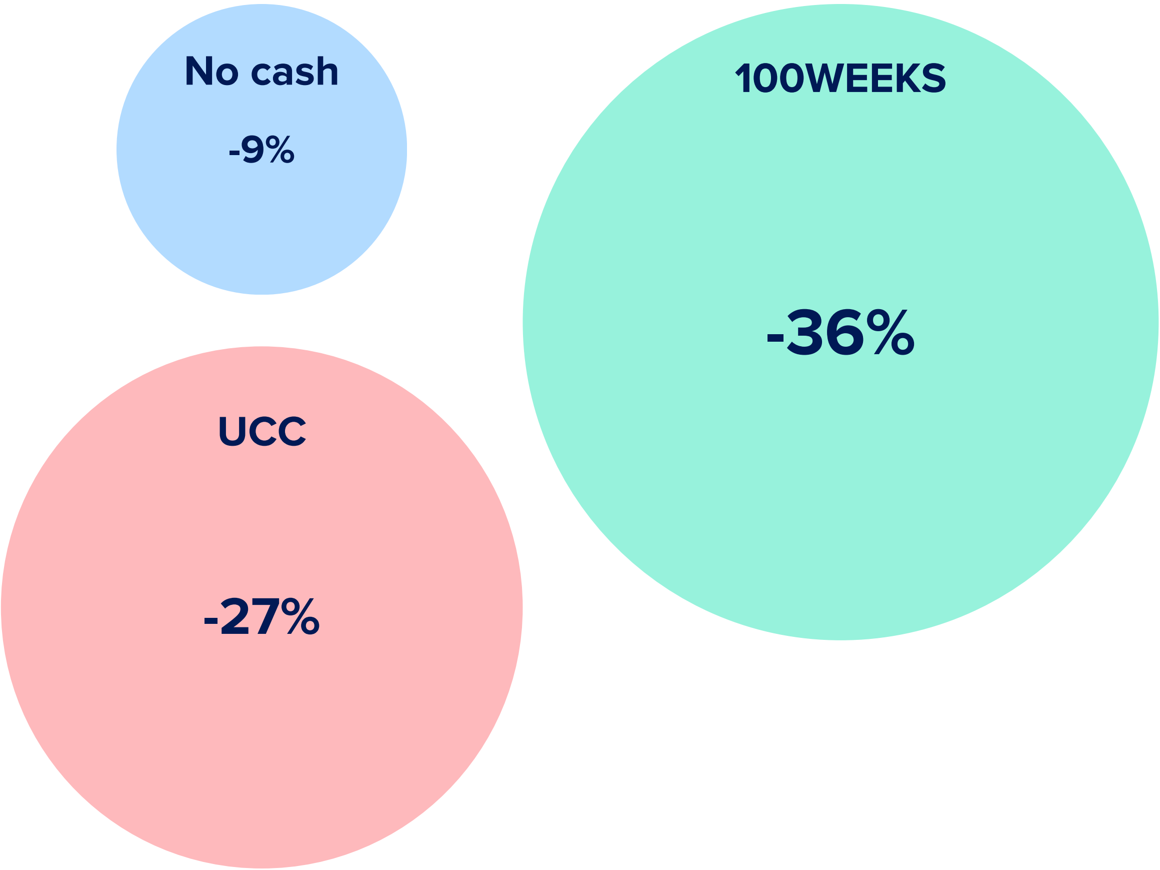
Monthly savings already exceed $5 after 6 months, and exceed $40 and $30 after 16 and 24 months, respectively. These are large savings increases, that are also reflected in the households' cumulative savings: after 2 years, average total savings in the "No Cash", "UCC", and "100WEEKS" groups are $17, $29, and $193, respectively. Savings can be used as a protection against unexpected shocks, or to make productive investments, such as expanding existing businesses or setting up new businesses.



Productive Investments and Livelihood Outcomes

In the two years after the start of the program, investment levels varied considerably by type of support received: 95% of households in the '100WEEKS' group made a major investment to increase their income, primarily into agriculture and livestock, compared with 21% in the 'UCC' group and 6% in the 'No Cash' group. These differences in savings and investment patterns also translate into the income and employment outcomes of households. While levels of unemployment exceeded 20% in the “No Cash” group, and 30% in the “UCC” and “100WEEKS” groups, these dropped to less than 1% in the “100WEEKS” two years later. While the no-occupation rate also falls in the “No Cash” and “UCC” groups, it falls much less, to 8-16%. This is also reflected in the average monthly income, which was $4, $10, and $24 for the “No Cash”, “UCC”, and “100WEEKS” groups, respectively.

Changes in unemployment rate after two years



3. Multi-dimensional poverty

Self-reliance also covers other dimensions, beyond food security and economic resilience, such as psychological well-being, physical health, and coping with adverse events. Across these dimensions, refugee households in the "100WEEKS" group consistently score better than households in the "No Cash" and "UCC" groups. However, along other dimensions - such as educational attainment, quality of the housing, lighting sources, and access to clean water - no differences between households across the three groups are observed.

Multidimensional poverty at baseline

This is also reflected in the Multidimensional Poverty Index (MPI), a widely used international categorization of poverty based on a wide variety of factors. During the baseline survey, over 90% of refugee households are characterized as severely poor according to the MPI measure. This is consistent across the three groups: "No Cash", "UCC", and "100WEEKS"

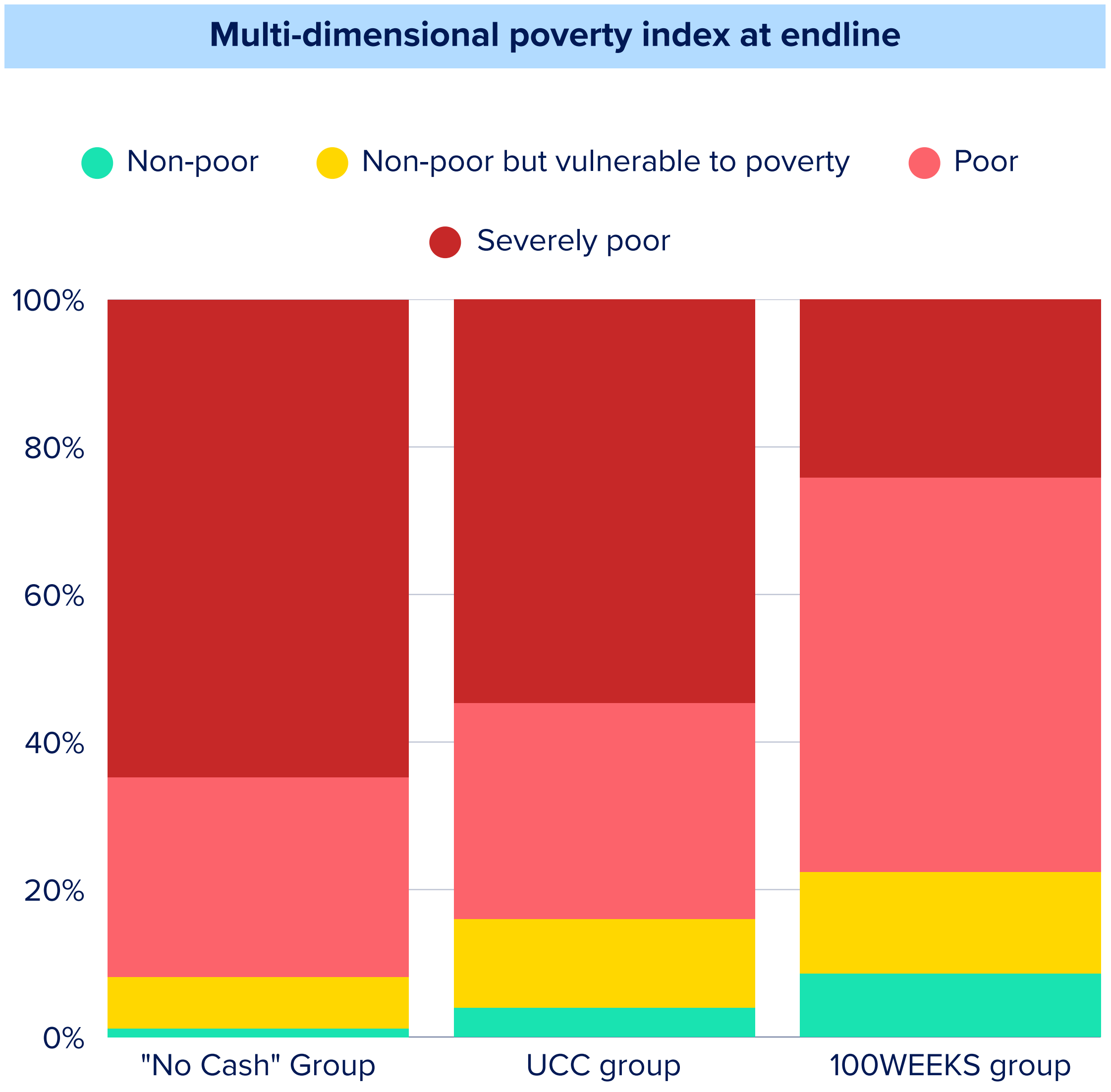
Two years later, the majority of refugee households are still characterized as "severely poor". However, noticeable differences emerge between households in the three groups. While 65% and 55% of households in the "No Cash" and "UCC" groups are severely poor, this percentage drops to 24%. This is in line with what each program is designed to do: the UCC program delivers short-term relief over six months, while the 100WEEKS program works over two years to move households out of extreme poverty.

Surprisingly though, only very few households are characterized as non-poor by the Multidimensional Poverty Index. In the "100WEEKS" group, 8% of households qualify as non-poor. This percentage drops to 4% and 1% respectively in the "UCC" and "No Cash" groups.

Comparing refugee and host community outcomes

This is in contrast to results from 100WEEKS programs conducted with Ugandan nationals. After 2 years, on average 60% of Ugandan nationals are deemed non-poor by the MPI, and fewer than 5% are considered severely poor.

This raises interesting questions for development and humanitarian cash actors: the same program has different effects on self-reliance among host community and refugee populations. How can cash transfer programs be better targeted to the local setting and preferences of the recipients in order to maximize their effectiveness?



Next steps

The randomized controlled trial has documented interesting and differing effects on the short- and longer-term self-reliance of refugees in Uganda's Kyangwali refugee settlement, based on the type of cash assistance offered.

The findings of this study demonstrate the significant value of cash assistance in supporting refugee households living in protracted displacement settings. Beyond helping families meet their immediate needs, well-designed cash transfer programs can contribute to greater food security, financial resilience, and the rebuilding of sustainable livelihoods.

The results also highlight the potential of longer-term Cash+ approaches to strengthen self-reliance and help refugee households move beyond survival towards greater stability and opportunity. Importantly, this is not a question of one approach replacing the other. Short-term, unconditional cash plays a distinct and vital role - meeting urgent needs quickly and giving households a stable footing - while longer-term Cash+ support builds on that foundation to turn early stability into lasting self-reliance. Seen this way, the two approaches are complementary rather than competing: each does a different job, and together they can bridge the gap between immediate relief and long-term development. As forced displacement increasingly becomes a long-term development challenge, cash assistance should be considered a core component of refugee support strategies and integrated into broader humanitarian and development programming.

Building on these findings, 100WEEKS and the Uganda Cash Consortium (UCC) are committed to exploring how the lessons from this research can be translated into more effective and scalable programs for refugee communities. At the same time, achieving lasting impact will require collaboration. We therefore welcome partnerships with donors, researchers, and implementing organizations who share the ambition of expanding evidence-based cash assistance and strengthening opportunities for refugee households to build resilient and self-reliant futures.

Together, we can turn evidence into action and increase the impact of cash assistance for some of the world's most vulnerable communities.

Contact

Anna Theuvenet
Africa Representative
anna.theuvenet@100weeks.org
+256 (0)751440870

Till Wicker
Researcher Tilburg University
t.n.wicker@tilburguniversity.edu

Mailing address

Postbus 95001
1090 HA Amsterdam
The Netherlands

Visiting address

Impact Hub
Mauritskade 64
1092 AD Amsterdam
The Netherlands

100WEEKS