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Expanding Access to Finance in Nyarugusu Refugee Camp: From Conceptualization to Implementation

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Expanding Access to Finance in Nyarugusu Refugee Camp, From Conceptualization to Implementation

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PIM 72

A Capstone Paper submitted in partial fulfillment of the requirements for a Master of Arts in Peacebuilding & Conflict Transformation at SIT Graduate Institute in Brattleboro, Vermont, United States of America

April 29, 2018

Advisor: Professor Mokhtar Bouba, Ph.D.

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There are numerous people I have encountered throughout my research, and with whom I have lived, studied and worked alongside, both in the United States and abroad, who deserve both recognition and my gratification.

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To my wife and best friend, Yousra.

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A handwritten signature in blue ink, appearing to read "John Baker". The signature is written in a cursive style with a large initial "J".

April 29, 2018

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Acronyms

CBI	Cash Based Intervention
CBT	Cash Based Transfer
CWS	Church World Service
DRC	Danish Refugee Council
DR	Democratic Republic (of Congo)
FGD	Focus Group Discussion
FFI	Formal Financial Institution
FSP	Financial Service Provider
GNT	Good Neighbors Tanzania
IGP	Income Generating Programme
IRC	International Rescue Committee
MHA	Ministry of Home Affairs
NFC	Near Field Communication
NFI	Non-food Item
NGO	Non-Governmental Organization
PSN	People with Special Needs
SG	Savings Group
SGBV	Sexual Gender Based Violence
TZ	Tanzania
TZS	Tanzania Shillings
UN	United Nations
UNCDF	United Nations Capital Development Fund
UNHCR	United Nations High Commissioner for Refugees
USD	United States Dollar
WFP	World Food Programme

ABSTRACT

Amidst the world's worst refugee crises in history, as the number of refugees worldwide climbs past 22.5 million (OHCHR 2017), it is imperative that we find real, lasting and empowering solutions to their needs. We must ask ourselves, how can we best serve these refugees and the countries that host them? What needs of refugees remain elusive?

Programs directed at refugees traditionally cater to their physical needs such as food, clothing, shelter and medicine, while their financial needs are disregarded. Furthermore, programs that do generate income do not cater to the needs of safely storing, saving, sending and/or receiving money.

This paper is a multidisciplinary research study into the conceptualization and implementation of finance literacy programming in Tanzania's refugee camps. Using qualitative research methods, this study validates that refugees have similar financial needs to non-refugees, a savings group led approach is a promising solution, and using connectivity through digital means is a creative, advantageous way to connect refugees to financial literacy programming and, in the long term, connect refugees to formal financial institutions. An interdisciplinary approach was used to develop a greater understanding into the intricate nature of the financial barriers affecting refugees.

Participants are Burundian and Congolese (DRC) refugees residing in the Nyarugusu, Nduta, and Mtendeli refugee camps in Tanzania.

Keywords: Refugees, Savings Groups, Digital Literacy, Financial Literacy

INTRODUCTION

This paper appears exactly one year after I first joined the United Nations in the United Nations Capital Development Fund's offices in Dar es Salaam – one year following the world's worst refugee crises – one year that has witnessed UNCDF Tanzania expand their reach to refugees, staying true to their mission to *reach the last mile*.

Refugee situations are becoming increasingly protracted, with refugees trapped in a state of uncertainty, unable to access sustainable solutions and relying on external assistance to survive. Humanitarian agencies are struggling to find ways of promoting livelihoods and self-reliance in these circumstances. UNCDF believes that interventions such as access to finance and financial literacy programming present an attractive option to address these challenges. Access to finance – and financial literacy in particular – provide for a more dignified way of assisting refugees as these programs promise to alleviate poverty through income generation.

Since the early 1970s, the United Republic of Tanzania has been hosting refugees who flee into the Kigoma region as a consequence of civil strife due to political violence and ethnic conflict in neighboring countries. Until recently, Nyarugusu Refugee Camp in the Kasulu District was the only remaining camp hosting some 65,000 refugees from the Democratic Republic of Congo (DRC). Today, Tanzania hosts more than 300,000 refugees from Burundi - the majority by three times - and the DRC. They are hosted by the Government of Tanzania in three camps in Western Tanzania: Nyarugusu, Nduta, and Mtendeli.

The insurgency in Burundi began as an attempted coup to overthrow the incumbent president Pierre Nkurunziza. The attempt was launched on May 13, 2015. This resulted in conflict between the royal government troops and the perpetrators. Upon failure of this military coup, the Constitutional Court of Burundi approved President Pierre Nkurunziza's bid to run for a third term, triggering weeks of protests. Ahead of the elections, a spiral of violence forced thousands of Burundians to flee their homes. Upon President Nkurunziza's electoral victory in July 2015, the situation further deteriorated with the escalation of violence. Reports of human rights violations have increased; humanitarian actors have reported deaths of more than 400 people, including aid workers, since April 2015.

This political instability in Burundi resulted in a high number of refugees arriving in Tanzania, mainly through Kagunga, a tiny border village along Lake Tanganyika and other entry points in the Kigoma region.

The first batch of refugees from Burundi arrived and was received at Nyarugusu Refugee Camp in April 2015. Initially, this settlement hosted Congolese refugees mainly from neighboring DRC. The settlement had been estimated to host 65,000 persons of concern but quickly ran out of space to host new numbers given the continuing insurgency in Burundi. This prompted Tanzania to form new settlements, namely: Nduta in Kibondo district in October 2015 and Mtendeli in Kakondo district in January 2016 to receive and harbor Burundian refugees.

Although the situation in Bujumbura has been reported stable, the country remains highly tense. By May 2016, the United Nations reported that 112,000 people had fled to safety in neighboring countries, including Tanzania. Most of these

refugees are women, children and elderly persons, often arriving with very little luggage and sometimes separated from family members. On average, over 366 Burundian refugees enter Tanzania daily (UNHCR 2017).

Within the Government of Tanzania, the Ministry of Home Affairs (MHA) has the primary responsibility for all refugee related matters. The responsible agency within the MHA is the Refugee Services Department.

The 1951 Convention Relating to the Status of Refugees, also known as the 1951 Refugee Convention, and its 1967 Protocol, which removed time limits and geographic limitations of refugees, are the basic international instruments upon which regional and domestic legislation has been built.

Under the 1998 Tanzania Refugee Act, the supreme law governing refugee issues in Tanzania, and the 2003 Refugee Policy, freedom of refugee movement is restricted to the camps. In order to leave a camp, a refugee must obtain a temporary movement permit from an official who then determines the specific “terms and conditions” of the permit. The Ministry of Home Affairs’ (MHA) officials act as camp commanders and direct issues of concern to the Government of Tanzania (GOT). The MHA camp commanding officers give permits to refugees on a limited basis. If a refugee is seen outside the camp without a permit, the sentence is six months in prison.

These policies and legal frameworks are a hindrance on efforts to self-reliance by the refugees as they are curtailed from finding jobs and any other means of livelihoods as well as access to the local markets outside of the camp.

History has proven that refugees often times do not choose voluntary repatriation. Instead they decide to stay in the host country where they become residents or citizens by naturalization. Even after the situation in their countries has become stabilized, refugees often remain in the host country in search of a better life or until such time as they are resettled to a third country. Such processes and decisions take time, 21 years on average (UNHCR 2017), and therefore it has become evermore imperative to upscale financial programs for the various refugee groups with a view of promoting self-reliance and reduction of dependence on aid.

It is against this backdrop that UNDCF Tanzania has planned to conduct its scoping mission within Tanzania's refugee camps to research if there is need for access to programming that will enable them to achieve access to traditional and digital financial literacy and, in the long term, connect refugees to formal financial institutions outside of the camps. As one UN official stated during an interview, "Anything coming in [to the camps] will help refugees."

This research paper focuses in particular on the conceptualization and implementation of UNCDF's refugee pilot program, as it was in 2017 that UNCDF Tanzania began to take serious steps to reach refugees.

The United Nations Capital Development Fund

UNCDF is the UN's capital investment agency for the world's 48 least developed countries (LDCs). UNCDF uses its capital mandate to help LDCs pursue inclusive growth. UNCDF uses 'smart' official development assistance to unlock and leverage public and private domestic resources, promote financial inclusion,

including through digital finance, as a key enabler of poverty reduction and inclusive growth, and it demonstrates how localizing finance outside the capital cities can accelerate growth in local economies, promote sustainable and climate-resilient infrastructure development, and empower local communities. Using capital grants, loans and credit enhancements, UNCDF tests financial models in inclusive finance and local development finance; ‘de-risks’ the local investment space, paving the way for larger and more risk-averse investors to come in and scale up.

With its capital mandate and instruments, UNCDF offers “last mile” financing models that unlock public and private resources, especially at the domestic level, to reduce poverty and support local development. UNCDF targets poor and underserved populations and areas in the LDCs where the available resources for development are the scarcest; where market failures are most pronounced; and where benefits from national growth tend to leave significant portions of the population behind. UNCDF has a strong track record in local development finance and inclusive finance, using its capital mandate paired with strong technical and policy support to help communities and individuals save, borrow and invest.

MicroLead is a global initiative of UNCDF that works with a variety of financial institutions developing, piloting and scaling deposit services for low-income, rural populations, women – and now refugees. MicroLead challenges regulated financial service providers (FSPs) to develop and roll out deposit services that respond to the rural vacuum of services. MicroLead works with a variety of FSPs and technical service providers to reach rural markets with demand-driven, responsibly priced products offered via alternative delivery channels such as rural

agents, mobile phones, point-of-sales devices and group linkages. This is combined with financial education, so customers not only have access, but also can effectively use quality services. It was under this initiative that I served as an intern for UNCDF, enabling me to conduct research in the refugee camps.

UNCDF MicroLead partners have developed and built linkages with informal savings groups (SGs) in Africa, reaching 900,000 group members with formal financial services over the past four years. In many instances, MicroLead utilized digital financial services and education to reach these groups (UNCDF, 2017).

Leveraging off MicroLead's experiences and lessons learned, UNCDF is developing a pilot program to extend financial services to refugees in Tanzania via SGs, digital finance, and financial education through digital means.

LITERATURE REVIEW

The literature review for the proposed research topic will consist of a few major focus areas, including financial inclusion in the field of refugees, various research definitions of financial inclusion, savings groups and their key characteristics, mobile money in a refugee context, and opportunities for further research.

Researches, scholars and practitioners often study the barriers of financial inclusion and the importance of disestablishing such barriers. Messy (2013) states three major barriers to financial inclusion among refugees. These include: 1) an *underdeveloped financial services industry in the home and/or host country* i.e. lack of a mature financial services industry and anticipated or actual difficulty providing required proof of identity; 2) *Cultural and social attitudes, trust and confidence* i.e. lack of familiarity with the system, cultural, tribal or religious difference, mistrust of financial services; 3) *Knowledge, skills and access to services, including education* i.e. limited language skills or low levels of literacy and numeracy, lack of confidence, experience or ability to access telecommunications and internet technology, low levels of financial literacy and inadequate provision of financial education.

The term *financial inclusion* is elusive (Wilson, 2017). For example, the Consultative Group to Reach the Poor (CGAP), an influential entity housed at the World Bank, frames financial inclusion in the context of a bank account thus the more banked one is, the more capable one is of managing his or her financial life. According to UNCDF (2017), two billion adults – more than half the world’s working

adults – are still excluded from formal financial services. Financial inclusion means that individuals can access and use a range of appropriate and responsibly provided financial services offered in a well-regulated environment (UNCDF, 2017).

Savings groups are generally composed of 15 to 20 self-selected individuals who meet regularly and frequently to combine their own modest weekly savings into a group fund. The amount contributed by an individual is based on his or her own ability. The group is then able to distribute loans through internal lending among members. Africa has the greatest number of savings groups. Of the 5.5 million members in 200,000 groups worldwide, about 4 million of these members are in Africa, with Tanzania having one of the largest numbers of savings groups in the world (UNCDF, 2017).

As informal savings groups mature, some reach a stage at which they essentially outgrow the savings group model and aspire to access financial products offered by formal financial institutions. Many also seek the greater security of a bank account to hold their growing savings, while savings groups' savings are kept in a locked box under the supervision of an appointed group member.

But what about outside stable conditions, where institutions are fragile or broken, where populations are in conflict, or for refugees? How does digital/formal financial inclusion play out in these environments? UNCDF is trying to answer this question. UNCDF believes that the best option is through a savings group led approach and that these savings groups can be linked to formal financial institutions through digital means.

More recently, the scope of financial inclusion efforts has broadened to embrace digitally enabled accounts – digital wallets and mobile money accounts – that are not linked to a traditional bank account (World Bank Group, 2015).

An estimated 2.5 billion people do not have an account with a bank or other financial entity (World Bank Group 2015), severely limiting their ability to save, invest and plan for the future. (You say this at the top of the previous page, so it can probably be left out, and maybe move the citation up there, or remove it from up there and leave this one in.)

In Tanzania, 60% of cash is informal and kept outside of banks (World Bank Group, 2015). When people deposit their money into a bank, the bank is then able to channel that money; they are able to use it to generate credit and contribute toward economic growth. Thus, linking refugees to formal financial institutions within the host country not only benefits the refugees, but also the host country's economy and people.

Digital finance products and solutions already exist within Tanzania's refugee camps. By providing financial education and digital literacy through a savings group led approach implemented by UNCDF and partners, digital finance can play a pivotal role in linking savings groups to formal financial institutions.

Rationale of the Study

The rationale behind finance programming is that promotion of self-reliance is a way to accelerate the achievement of sustainable solutions to refugees' needs. As well, finance programming complements the ongoing livelihood programming in

the camps and ensures financial literacy no longer remains elusive in refugee programs.

UNCDF's MicroLead Programme initiated the access to finance program in Tanzania's refugee camps with the knowledge that programs directed to refugees traditionally catered for their physical needs (food, clothing, shelter and medicine); and their financial needs were disregarded. Moreover, programs that did generate income did not cater to the needs of safely storing, saving, sending and/or receiving money. The program was also directed by the overall objective of UNCDF MicroLead *to reach the last mile*.

The need for financial education and digital literacy in the camps was further strengthened by the findings of the 2016 assessment in Nduta and Mtendeli refugee camps that brought to light the legal restrictions of refugees' movement outside of the camps and the harsh penalties for breaking them. Currently, the Access to Finance program is UNCDF MicroLead's only refugee-focused program. UNCDF Tanzania wants to explore if access to finance programming could be a solution to address the financial needs of refugees. Our findings validate that this initiative complements well the ongoing education and livelihood programs within the camps for the following reasons: entrepreneurship is the main livelihood option for income generation within the camps; there are existing business development/financial literacy programming within the camps; as the World Food Programme switches to cash based transfers, there is more cash available within the camps; and there is a need to store, save, send, and receive money within the camps.

The main objectives of the scoping mission were to: understand the refugee context within the camps; meet with implementers of livelihood and access to finance programs; identify refugee cash and financial transaction patterns, i.e. income, savings and expenditures; and explore opportunities of developing a UNCDF program to increase access to finance for refugees.

The scoping mission took place between January 29 and February 03, 2017. Visits to the UNHCR field offices in Kasulu and Kibondo, and the refugee camps Nyarugusu, Nduta and Mtendeli were conducted in order to meet with NGO field officers, UN staff and refugees. A debrief was conducted at the end of the mission at the UNHCR Sub-Office in Kasulu, resulting in a range of reflections which contributed to the final result.

A second mission was conducted in January 2018 to assess the pilot project's implementation, begin development of a monitoring and evaluation framework and gather insights for the development of Phase 2 activities.

This report summarizes insights gathered in the field and provides recommendations for the pilot program.

INQUIRY DESIGN

The objective of this study is, through qualitative research, to assess the potential need for finance programming in the refugee camps to help UNCDF form their decision on whether and how to go further with a pilot program.

The methodology followed for this research was based on mixed-method data collection including two modes of primary data collection complemented by

desk based review of secondary data. A preliminary review of literature was conducted on the study background, which introduces the subject and gives a background context that includes broad discussions on savings groups, financial literacy, and existing livelihoods within the camps.

An analysis of legal frameworks ranging from international law that Tanzania is party to, the national refugee law, and the freedom of movement for refugees have also been included in this research.

Ethical Considerations

The design and implementation of the scoping mission explicitly stated and was guided by ethical standards to respect and protect the rights of all participants. All research participants were given sufficient information on the purpose, objectives and methodology of the research, the identity of the research team and the organization carrying out the research, and were expressly informed that they had the right not to partake in or to withdraw from the research process at any stage.

Geographic Scope

I based my research within the Kigoma region of Tanzania. This region is home to the Nyarugusu, Nduta and Mtendeli refugee camps. In response to an influx of refugees fleeing conflict in DRC, UNHCR and the Tanzania government established the Nyarugusu camp in November 1996. The Nyarugusu camp covers 28 square kilometers and is made up of 12 distinct zones comprising of 142 villages.

Population divides the zones; Zones 1-7 are largely home to Congolese refugees, and Zones 8-12 house Burundian refugees.

The Nyarugusu camp, the third largest camp in the world, is located in the town of Kasulu and has a population of 135,308 (UNHCR, April 2017) comprising of both Burundian and Congolese refugees. The camp was originally established in 1996 to host Congolese (DRC) refugees. Since the beginning of the influx of Burundian refugees in April 2015, the camp has hosted over 70,000 Burundians increasing to over three times its carrying capacity, causing severe overcrowding.

The Nduta and Mtendeli camps were established in response to the influx of Burundians and the capacity limits of the Nyarugusu camp. In October 2015, Nduta camp was established in the Kibondo district and in January 2016, Mtendeli camp was established in Kakonko district. Over 175,000 Burundians now occupy both camps. The continuation of hundreds of Burundian refugees arriving daily through the Kigoma region indicates that more refugees are to follow if the situation in Burundi is not resolved soon.

Population of Study

For my research, I targeted three main populations: women, youth and economically active refugees. Women in the camp have generally less access to economic activities than men, are less likely to own phones, and have lower digital literacy, although they are interested in saving and gaining financial education. They would therefore benefit from programming that meets their specific needs.

In contrast to women, UNCDF findings from an August 2017 mission suggest that youth have higher digital literacy than other segments of the population, are familiar with mobile money services, and have a particular interest in saving for the future. These young people also express the motivation to learn new skills and help others in their communities, presenting a potential target group to both receive financial and digital education and to be trained as community trainers.

In order to have the greatest impact, I specifically targeted economically active populations. While the most vulnerable refugee populations are in need of humanitarian assistance, the more established populations (often those who have spent more than 6-12 months in the camps) are in need of livelihood improvements. Targeting this population will also improve the likelihood of sustainability of the savings groups.

There was also specific emphasis on past cash-based transfer (CBT) recipients who received transfers digitally and have an awareness of and potential to engage with digital financial services.

Research Method and Data Collection

This is an Independent Practitioner Inquiry Capstone (IPIC) that used both primary and secondary data. My approach included both in-depth informant interviews and focus group discussions. Numerous interdisciplinary methods such as newspapers, blogs, videos, studies and articles were included as secondary research. Primary research took place in the Kigoma region of Tanzania within the Nyarugusu, Nduta and Mtendeli refugee camps as well as UNCDF headquarters and

UNHCR field offices. The research focus was conducted with phenomenology in mind, in which the research seeks to understand the meaning of individuals' experiences and how they articulate these experiences.

Interviewees were the responsible UNHCR staff and NGO field staff. They were asked about the income-generating activities they sponsored and questions were directed towards obtaining quantitative information, in terms of numbers of groups and individuals, income generated and so on. I interviewed staff from UNCDF, UNHCR, WFP, Good Neighbors Tanzania, Oxfam, Danish Refugee Council, Church World Service, PLAN International and the International Rescue Committee.

Our focus group discussions were conducted with refugees and were directed toward obtaining more qualitative information on finance habits and needs.

Prior to conducting field research, we discussed priority research questions, identified existing research materials and finalized the methodological approach. A series of interviews with local UN staff were conducted to understand the insights and priorities of key stakeholders, and gaps in current knowledge and research. Field research was conducted by our UNCDF team in the Nyarugusu, Nduta and Mtendeli camps in late January/early February 2017, as well as January 2018.

Market observations of mobile agent stalls were selected at random in all three camps and at the Common Market in the Nyarugusu camp. We noted observations about phone use in the surrounding area, the demographic, frequency and expenditure of customers at the mobile agent stall, and questions asked to the

agents. These observations facilitated insights into the lived experiences of the refugee population and phone users outside the controlled environment.

Focus Group Discussions

Focus group discussions were held in order to gather qualitative data and enable verification of other data sources. Four FGDs were conducted in total. FGDs were conducted in pairs: one coordinator facilitated the discussions while one coordinator took notes. The FGDs were comprised of both Burundian and Congolese refugees. Discussions lasted about one hour at a convenient venue within the camp that was identified by the programming staff. FGDs were conducted in a relaxed and conducive environment to allow full participation and concentration. Some invasive questions were asked such as income and level of education. However, both FGD participants and interviewees were able to decline to answer any question.

Key Informant Interviews

Fifteen interviews were conducted in total. Thirteen interviews were conducted face-to-face with six interviews conducted within the refugee camps while seven interviews took place at UNHCR's Kasulu field office and Kibondo sub-field office. Two interviews took place via electronic mail correspondence with a UNCDF intern and staff member in Dar es Salaam. Interviews lasted approximately one hour. The interviews were composed of mostly open-ended questions to allow for semi-structure and elaboration upon answers. Key interviewees included;

- Program staff from five agencies; Danish Refugee Council (DRC), Good Neighbors Tanzania (GNT), Church World Service (CWS), PLAN International, Oxfam, and the International Refugee Committee (IRC)
- Other humanitarian agencies; UNHCR, UNCDF, and WFP

Upon completion of the FGDs and interviews, the data was organized and transcribed for easy analysis. Once this was complete, the data was interpreted to find meaning and draw conclusions for the study.

Direct Field Observations

I also conducted field observations throughout the data collection process to further enable verification as well as provide illustration of the qualitative information collected. At the end of each day, a short debrief was conducted to ensure all relevant observations were noted. In order to capture a clear picture of the situation as it related to the research context; I took photographs throughout my research in the camps.

Limitations

My research approach has four important limitations. First, we have a sample size of 35 out of the 1,070 refugees who have participated in some sort of business/finance training through an NGO within the camps. Thus, it is not statistically significant. Secondly, ironically, another limitation to the research was the research method itself. It is a challenge to ask about personal/financial questions in a focus group discussion setting. Some refugees did not feel

comfortable sharing certain information (i.e. education and finances). Thirdly, there was a limited needs assessment. I spoke with small business owners and program participants only. There is a need to know the financial needs and habits of non-business owners as well. Lastly, language barriers were another limitation to the research. Most members of the refugee communities in the camps solely spoke their native language and very few understood English. This necessitated the utilization of interpreters throughout the data collection process. Since the only available persons who spoke both the local languages and English were the refugees themselves, usually NGO incentive workers, the study was forced to rely sustainably on their translation of what the participant said.

FINDINGS

International Legal Framework on Refugee Protection

In 1950 the United Nations General Assembly initiated discussions on refugee matters as a result of the refugee influx in Europe, due to the far-reaching impact of World War II. The 1951 Convention relating to the Status of Refugees and its 1967 Protocol are the basic international instruments upon which regional and domestic legislation has been built. The 1951 Convention states that Contracting States shall apply the provisions of the Convention to refugees without discrimination as to race, religion, or country of origin. Further that States shall accord to refugees within their territories treatment at least as favorable as the accorded to their nationals with respect to the right to choose their place of residence and to move freely within its territory subject to regulations applicable to

aliens generally. Specifically, Article 26 of the 1951 Convention states: “Each contracting state shall accord to refugees lawfully in its territory the right to choose their place of residence and to move freely within its territory subject to any regulations applicable to aliens generally in the same circumstances.”

Under the 1951 Convention too, the country of asylum must apply the provisions of the Convention to refugees on its soil without discrimination as to race, religion or country of origin, even in times of emergency. Physical security and safety from violence in the country of asylum is a priority. As a member of the international community, Tanzania has also ratified a number of international instruments, which provide for human rights. At the regional level, Tanzania is a signatory to the 1969 OAU Convention Governing Specific Aspects of Refugee Problems in Africa.

The National Legal Framework

Under the 1998 Tanzania Refugee Act, the supreme law governing refugee issues in Tanzania, and the 2003 Refugee Policy, freedom of refugee movement is restricted to the camps. In order to leave a camp, a refugee must obtain a temporary movement permit from an official who then determines the specific “terms and conditions” of the permit. The Ministry of Home Affairs’ (MHA) officials act as camp commanders and direct issues of concern to the Government of Tanzania (GOT). The MHA camp commanding officers give permits to refugees on a limited basis. If a refugee is seen outside the camp without a permit, the sentence is six months in prison.

Freedom of Movement

All interviewees and FGD participants mentioned *freedom of movement* as a major hindrance to their financial needs. The 1998 Act makes no specific mention of the right of freedom of movement for refugees; however, pursuant to sections 16 and 17, authorities have the power to require any asylum seeker or refugee to reside within a “designated area” which in practice is a camp or settlement. Tanzania’s 2003 National Refugee Policy (2003 Policy), which is not codified law but frames the general direction the government intends to pursue for refugee matters, affirms in paragraph 28 that, “refugees will be hosted in designated areas whereby the international community will be obliged to provide material assistance.”

The government of Tanzania enforces restrictions on the movement of refugees once they reside within a settlement or camp. For instance, where a refugee is caught attempting to leave their designated camp without permission, officials may detain the individual for up to three days in a camp jail and issue a fine of up to five thousand shillings (just over USD 2). In order to leave a camp pursuant to section 17(5)(a) of the 1998 Act, a refugee must obtain a temporary movement permit from an official who then determines the specific “terms and conditions” of the permit. A movement permit can only be issued for up to 14 days unless the Director of Refugee Services has specifically allowed a permit for a longer period of time. If the individual fails to comply with the terms and conditions of their permit, they may be guilty of an offense against the Act, and if convicted, can be imprisoned for up to six months or fined fifty thousand shillings (about USD 23), or both. Refugees found outside the camps without proper authorization have also been

prosecuted for unlawful presence in Tanzania under the Immigration Act of 1995 and could be imprisoned for two years followed by deportation from Tanzania.

This policy is a drawback on efforts of self-reliance and access to formal financial institutions by the refugees as they are curtailed from finding jobs and any other means of livelihoods outside the camps. The Universal Declaration of Human Rights, a foundation document on international human rights law, states “everyone has the right to freedom of movement and residence within the borders of each state.” As the 1951 Convention Relating to The Status of Refugees of which Tanzania is a signatory affords refugees the right to freedom of movement, it goes further to state that these rights may be subject to regulations imposed by the host state.

These policies and legal frameworks are a hindrance on efforts to self-reliance by the refugees as they are curtailed from finding jobs and any other means of livelihood as well as access to the local markets outside of the camp.

Existing livelihood / income sources

Livelihood activities allow people to meet their most basic needs, such as food, water, shelter, and clothing. Given the legal limitations imposed by the government on refugees, it is difficult for refugees to find employment and take on such opportunities, which significantly reduce their chances for a better livelihood.

Within the camps there are few job opportunities and when available they offer very minimal pay. During an interview, one UN official described the current livelihoods programs in the camps as a “drop in the ocean” for the amount of refugees residing within the camps. Some refugees work in nearby villages digging

and working for locals illegally, however, it carries a high risk of rape, physical abuse and imprisonment.

Refugees are not permitted to enter into contracted employment in Tanzania. Currently, they can only source income from incentivized voluntary work with NGOs in the camps. These incentives are very low, and work outside of the camps is more lucrative. However, the restricted movement policy enacted by the government of Tanzania under the 1998 Refugee Act makes it impossible to take advantage of such opportunities outside of the camps.

Savings Groups

Savings groups exist within the camps but are rare. According to UNCDF, the proliferation of savings groups have been a key driver of financial inclusion in Tanzania, particularly for women, contributing to a nearly threefold increase in women's financial inclusion between 2006 and 2013 (from 14.4% to 51.2%). By February 2015, the cumulative number of savings group members in the country was expected to reach 1.2 million. Because formal financial providers do not always serve the poorest people and those in the most remote areas, savings groups provide a convenient, trustworthy and affordable way to smooth irregular incomes, save for a goal, and access small loans. The potential exists for savings groups to have the same impact on refugee populations.

As one interviewee noted, no NGO or organization currently offers financial education in any of the three camps. Access to education is closely associated with aspirations and hopes for the future.

All FGD participants who are, or once were, members of savings groups acknowledged improvement in their money management capabilities, increase in frequency of saving, having more income-generated ideas, and feeling more socially empowered compared to respondents not in savings groups.

Many refugees continue to keep money in their homes, yards, with neighbors, or kept in their pocket at all times. These “under the mattress” mechanisms are unsafe as they increase the chance for theft, robbery, or misplacing of money. Savings groups are an option to increase access to financial services, meeting an important need not yet filled by the formal sector.

Cash based transfers

The World Food Programme (WFP) distributes a general food basket every 28 days to all refugees. It consists of whole maize meal, pulses, Super Cereal, vegetable oil and iodized salt, which provides refugees with their minimum dietary requirement of 2,100 Kcal per person per day.

In December 2016, WFP conducted a three-month Cash Based Transfer (CBT) pilot, targeting 10,000 individuals (2,500 households) comprised of People with Special Needs (PSN) in Nyarugusu Refugee Camp. WFP provides 10,000 TZS (USD \$4.50) twice a month to each member of households participating in the cash pilot. For the duration of the pilot, rations of maize meal, pulses, and salt were replaced with cash while refugees continue receiving rations of fortified vegetable oil and Super Cereal.

For the CBT pilot, cash was distributed digitally through Airtel. Mobile money was transferred to refugees' utilized SIM cards and Near Field Communication (NFC) cards called "tap-tap" cards. The "tap-tap" card was linked to a SIM card and provided the added advantage of allowing beneficiaries without mobile phones to receive and access cash based transfers at the agent.

The main objective of the CBT intervention was to meet the food needs and enhance food consumption of the Congolese and Burundian refugees in the Nyarugusu Refugee Camp by giving them freedom to access a greater range of food commodities locally available in the market.

According to a WFP staff member, "WFP is currently scaling-up the CBT pilot from 10,000 refugees to 70,000 and increase transfers dispensed from 10,000TZS to 20,000TZS per individual at Nyarugusu by year end 2017", contributing to more cash being handled and available in the camps.

In December 2015, Oxfam International piloted an electronic cash based transfer program, targeting 1,600 refugees in the Nyarugusu Camp. In January 2016, Oxfam registered 952 refugees for SIM cards through service provider Vodacom. Instead of distributing phones, which Oxfam stated as being unsustainable, they set up four phone booths (one in each zone of camp) where refugees were able to access phones freely. They then began electronic cash transfers of 30,000TZS to each refugee. However, due to challenges that arose (misplacement of phones/SIM cards, forgetting phone numbers/SIM numbers), Oxfam decided to switch back to hand-to-hand cash based transfers.

Availability of formal financial services

There are no banks within the Nyarugusu, Nduta, and Mtendeli refugee camps. Therefore, all refugees that want or need to transact with a financial institution must travel outside of the camps. However, given the legal limitation of refugees' movement outside of the camps and the distance to banks, this is often not thought of as an option.

Distance to formal financial institutions was also an identified barrier to refugees accessing bigger loans. The closest bank, National Microfinance Bank (NMB) located in Kasulu, is 65km from the entrance to Nyarugusu Camp (CRDB Bank is 66km away), and over 100km from the entrance to Nduta and Mtendeli Camps, which means travelling to and from the bank will be costly and time consuming. Other banks (NBC, Exim, and Tanzania Postal Bank) are located in Kigoma, 156km from the entrance to Nyarugusu.

The presence of formal financial service providers in the Kigoma region, Tanzania Postal Bank, Exim Bank, National Microfinance Bank (NMB), NBC Bank and CRDB Bank, create an opportunity for potential partnerships in delivering formal services to refugees through digital channels.

Access to market

In August 2015, with financial support from Good Neighbors Tanzania (GNT), the Nyarugusu Camp introduced a "common market" within the "buffer zone" (4 km. radius around camp) where locals from the surrounding host communities and refugees, together, can buy, sell, and trade items. The common market allows for

refugees to become more self-reliant. Before access to such a market, refugees were eating in-kind food only provided by World Food Programme (WFP). The common market also allows for improved relationships between refugees and host communities. During a focus group discussion, a refugee stated “community integration” as one of the benefits of the market. Another said the market has, “broken barriers of tribalism.”

Benefits of access to the market include: increase in buying, selling, and trading, diversification of products consumed, increase in profit, and saving and lending among refugees and host communities.

During a focus group discussion in the Nyarugusu camp, many refugees stated that profit made from the market is used for meeting immediate needs, such as food and clothes. The Nyarugusu camp had seen more saving and loaning and contributed that to the common market. Markets are currently being established in both the Nduta and Mtendeli camps.

When asked about profit, one refugee stated that it is, “a very small profit but it helps the household income.” The increase in profit, saving and loaning are all indicators that there is indeed a need for financial literacy programming within the camp. The increase in profit and saving also led many refugees to further stress the need for banking.

Connectivity Program

Often set up in remote and hard to reach areas, close to borders, many refugee camps lack basic mobile infrastructure. The Connectivity for Refugees

program was established in 2015 within UNHCR with the aim to better understand how refugees were connected around the world. UNHCR aims to ensure that all refugees, and the communities that host them, are connected to mobile networks and the Internet so they can leverage these technologies to improve their lives. UNCDF sees the potential in this connectivity to break the barrier of remoteness to digitally connect refugees to formal financial institutions.

Beginning in May 2016, UNHCR piloted a Connectivity Program in Nyarugusu Camp. Before this program, phone service was not available to refugees. Three service provider towers have since been built near the camp (Vodacom, Airtel, Halotel). UNHCR Connectivity Program is encouraging banks to come to the camps to help refugees with digital banking. With connectivity, refugees are able to make the most of mobile cash distributions.

In 2016, Vodacom installed a 3G tower in Nyarugusu camp, providing connectivity to refugees. Today, Airtel, Halotel and Tigo also provide connectivity to refugees in the camp. However, Nyarugusu remains the only camp in the Kigoma region with access to 3G.

Vodacom's tower, currently shared with Tigo and Airtel, is reported to be operating at full capacity, with a call volume of up to 180,000 calls per day (GSMA, 2017). According to GSMA, a company that represents the interests of mobile operators worldwide, two-thirds of households in Nyarugusu have access to at least one mobile device. However, access is notably lower for more vulnerable populations.

Mobile money within the camps

The World Food Programme has already introduced a Cash Based Transfer program within Nyarugusu Camp while a number of other agencies are planning to implement CBTs. The number of mobile service provider agents and the presence of up to four telecom service providers can all be tapped into.

Mobile money has significant potential to overcome problems of financial inclusion. It is also the safest way to send money to beneficiaries. Mobile money has great strengths, including saving time, easy access to money, reducing the exposure of staff and recipients to possible robbery, and an increase in knowledge and capacity to use new technology. Vulnerable groups in particular, such as women, are able to keep cash securely.

Two-thirds of households in Nyarugusu have access to at least one mobile device. 22 percent of refugees receive international remittances via mobile phone, 14 percent use mobile money for savings and nearly half (49 percent) of mobile users use mobile money at least once per month or more frequently. Many refugees stated that charging a mobile phone battery is a barrier to frequent phone use. Refugees without a mobile phone reported the handset cost as their biggest obstacle.

Storing/saving, sending and receiving money, and accessing loans

Several key themes and issues emerged out of the interviews and FGDs. It was clear that the populations of Nyarugusu, Nduta and Mtendeli all share certain needs,

discussed below, including storing money, sending money, receiving money, and accessing loans.

Having a safe place to store money was an identified need. Findings indicate that there is indeed cash available and handled within the camps and cash in the camps is growing. There are savings groups and digital financial service agents to address this need. However, with the amount of cash continuing to grow, there is a need to develop more savings groups. Many refugees, the more economically active ones, use their profit to “grow business.” For example, one refugee, a local bread maker, said during FGD that he wants to buy a motorcycle for his business because “transportation is expensive” to travel for supplies.

Money flows in Nyarugusu, Nduta and Mtendeli mainly from three sources: cash based transfers from World Food Programme, start-up capital from implementing NGOs, and remittances.

It was also identified that many entrepreneurs lack the financial means to fund their ideas. While savings groups enable members to access micro-loans, many refugees have stated the need to access bigger loan amounts. One challenge is the distance to credit facilities (nearest bank, National Microfinance Bank, is 65km from entrance to Nyarugusu and over 100km from entrances of Nduta and Mtendeli). By linking savings groups to banks through digital means, refugees can overcome this challenge.

Challenges

- Restrictive refugee policies (i.e. mobility, employment, national ID card)
- No connection to the electrical grid.
- Poor access to capital through both informal and formal channels.
- Low access to cash
- Little access to markets and land for farming.

Opportunities

There are several programs and initiatives implemented within the camps that complement well UNCDF's access to finance pilot program:

- Through UNHCR's connectivity pilot program, phone service is now available to refugees with 3G coverage enabling financial literacy programs through phones and tablets and, in the long term, linkage to financial institutions through digital means.
- Through WFP's CBT pilot there is now more cash available and handled within the camps and a growing need for financial education.
- There are NGO partners implementing business development /skills trainings, forming SGs and providing start-up capital within the camps who can be engaged.
- The Nyarugusu Common Market is established and flourishing.
- Digital Cash-Based Transfers piloted successfully.
- Pilot project on national identification card issuance for refugees is underway.

- Digital financial service solutions exist and are rapidly expanding.
- Banks are showing interest in refugees.

Conclusions

The results of these interviews and focus group discussions point to several conclusions. First, the need for finance programming (i.e. savings groups and financial literacy programs) and the hypothesis of refugees having financial needs, habits and barriers similar to those in their host country were validated by each of the focus group discussions and interviews.

Second, this research clearly demonstrates that there is indeed a need and want to establish new finance programming and strengthen existing programming. The refugees were happy to share their financial needs and barriers. These are programs that change lives and set an example that can be adopted and adapted to improve the financial situation of refugees and other vulnerable populations around the world.

Third, the increase in cash due to the Nyarugusu Common Market and WFP's cash based transfer pilot program; UNHCR's connectivity program, and the potential for establishing new savings groups and strengthening existing savings groups all complement well UNCDF's pilot program.

Research Impact

It was my intention that this research will build upon the great work that has been done in the fields of financial inclusion, savings groups and refugees and

attempt to fill in some of the gaps in research that have been identified by scholars. While financial inclusion of refugees has been studied and demonstrated to improve refugees' livelihood, none of these studies have looked at the option of connecting refugees to formal financial institutions through digital means and to use savings groups as a tool for financial and digital literacy. Given the positive impact of financial inclusion, I thought it would be valuable to understand if and how digital means are being used to connect refugees to formal financial institutions.

The current research provides a great foundation for the possibility and benefits of using digital means to connect refugees to formal financial institutions. The research adds to the effort to bring to light alternative and creative forms of financial inclusion. Furthermore, much of the current literature has focused on financial inclusion of rural populations while excluding refugees. This study highlights aid agencies that are using creative new means to address the financial needs and barriers of both refugees and host communities.

By exploring the measurements already being done through publicly available refugee assessments and matching them with in-person interviews and focus group discussions to highlight refugees' financial habits, needs, and barriers, this study adds valuable insight into this important subject at a time when the world has seen its biggest refugee crises in history. This research is not only relevant, it is absolutely imperative given the average stay of a refugee in a camp and the occurrences of human rights violations that contribute to an increase in conflict and an influx of refugees.

It was and remains my hope that the extraordinarily favorable pilot program in Nyarugusu Refugee Camp will lead to economic progress.

Practical Applicability

In September 2017, UNCDF Tanzania, in partnership with UNHCR and international and local NGOs, began implementation of the pilot project to deepen access to finance in Nyarugusu Refugee Camp, through savings groups and digital and financial literacy interventions.

This pilot program resulted from our research indicating that while there were a number of organizations implementing livelihood programs in Tanzania's refugee camps, some of which were also incorporating access to finance, there was a need to refine and scale these programs. Research also pointed to a vibrant economy both within and outside Nyarugusu Refugee Camp, despite restrictions on refugees' mobility and right to work in Tanzania. An increased interest in savings amongst refugees, as well as improved connectivity and the strong presence of mobile money usage in the camp, are other factors that made Nyarugusu the ideal location for a pilot program.

Implementation of the pilot program is currently ongoing, and includes three primary activities:

1. Establish 60 new savings groups with a total of 1,200 members in Nyarugusu Refugee Camp. These groups when/if possible will include Burundian and Congolese refugees and host communities together. In addition to creating

- new groups, strengthening existing groups through improved coordination and operations.
2. Develop and implement financial capability and digital literacy programming using SMS messaging and tablet-based applications.
 3. Develop a roadmap for eventual scale-up in additional refugee camps and host communities in the Kigoma region.

I look forward to staying in touch with my contacts in Tanzania to see how things move forward.

Recommendations for Further Research

- Promote savings groups and access to finance in the refugee community in order to strengthen financial education and promote savings and internal lending among members.
- Following the completion of the scoping mission, UNCDF MicroLead and UNHRC should embark on a strategic planning process in consultation and coordination with a broad range of partners in order to formulate appropriate programming for refugees across the different program objectives as well as other desired financial outcomes.
- Establish an Access to Finance Coordination Committee with representatives from the program implementing partners that will help perform key tasks of facilitating exchange of information and lessons learned, ensuring consistency in designing, planning, and implementing programs, as well as monitoring and evaluating.

- Advocate and work with the Tanzanian government to liberalize the 1998 Refugee Act that prevents refugees from freely leaving the camps.

Ultimately, any solution adopted for the Nyarugusu, Nduta and Mtendeli refugee camps should include the refugees themselves.

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APPENDIX

APPENDIX 1: LIVELIHOOD PROGRAMME. BUSINESS DEVELOPMENT PROJECT REVENUE

Table 2. Livelihood Programme. Business Development Project Revenue, January 2017

Activity	Average Revenue Per Day (TZS)	USD	Total Revenue for One Week (TZS)	USD
Tailoring	5,516.29	2.47	39,300.00	17.59
Phone Charging	2,814.29	1.25	19,700.00	8.82
Restaurant	6,057.14	2.71	42,400.00	18.98
Bakery	16,957.14	7.59	118,700.00	53.12
Barbershop	2,857.14	1.28	20,000.00	8.95
Motorcycle Repair	6,664.29	2.98	46,650.00	20.88
Carpentry	8,064.29	3.61	56,450.00	25.26

United Nations Operational Rate of Exchange, March 2017 (2234.5 TZS / 1.0 USD)

Table 3. Livelihood Programme: Business Development Project Revenue, January 2017

Activity	Average Revenue Per Day (TZS)	USD	Total Revenue for One Week (TZS)	USD
Restaurant	14,550.00	6.50	174,550.00	78.12
Butcher	338,150.00	151.33	4,057,800.00	1,816.00
Bicycle Repair	6,950.00	3.11	83,400.00	37.32
Tailoring	17,908.33	8.01	214,900.00	96.17
Salon	3,483.33	1.56	41,800.00	18.71
Motorcycle Repair	40,625.00	18.18	487,500.00	218.17
Mobile Repair	8,350.00	3.74	100,200.00	44.84

United Nations Operational Rate of Exchange, March 2017 (2234.5 TZS / 1.0 USD)

Table 2 and Table 3 show that there is in fact money generation (significant generation in some cases) within the camps. Therefore, there is in fact a need to implement finance programming to address the financial needs of the refugees.

APPENDIX 2: FOCUS GROUP DISCUSSION QUESTIONS

The following questions were asked during the four (4) focus group discussions conducted in the Nyarugusu, Nduta and Mtendeli camps between 29 January to 03 February 2017.

1. Do you work?
2. What do you do for work?
3. When did you arrive to the camp?
4. Are you doing the same work as in your home country?
5. What did you do with the profit you made in your home country?
6. What do you do with the profit you make in the camp?
7. Do you have a cell phone?
8. Do you have access to a phone?
9. Do you have an M-Pesa account?
10. Which service provider do you have?
11. Do you have one or two SIM card(s)?
12. What do you like about using the phone with an M-Pesa account?
13. Is it easy to use?
14. How do you charge your phone?
15. How often do you charge your phone?
16. Do you deposit, withdraw, send, and/or receive money?
17. Are there agents in the camp?
18. How many agents are in the camp?
19. Are you happy with the agents in the camp?
20. Does it cost money to deposit? How much?
21. Are you saving money for anything specific?
22. How are you saving your money?
23. Where do you see yourself in one year?
24. What is one thing you learn from this program?
25. Where do you see your business in one year?

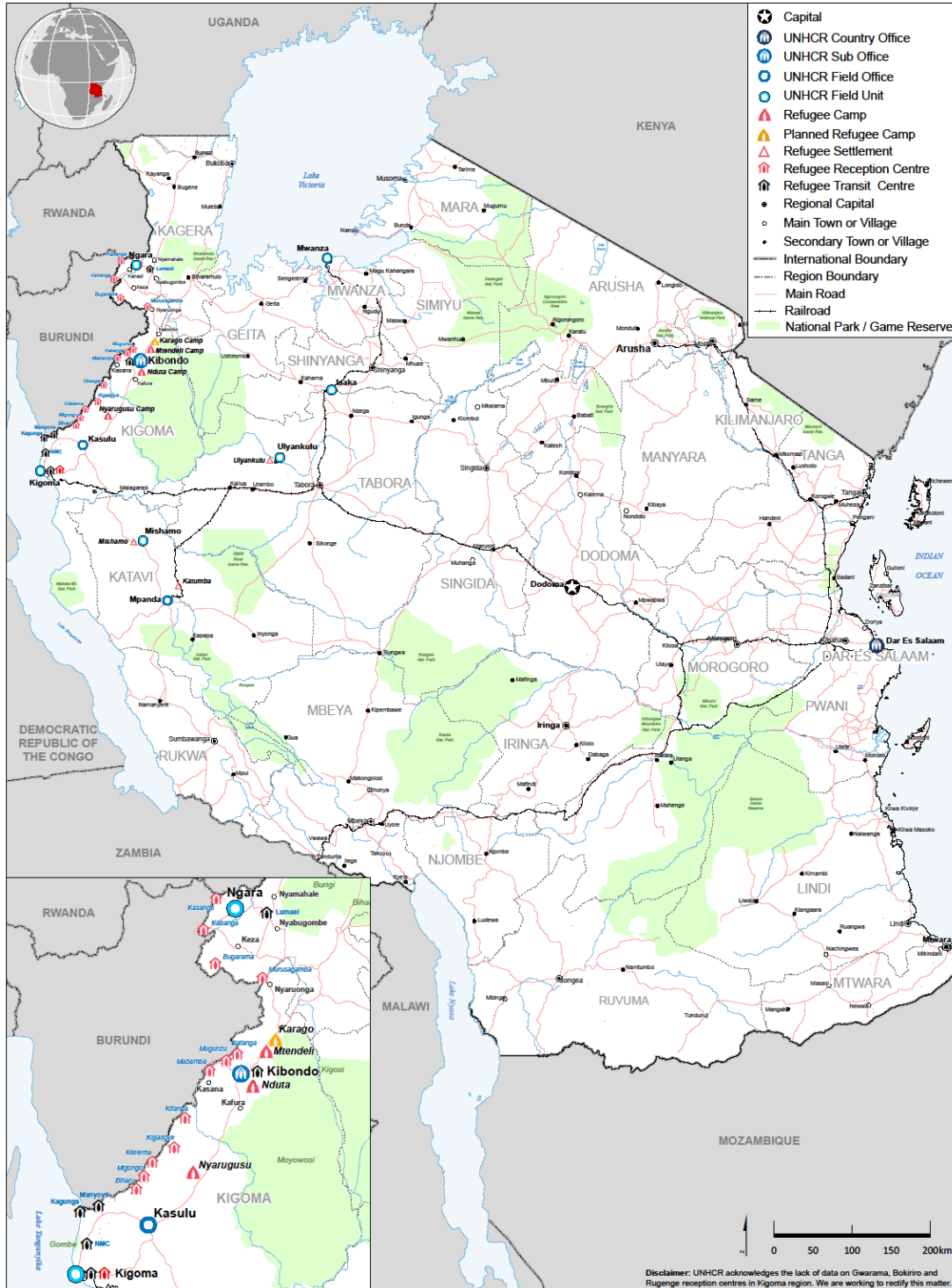
Appendix 2. Interview Questions

The following questions were asked during interviews conducted with UN staff and NGO implementing partners in the camp and at UN headquarters and field offices during February 2018.

1. Please describe your position within your organization.
2. What role do you play in the UNCDF refugee program?
3. How many refugees are participating in the Savings Groups (SGs)?
4. How many SGs have been formed?
5. Do you see any difference between the SGs before the program and SGs since the program has begun?
6. How are you dealing with digital illiteracy among the refugees?
7. What are some obstacles you have encountered during the implementation of the program?
8. Were there any unforeseen obstacles that arose?
9. Where do you see this program in one year's time from now?

Annex 1. Map of UNHCR Presence

United Republic of TANZANIA UNHCR Presence



The boundaries and names shown and the designations used on this map do not imply official endorsement or acceptance by the United Nations.
 Printing date: 09 Aug 2016 Sources: UNHCR, UNCS, Tanzania NSO Author: GIS Officer William Lawell Feedback: Lawell@unhcr.org Filename: