



## Research Article

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## Improving Refugees' Livelihoods through Self-Reliance Strategies in Nakivale Settlement, South Western Uganda

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**Abstract:** This study reports the findings of a research carried out in Nakivale Refugee settlement, south western Uganda. In the pursuance of self-reliance activities, refugees are always confronted with some challenges which affect their achievements in being self-reliant. The study therefore was to assess how refugees' livelihoods can be improved through self-reliance strategies. This was analyzed using both quantitative and qualitative methods of data analysis. Quantitative data was analyzed using descriptive statistics to obtain a number of indicators to improve on the refugees' livelihoods. Whereas qualitatively, data was thematically analyzed to assess livelihood activities. The findings revealed that refugees' livelihoods can be improved through improved access to financial services and skills enhancement training. The researcher recommended that refugees can be trained in different skills and later be provided with capital to enable them start businesses or other self-reliance activities instead of relying on handouts.

**Keywords:** refugees, livelihoods, self-reliance, Nakivale, Uganda.

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## INTRODUCTION

According to Refugee Studies Center (2017), there are over 65 million people forcibly displaced, including 21 million refugees. While humanitarian assistance for refugee self-reliance and well-being is important, what is required is much broader understanding of humanitarian assistance and social support for refugees. The emphasis on self-reliance by the UNHCR and its implementing partners stresses technical issues of implementation and funding at the expense of understanding the limitations of standardized, top-down approaches, or social and economic contexts; the challenges and politics of integration; and the broader implications of neo-liberal and geographical dimensions of humanitarian initiatives and state practices in global South.

While the right to work, strengthened by labour rights has been found to be essential for the development of sustainable livelihoods for refugees, restrictive approach to the right to work prevails around the world (Zetter and Ruandel, 2016). Uganda's refugee laws are among the most progressive in the world. Researchers such as Vemuru *et al.* (2016) & Easton-Calbria (2016), emphasize that refugees and asylum seekers are entitled to work and to exercise freedom of movement and given access to land as well as social services, such as health and education. However, Vemuru *et al.* (2016) stresses that, they and their children can never become citizens.

Clements observes that since 2009, when the new refugee policy entered into force, Uganda has striven to cultivate an environment that supports the self-reliance of entire communities, including the refugees among them by focusing on: equity, dialogue and mutual support, leading to community resilience; sustainable livelihoods support that accounts for the demographic, cultural and economic contexts of each community; and the inclusion of refugees in local government-managed systems, such as for public health and nutrition, the environment, education, gender based violence prevention and response, and child protection services.

Some scholars such as, Zatter & Ruadel (2016), Omata & Kaplan (2013) observe that social capital and networks play an important role for the refugee access to labour markets and type of work. According to Zetter & Rududel (2016), and Betts *et al.* (2014), in Uganda, refugees rely on ethnic ties to obtain employment from co-national owners of businesses, a trend especially at play among Somali refugees. In their studies, Krause-Vilmar, (2016), refugees were found to be thriving as a result of their social capital and networks in caparison to refugees from other countries.

A study carried out in Kyangwari refugee settlement by Betts *et al.* (2014), it was found out that some refugees have managed to collectively negotiate entry to a wider Ugandan market through setting up the Kyangwari Progressive Farmers Limited (KFP). Their

aim according to Betts *et al.* (2014) is to bypass Ugandan intermediaries to get a better deal directly from wholesales in Hoima and Kampala. However, KFP has faced challenges as most large-scale Ugandan companies are generally very cautious about signing direct contracts with the collective because they fear refugees might return to their country of origin (Betts *et al.*, 2014).

Skills gained through livelihoods training provide a foundation for self-reliance (Easton-Calabria, 2016). A study of refugee livelihood training in Kampala found different types of livelihoods training targeting different skills for achieving refugee self-reliance, such as basic business skills, literacy, and vocation training (Easton-Calabria, 2016). However, while those offering the training were able to offer general figures on participants' ability to become employed or self-employed after training, overall it was clear that completing a skills training does not directly lead refugees into employment. (Easton-Cabaria, 2016). According to Crawford *et al.*, (2015), elsewhere in Uganda, income generating projects were characterized as ad hoc and small scale, poorly linked to the market, unsustainable, and executed by NGOs without significant livelihoods expertise.

The success of refugee entrepreneurs often depends on enabling environment and business development services, including training and access to tools, raw materials and other productive assets, as well as to financial services, including credit and savings facilities (UNHCR, 2016). One organization offering livelihoods training in Kampala indicated that the biggest problem regarding livelihoods is refugees' inability to access micro-finance institutions and services (Easton-Calabria, 2016). UNHCR (2016) also suggests that enhancing access to financial services is key to building sustainable livelihoods for refugees. Refugees often have little access to savings or credit to guard against shocks or invest in business (Krause-Vilmar, 2011). In addition, refugees are often not able to access loans as a result of financial providers excluding them to fears that they will default (UNHCR, 2016). However, according to Jacobsen and Fratzke (2016), previous refugee microcredit efforts in the 1990s failed because they did not take into account refugee attitudes and practices regarding loans, debt, and employment. Refugees often used the loans for consumption instead of business investment, and some took out other loans to repay the original loans, falling into dangerous indebtedness.

## METHODOLOGY

To gain an in-depth understanding of the topic, this study was carried out using the triangulation designs. This is a mixed method design which is the combination of qualitative and quantitative (QUAL+QUAN) approach to collect and analyze data (Creswell & Tashallori, 2007). In recent years,

integrating qualitative and quantitative methods has become common in research (Bryman, 2006) because mixed method design can provide detailed and comprehensive data in order to achieve the research objectives and answer the research questions. According to Mertler and Charles (2008), in this method, both quantitative and qualitative data are collected and given equal emphasis, which allows the researcher to combine the strengths of each form of data.

### Sample Size and Sampling Techniques

Nakivale settlement has a total population of 121,348 (as of January, 2020), distributed in 79 villages and 32,768 households where 420 house households has members who have stayed at Nakivale for more than five years. This study used both qualitative and quantitative methods of data collection.

For the qualitative data, it is not easy to determine how many respondents are needed in qualitative research. As Sarantakos (1998) puts it, "in qualitative studies, theoretical sampling does not resort to numerical boundaries to determine the size of sample; instead, subject selection will cease after saturation has been reached. Similarly, when purposive sampling procedures are used, it is left up to the researcher to decide when a number of respondents is considered sufficient, since actual numbers are not of primary importance for the study".

This part of qualitative method was guided by Sarantakos' views on determining sample size in qualitative research. The sample size for qualitative sample consisted of 104 respondents. This number included thirteen Focus Group Discussions (nine with women refugees and four with school going children refugees): each group consisted of eight refugees making a total of 104 respondents. These 104 women and children refugees were purposively selected and interviewed. 03 refugee leaders (Members of Refugee Welfare Councils) were purposively selected. Furthermore, Key informants were selected using Purposive sampling as follows: Office of the Prime Minister 03, Humanitarian agencies 04, and school teachers 04

For quantitative data, the research sampled according to the size of the village where by in every village, the researcher took all the women that had spent more than five years in the settlement. The researcher went to every household where there were eligible women refugees according to the years spent in the settlement, i.e. five years. Using the multi-stage sampling (the taking of samples in stages using smaller and smaller sampling units at each stage) the researcher took all the three zones; Base camp, Rubondo and Juru, where in each zone, he randomly sampled 20 villages that were in proportion related to the size of the

population. Out of the 20 villages taken, the researcher took 82 households out of 420 households of women who have been in the settlement for more than five years.

**Sample size determination**

The sample of this research was calculated using Taro Yamane (Yamane, 1973) formula with 95% confidence level and 10% precision. The total population of refugees’ household who have stayed at Nakivale settlement for more than five years were obtained from UNHCR (2020) fact sheet, and the population is 420. Therefore using the formula

$$n = \frac{N}{1+N(e)^2}$$

From the formula n = sample size  
 N = Total population  
 e = level of precision (0.1)

Therefore

$$n = \frac{420}{1 + 420(0.1)^2} = \frac{420}{1 + 42.0} = \frac{420}{43} = 9.77 \approx 10$$

Based on the calculation above the sample size was eighty (80) refugee households.

**Data Analysis**

The researcher used both quantitative and qualitative data analysis. Qualitative data was analyzed using descriptive statistics of the survey data to obtain a number of indicator ways of improving refugees’ livelihood activities. With qualitative data, content synthesis and description of themes from focus group information was used to supplement the preliminary indications

**RESULTS**

**Improving refugees’ livelihoods through self-reliance strategy**

Several socio economic challenges were observed to have affected the SRS in refugee management as described in the preceding tables. To overcome such challenges, different ways were assessed and the results are as discussed below;

**Improved access to financial services**

Access to financial services is considered as one of the most important solutions to the socio economic challenges in the refugee management. The results show that 32% of the households access financial services through VSLAs while only 1.4% have financial access through loans *Table 1* Focus group discussion information indicate that access to finance like direct cash aid is much better than any other aid because, money can be used to purchase several food items and any balance can meet other needs like school fees for the children and medication in case you visit a private clinic.

With access to financial services, such as mobile money, SACCOs, VSLAs, and banks, refugees have been able to save as little as they can so that they can access loans to capitalize their businesses. Saving associations have helped women refugees in times of emergency like sickness or funerals, thus; *“We only have access to VSLA because they are efficient for us. Even if you save 1000/= or 2000/= a day or a week. By saving you can get a loan of 10,000/= for an emergency like sickness or funerals. These VSLAs have saved us a lot”* (woman refugee, Kabahinda, Juru, 30/02/2020).

During the discussion, some women revealed that they save their money on mobile money and some use their small wooden boxes and in case of emergencies where they cannot wait for humanitarian aid, they break and get their money. Another respondent revealed how VSLA has been of great help to them, thus; *“Even if we don’t have access to micro finances, we can save with VSLA where it has been very helpful to us. One of us had been saving with VSLA where she used to save 500/= daily and unfortunately her child got sick and was admitted, it is then that she realized how VSLAs were important because it save her in paying the medical bills. If we are capable, we would surely be saving with VSLAs because they are more efficient within us women refugees..... no need of transport, VSLAs are more accessed than the microfinance, and mobile money services”* (woman refugee, Kashojwa, Base camp, 01/02/2020).

Commercial banks and micro finance institutions have also come in to help improve accessibility of financial services among the refugees. According to the Assistant commandant, Juru sub camp, banks like Centenary bank, Equity bank, and BOBAN (Moral Brotherhood and Neighborhood) SACCO, refugees have been able to get loans.

**Table 1:** Financial Services Accessed by the Refugees

Financial Service	No. of House holds	Percentage
None	19	23.2
Mobile Money	12	14.6
Mobile Money And VSLA	4	4.9
Microfinance	3	3.7
Access to Loans	2	1.4
VSLA	27	32.9
Others	15	18.3
<b>Total</b>	<b>82</b>	<b>100.0</b>

From the table above, 15% of the households accessed financial services through other means including borrowing from friends and using savings from the home wooden boxes. The different financial

services are accessed by means of group set, business support set up, savings and access to development as shown in **Table 2** below.

**Table 2:** Pathways involved in accessing financial services

Way of financial access	No. of households	Percentage
None	32	39.0
Group set up and development	3	3.7
Business support set up	6	7.3
Savings and access to development	41	50
<b>Total</b>	<b>82</b>	<b>100.0</b>

Households that access financial services via savings and access to development are accounted for by 41% while 32% represent households that do not have any distinguished path way of accessing financial services. It was observed from focus group discussions that in addition to the financial support from developmental organizations like UNHCR, households save cash in wooden boxes, VSLAs and on phones in form of mobile money which they later withdraw in case need arises.

**Skills enhancement trainings**

Skills enhancement training is another factor that significantly contributes to solving some of the socio economic challenges during implementation of self-reliance strategies. This was also observed during

the focus group discussion where some women preferred to be trained in a skill rather than being given handouts, thus:

*“.....It would be better for the UNHCR or OPM to start providing us with vocational skills, educating us on how to survive on our own, rather than giving us monthly handouts which is not useful to us”* (woman refugee, Nyakagando, Rubondo sub camp, 25/01/2020).

It was noted that most household members of productive age lack minimum skills required for success in any self-reliance strategy under taken. Different trainings that would enhance proper implementation of SRS included Financial Literacy, entrepreneurial skills and vocational skills as indicated in **Table 3** below.

**Table 3:** Areas of training needed

Training needed	No. of Households	Percent
None	4	4.9
Financial Literacy	10	12.2
Financial Literacy and Entrepreneurship skills	4	4.9
Financial Literacy and vocational skills	2	2.4
Entrepreneurship Skills	33	40.2
Entrepreneurship skills and Vocational skills	2	2.4
Vocational Skills	27	32.9
<b>Total</b>	<b>82</b>	<b>100.0</b>

Comparing households that were interested in skills enhancement trainings, 40.2%, 32.9% and 12.2 % needed entrepreneurial skills only, vocational skills only and financial skills only respectively while the others were interested in double skills. These skills are believed to enhance the capacity of refugees to perform

better in self-reliance activities that would later reduce dependence on hand outs. Results of cross tabulation indicate that of the 11 households that received agricultural trainings 9 of them had their yields per acre improved as shown in **Table 4** following.



**Table 4:** Cross Tabulation of Agricultural training and increase in yields per acre

		Training Increased/Improved Yields Per Acre		Total
		No	yes	
<b>Received Agricultural Related Training</b>	No	71	0	71
	yes	2	9	11
<b>Total</b>		73	9	82

Therefore, if the other households received such agricultural trainings, the subsequent increase in yields would improve food security.

Discussion during FGD revealed the willingness of refugees themselves to be trained in vocational skills and other different trainings that can see them move away from relying on handouts. They were interested in skills like charcoal making, tailoring,

entrepreneurship and bakery. Through scholarships especially from implementing partners like Windle Trust, refugees have been trained in different skills. School going refugee children have been sponsored and those who are not sponsored access relatively free education. It was also observed that children refugees also benefit from the Universal primary education (UPE) just like the nationals do.



**Figure 1.** A stacked library at Kashojwa primary school, Nakivale refugee settlement



**Figure 2.** Students of Nakivale Secondary School, Kabahinda

## DISCUSSION

This article is discussed based on the Neoliberal theory in the promotion of refugee self-reliance. Easton-Calabria & Omata, (2016) argues that while the promotion of self-reliance embraces refugees' entrepreneurship, refugees in the South are usually excluded from the official institutions providing credit and loans for refugees. They further argue that upon completing livelihoods training programmes, refugees struggle to find capital to start business, as well as to find markets in which to sell their goods and services. Given these constraints, the promotion of self-reliance based on neoliberal tenets such as minimal state intervention, unregulated markets and individualism as a viable solution for refugees deserves scrutiny (Easton-Calabria & Omata, 2016). This concurs with what the study found out to be the solution for the challenges associated with social economic activities in Nakivale.

Furthermore, a study carried out by Easton-Calabria, (2016) in Kampala, found that skills gained through livelihoods trainings provide a foundation for self-reliance. Different types of livelihoods training that targeted different skills were proposed and included; basic business skills, computer literacy and vocation training. However, while those offering the training were able to offer general figures on participants' ability to become employed or self-employed after training, overall it was clear that completing a skills training does not directly lead refugees into employment. (Easton-Cabaria, 2016)

UNHCR, (2016) argues that the success of refugee entrepreneur depends on enabling environment and business development services, including training and access to tools, raw materials and other productive assets, as well as to financial services, including credit and savings facilities. Thus, these facilities will enable refugees to actively engage in economic activities.

UNHCR (2016) also suggests that enhancing access to financial services is key to building sustainable livelihoods for refugees. Refugees often have little access to savings or credit to guard against shocks or invest in business (Krause-Vilmar, 2011). In addition, refugees are often not able to access loans as a result of financial providers excluding them to fears that they will default (UNHCR, 2016).

In addition to promoting agricultural activities as the primary means for refugee self-reliance, the UNHCR also encourages refugees become active participants in small-scale market initiative. For instance, in Nakivale the Nsamizi Training Institute for Social Development (UNHCR's implementing partner for livelihood programming) provides refugees with training and small amounts of capital to engage in small business enterprises such restaurants, saloons, phone

charging centers and local shops that sell merchandise not readily available in the settlement.

A study carried out in Kyangwari refugee settlement by Betts *et al.* (2014), it was found that some refugees have managed to collectively negotiate entry to a wider Ugandan market through setting up the Kyangwari Progressive Farmers Limited (KFP). Their aim according to Betts *et al.*, (2014) is to bypass Ugandan intermediaries to get a better deal directly from wholesales in Hoima and Kampala. However, KFP has faced challenges as most large-scale Ugandan companies are generally very cautious about signing direct contracts with the collective because they fear refugees might return to their country of origin (Betts *et al.*, 2014).

## CONCLUSION

Access to financial services is considered as one of the most important solutions to the social economic challenges in refugee management with 32 percent of the households accessing financial services through Village Savings Loans Associations (VSLAs) and only 1.4 percent accessing loans. Accessing finance, for example, direct cash aid, referred to as cash for food is much better than any other aid because money received can purchase several food items instead of maize and beans that is always distributed. Money can as well meet other needs like school fees for the children and medication if one prefers to go in a private clinic.

Skills enhancement training is another factor that significantly contribute to solving some of the socio-economic challenges during implanting self-reliance. Most households' members of productive age were found to be lacking skills required for the success of any self-reliance strategy undertaken. There were many refugee women who showed interest and were willing to be trained in vocational trainings that can see them move away from relying on handouts.

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