Uganda Learning, Evidence, Accountability, and Research Network

UGANDA RESPONSE INNOVATION LAB
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SUMMARY OF LESSONS FROM THE PARTNERSHIP CASE STUDY

GRAMEEN AND RURAL FINANCIAL INITIATIVE (RUFI)

PALABEK, LAMWO

Advancing financial inclusion among refugee and host communities in Palabek

The collaboration between Grameen Foundation and the Rural Finance Initiative (RUFI) in Palabek, supported by the USAID-funded Uthabiti Activity, was dedicated to advancing financial inclusion among refugee and host community members. This partnership focused on increasing access to financial services and digitising Village Savings and Loan Associations (VSLAs) to uplift households, foster self-reliance, and enhance economic resilience within the targeted population.

This summary presents key insights from a learning activity conducted in March 2024, which included focus group discussions (FGDs) with refugee and host community members, as well as interviews with Grameen and RUFI representatives.

These findings shed light on the partnership's emerging achievements in improving livelihoods.

Emerging successes from the partnerships

The learning activity revealed that the collaboration between Grameen and RUFI enhanced access to financial services for both refugee and host communities, with particularly notable transformative effects observed among women, positively impacting household well-being. **Key insights from the partnership include:**

Guided income growth

The availability of financial services, coupled with close guidance on how to access services, enabled refugee and host community members to increase, or plan to increase incomes over time.

Optimism and empowerment

Improved financial management among refugee and host community members led to new feelings of empowerment and optimism about the future, particularly for women.

Increasing trust in financial institutions

Partnership strengthened trust in formal banking by offering educational programs and tailored support, enabling community members to use savings and loans with confidence.

Improved household wellbeing

Increasing incomes, as well as the anticipation of increased incomes, improved access to education for children, nutrition, and mental health and wellbeing within households.

Increasing agency through digitisation

Digitisation efforts led to an increased sense of control and security among refugee and host-community members by making money management easier, fostering trust in technology, and improving daily life.

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Key factors that made this partnership a success

Complementary services that led to effective capacity strengthening among refugees and host communities

Refugees and host communities underscored the value of acquiring digital skills and fundamental financial management principles from Grameen, as well as accessing financial services offered by RUFI, which helped them improve their ability to access and navigate financial systems and increase their incomes over time.

Many expressed that the complementary services differentiated this partnership from other NGO programs they previously participated in, and that they helped them develop a newfound sense of hope for their future.

Collaboration and the localised presence of partners on the ground fostered stronger relationships and trust

Refugees and host communities recognised the collaboration and consistent presence of Grameen and RUFI in their communities as fundamental to the project's success.

They attributed much of the positive impact and effectiveness of the initiatives to strong on-the-ground presence, which helped to build the trust of community members who were previously sceptical of banking and using financial institutions. This increased the partnership's ability to tailor its services to the needs of different populations within the refugee settlement.

Lessons learnt from this partnership

Combining theory with practice for effective learning

Offering opportunities to both learn and access services can lead to effective capacity strengthening, contributing to long-term growth in incomes and well-being over time.

The influence of actual and expected improvements in income on household well-being

A rise in incomes may not only have tangible effects on households' material conditions but also alleviate stress by enabling long-term financial planning, thereby enhancing overall wellbeing.

The holistic impact of market-led initiatives

Improving household incomes can have far-reaching benefits, including better access to education, nutrition, and improved feelings of wellbeing.

The influence of digital solutions on feelings of security

Though there is a learning curve, digital solutions can help contribute to feelings of security and, in turn, to the long-term sustainability of access to financial services.

Building trust to promote access to new institutions

Establishing confidence in financial institutions is vital for the financial inclusion of refugees. Providing educational initiatives and tailored support can mitigate reservations toward formal banking systems.

Beginning by thinking long-term

Supporting refugees in establishing sustainable livelihoods and fostering economic resilience can lead to effective programming that influences incomes and household wellbeing.

The power of mindset transformation on well-being

Investing in financial education and support tailored towards women can lead to significant empowerment and optimism about the future within refugee and host communities.

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