

PDM SURVEY IN
ORUCHINGA REFUGEE
SETTLEMENT
(MARCH-APRIL 2019)

FINANCIAL
INCLUSION AND
DIGITAL CASH
TRANSFERS

Multipurpose Cash Grants to PSNs in
Oruchinga Refugee Settlement Uganda

Summary table key indicators

Key Question: Are CBI operations complying with UNHCR operational policies, procedures, and good practice?	Baseline / Target	Actual
Indicator 1.1: Response analysis has been done to inform the design of the CBI	Yes	Yes
Key Question: How many POCs have been assisted with CBI?	Baseline / Target	Actual
Indicator 2.1: # of POC assisted with CBI	254	229
Indicator 2.2: # cash transfers made	0	229
Indicator 2.3: Total monetary value of cash transferred/ distributed	0	UGX 91,600,000
Indicator 2.4: % of POCs in country who have received cash assistance		
Key question: How efficient was the distribution process?	Baseline / Target	Actual
Indicator 3.1: % of POCs who received correct transfer value delivered on time	NA	39.4%
Indicator 3.2: Cash to transfer ratio	NA	97.9%
Key question: Accountability: Is the CBI intervention accountable to persons of concern? (What preferences do people have over how assistance is delivered?)	Baseline / Target	Actual
Indicator 4.1: % of POCs who are able to correctly identify at least one of the locally available channels for raising complaints or feedback with UNHCR about the cash assistance.	NA	67.1%
Indicator 4.2: # of complaints received about CBI	NA	
Indicator 4.3: % of POC who rate CBI as their preferred modality for assistance	NA	74.1%
Key question: Risks and problems: Did POCs face any problems with the CBI? Did the CBI put POCs at additional risk?	Baseline / Target	Actual
Indicator 5.1: % of POCs who report feeling at risk (unsafe) receiving, keeping or spending the cash assistance	NA	43.5%
Indicator 5.2: % POC who report facing one or more problem receiving, keeping or spending the cash assistance	NA	61.2%
Key question: Markets and prices: Can POCs find what they need in the markets, at a price they can afford?	Baseline / Target	Actual
Indicator 6.1: % of POCs who report being able to find key items / services in the market when needed		98.2%

Indicator 6.2: % of POCs who report being able to find key items / services of sufficient quality in shops/markets		98.8%
Indicator 6.3: % of POCs who report no increased in prices of key items/services over the last 4 weeks	NA	67.6%
Key question: Expenditure: What did people spend the cash on?	Baseline / Target	Actual
Indicator 7.1: Average % of cash reported as spent on items / services in-line with intended CBI objective OR Top 5 expenditures done with the cash grant	NA, this was an MPG	
Indicator 7.2: Insert sector specific indicators as required	NA	
Key question: Outcomes: What changes is the cash assistance contributing to in POC households?	Baseline / Target	Actual
Indicator 8.1: % of POCs who report being able to meet all of the basic needs of their households.		29.4%
Indicator 8.2: % POC households reporting using one or more negative coping strategy in the last 4 weeks		84.7%
Key question: Has the cash assistance helped put POC on the pathway to sustainable solutions?	Baseline / Target	Actual
Indicator 9.1: % of POC households who are on a pathway to sustainable solutions	10.6%	27.6%

1. Background information about the CBI

Key Question: Are CBI operations complying with UNHCR operational policies, procedures, and good practice?	Baseline / Target	Actual
Indicator 1.1: Response analysis has been done to inform the design of the CBI	Yes	Yes
Key Question: How many POCs have been assisted with CBI?	Baseline / Target	Actual
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Uganda currently hosts about 1.2 million refugees spread across twelve settlements in the country with at least 60% of the caseload settled in the West Nile region of the country and having South Sudanese origin. The rest of the refugees come from Rwanda, Burundi, Somalia, DRC and other countries. The majority of the refugees particularly from South Sudan are new arrivals. The influxes particularly from South Sudan, Burundi and DRC over the past 3 years currently renders Uganda the biggest host for refugees in Africa.

The United Nations High Commissioner for Refugees (UNHCR) is mandated to lead and coordinate international action to protect and assist refugees and other persons of concern. While UNHCR's primary purpose is to safeguard the rights and well-being of refugees, our ultimate goal is to help find durable solutions that will allow them to rebuild their lives in dignity.

In order to efficiently offer adequate aid to these refugees, more and more humanitarian organizations and international non-governmental organizations have decided to convert in-kind support to cash-based transfers. These transfers are provided to people with special needs, such as pregnant women and the elderly, or to refugees taking part in 'cash for work' programmes (e.g., constructing community rubbish pits, building access roads, working on farms or planting trees).

In line with the UNHCR strategy for institutionalization of CBIs in its operations, UNHCR in Uganda piloted a multi-purpose cash grant (MPG) for PSN households to cover basic needs in Oruchinga settlement. Oruchinga refugee settlement consists of refugees from mainly three countries of origin i.e Congo DR, Rwanda and Burundi. Prior feasibility assessments and market monitoring indicated that the settlement exhibits conditions conducive for the introduction of cash based transfers. A total of 254



households were identified basing on the criteria discussed and agreed for targeting PSNs for the MPG basing on the following;

1. Parents/primary care-givers of children with severe mental disabilities
2. Parents/primary care-givers of children with special education needs enrolled in school
3. Family head with disability who is the primary care-giver of an orphaned child
4. Single-heads of household who are care-givers for children with specific needs
5. Elderly women/men (above 60 years) who are primary caregivers of children with specific needs
6. Care-giver of persons with serious medical conditions.

UNHCR is thus implementing CBIs hand in hand with financial inclusion strategies. Through this model, bank accounts have been opened for all refugee heads of households in Oruchinga refugee settlement with the exercise nearing completion in Imvepi settlement with plans underway to expand the exercise to cover five additional settlements by the end of 2019. This is not only expected to support the growth of cash transfers in Uganda but also create avenues for increased financial flows from other sources, savings, access to remittances and access to micro-finance.

A detailed household post distribution (PDM) survey was conducted in order to get a clearer understanding of the households' situation after the disbursement of the cash grant. With a small population of 229 PSN households, 174 households were covered during the exercise representing 76% of the total number of households that received that cash grant.

This report hence presents the findings of the baseline assessment undertaken as part of the monitoring for the cash transfer project to PSNs. Details regarding the methodology, findings and conclusion are presented in the subsequent sections.

2. PDM survey methodology

2.1 Survey Process

A workplan for implementing the CBI PDM in Oruchinga settlement was drawn between UNHCR and the partner (HIJRA). The partner identified five (5) enumerators and various interpreters to aid in locating beneficiaries identified and administering the survey. A one day training of enumerators was undertaken with a focus on administering the survey and troubleshooting of the mobile data collection devices. The data collection exercise was conducted between 11th and 22nd March, 2019.

2.2 Sampling Procedure

Out of 229 PSN households (refugees) that received the cash grant, the PDM survey targeted to cover all of them given the small number of beneficiaries. The survey then covered 172 out of 229 representing 75% of the total population targeted. Other households could not be traced given the mobility of refugees in the settlement. A list of beneficiaries was availed for each enumerator for the purpose of locating and identifying the beneficiaries for the PDM survey.

2.3 Data Collection Instrument

The PDM questionnaire was pre-coded and uploaded into Kobo upon which data collection was carried out using mobile devices (tabs) by trained data collectors/enumerators identified by the partner

organization. Data was downloaded on a daily basis to check for errors and accuracy until the completion of data collection.

2.4 Limitations and Challenges Faced

Owing to the fact that beneficiaries accessed and utilized their amounts at different times, the PDM was delayed than the required 4 weeks to allow all of the PSNs to access their cash assistance.

Some interviews could not be completed leading the field worker to terminate the interview and thus could not be included in the analysis due to incomplete data.

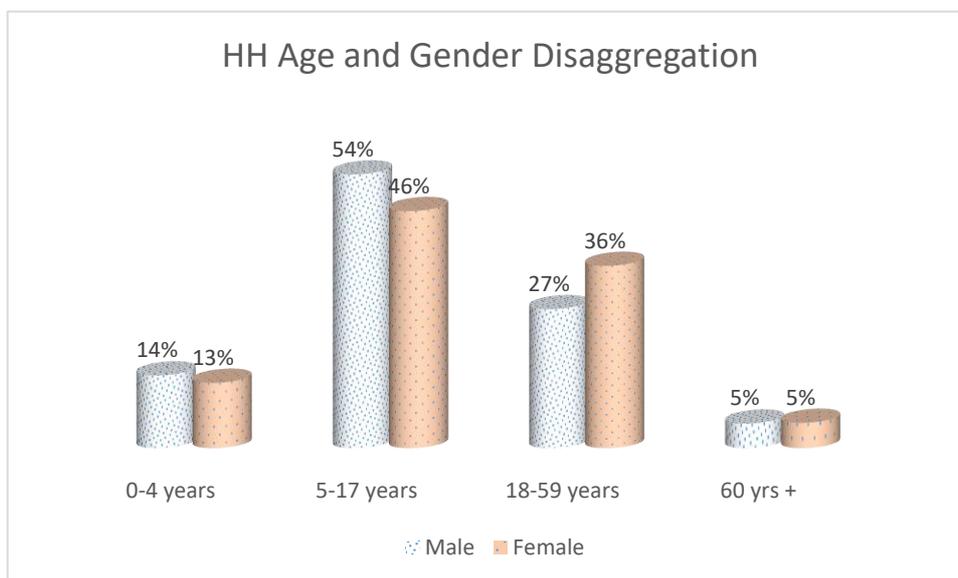
A lot of time was spent in tracing in tracing the targeted selected households

Given the diversity of refugees in Oruchinga settlement comprising of DRC, Rwanda and Burundian origins, data collectors needed to have more than one interpreter especially when meeting refugees of different nationalities.

3. Key Findings

Age and gender disaggregation

Analysis of age and gender disaggregation is important to ascertain the dependency ratio among PSN households. As **Figure 1** indicates, there is high dependency with 68% and 59% of total males and females falling under 18 years. In general, children <18 years form 64% of the total household population.



Average Household Size

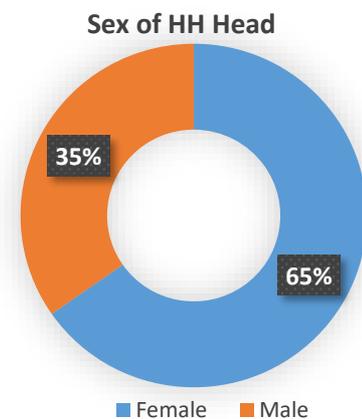
The average household size was found to be 5.53 (5.10 – 6.01 95% CI) which is above the national average of 4.7² and 4.8 for Isingiro district however falling slightly below the average households size of 5.6 as revealed by results from the 2018 Joint Multi Sectoral Needs Assessment (JMSNA). Each household was found to have at least one female falling in the reproductive age bracket of 12-45 years with an average of 1.41(1.17 – 1.67 95% CI) as seen in the **table below**. Large household sizes may be more vulnerable to food insecurity, although this is not a rule. Economic resources are often more limited in large households compared to smaller ones. Further comparisons between household size and household characteristics are provided in this report.

95% Confidence Interval of the mean HH Size

	Mean	Lower	Upper
Male	2.74	2.45	3.07
Female	2.8	2.49	3.05
Rep Age	1.41	1.17	1.67
Total HH Size	5.54	5.1	6.01

Household heads/focal person

Knowing the sex of household head also referred to as focal person in this case is important as it's associated with a number of household characteristics. Households headed by women are, for example, are typically poorer than households headed by men. In many contexts widows/widowers or single mothers are expected to be more prone to food insecurity³. As results in Table 2 indicate, 65% of the households are headed by women.



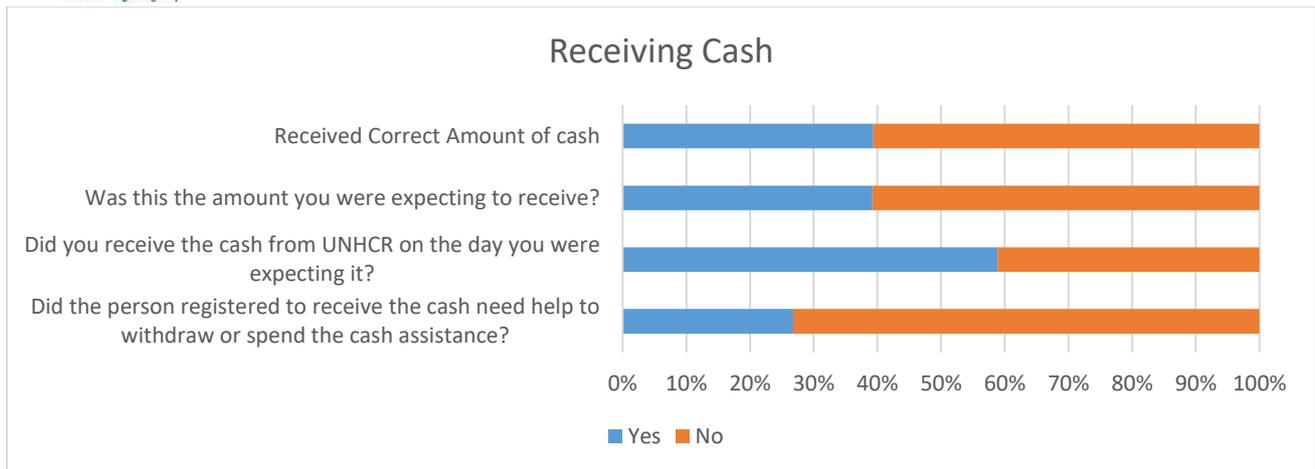
3.1. Receiving and spending cash assistance (basic facts)

- Summarise key points from this section of the PDM survey, relevant points from the Focus Group Discussions, and other relevant data sources.
- Add details of any key recommendations and action that need to be taken.

Receiving Cash

- Of the respondents interviewed, 39.4% were found to have received an incorrect amount of cash relative the cash transfer amount disbursed. These on average received UGX 393,000 out of the 400,000 disbursed to their accounts.
- When asked if the amount they received was what they expected, only 37.6% responded having received the amount they expected.
- Regarding the timeliness of the grant, more than half of the respondents reported having received the cash from UNHCR on the day they were expecting it.
- Less than half (only 26.5%) of the respondents indicated that the person registered to receive the cash needed help to withdraw or spend their cash assistance with half of those (55%) indicating the major reason for requiring help to withdraw money being lack of knowledge on how to use the smart card while others lacked money to pay for transport to the agent location.

The figure below shows the proportions of households' responses towards issues pertaining cash withdrawals.



- Majority (44%) of those who needed help sought help from bank agents themselves, 20% relied on family members while others (6%) relied on acquaintance and distant relatives.
- While the help was largely offered for free, a notable 16% of those who required help had to pay some money.

Spending Cash

Respondents were asked to specify where they make their purchases. Results indicate that most households (83%) do their shopping in a local weekly market which takes place once a week while the rest do in local shops. In Oruchinga settlement, there is a weekly market every Thursday of the week, it was observed that refugees highly participate in that market as it presents an opportunity for those staying further away from the Trading Centre, while 38% mainly comprising those staying close do their daily shopping in the local shops around the trading centre. It was also noted that 14% of the households do their shopping both within and out of the settlement. The outside markets include those in the nearby town of Kabingo and Mbarara town.

81% of the respondents indicated that they kept their smart card by themselves while the other 19% kept their smart cards with friends, traders, other family members, other household members and community leaders.

Time taken to reach the place where cash was spent

- Depending on the means of transportation used to the market points, 64% of respondents took less than 30 minutes to reach the points where cash was spent, 27% took more than 30 minutes while only 2% reported to have taken more than 1 hour. The 2018 MSNA also indicated that 91% of households in Oruchinga are able to access a market within a walkable distance.
- It costs 70% of the respondents less than UGX 2000 on a round trip to the market points where they spent their cash assistance. This includes those who walked from their homes and spending nothing on transport given the proximity of the market/shops from their homes. 18% spent between UGX 2500 and 5000 while only about 2.4% spent more than UGX 5000.

Decision making

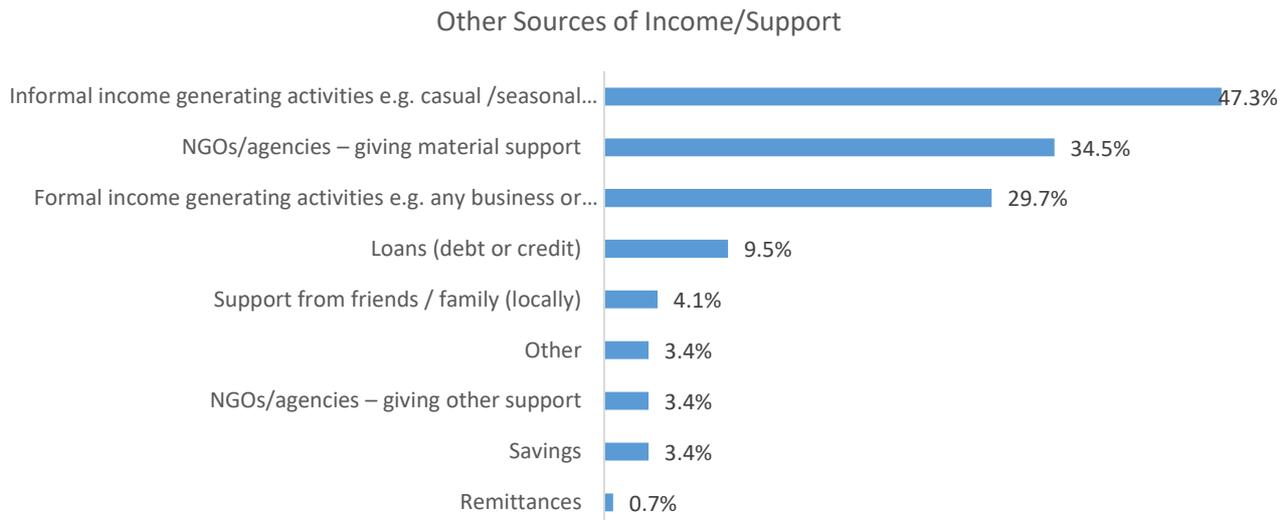
- 25% of the interviewed households reported that the decision on how to use the cash assistance was made by both the husband and the wife. 48% of the respondents reported the decision was made by the female head of household and 14% reported it was made by the male head of household. Generally, the findings show that for 62% of the respondent households, the person who was registered to receive the cash assistance made the decision on its use.



- 97% of the respondents reported that there was no disagreement on the use of the cash assistance while 3% indicated there were disagreement some of which were resolved internally in the household.

Other sources of income

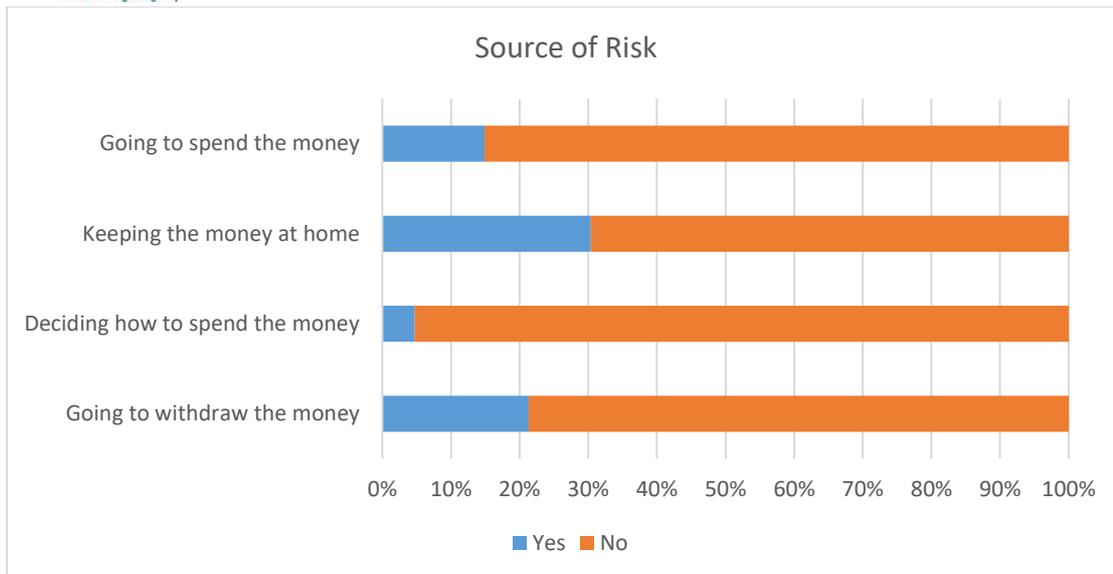
The results indicate that the other major sources of income or household support were informal Income Generating Activities (IGAs), Assistance from humanitarian agencies, formal IGAs, and Loans among top four as shown in the figure below.



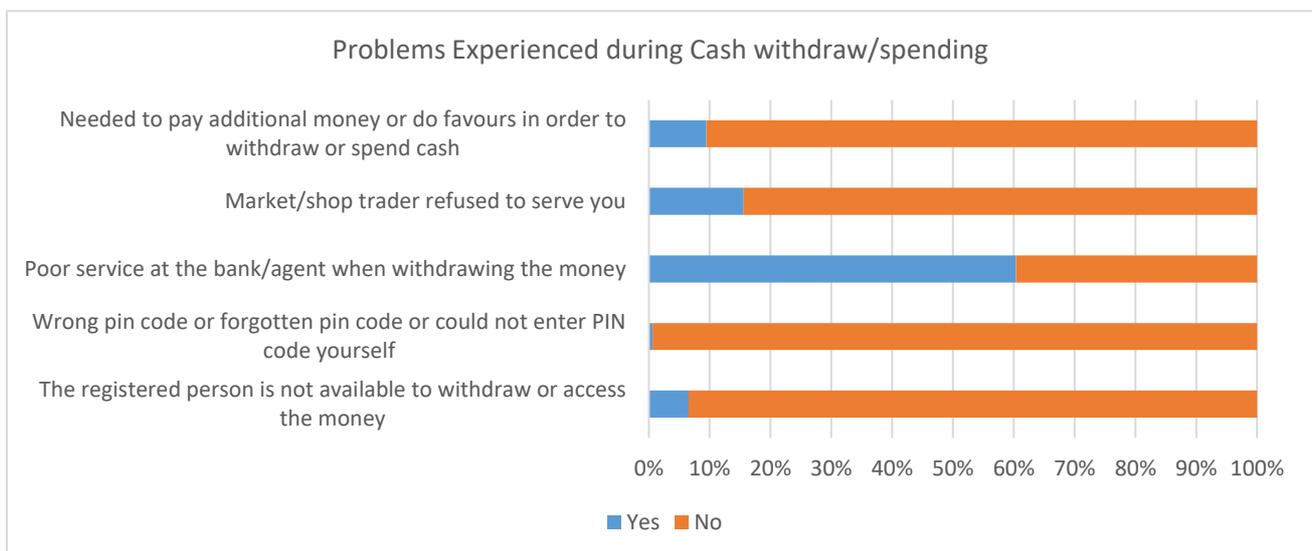
3.2. Risks and Problems: Did POCs face any problems with the CBI? Did the CBI put POCs at additional risk?

Key question: Risks and problems: Did POCs face any problems with the CBI? Did the CBI put POCs at additional risk?	Baseline / Target	Actual
Indicator 5.1: % of POCs who report feeling at risk (unsafe) receiving, keeping or spending the cash assistance	NA	43.5%
Indicator 5.2: % POC who report facing one or more problem receiving, keeping or spending the cash assistance	NA	61.2%

Feeling of Risk or unsafety during cash collection



Problems experienced



3.3. Markets and Prices: Can POCs find what they need in the markets, at a price they can afford?

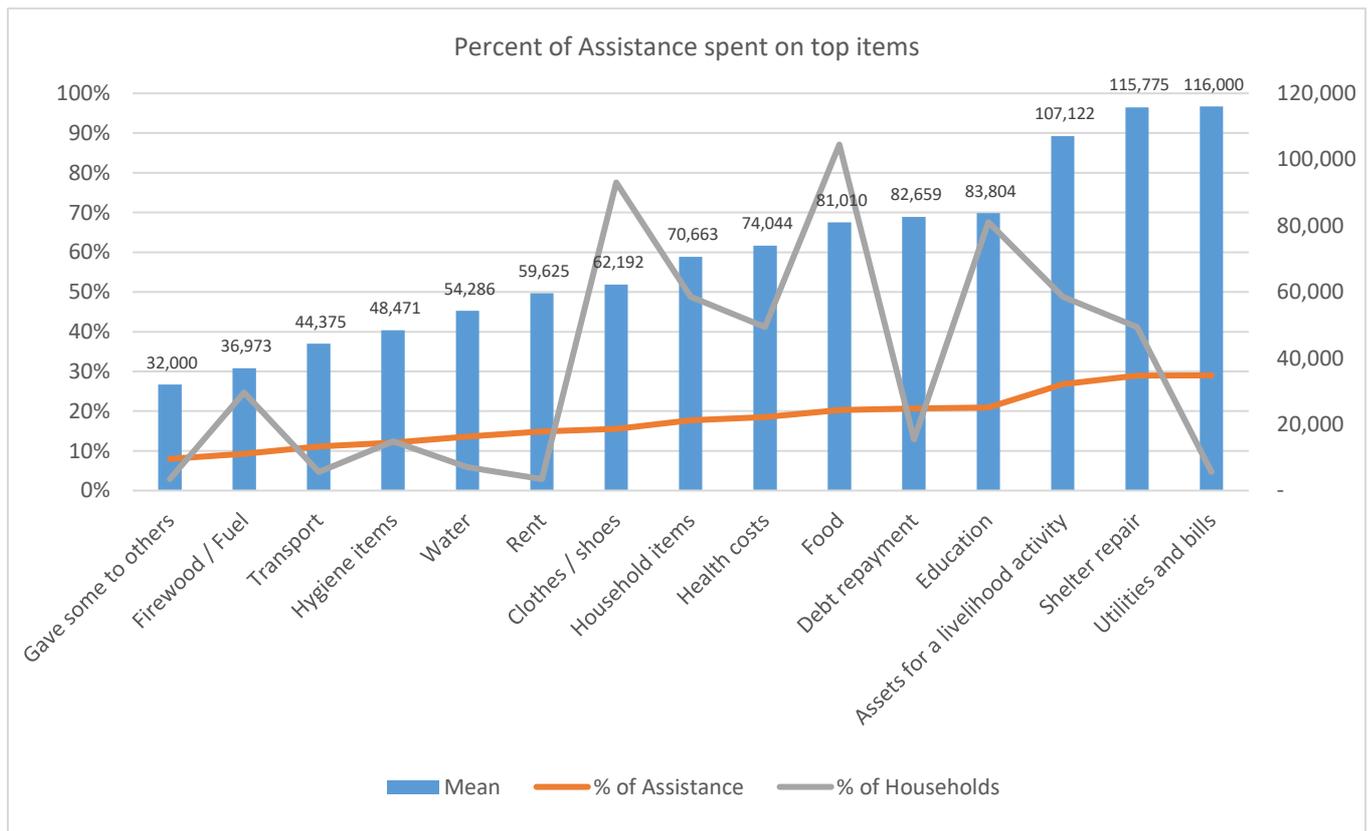
Key question: Markets and prices: Can POCs find what they need in the markets, at a price they can afford?	Baseline / Target	Actual
Indicator 6.1: % of POCs who report being able to find key items / services in the market when needed		98.2%
Indicator 6.2: % of POCs who report being able to find key items / services of sufficient quality in shops/markets		98.8%
Indicator 6.3: % of POCs who report no increased in prices of key items/services over the last 4 weeks	NA	67.6%

Overall, over 98% of PSN households were able to find items in the market and specifically in the quantity and quality that they desired.

3.4. Expenditure: What did people spend the cash on?

Key question: Expenditure: What did people spend the cash on?	Baseline / Target	Actual
Indicator 7.1: Average % of cash reported as spent on items / services in-line with intended CBI objective OR Top 5 expenditures done with the cash grant		
Indicator 7.2: Insert sector specific indicators as required		

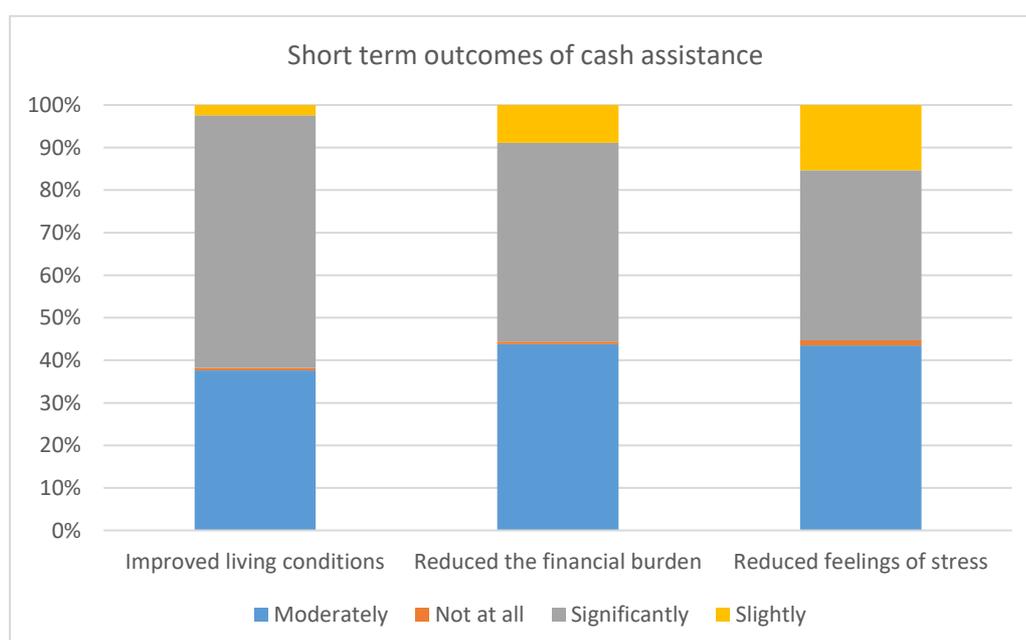
The top five items on which households majorly spent their cash include Utilities and bills (29% of assistance), shelter repair (29% of assistance), purchase of livelihood assets (27% of assistance), education (21% of assistance) and debt repayment (21% of assistance). While food was mentioned by 87% of the households, it however did not constitute the top 5 highest expenditures as illustrated below.



3.5. Outcomes: What changes is the cash assistance contributing to in POC households?

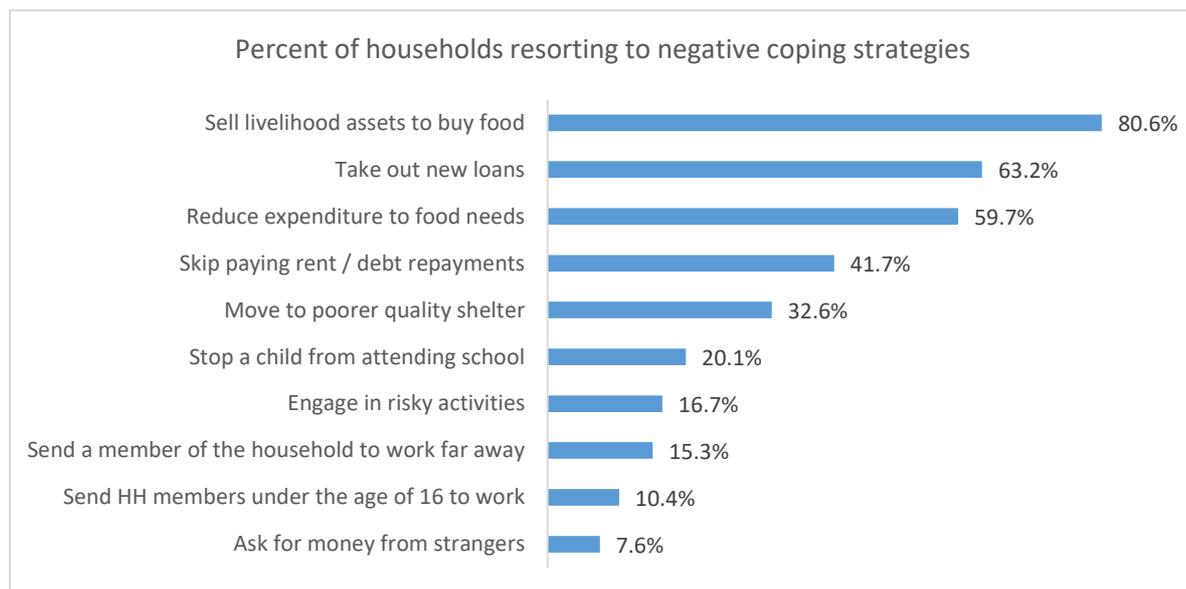
Key question: Outcomes: What changes is the cash assistance contributing to in POC households?	Baseline / Target	Actual
Indicator 8.1: % of POCs who report being able to meet all of the basic needs of their households.	0%	29.4%
Indicator 8.2: % POC households reporting using one or more negative coping strategy in the last 4 weeks	94.7%	84.7%

- To ascertain some of the outcomes resulting from the cash assistance, three major areas were assessed i.e. improvement in household living conditions, reduced financial burden and reduced feeling of stress. As such, findings indicated that 97% of the respondents reported improvement in the living conditions of their households with 38% indicating a moderate improvement and 59% indicating a significant improvement.
- Financial burden was reported to have reduced in 90% of the households with 43% and 47% indicating a moderate and significant reduction on the financial burden of their households.
- Meanwhile 44% of the households reported a moderate reduced feelings of stress and 40% indicated that feeling of stress had significantly reduced as shown in the figure below.



After the cash assistance, this PDM found out that there is still or even more reliance on negative coping strategies as compared to the baseline. The results revealed that only 15.3% of the households did not resort to any of the negative coping strategies. On the other hand 84.7% of the PSNs reported using one or more negative coping strategies in the past 4 weeks preceding the survey. This is a reduction from 94.7% as indicated in the baseline. With an average of 2.95, this means that households heavily relied on a few coping strategies as compared to the baseline in which households relied less but on various coping strategies.

Results from Pearson correlation reveal presence of a significant relationship ($r=0.26$, $p=0.001$) between household size and number of coping strategies employed by PSN households. The corollary however is that households with larger household sizes are highly likely to resort to additional coping strategies in order to counter household food shortages. The baseline also revealed a similar trend of analysis.



Coping strategy Index

The coping strategy index monitors what households do when they do not have adequate food or money to buy food. It combines the frequency and severity of coping strategies adopted by the households reporting shortage of food over a specified recall period⁴. During the survey, households were asked if during the past week there was a time they did not have food or enough money to buy food. If they said YES, they were asked how many times they applied any of the five common coping strategies during the week⁵. To establish the overall vulnerability of the targeted households, the coping strategy index was calculated using the universal severity weight. The maximum score for a household that applies all the five coping strategies for 7 days is 56.

The mean household coping strategy index for Oruchinga was found to be 19.25 (17.64-20.58 95% CI) down from 30.2 (26.2-34.1 95% CI) at the baseline.

The household coping strategy index was computed basing on 5 standard components i.e (1) rely on food/meals from relatives, friends, strangers (2) reduce or limit the portion size of meals (3) reduce the number of meals eaten in a day (4) rely on less preferred or less quality foods and (5) reduce consumption of adults so small children can eat.

3.6. Longer-Term Outcomes: Has the cash assistance helped put POC on the pathway to sustainable solutions?

Key question: Has the cash assistance helped put POC on the pathway to sustainable solutions?	Baseline / Target	Actual
Indicator 9.1: % of POC households who are on a pathway to sustainable solutions	10.6%	27.6%

In order to ascertain percentage of PoC households that are on a pathway to sustainable solutions, three outcome areas were explored namely; having a bank or mobile money account, having productive/livelihood items needed to earn a living and having access to micro-credit. Households that are said to be on the pathway to sustainable solutions are those that reported having all of the above pathways¹. Basing on the above therefore, 99.4 (98.2% - 100.0% 95% CI) had bank or mobile money accounts, 70.0% (63.3% - 77.6% 95% CI) had productive or livelihoods assets and 30.0% (23.5% - 36.5% 95% CI) had access to micro-credit as shown in the figure below.

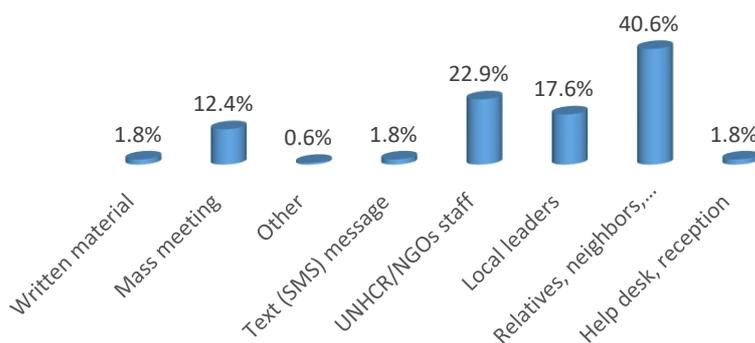
3.7. Accountability: Is the CBI accountable to POC?

Key question: Accountability: Is the CBI intervention accountable to persons of concern? (What preferences do people have over how assistance is delivered?)	Baseline / Target	Actual
Indicator 4.1: % of POCs who are able to correctly identify at least one of the locally available channels for raising complaints or feedback with UNHCR about the cash assistance.	NA	67.1%
Indicator 4.2: # of complaints received about CBI	NA	NA
Indicator 4.3: % of POC who rate CBI as their preferred modality for assistance	NA	74.1%

- This survey revealed that PoCs got information about the cash assistance through 3 major means namely; through relatives or neighbours (40.6%), UNHCR/NGO staff (22.9%) and local leaders (17.6%).
- 67.1% of the households reported that they know the available channels for raising complaints and feedback about the cash assistance to UNHCR.

¹ UNHCR CBI PDM User Guidance Note

Source of Information about sash assistance



•74.1% of the households rated cash as their preferred modality of assistance, 24.7% preferred a combination of cash and in-kind while only 1.2% reported that they would prefer only in-kind for food and non-food items

4. Recommendations

- As revealed by this PDM, PoCs do not know how to properly keep their financial instruments like smart cards and PINs with some entrusting them to traders and community leader. There is therefore need for a proper financial literacy training for all of the beneficiaries of cash assistance.
- Improving household access to micro credit through financial inclusion programmes has been revealed to improve on household conditions especially with a very strong effect of micro-credit on household food security.
- Establish continuous market monitoring to make sure that PoC can find items in the settlement market without causing any distortions.