



# Responding to Barriers Through Refugee Lens Investing

Uganda Study



REFUGEE  
**INVESTMENT**  
NETWORK

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# Introduction

Forced displacement is the defining social crisis of our time. In 2022, the number of forcibly-displaced people worldwide surpassed 100 million – the highest number in history. If current trends continue, the total number of forcibly-displaced people will increase to over 300 million by 2030. Indeed, some forecasts cite that over 250 million people could be displaced by climate factors alone by 2050. These troubling figures are made worse when considering that the length of time people are displaced also continues to grow: Today, the average duration a person is stuck in a “protracted displacement situation” (i.e., 5+ years) is 17 years.

Moreover, budget shortfalls, made worse by the Covid-19 pandemic and multiple compounding crises, have severely constrained refugee relief, protection, and livelihood activities by the UN Refugee Agency (UNHCR). The direct and prolonged impact of these cascading global shocks on the donor community are taking a crippling toll on humanitarian funding. However, notwithstanding funding challenges, humanitarian efforts, while essential, most often fail to successfully address the longer-term, systemic challenges facing refugees like employment, economic opportunity and self-reliance.

Accordingly, there has been a growing interest among governments and international organizations alike in the role that the private sector could play as an alternative source of funding and delivery of refugee assistance: But how?

The work that follows maintains that efforts to respond to market and policy barriers that impinge on refugee rights to social and economic inclusion and integration are best organized around high-impact models of investing in refugees and their host communities. Ideally, investors can seek to address identified barriers to investing in refugee-supporting ventures by designing targeted investment

vehicles that respond to key refugee and host community pain points and shortcomings. These vehicles should be built around existing models of business and investment into displaced and hosting communities, that is, where interventions can leverage ongoing socio-economic development efforts and partnerships.

Business models that are already well-positioned to have impact on refugees are structured around an intentional impact investing approach. “Refugee Lens Investing” (RLI), as defined by RIN, presents the best framework and thus entry point for investment. The straight-forward RLI taxonomy (R1 – R6), or “lens” follows:

**R1 Investments:** Refugee-owned businesses, with at least 51% ownership or with at least 1 refugee playing a key operational role;

**R2 Investments:** Refugee-led enterprises having at least 1 refugee in senior management or with refugee representation on the board;

**R3 Investments:** Refugee-supporting ventures that intentionally provide goods, services or employ refugees;

**R4 Investments:** Refugee-supporting, Host-weighted activities that intentionally provide goods, services or employ host community members;

**R5 Investments:** Refugee lending facilities that provide debt or alternative financing to R1 - R4 enterprises;

**R6 Investments:** Refugee funds that provide equity to R1 - R4 enterprises.

RLI approaches capital across a returns continuum (from grants to commercial investment); can be deployed at any level of a market ecosystem (from micro-enterprise, to

SMEs, to large firms and infrastructure projects); and can be deployed at three intersection points related to human movement:

1. **Resilience:** to help reduce the risk of displacement by addressing some of the root causes of violence, e.g., poverty, unemployment and lack of economic growth.
2. **Response:** to help improve the delivery of goods and services during humanitarian response and development capacity and innovation during emergencies and crisis.
3. **Recovery:** investments that support economic inclusion, social integration and growth, relevant in the context of protracted displacement and recovery from crises.

Taken together, the Refugee Investment Lens provides a helpful and high-impact tool for impact-oriented investors that aims to mobilize capital into refugee-supporting investments while helping businesses mitigate risk and increase investment impact.

## Priority Business Models for RLI in Uganda

Using a sector-specific “priority business model” approach, our research identified the two highest impact models for refugees in Uganda: (1) Adding value to products; and (2) Access to larger markets and brands. Refugee impact and investor risk were further augmented and mitigated respectively through the application of the Lens, and presented in indicative RLI pipeline tables that correspond to each of the two high-impact models that follow.

### Selection of Sectors

RIN partner Open Capital Advisors (OCA), a local management consulting firm, conducted a review of

key business sectors, leveraging desk research, internal knowledge and primary sources (interviews) to identify the key economic activities that refugees are engaged in in settlements and urban settings across Uganda for their livelihoods. The nine sectors were thus selected by considering:

- **Level of activity within a sector:** Refers to the sectors refugees, public bodies, and other stakeholders are currently engaged in and that have the potential to continue engaging refugees (it was assumed that the greater the engagement of refugees, the greater the chance of impact). Similarly, the sectors that refugee initiatives/programs/donors are targeting is also important as it determines the availability of resources for specific sectors.
- **Need for goods and services:** Refers to the refugee need for related goods and services from within these sectors, but also how the needs of others can be met by products and services offered by refugees.
- **Availability of resources within the geographies:** For example, refugees living in rural settlements have land allocated to them to grow produce and therefore, agricultural initiatives are likely to be common within these settings.

Accordingly, nine Ugandan business sectors were selected:

1. **Energy:** There are numerous initiatives and players active within this space, the need for goods and services are high, and there is an availability of relevant resources.
2. **Financial Services:** Owing to refugees’ need for access to financial services and the availability of mobile money apps, there are numerous initiatives targeting financial service provision such as cash lending and savings programs.
3. **Agriculture:** The allocation of land to refugees in Uganda and the push to help refugees to be self-

sufficient has meant that the Agriculture sector is also one where activity, need, and resource availability is high.

4. **Transport & Logistics:** The need for transport and distribution of goods and services to and from regional cities makes this an important sector.
5. **Education:** The need to educate adults and children within settlements and the presence of refugees with foreign language skills has translated to increased activity within this sector.
6. **Clothing & Textiles:** The need for clothing, the ability to easily teach tailoring skills and share resources, the presence of numerous players within the sector, and the long-standing involvement of certain refugee groups in the textile trade make this a relevant sector.
7. **Retail & Wholesale:** The need for goods and services within rural settlements and the level of activity and refugee engagement surrounding the sale and purchase of products drives the inclusion of this sector.
8. **Housing & Hospitality:** There is a high level of engagement of refugees across this sector from refugee ownership of hotels and lodges in urban centers, to provision of bar and restaurant services, and to employment of refugees on construction sites.
9. **Healthcare & Water, Sanitation and Hygiene (WASH):** This sector was selected owing to the basic human need to access healthcare and sanitation services.

Further analysis revealed that common trends exist across the business activity within these sectors, and that activities are often cross-sectoral – for example intersecting across Energy and Agriculture, Transport & Logistics and Retail, etc. Activities also frequently have a multi-stakeholder presence, as actors seek to leverage different resources and expertise to solve specific refugee challenges.

## Sector Analysis

Sector	Key activities in settlements and/or urban areas	Examples of active players
<p><b>Energy</b></p>	<ul style="list-style-type: none"> <li>• Distribution of renewable energy products where refugees and host community members are hired as sales representatives earning on commission;</li> <li>• Establishment of off-grid energy infrastructure e.g., mini grids;</li> <li>• Fuel distribution and ancillary services e.g., gas stations, car service centers;</li> <li>• Waste-to-energy and e-waste activities e.g., conversion of agricultural and human waste into energy sources like briquettes.</li> </ul>	<ul style="list-style-type: none"> <li>• USAID</li> <li>• USADF</li> <li>• Raising Gabdho Foundation</li> <li>• Mandulis Energy</li> <li>• Total Energies</li> <li>• Enlight</li> </ul>
<p><b>Financial Services</b></p>	<ul style="list-style-type: none"> <li>• Creation or support of traditional financial groups e.g., Village Savings and Loan Association (VSLA), Savings and Credit Cooperative Organization (SACCO), through financial literacy programs;</li> <li>• Direct lending e.g., cash transfer, loan and asset financing to refugees and host community members, at the individual, household, and business level;</li> <li>• Extension of formal services e.g., account opening, savings programs;</li> <li>• Remittance-based services e.g., forex exchange, money transfers, and supporting technological solutions.</li> </ul>	<ul style="list-style-type: none"> <li>• Equity Bank</li> <li>• Post Bank</li> <li>• FINCA</li> <li>• PHB Development</li> <li>• UNCDF</li> <li>• Social Innovation Academy</li> <li>• DanChurchAid</li> </ul>
<p><b>Transport &amp; Logistics</b></p>	<ul style="list-style-type: none"> <li>• Distribution of Fast-Moving Consumer Goods (FMCGs) between regional trading centers and refugee neighborhoods;</li> <li>• Driver roles e.g., long-distance trucking, other commercial and private vehicles, ride-sharing platforms like Uber.</li> </ul>	<ul style="list-style-type: none"> <li>• TENT Foundation</li> <li>• Norwegian Refugee Council</li> <li>• Uber</li> <li>• IRC</li> </ul>

Sector	Key activities in settlements and/or urban areas	Examples of active players
<b>Agriculture</b>	<ul style="list-style-type: none"> <li>• Smallholder farming on a subsistence scale, i.e., to support immediate family needs and trade any surplus produce;</li> <li>• Small scale aggregation and trade of agricultural products.</li> </ul>	<ul style="list-style-type: none"> <li>• PHB Development</li> <li>• Opportunity International</li> </ul>
<b>Education</b>	<ul style="list-style-type: none"> <li>• Employment and self-employment in foreign language skills training where refugees from francophone countries e.g., Congo, Rwanda, Burundi, are hired into local schools as French teachers, or market themselves as private tutors;</li> <li>• EdTech services e.g., partnerships with online learning platforms to extend children and adult education into settlements.</li> </ul>	<ul style="list-style-type: none"> <li>• Techfugees Foundation</li> <li>• The Innovation Village</li> <li>• Response Innovation Lab</li> <li>• Refugee-led (francophone e.g., DRC, Rwanda, Burundi)</li> </ul>
<b>Clothing &amp; Textiles</b>	<ul style="list-style-type: none"> <li>• Employment or self-employment as tailors in business centers and fashion outlets;</li> <li>• Formation of business groups where a group of entrepreneurs pools resources to source larger work orders and expand product offerings e.g., shoe and bag making;</li> <li>• Training programs to teach refugees tailoring and business development skills.</li> </ul>	<ul style="list-style-type: none"> <li>• Mazuri Designs / Girl Up</li> <li>• MoTIV</li> <li>• IRC</li> </ul>
<b>Healthcare &amp; WASH</b>	<ul style="list-style-type: none"> <li>• Extension of health services e.g., basic aid, maternal and child care, microinsurance;</li> <li>• Behavioral change programs to promote better hygiene and sanitary practices;</li> <li>• Expanding access to health information e.g., Covid symptoms, preventive measures.</li> </ul>	<ul style="list-style-type: none"> <li>• UNICEF</li> <li>• Medical Teams International</li> <li>• Viamo</li> </ul>

Sector	Key activities in settlements and/or urban areas	Examples of active players
<b>Housing &amp; Hospitality</b>	<ul style="list-style-type: none"> <li>Accommodation services where urban refugees origin own small hotels and lodges;</li> <li>Restaurant / bar services that cater mainly to the refugee population (native cuisines);</li> <li>Expanding and improving housing infrastructure in settlements;</li> <li>Refugees employed on construction sites, mostly</li> </ul>	<ul style="list-style-type: none"> <li>Danish Refugee Council; Primarily refugee-led (Ethiopians, Eritreans, South Sudanese)</li> </ul>
<b>Retail &amp; Wholesale</b>	<ul style="list-style-type: none"> <li>Trading in Fast-Moving Consumer Goods (FMCGs) via small retail outlets;</li> <li>Beauty and hair care activities where refugees are employed or self-employed as salon owners and personnel e.g., hairdressers, or in distribution of beauty products.</li> </ul>	<ul style="list-style-type: none"> <li>Primarily refugee-led (Somali, Congolese)</li> </ul>

While these findings are relevant useful in the design of refugee-supporting business models, they are also broad and warrant a sector-agnostic approach to investing that responds directly to key refugee needs, i.e., business models that are already well-positioned to bring RLI to bear through straightforward and replicable entry points. Indeed, this conclusion thus guided the consideration of priority RLI business models and, subsequently, those companies highlighted within the selected business models.

### Determination of Priority RLI Business Models

Four key impact areas were considered in the selection of the business models:

1. **Financial benefit:** The business has to provide or offer financing to a business, refugee or otherwise. It

includes examples such as a refugee lending facility, fund, or other vehicle (R5, R6);

2. **Employment benefit:** The business must be owned by, led by or employ refugees and/or hosts: (R1, R2, R3, R4);
3. **Skills benefit:** The business or venture provides meaningful skills, training, or education to refugees or hosts (R1, R2, R3, R4);
4. **Product/Service benefit:** A model extending quality, life-improving infrastructure, goods, or services (R3,R4).

The business models were further prioritized by scoring them across four criteria to consider impact and risk:

- **Involvement in gainful employment:** Business models present a strong evidence base for productively engaging refugees, regardless of age, sex,

or displacement status. Additionally, this factor has direct applicability to R1 and R2 of the RIN lens;

- **Presence of supporting activities:** Important that business models exist within a supporting ecosystem that allows for access to capital, services, and infrastructure and enables individuals to learn and transfer new skills. The criterion is also of direct relevance to R3, R4, R5, and R6 of the RIN lens;
- **Economic potential:** Economic attractiveness of business models is of equally high importance. Opportunities should be accessible for investment and financially sustainable amid market shocks. There also needs to be room for smart coordination and joint learning between supporting actors to ensure complementarity;
- **Enabling and protective environment:** Creating opportunities for safe and decent work and enabling meaningful access due to an absence of overly restrictive policy and market entry barriers is a strengthening factor that allows refugees to ultimately integrate as well as influence the design and implementation of durable solutions. Protection is also an all-encompassing consideration of the RIN lens.

The two business models that scored highest and that were therefore selected are:

1. **Adding value to products and by-products**
2. **Access to larger markets & brands**

Businesses were identified within these models and subsequently, impact was assessed using RLI.

## Business Model 1: Adding Value to Products

Adding value to products and by-products refers to the sourcing, value-adding processing, and sale of products. Within this model, while some initiatives engage and/or employ refugees and host community members across the entire value chain, others engage only at specific steps of the value chain (e.g., sourcing, processing, sales and distribution).

The majority of companies adding value to products and by-products primarily engage in agro-processing and energy production, and primarily target communities with large populations due to their large sourcing needs. Uganda's policy of granting land to refugees in settlements allows refugees to grow crops for subsistence as well as for commercialization through sales. Most initiatives or companies adding value to agricultural produce and waste are thus spread within refugee settlements and surrounding rural areas or host communities, where refugees have access to land. Specific regions, initiatives and/or companies differ based on type of crop or input suited for the different regions, such as passion fruits in Western Uganda or cassava in the north:

- Most initiatives within this model operate in the regions of Northern Uganda such as Gulu, Karenga, and Lamwo with others having a presence in West Nile and Southwest regions;
- Agro-processing companies like Gulu Agricultural Development Company (GADC) primarily operates across Northern and Southwestern Uganda and specifically in areas such as Gulu, West Nile / Rhino settlement area, Lamwo, Palabek Karenga and Abim;
- Others such as KAD Africa operate in the Western region of Uganda with a focus on passion fruit value chain targeting various settlements in this region;



- Agricultural waste to energy companies such as Mandulis Energy engage in regions such as Olwiyo, Nwoya District and other settlements and plan to install a second factory in Acholibur in Kitgum.

This first set of models span value chain integration and value addition, market linkages, and access to financial products.

The second table presents models that include access to employment and skilling opportunities, and affordable basic products and services. Most of the companies target the agricultural value chain; sourcing products and by-products from farmers.

### Business Model Set #1

Business model	Examples in the market
Supporting refugee businesses to integrate into the local value chain and position for scale	<ul style="list-style-type: none"> <li>• <b>The Social Innovation Academy's</b> business incubator accelerates refugee micro enterprises in Nakivale and Bidi by supporting them to develop viable business models and access small amounts of startup capital</li> </ul>
Adding value to products and by-products created by refugees	<ul style="list-style-type: none"> <li>• <b>Mandulis' SEPARLE</b> project aggregates agricultural waste from thousands of refugee farmers in Northern Uganda and transforms it into clean energy forms such as briquettes and biogas. Refugees are also employed in the production and distribution of briquettes;</li> <li>• <b>Sanivation's Waste-to-Value</b> project tackles the lack of adequate sanitation services in refugee settlements by installing toilets, converting human waste into fuel (briquettes), and employing refugees across their value chain.</li> </ul>
Giving refugee businesses access to larger markets and brands	<ul style="list-style-type: none"> <li>• <b>MoTIV's Design to Industry</b> program creates market linkages for refugee-made products via an online e-Commerce platform and through partnerships with offtakers e.g., local fabric and clothing manufacturers.</li> </ul>
Enabling refugee businesses, households, and individuals to access financial products and services	<ul style="list-style-type: none"> <li>• <b>Equity Bank's refugee program</b> has been implemented in settlements across Uganda and Kenya and has to date opened &gt;20k refugee accounts and &gt;60k accounts in the host community and issued over 1k and 2.5k loans to refugees and host community members respectively;</li> <li>• <b>KIVA's World Refugee Fund</b> lends to refugees at scale by extending zero-interest, risk-tolerant funding to partner financial institutions based in target countries. By 2018, KIVA had extended a total loan volume of USD 6.6 million to ~7,800 refugee borrowers.</li> </ul>

## Business Model Set #2

Business model	Examples in the market
<p>Giving refugees access to safe and decent formal work opportunities</p>	<ul style="list-style-type: none"> <li>• The <b>Federation of Uganda Employers (FUE) and ILO's program</b> creating employment opportunities for refugees through FUE's network of private employers and seeking to partner with the Uganda National Chamber of Commerce (UNCC) to create buy-in among industry and trade bodies and associations;</li> <li>• <b>TENT Foundation, NRC, and Uber's driver program</b> that enables asset financing for refugees to acquire cars and be employed as Uber drivers in Kampala. Refugees pay back the value of the car over a period of 3 years using earnings from the job;</li> <li>• <b>Mercy Corps' apprenticeship program</b> that connects refugees to vocational-based businesses and employers for a fixed period of time.</li> </ul>
<p>Supporting refugees to build marketable and transferable skills</p>	<ul style="list-style-type: none"> <li>• <b>Enlight Institute's training program</b> that trains refugees as front-line staff and sales agents of last-mile distributors across Uganda. Trainings cover technical skills on solar product installation and maintenance, project management, and soft skills in sales and communication;</li> <li>• <b>Mazuri Designs under Girl Up Uganda</b> trains and graduates ~100 people annually, including refugees, in tailoring skills and supports them to start businesses and export finished products to US and European markets.</li> <li>• <b>Sanivation's Waste-to-Value</b> project tackles the lack of adequate sanitation services in refugee settlements by installing toilets, converting human waste into fuel (briquettes), and employing refugees across their value chain.</li> </ul>
<p>Enabling refugees to access / afford basic products and services (food, water, health, education, energy)</p>	<ul style="list-style-type: none"> <li>• <b>Mercy Corps' cost-sharing subsidy</b> pilot that pays for 60% of the cost of an off-grid solar powered solution (single solar lamp with or without mobile charging, or a 6W solar home system), with the refugee household paying the remaining 40% upfront or over a 12-month period, and which also explored the role of VSLAs in extending credit to asset borrowers.</li> </ul>

The profiles below are organized by the six dimensions of the RIN lens including descriptions of the activity and impact data, where available, and represent an indicative model of how RIN's refugee investing lens can be used to identify, segment, and measure stakeholder engagement and impact. One exciting RLI opportunity is for Ugandan companies adding 'value to (RLI) products' to intentionally engage refugees in operational areas:

**Profiles of Market Actors and Potential RLI Partners  
Segmented R1 - R6 (Indicative):**

Initiative	Description of program	RIN lens
<b>Mandulis Energy</b>	<ul style="list-style-type: none"> <li>Aggregates agricultural waste from &gt;60,000 farmers in Northern Uganda, converting it into clean energy forms such as briquettes and biogas;</li> <li>Employs refugees in the production and distribution of briquettes.</li> </ul>	<ul style="list-style-type: none"> <li><b>R2-Refugee-led</b></li> <li><b>R3-Refugee-supporting ventures</b></li> <li><b>R4-Refugee-supporting, Host-weighted activities</b></li> </ul>
<b>Gulu Agricultural Development Company</b>	<ul style="list-style-type: none"> <li>Provides inputs to and purchases cotton and sesame from smallholder farmers;</li> <li>Subsequently processes, packages and exports products to the Far East and Europe.</li> </ul>	<ul style="list-style-type: none"> <li><b>R3-Refugee-supporting ventures</b></li> <li><b>R4-Refugee-supporting, Host-weighted activities</b></li> <li><b>R5-Refugee-lending (farming inputs, etc.)</b></li> </ul>
<b>Equity Bank</b>	<ul style="list-style-type: none"> <li>Equity Bank seeks to create inclusive financial services. The bank is part of a technical working group under the Smart Communities Coalition (SCC) that <b>assessed drivers, barriers, and solutions for financial inclusion across 3 settlements</b> – Bidi Bidi, Imvepi, and Rhino in Uganda, and 2 in Kenya.</li> </ul>	<ul style="list-style-type: none"> <li><b>R5-Refugee-lending</b></li> </ul>

Initiative	Description of program	RIN lens
<p><b>Livara and Pelere</b></p>	<ul style="list-style-type: none"> <li>Processes shea butter sourced from formerly war-torn regions of Northern Uganda such as the districts of Lamwo, Nebbi, Arua, Moyo;</li> <li>Produces a range of products such as market detergents, cosmetics and personal care products.</li> </ul>	<ul style="list-style-type: none"> <li><b>R3-Refugee supporting ventures</b></li> <li><b>R4-Refugee-supporting, Host-weighted activities</b></li> </ul>
<p><b>Fine Spinners</b></p>	<ul style="list-style-type: none"> <li>Trains farmers on how to grow cotton, procures and aggregates the produce which is processed into yarn, fabrics and garments;</li> <li>Engages with rural farmers in Western Uganda in Kasese and is willing to onboard refugees in their textile and tailoring business lines through a sub-contracting model.</li> </ul>	<ul style="list-style-type: none"> <li><b>R3-Refugee supporting ventures</b></li> <li><b>R4-Refugee-supporting, Host-weighted activities</b></li> </ul>
<p><b>Bukona Agro Processors Ltd</b></p>	<ul style="list-style-type: none"> <li>Sources cassava in Northern Uganda, to the tune of 20,000 tons of dry cassava chips from smallholder farmers;</li> <li>Manufactures ethanol from cassava to be used in their specially designed ethanol cookstoves.</li> </ul>	<ul style="list-style-type: none"> <li><b>R3-Refugee supporting ventures</b></li> <li><b>R4-Refugee-supporting, Host-weighted activities</b></li> </ul>

## Opportunities & Recommendations to Leverage Business Model 1

While these companies do not currently engage with refugees intentionally, there are opportunities to actively and formally introduce refugees into their value chains. Indeed, interviews with senior executives from these companies suggest broad interest to become an RLI, and that modest technical assistance and training would be sufficient incentive to facilitate change.

Another way to add value to products to support refugees is for companies to introduce technology, engage partners and provide support on the back of a friendly refugee policy. Improved integration and coordination can help support partnerships with development partners in support of effective running of initiatives as private sector actors that have limited context on the refugee environment particularly in rural settlements. A good example of development partners effectively helping to coordinate and lay the groundwork across stakeholder networks could be seen when UNHCR partnered with Sanivation and Mandulis to ease their entry to targeted settlements.

Adding value could stem from access to finance and technology development. Businesses' adoption and use of technological processes to manufacture products increases efficiency and processing capacity thus enabling higher demand for refugee produce. Scalability of these businesses is highly dependent on access to financing to facilitate outreach to targeted refugees. Opportunities that increase access to tools to increase yield of farmers to boost aggregated produce can help further increase demand and add value to products. Access to cheaper debt also can increase engagement of companies.

Various businesses work alongside village savings and loan associations in settlements to facilitate supply aggregation and increase access to finance for refugees and host

communities. Uganda's friendly refugee policy empowers refugees through access to land, financing institutions, SIM cards for refugees to engage in empowering economic activities. Similar targeted initiatives can increase opportunities for sustainability and integration of refugees in the host communities and thus economic empowerment of refugee-led micro-, small and medium-sized enterprises (MSMEs).

Businesses' provision of training programs and facilitation to access to inputs/equipment ensures quantity and quality of products are to the necessary requirements (e.g. Sanivation placed toilets in settlements, GADC provides input supplies and training to farmers). Added programs such as training in business skills, and personal development empowers refugees and host communities. Trainings increase engagement with refugees and host communities and increases the quality of sourced products, thus increasing the capacity building and employability of both refugees and host communities.

Increasing private sector and refugee access to cheap finance can increase production capacity in refugee establishments offering multiple opportunities for positive RLI intervention. Similarly, partnerships to increase access to inputs and sourced produce can increase engagement with refugees, improving their livelihoods.

## Business Model 2: Access to Larger Markets & Brands

'Access to larger markets and brands' relates to the marketing, distribution, and sale of refugee-made products to local, regional, and international markets. Within this model, refugees typically receive training, manufacture products, and finally sell their products via new channels. Support for these efforts can stem from three primary sources: inputs and services, production, and sales and distribution.

Thus, donors and NGOs can help train refugees in different skills and areas for example, in artisan work and business development services (BDS) and in agricultural work such as farming best practices depending on region. Actors also can provide necessary inputs, equipment and finance to ensure facilitation of training sessions and / or facilitate set up for projects for refugees and host communities. Production support might include helping

refugees and host communities procure additional materials and inputs locally and to further develop skills vital to their success. Sales and distribution support often stems from the aggregation of goods for processing or storage. The establishment of a digital marketplace to list items for sale and/or marketing to local and international clients is also key.

While initiatives may operate across a variety of sectors, the production of artisan and agricultural products hold good opportunity, in large part due to Uganda's refugee self-reliance model. Indeed, a number of artisan initiatives and even more interest exists in agricultural initiatives targeting refugee farmers. The table below describes the numerous initiatives and opportunities for engagement in both:

### Profiles of Market Actors and Potential RLI Partners Segmented R1 - R6 (Indicative):

Initiative	Description of program	RIN lens
<b>Made51</b>	<ul style="list-style-type: none"> <li>Identifies refugees within 16 countries with artisanal skills &amp; creates groups;</li> <li>Provides technical &amp; building capacity through experienced social enterprises who work alongside refugee groups to develop market-ready products for external markets.</li> </ul>	<ul style="list-style-type: none"> <li><b>R3-Refugee-supporting ventures</b></li> <li><b>R4-Refugee-supporting, Host-weighted activities</b></li> </ul>
<b>Girl Up Initiative Uganda</b>	<ul style="list-style-type: none"> <li>Trains ~100 people annually, including refugees, in tailoring skills</li> <li>Assists targeted persons in starting businesses and exporting finished items to US and European markets, increasing chance for self-sufficiency of absorbed persons</li> </ul>	<ul style="list-style-type: none"> <li><b>R3-Refugee-supporting ventures</b></li> <li><b>R4-Refugee-supporting, Host-weighted activities</b></li> </ul>

Initiative	Description of program	RIN lens
<p><b>MOTIV</b></p>	<ul style="list-style-type: none"> <li>Creates market links for locally created products using an e-Commerce platform;</li> <li>Utilizes collaborations with off takers, such as local fabric and garment manufacturers, to expose products of &gt;200 entrepreneurs to other markets.</li> </ul>	<ul style="list-style-type: none"> <li><b>R3-Refugee-supporting ventures</b></li> <li><b>R4-Refugee-supporting, Host-weighted activities</b></li> </ul>
<p><b>Xuperior harvests</b></p>	<ul style="list-style-type: none"> <li>Works with small scale farmers primarily bridging their access to high value markets with core focus on grain commodities and has a branch in Northern Uganda which presents an opportunity to engage refugee grain farmers in the region;</li> <li>Offers services across the entire agro-commodities terrain, from contract farming, post-harvest handling, value addition to marketing.</li> </ul>	<ul style="list-style-type: none"> <li><b>R3-Refugee supporting ventures</b></li> <li><b>R4-Refugee-supporting, Host-weighted activities</b></li> </ul>
<p><b>Agilis Partners</b></p>	<ul style="list-style-type: none"> <li>Agilis Partners, the parent company of Asili farms, is the largest grain and oilseed producer in Uganda on 13,500 acres of land in Northwestern Uganda;</li> <li>Works with a database of ~15,000 sourcing farmers to produce grains and oilseeds in Northwestern Uganda;</li> <li>Supplies aggregated produce through partnerships to hundreds of food manufacturers and protein producers across the region.</li> </ul>	<ul style="list-style-type: none"> <li><b>R3-Refugee supporting ventures</b></li> <li><b>R4-Refugee-supporting, Host-weighted activities</b></li> <li><b>R5-Refugee-lending (farming inputs, etc.)</b></li> </ul>
<p><b>iGravity</b></p>	<ul style="list-style-type: none"> <li>iGravity is a Swiss investment firm that specializes in impact investment and innovative finance solutions. The company partnered with the Danish Refugee Council (DRC) to form the Refugee Investment Fund (RIF). The RIF offers patient capital of up to 5 years to local refugee companies and startups.</li> </ul>	<ul style="list-style-type: none"> <li><b>R6-Refugee-investing equity fund</b></li> </ul>

## Opportunities & Recommendations to Leverage Business Model 2

Creating partnerships with various stakeholders is critical to the success of various initiatives in supporting access to markets. Various businesses work with refugee-owned businesses in settlements to aggregate supply of products and increase access to markets for refugee products. Uganda's open door policy empowers refugees to gain employment, own businesses, and acquire assets thereby encouraging more refugees to engage in empowering economic activities. Various businesses depend on partnership – for example, Omwoleso works with DHL to facilitate movement of products to other markets, and MADE51 works with UNHCR to also facilitate movement of products.

Businesses that leverage partners across the value chain are likely to more effectively provide access to larger markets. This can also provide opportunities for refugees and host community members to be involved across the value chain providing meaningful and gainful employment. Financial service providers such as Opportunity Bank and Equity Bank provide access to a range of financial products for refugee businesses such as access to credit to refugees through various initiatives such as Omwoleso and MADE 51 that utilize technological systems to market refugee goods.

Most refugee settlements are in remote regions that lack reliable roads and transport services and therefore hamper effective supply chain distribution. Unaffordable and unreliable access to electricity and internet can limit the ability of refugees to access platforms, learn skills, market products and communicate, hence hindering their opportunities to effectively engage

There are multiple ways support can be given to help mitigate these barriers to refugee economic engagement, including:

- Outsourcing last-mile distribution to specialist service providers or to third-party companies who specialize in truck logistics to oversee transportation of goods from refugee establishments to other markets;
- Engage refugee settlement stakeholders to create physical spaces for the collection and storage of products to help increase the supply of goods available to off-takers. This can in turn help integrate refugees into the supply chain and make them viable trading partners with the formal sector;
- Partnering with internet service providers or internet cafes in the settlements to train refugee traders on digital platforms to market and sell their products to other markets;
- Engaging telecom providers and local internet cafes to offer subsidized or discounted packages for refugees to help increase their access to online marketplaces, where they can sell or market their products.

## Conclusion

The creation of priority business models through in-depth market analysis and the application of the refugee lens is a viable and effective strategy to help tear down barriers to the economic integration of refugees and mobilize capital in support of refugees and host communities. In Uganda, adding value to products and growing access to larger markets and brands for RLI companies were demonstrated as two critical paths that should be pursued by both refugee and host community-supporting enterprises and interested capital partners alike. The challenges and opportunities for RLI in Uganda highlighted above present a list of activities and goals for interested parties to rally around to help create an ecosystem that promotes economic growth and durable self-reliance for millions of refugees and their Ugandan hosts.





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