Save the Children

MARCH 2024

UTHABITI CASE STUDIES
GRAMEEN AND RURAL FINANCIAL INITIATIVE (RUFI)

Learnings from the Grameen-RUFI partnerships under Uthabiti in Palabek Settlement

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

This report presents key insights from a Learning Activity conducted in March 2024, featuring focus group discussions (FGDs) with refugee and host community members, along with interviews with Grameen and RUFI representatives. These findings shed light on the partnership's **emerging achievements in improving livelihoods.**

Expanding livelihoods through access to services	Increasing household well-being	Empowering women through independence	Increasing agency through digitization	Increasing trust in financial institutions

Emerging successes from the partnerships

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

Complementary services provided by both Grameen and RUFI have enabled refugee and host community members to increase, or plan to increase, incomes over time.

The availability of financial services, coupled with close guidance on how to access services, has allowed refugee and host community members to **effectively learn and practice how to navigate financial services and financial management**, leading to higher incomes. Many have used loans or savings to start small businesses, like shops or farms, boosting household incomes and economic stability. This support doesn't just increase incomes now but also sets the stage for future growth as people plan to expand or diversify their businesses.

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

Refugee and host-community shares that increased incomes, as well as the confidence that they feel that income will continue to increase into the future, has had a significant impact on their households. Many share how **increased income has led to more children in school, as well as better nutrition, as well as decreased stress that is credited with helping to decrease gender-based conflict** towards women.

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

The partnership's focus on teaching financial skills has given people more control over their money, making them feel more empowered. Women, especially, have seen big changes as they become more confident managing finances and earning money. **People share that they feel hopeful about the future because of the skills they have learned**, **and they see a way to keep growing financially** for themselves and their families.

Digitization efforts have led to an increased sense of control and security among refugee and host-community members.

Efforts to digitize financial services have given refugees and host-community members a stronger sense of control and security. Now, they **find it easier and safer to access banking services and make transactions**. They've also gotten past their worries about using mobile phones, realizing how technology can help them manage money better and improve their lives overall.

Overall, refugee and host-community members have increased confidence in trust in financial services as a whole.

The partnership has been vital in **building trust in financial institutions among participants who once hesitated to use formal banking systems**. By offering educational programs and tailored assistance, the partnership has made financial services easier to understand and use for community members. As a result, people now feel more confident about using services like savings accounts and loans, knowing they have the help they need to manage these systems well.

Top factors that made this partnership a success

Complementary services that led to effective capacity strengthening among refugees and host-communities	Collaboration and localized presence of partners on the ground, which fostered stronger relationships and trust
Refugees and host communities underscore the value of acquiring digital skills and fundamental financial management principles from Grameen while also accessing financial services offered by RUFI, which has helped them **improve their abilities to access and navigate financial systems while increasing their incomes over time.** Many express that these complementary services differentiate this partnership from other NGO programs that they have participated in, and that it has helped them to developed a newfound sense of hope for their future.	Refugees and host-communities recognize the collaboration and consistent presence of Grameen and RUFI within their communities as fundamental to the success of the project. They attribute much of the positive impact and effectiveness of the initiatives to strong on-the-ground presence, which has **helped to build trust between populations skeptical of banking and financial institutions, while also increasing the partnerships' ability to tailor its services to the needs of different populations within the settlement.**

What can be learned 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 through the prospect of long-term financial planning, thus enhancing overall feelings of well-being.

- **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 well-being.

- **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, 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 well-being.

- **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.

MARCH 2024

UTHABITI CASE STUDIES
SWISSCONTACT AND BIRYA, INC.

Learnings from the Swisscontact and Birya partnership under Uthabiti in Nakivale Settlement

The collaboration between Swisscontact and Birya United Agencies Ltd. within the Uthabiti initiative aims to tackle systemic challenges in Nakivale settlement's dried beans market. Leveraging Birya's processing expertise and investment, the partnership has devised an inclusive business model centered on skills enhancement, input provision, and trade network enhancement. The primary goal is to boost incomes for farmers and agents involved in the dried bean supply chain.

This report presents key insights from a Learning Activity conducted in March 2024, featuring focus group discussions (FGDs) with refugee and host community members, along with interviews with Swisscontact and Birya representatives.. These findings shed light on the partnership's **emerging achievements in improving livelihoods and household well-being.**

Expanding livelihoods through market links	Increasing household well-being	Improved knowledge and negotiating power	Increasing community wellness

Emerging successes from the partnerships

This learning activity revealed that **the collaboration between Swisscontact and Birya has enhanced access to market linkages for both refugee and host communities.** Key insights from this partnership include:

Continuous learning and market access are boosting the capabilities of refugee and host-community households, leading to better business practices and higher incomes.

Refugees and host community members highlight the value of the training provided by Birya, which offers **practical skills and knowledge in various aspects of business and agriculture**. By learning about marketing, packaging, and customer relations, participants have gained essential skills for sustainable business growth. They feel they now have the ability to market their products effectively and expand their customer base, which people feel have helped increase incomes.

Bolstering of market linkages has led to a higher standard of living within households.

Working with Birya has enabled participants to improve their livelihoods and generate a more stable income. **They can now afford to send their children to school** and have a higher standard of living. In addition, the project has led to **increased nutrition thanks to dietary improvements** that have come from diversifying their crops, leading to better health outcomes.

"They (Birya) give good training that makes a transformation in the business, and now we are focused and seeing a lot in front, because we are getting extensive knowledge from different people, and we are getting awareness of how to do their business."

- *Refugee man, Nakivale*

Increased knowledge and experience in business has helped people to have greater negotiation power to obtain fair prices for goods and services, thus increasing incomes.

Before the project, participants often fell victim to exploitation by middlemen who offered low prices for their produce. Through the knowledge gained from Birya, **participants can now negotiate better prices for their products, improving their economic situation**.

Greater participation in business has helped to reduce stress and conflicts within households and communities.

Beyond economic benefits, the project has had broader social impacts. Participants report **reduced instances of gender-based violence (GBV)** and decreased alcohol consumption, as individuals are now more engaged in productive activities.

Top factors that made this partnership a success

Close collaboration and localized presence	Effectiveness of the model and sustainability	Fostering trust through communication
Close collaboration is **attributed to the partnerships' ability to**	The creation of market links has resulted in farmers increasing production and	Strong communication within the partnership **enabled coordination,**

respond and tailor services to unique needs of those in settlements.

adopting better agricultural methods, leading to higher yields and more grain collected at centers for Birya, leading to sustainable growth.

decision-making, and problem-solving that contributed to progress towards its goals, benefiting farmers and communities.

What can be learned from this partnership

- **Emphasize continuous learning and market access:** Prioritize providing ongoing training and facilitating access to markets for refugees and host communities. This combination enhances their business capabilities and ultimately leads to improved incomes.
- **The importance of practical skills training:** Offer practical skills training in various aspects of business and agriculture. This equips participants with the tools they need to enhance their businesses and farming practices, leading to sustainable growth.
- **The power of market knowledge and negotiation skills**: Focus on facilitating market linkages and empowering refugees with negotiation skills. This helps them secure fair prices for their products and services, ultimately increasing their incomes.
- **The holistic impact of market-linkage support on households**: Recognize the importance of improving livelihoods and household well-being. This includes supporting initiatives that enable refugees to afford education for their children, improve nutrition, and raise their overall standard of living.
- **The influence of market participation in mental well-being**: Acknowledge the broader social impacts of economic empowerment initiatives. These may include reduced instances of gender-based violence and decreased alcohol consumption as individuals become more engaged in productive activities.

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UTHABITI CASE STUDIES
GRAMEEN AND UGAFODE

Learnings from the Grameen and UGAFODE partnership under Uthabiti in Nakivale Settlement

Grameen Foundation and UGAFODE have partnered for the USAID-backed Uthabiti Project, aiming to boost financial inclusion and resilience in Uganda's Isingiro District. By tapping into UGAFODE's expertise as a licensed Microfinance Deposit Taking Institution and Grameen's track record in empowering marginalized groups, the partnership focuses on digitizing Village Savings and Loan Associations (VSLAs) and offering tailored financial products for refugees and host communities.

This report presents key insights from a Learning Activity conducted in March 2024, featuring focus group discussions (FGDs) with refugee and host community members, along with interviews with Grameen and UGAFODE representatives. These findings shed light on the partnership's **emerging achievements in improving livelihoods and household well-being.**

Financial inclusion and empowerment	Capacity strengthening and community engagement	Improved planning and decision-making	Efficiency through digital innovation

Emerging successes from the partnerships

This learning activity revealed that **the collaboration between Grameen and UGAFODE has enhanced access to financial linkages for both refugee and host communities.** Key insights from this partnership include:

Financial inclusion and empowerment have increased confidence among beneficiaries in their abilities to be self-reliance

The partnership has facilitated access to financial services, such as loans and savings accounts, through UGAFODE. Refugees and host-community members acknowledge **the positive impact of financial literacy training, enabling them to make informed financial decisions, manage their money effectively, and access credit for business ventures.** This financial empowerment has reduced reliance on informal saving methods and enhanced economic stability.

Capacity strengthening and community engagement are highly valued by beneficiaries and lead to shared feelings of success

Community Engagement and Capacity Building: The partnership has fostered community engagement and capacity building through workshops, trainings, and mentorship programs. **Participants highlight the positive impact of these initiatives in expanding their knowledge, changing their mindset towards banking, and promoting collaboration among community members.**

Improved planning and decision-making help to enhance confidence in abilities to improve incomes over time

Refugee and host-community shared how the Grameen and UGAFODE partnership helped them understand the importance of financial planning and decision-making skills. **They emphasize the significance of prioritizing**

investments, setting realistic goals. This strategic approach has contributed to better financial management practices and improved livelihoods within the community.

Digital innovation and efficiency lead to greater feelings of security

The introduction of tablets and digital record-keeping tools has revolutionized the way savings groups operate, **simplifying administrative tasks, improving accuracy, and enhancing transparency.** Participants appreciate the convenience and security offered by digital platforms, which enable easy access to financial information and facilitate group management.

Top factors that made this partnership a success

Complementary perspectives and services	Close collaboration and localized presence	Promoting trust through marketing and relationship-building
Both Grameen and UGAFODE bring complementary perspectives and expertise to the partnership, enriching the overall project implementation process. By combining their strengths, the partnership can develop **holistic solutions that address the multifaceted needs of beneficiaries, leading to more sustainable and impactful outcomes.**	The continuous support and coordination between Grameen and UGAFODE ensure that activities are executed efficiently and effectively. Daily communication and collaboration **enable decision-making, problem-solving, and smoother implementation of project initiatives.**	Through the partnership, UGAFODE gains exposure to new markets and audiences within the consortium, including refugees and host communities. This increased visibility enhances UGAFODE's reputation as a reliable financial service provider, **building trust among beneficiaries and stakeholders.**

What can be learned from this partnership

- **The power of financial literacy in feelings of self-reliance**: The partnership has emphasized the importance of financial literacy and self-reliance. Through training programs, participants have gained knowledge and skills in financial management, saving, and investment. This has enabled them to feel more confident about making informed financial decisions, become self-reliant, and pursue entrepreneurial ventures.
- **Importance of the practical application of knowledge:** Refugee and host-communities value opportunities to both learn and apply knowledge gained through projects. By accessing financial services, such as opening bank accounts and managing digital transactions, they have been able to implement their learning effectively in real-life situations.
- **The value of digital innovation and efficiency:** The introduction of tablets and digital record-keeping tools has significantly improved efficiency and accuracy in managing group finances. Digitalization has simplified administrative tasks, enhanced transparency, and ensured the security of financial records, increasing feelings of confidence and self-reliance.
- **Success through community engagement and capacity strengthening:** The partnership has fostered community engagement and capacity building through workshops, trainings, and mentorship programs. Participants appreciate the personalized support and guidance provided, which has empowered them to address challenges and pursue opportunities for growth.

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UTHABITI CASE STUDIES
SWISSCONTACT AND HOME HARVEST

Learnings from the Swisscontact and Home Harvest partnership under Uthabiti in Nakivale

The partnership between Swisscontact and Home Harvest Limited seeks to improve the horticulture sector in Isingiro district by enhancing access to quality inputs, knowledge, and market opportunities for refugees and host-communities. Home Harvest works with Swisscontact to extend the supply chain to Nakivale to create trade links, generate employment, and boost revenue.

This report presents key insights from a Learning Activity conducted in March 2024, featuring focus group discussions (FGDs) with refugee and host community members, along with interviews with Swisscontact and Home Harvest representatives.. These findings shed light on the partnership's **emerging achievements in improving livelihoods and household well-being.**

Increase in incomes thanks to improved farming practices	Improvement in household well-being, particularly for women	Enhanced nutrition due to improved diets and food access	Community cooperation and knowledge-sharing

Emerging successes from the partnerships

This learning activity revealed that **the collaboration between Swisscontact and Home Harvest has enhanced access to market linkages for both refugee and host communities.** Key insights from this partnership include:

Improved farming practices have led to increased incomes and economic stability over time.

Refugee and host-communities share that transitioning from traditional, subsistence-oriented farming methods to adopting modern commercial practices have helped them to increase their yields and financial well-being. Learning to plant in rows, apply fertilizer, and apply proper post-harvest handling techniques in particular has helped them to maximize profits.

Increases in incomes and economic stability have led women to feel empowered and make decisions within their households

Women, in particular, share they have experienced significant empowerment through the project. By participating in income-generating activities and managing small businesses, they feel more autonomous and confident to manage their household's expenses, pay for their children's education, and invest in their family's futures.

Enhanced farming practices and planning have also led to improved diets and health outcomes

The project's focus on promoting balanced diets and nutrition has resulted in improved health outcomes for participants. By incorporating a variety of vegetables into their diets, individuals have experienced a reduction in illness and healthcare expenses. This shift towards healthier eating habits has had a positive impact on overall well-being and quality of life within the community.

Knowledge sharing and community cooperation are having wider community influence

Refugee and host-community members share that the project has fostered a sense of community cooperation and knowledge sharing among participants. Through group activities and training sessions, individuals have come together to share experiences and learn from one another. This collaborative approach has not only enriched their farming practices but has also strengthened social bonds within the community.

Top factors that made this partnership a success

Close collaboration and localized presence	Monitoring and responsiveness to beneficiaries	Capacity strengthening as a value-add for both beneficiaries and partners
The collaborative relationship between Home Harvest and Swisscontact was characterized by responsiveness, approachability, and mutual support. Swisscontact demonstrated a willingness to engage, address challenges, and provide timely assistance, **fostering a conducive environment for effective partnership and shared success.**	The partnership's effective implementation and monitoring mechanisms, with Home Harvest acting on the ground to implement activities while Swisscontact provided oversight and support, also **led to tailored support for refugee and host-community members**.	Swisscontact's involvement extended beyond agricultural activities to include capacity building and business development support for Home Harvest. This comprehensive approach enabled Home Harvest to **strengthen its operations, expand market presence, and enhance its role as a supplier of quality agricultural inputs.**

What can be learned from this partnership

- **The value of comprehensive training and support:** Implement thorough training programs covering various aspects of farming, including crop cultivation, post-harvest handling, and market access. Provide ongoing support to ensure participants grasp concepts effectively and can apply them practically in their agricultural activities.

- **Valued training will be spread through communities:** Encourage collaboration and knowledge sharing among community members by facilitating group activities, workshops, and forums where individuals can exchange ideas, experiences, and best practices. Create a supportive environment where participants feel empowered to learn from each other and work together towards common goals.

- **Holistic programming leads to sustainable outcomes**: Take a holistic approach to community development, focusing not only on immediate outcomes but also on long-term sustainability and prosperity. Invest in building local capacity, strengthening institutions, and fostering entrepreneurship to create lasting positive change and resilience within the community.

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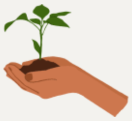
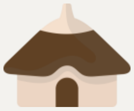
UTHABITI CASE STUDIES
SWISSCONTACT AND ERYMAG

Learnings from the Swisscontact and Erymag partnership under Uthabiti in Palabek Settlement

The partnership between Uthabiti and Erymag aims to boost economic activity in Lamwo district, Uganda, by expanding agricultural trade networks. The partnership seeks to improve incomes, create jobs, and establish a sustainable trade network in Lamwo district.

This report presents key insights from a Learning Activity conducted in March 2024, featuring focus group discussions (FGDs) with refugee and host community members, along with interviews with Swisscontact and Erymag representatives.. These findings shed light on the partnership's **emerging achievements in improving livelihoods and household well-being.**

Expanding livelihoods through market links	Improved household well-being through increased incomes	Enhanced feelings of resilience through capacity strengthening
		

Emerging successes from the partnerships

This learning activity revealed that **the collaboration between Swisscontact and Erymag has enhanced access to market linkages for both refugee and host communities.** Key insights from this partnership include:

Comprehensive agricultural training from harvesting to marketing has improved business practices and incomes among agents and farmers

Refugees and host-communities expressed they valued the training they received through Swisscontact and Erymag. Training encompassed various aspects of agricultural production, from harvesting to marketing, equipping agents with essential skills throughout the entire crop cycle. **Specific topics included post-harvest handling techniques, such as sorting, grading, and packaging, to maintain crop quality, in particular were credited with improvements in business that have led to income increases.**

Enhanced incomes and diversified livelihoods have influenced improvements in well-being in the household

Higher income levels have enabled agents and farmers to invest in education, healthcare, and other basic needs for themselves and their families. Overall, refugee and host communities share that market linkages have **improved living standards and quality of life for community members, leading to overall well being.**

Financial literacy, budgeting, and record-keeping, increase feelings of resiliency as businesses expand

An emphasis on understanding farming as a business transformed the mindset of farmers, enabling them to approach agriculture more strategically. **Training sessions focused on financial literacy, budgeting,**

and record-keeping, empowering farmers to make informed decisions based on anticipated profits. Farmers learned to assess the costs and benefits of different crops, identify high-value opportunities, and allocate resources efficiently to optimize their returns.

Top factors that made this partnership a success

Integrated support services	Community engagement and empowerment
The partnership provides integrated support services, including financial assistance, access to inputs, and assistance with market linkages. **This holistic approach addresses multiple challenges faced by farmers, enhancing their productivity, profitability, and resilience to external shocks.**	Swisscontact and Erymag prioritize community engagement and empowerment, involving farmers in decision-making processes and providing them with opportunities to become active participants in the agricultural value chain. **This participatory approach fosters ownership and sustainability, ensuring that interventions are tailored to local contexts and contribute to long-term development goals.**

What can be learned from this partnership

- **Importance of training and capacity strengthening:** Comprehensive training programs are essential for equipping agents and farmers with the knowledge and skills needed to improve agricultural practices, financial management, and market access. Investing in capacity-building initiatives contributes to the overall success and sustainability of interventions.

- **Value of market access:** Facilitating market access and ensuring fair pricing mechanisms are crucial for enhancing farmer incomes and livelihoods. Aggregators like Erymag play a vital role in connecting farmers to markets, reducing transaction costs, and fostering trust within the value chain.

- **Holistic and tailored support improves outcomes:** Providing integrated support services, including financial assistance, input supply, and market linkages, is essential for addressing the multifaceted challenges faced by farmers. A holistic approach that considers various aspects of agricultural production and marketing can lead to more significant impacts on livelihoods.

- **The importance of community engagement:** Meaningful engagement with local communities, including farmers and stakeholders, is critical for fostering ownership, sustainability, and local relevance. Empowering communities to participate in decision-making processes and program implementation enhances buy-in and ensures interventions meet their specific needs and priorities.