

**REFUGEE ECONOMIC POLICY FRAME WORK AND THEIR LIVELIHOOD IN  
UGANDA: A CASE STUDY OF REFUGEES IN ARUA CITY**

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**UGANDA CHRISTIAN  
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## DECLARATION

I, **Apollo Ajule** hereby declare that this is my original work, is not plagiarized and has not been submitted to any other institution for any award.


A handwritten signature in black ink, appearing to be 'Apollo Ajule', written in a cursive style with a large initial 'A'.

**Signature:**

**Date September /3/ 2025**

## **APPROVAL**

This is to certify that this research titled “Refugee Economic Policy Frame Work and their Livelihood in Uganda. A case study of Refugees in Arua City” has been done under my supervision and is now ready for submission’.

Signature 

Date : September 3<sup>rd</sup>, 2025.

**DR. DONAH ASIIMIRE**

## **DEDICATION**

I would like to dedicate my thesis to my Wife Tiperu Teddy Paula, Children, father, Rev. Elia Alimakodra and Late Mother Amalia Afude, who taught me that it is never too late to chase your passions. Thank you my family for standing by my side throughout this entire journey and being a greatest blessing in my life.

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## **LIST OF ABBREVIATIONS AND CRONYMS**

ILO	: Internal Labor Organization
OPM	: Office of the Prime Minister
SDT	: Self-determination Theory
UNHCR	: United Nations High Commission for
WBG	: World Bank Group

## ABSTRACT

This study examined the refugee economic policy framework on livelihood of refugees in Uganda with special interest on refugees in Arua city. The study was guided by three objectives: to examine the access to employment on the livelihood of refugees in Arua city; examine the access to land on livelihood of refugees in Arua city and assess access to financing on livelihood of refugees in Arua city. A cross sectional research design was used. The study applied both quantitative and qualitative approaches in the collection of data. The study considered a population of 700 with a sample size of 248 obtained using Krejcie and Morgan (1970) table. The study used questionnaire survey and interviews for collecting data. The findings of the study revealed that; access to employment had a positive significant influence on livelihood of refugees ( $r=0.378$ ;  $p=0.000$ ); access to land had a positive significant influence on livelihood of refugees ( $r=0.668$ ;  $p=0.000$ ); and access to financing has a positive significant influence on livelihood of refugees ( $r=0.486$ ;  $p=0.000$ ). The study recommends that; Arua city authorities should tighten measures that safeguard employees especially refugees from segregation. Policies should be adopted to protect employees who are refugees. Also, the city authorities should create opportunities of employment in both formal and informal sector and these opportunities should be available to both refugees and the host community; land to refugees should be made available to enable refugees to engage in agricultural activities for their food. Also, those purchasing land should be aided by either the government or the humanitarian agencies to enable enough productive land for their business. Besides purchasing land, the government should also consider leasing or granting them free land for their business establishment since their stay may not be permanent in the area; and access to administrative services should be enhanced and simplified to avoid bureaucratic tendencies that delay business establishment processes. Also, the city Authorities should encourage refugees to form business clubs among themselves like village savings and loan associations.

# **CHAPTER ONE**

## **GENERAL INTRODUCTION**

### **1.1 Introduction**

When developing countries host refugees, they receive financial and technical support from the international community. This support typically covers the subsistence needs of refugees and may also finance other host country expenditures related to their presence (Schneiderheinze & Lücke, 2020). There is however a strong presumption that, with sufficient international financial and technical support, the aggregate settlement of refugees on the host community will be at least neutral and maybe even positive. On the contrary, settling many refugees is potentially challenging for any country, especially if its financial and administrative capacity is as limited as it is in many developing countries. This is because Refugees may compete with residents for jobs, public services (like health, education, and other infrastructure), and scarce resources like housing, leading to economic hardships. This eventually calls for additional public spending on the part of the host country (Schneiderheinze & Lücke, 2020). This study therefore sought to examine the Refugee Economic Policy Framework on their Livelihood in Uganda with special interest on Refugees in Arua City as a case a study. This chapter covered the background of the study, statement of the Problem, Purpose and Objectives, research Questions, scope of the Study, Justification for the study, significance of the study and the conceptual Framework.

### **1.2 Background of the study**

World over, there have been continuous debates on the livelihood of refugees. Ironically, it's the political players and humanitarian actors that have been at the forefront discussing means and interventions to promote refugee livelihood (Easton-Calabria, 2017). In response, Humanitarian institutions especially UNHCR developed a number of approaches to enhance the livelihoods of

refugees in terms of empowerment opportunities, land ownership and financial services, most recently with a focus on resilience and self-independence, to overcome refugees' treatment as vulnerable, passive 'aid beneficiaries. These approaches seek to portray refugees as resourceful actors capable of becoming independent (Skran & Easton-Calabria, 2020). Indeed, the humanitarian community has continued to expand its approach from focusing solely on the provision of assistance to actively ensure promotion of the livelihood of refugees (Seff et al., 2021).

In Sub-Saharan Africa, when se programmes were introduced in the late 1950s, the strategies included mostly subsistence agriculture for livelihood. This coincided with the national development plans for refugees and host countries (Skran & Easton-Calabria, 2020). By that time, the programme targeted refugee communities rather than individuals. In the early 1980s, the livelihood programmes moved to designing policies that would offer lasting solutions to the refugee-host community problem mostly targeting self-reliance. This was because of the ever increasing refugee population that overstretched the donor budgets which forced the humanitarian actors to forge ways for lasting solutions (UNHCR, 2005); (UNHCR Report, 2004). However, humanitarian agencies often view a refugee problem as an emergency problem that needs a short term solution that only targets and assesses the needs of the refugees (Leeson et al., 2020). This complicates efforts to address the possible economic problem.

In 2020, the World Bank Group (WBG) came up with the Refugee Policy Review Framework aimed at mitigating shocks faced by refugees. Some of the concerns were on; freedom of movement where refugees can choose their place of residence and move freely across the country as nationals of a foreign country generally in the same circumstances would; rights to

work and rights at work where refugees have access to the labour market, including by starting a business and seeking wage-earning employment, in the same way as nationals; and enjoy protection of workers' rights on the same level as nationals; Land, housing and property rights where Refugees can purchase, lease and use housing, land and property in the same way as nationals, without restriction on location, type, or duration, or at least benefit from the most favorable treatment accorded to nationals of a foreign country in the same circumstances; and Financial and administrative services where Refugees have effective access to financial services and to administrative services (driving license, recognition of professional/academic qualifications, skills development) which are essential for economic opportunities (World Bank Group, 2020).

Uganda is one of the top refugee hosting countries in Africa and the world (UNHCR Report, 2021). It has been praised as a generous country with progressive refugee policies and laws that reflect the country's national, regional, and international obligations. As of January 2023, the country hosted over 1.6 million refugees (Adjumani-219,361, Bidibidi-197,577, Imvepi-67,125, Kampala-140,442, Kiryandongo-83,023, Kyaka-126,636, Kyangwali-134,003, Lobule-6,055, Nakivale-183,384, Oruchinga-7,989, Palabek-80,615, Palorinya-129,522, Rhino-154,905 and Rwamwanja-95,419), the 3<sup>rd</sup> largest refugee hosting country in the world (Office of the Prime Minister [OPM] Report, 2024). Majority of these refugees come from neighboring countries of South Sudan, Democratic Republic of Congo, Burundi, Somalia, Rwanda, Kenya, Ethiopia, and Eritrea among others. According to Arua city statistics department, there are over 23,800 urban refugees and most of which are from South Sudan.

Uganda adopted the settlement approach in responding to refugee crisis as opposed to camps in countries like Kenya. This has made the country relatively hospitable for asylum seekers and

refugees. Apart from some refugee nationalities, Uganda generally has pursued an “open door policy” to many refugees fleeing their countries of origin (World Bank Group, 2016). From the late 1950s to early 1980s and 1990s to today, Uganda’s policy can be characterized as open and welcoming to most refugees (Musasizi et al., 2024). This implies that, with the open door policy, Uganda ensures the provision of support for both the refugees and the host communities to reduce friction between the two. This has been done through creating access to markets and market information for agricultural produce, access to land for refugees from the host communities, boosting agricultural production through distribution of agricultural inputs and capacity building and employment opportunities among other strategies. This study therefore sought to examine the effect of Refugee Economic Policy Framework on their Livelihood in Uganda with Refugees in Arua city as case study.

Arua City is a geographical boundary in the greater West Nile region comprising of predominantly Lugbara ethnic group. Other ethnic groups in the district are the Alur, Kakwa, Madi, Acholi, among others. It is strategically located at the boundary of Democratic Republic of Congo and South Sudan. Due to its location, it is a hub to many refugees from the neighboring countries with total of over 23,917 refugees living in the city, (Arua City report, 2023).

Developing countries often host far more refugees relative to their populations, but also receive extensive external financial and technical support. Such support is frequently channeled through international organizations, particularly UNHCR, and typically covers at least the subsistence needs of refugees (Schneiderheinze & Lücke, 2020). However, Refugee inflow may affect the local market by mainly depressing wages and raising product prices (Vemuru et al. 2020). This study therefore sought to examine the effect of Refugee Economic Policy Framework on refugee Livelihood in Uganda with Refugees in Arua city as case study.

### **1.3 Research Problem**

Uganda government's progressive policies toward refugees aim to enhance the livelihoods at least up to the level of nationals (Kang et al., 2023). The refugee policy seeks a long-term development approach that promotes self-reliance, local integration and economic development of the refugees and their host communities, moving away from short-term camp-based humanitarian interventions. Through the economic refugee policy framework strategy, refugees can have access to farm land, obtain employment and financial help to boost their livelihood (Refugee economic policy frame work, 2006). These are expected to bring an increase in personal incomes, improved food security, reduced vulnerability and increased wellbeing (Musasizi et al., 2024; Donohue & Biggs, 2015).

However, much as Uganda has an open policy and allocates developmental resources to the refugees, their livelihood is not as expected. Refugees are always exhibiting poor state, experience precarious livelihood conditions and face many economic challenges such as individual incomes, food security and housing facilities/shelter. Walelign et al. (2022) assert that, due to legal restrictions and lack of adequate skills or of other livelihood assets, most of the refugees find the informal sector as the only option to generate income, mostly through daily laboring jobs.

According to International Labour Organization Assessment Report (2020), an estimated 60 per cent of Arua City refugees live in poverty. Additionally, they experience inadequate infrastructure, limited access to technical training on agricultural techniques, limited or inexistent networks, and inadequate access to finance owing to the limitations of informal savings groups among others. If no action is taken, then it will call for more public expenditure on public utilities which stretches the government of Uganda financially.

What is however not known is if the above challenges faced by refugees in Arua city are as a result

of inefficiency to adopt and implement the refugee economic policy framework to improve on their livelihood. This study therefore examined the refugee economic policy framework on their livelihood in Uganda with special interest on refugees in Arua City as a case study.

#### **1.4 Purpose of the study**

The purpose of this study was to examine the implementation of the refugee economic policy framework on the livelihoods of the refugees in Uganda particularly in Arua City.

#### **1.5 Research objectives**

- i. To examine the influence of access to employment on the livelihood of refugees in Arua City
- ii. To determine the influence of access to land on the livelihood of refugees in Arua City
- iii. To establish how access to financing influence the livelihood of refugees in Arua City

#### **1.6 Research Questions**

- i. What is the influence of access to employment on the livelihood of refugees in Arua City?
- ii. What is the influence of access to land on the livelihood of refugees in Arua City?
- iii. How does the access to financing influence the livelihood of refugees in Arua City?

#### **1.7 Research hypotheses**

- i. Access to employment significantly influences the livelihoods of refugees in Arua City
- ii. Access to land has significant influence on the livelihood of refugees in Arua City
- iii. Access to financing significantly influences the livelihood of refugees in Arua City

#### **1.8 Scope of the study**

The scope of the study covered; the geographical, content, and time scope.

### **1.8.1 Geographical scope**

Arua City is a geographical boundary in the greater West Nile region comprising of predominantly Lugbara ethnic group. Arua city is chosen for this particular study since it is a wet Nile City and center that accommodates all refugees from all the neighboring countries especially from South Sudan and Democratic Republic of Congo. Also, the neighboring countries to Arua are always at war which makes Arua city a receiving city for all the fleeing refugees. According to the statistics department of Arua city, (2023) there are around 23,917 refugees settled in the city which is a reasonable number for research purposes.

### **1.8.2 Content scope**

This study focused on the refugee economic policy framework measured by access to employment, access to land and access to financing. Livelihood as the dependent variable focused on increase in personal incomes, improved food security, reduced vulnerability and increased wellbeing. Therefore, the study was limited to the refugee economic policy framework on livelihood of refugees in Arua city.

### **1.8.3 Time scope**

The study focused on the period between 2016-2023. The period 2016 is when West Nile received an increase of refugees in the settlement with Arua City inclusive.

## **1.9 Justification for the study**

The development of tools and methodologies of analyzing the economic policy frame work and livelihood of refugees depend on rigorous quantitative data (Naohika & Weaver., 2015). This

however, is missing in the refugees in Arua City due to lack of documentation. Accurate information can be obtained when economic activity patterns of the refugees are noted consistently, and only if the refugees are interviewed (Naohika & Weaver., 2014; Roger, Eveliina, Sarah, & Heloise., 2014). This study therefore closed the gap by examining the refugee economic policy framework on their livelihood specially looking at refugees in Arua City.

### **1.10 Significance of the study**

The study findings may be significant to different stakeholders in the following ways:

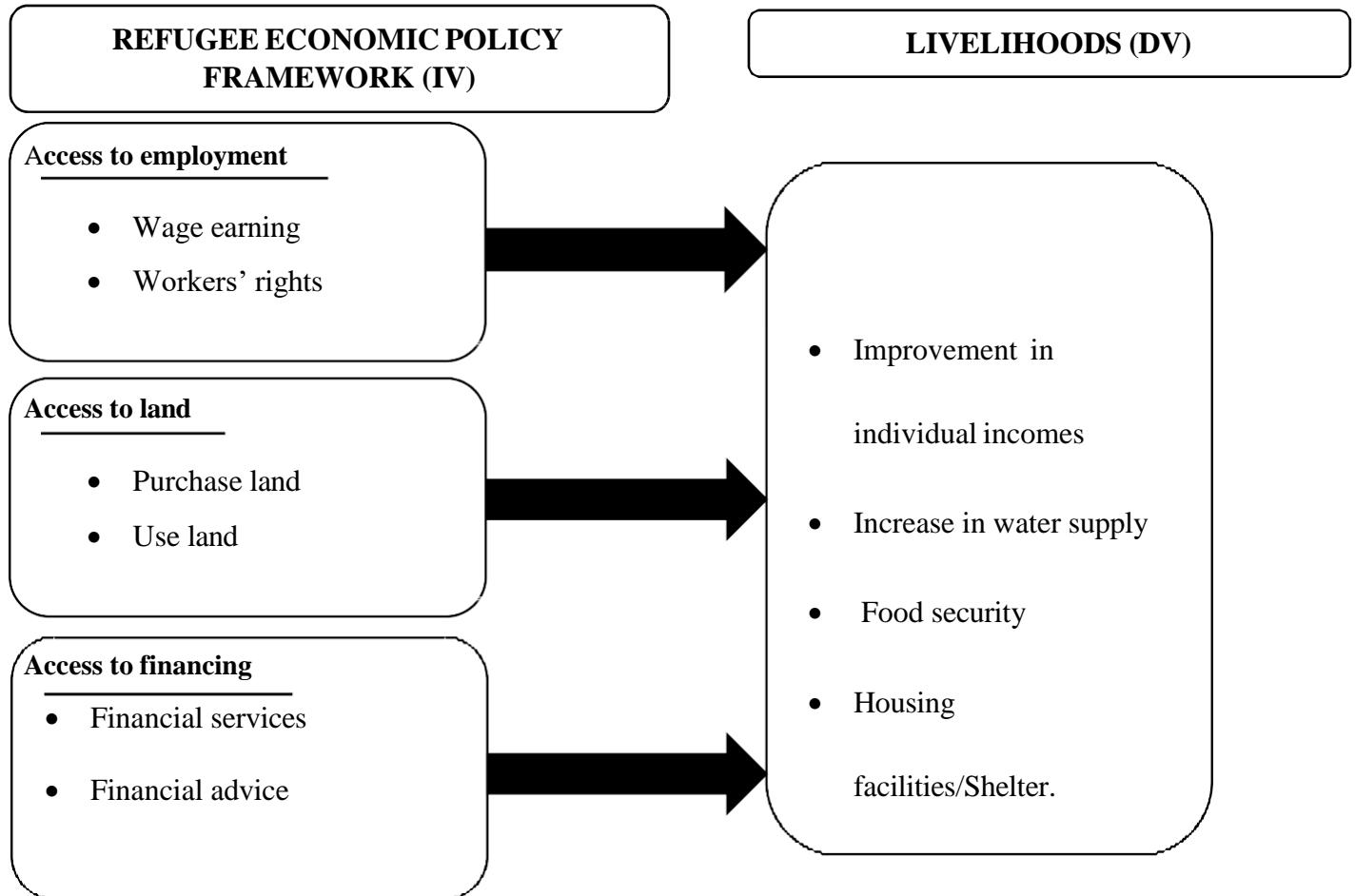
The study findings may be so significant to the Office of the Prime Minister (OPM) and United Nations High Commission for Refugees (UNHCR). The findings may guide in policy formulation on a number of strategies regarding the livelihood of the Refugees and how best they can be strengthened and empowered. This reduces on the overload in relation to resource mobilization.

The study findings may be a good eye opener for the other agencies providing services to the refugees on what they ought to do in order not to continue relying on external help. The findings may help them ascertain what may be good for them in terms of business or any income generating activity for them to be self-supportive.

The findings may also widen the knowledge regarding the topic under study and this may be an advantage to the scholars and academicians. This may give guidance on what other critical areas need to be focused on in research to unpack the mystery surrounding the topic under study.

### 1.11 Conceptual framework

The conceptual framework below shows the settlement of refugees on the wellbeing of host communities.



**Figure 1.1:** Conceptual framework for the refugee economic policy frame work and livelihood of refugees.

**Source:** World Bank Group (2020); and Donohue & Biggs, (2015) as modified by the researcher

The conceptual framework maps the implications of refugees' economic policy framework on their livelihood. It shows that, adoptions and implementation of economic policy framework leads to good livelihood of refugees in form of increase in individual incomes, increase in water supply improved food security, reduced vulnerability and increased self-reliance when they access employment, land and financing.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

This section discussed the literature review on the refugee economic policy framework and their livelihood following the study objectives of access to employment, access to land and access to financing and how they lead to refugee livelihood. The review of the literature was done following the study objectives, from which the literature gaps was identified and summarized. This section also reviewed the theory that inform this study.

#### **2.2 Theoretical review**

Self-determination theory (SDT) developed by Ryan and Deci in 2000 (Legault, 2017) guided this study. Self-determination theory (SDT) is a broad theory of human personality and motivation concerned with how the individual interacts with and depends on the economic environment (Ryan & Deci, 2017). SDT is centered on the basic psychological needs of autonomy, competence, and relatedness and their necessary role in self-determined motivation, livelihood, and growth. According to the theory, for individuals to experience growth and be autonomous, they have to be self-equipped and self-sustaining by having their independent sources of funds for their own livelihood without dependence of external support some of these sources of funds that increase personal incomes, reduced vulnerability, increase on food security among others include access to employment, access to productive land and access to financial services. According to Ryan and Deci (2002) as cited in Weman-josefsson, Halila, and Johnson (2015), it is postulated that the use of autonomy support as opposed to using control like coercion constitute the optimal social context in order to successfully inspire self-determined motivation. Weman-josefsson et al. (2015) add that, autonomy supportive environments will

promote self-determined motivation and psychological wellbeing by fulfilling certain basic psychological needs. Additionally, Ferris and Rosen (2016) state that, SDT starts from the premise that, the natural inclination and progression of humans is towards psychological growth, internalization, and well-being and that humans act on and are acted upon by the environment in ways that differentially facilitate or hinder the realization of this natural progression. Autonomy is described as an ability to take charge of one’s own learning”, and to have “the responsibility for all the decisions concerning all aspects of this learning (Robson & Hardy, 2018).

According to King and Howard (2016), several researchers have looked at SDT from several perspectives such as sport. Robson and Hardy (2018) state that, SDT has also been applied in second language contexts by Noels and her colleagues (Noels, 2003, 2005; Noels, Pelletier, Clément, & Vallerand, 2003). However, Deci and Ryan (2000) note that SDT might not be able to identify the individual differences in the basic psychological needs. Therefore, an examination of the individual differences in psychological needs is worthwhile as it might facilitate better motivational processes (Perera, 2020). Nevertheless, the theory guided the study in understanding how individual autonomy and for this case, refugee autonomy may drive livelihood.

### **2.3.1 Empirical review of literature**

The literature was reviewed objective by objective as follows;

#### **2.3.1 Access to employment and livelihood of refugees in Arua city**

Musasizi et al. (2024) carried out a study on the impact of the presence of the refugee population on local employment opportunities and how it is connected to refugees’ sociocultural and livelihoods background and local refugee policies in the Adjumani District, West Nile region in northern Uganda. The study applied criterion and purposive sampling to select participants from

a broader sample. The findings indicate that, while refugees may have heightened the competition for jobs in some sectors, it appeared that their presence also generated job opportunities in other sectors. This would suggest that their impact on employment in countries with restrictive refugee policies may vary significantly from nonrestrictive countries such as Uganda, where refugees compete directly in the labor market with the locals. However, for this specific objective, the study focused on the influence of access to employment on the livelihood of refugees in Arua city in Uganda.

Hussam et al., (2022) carried out a study on the psychosocial value of employment with evidence from the Rohingya refugees of Myanmar. The study ran a field experiment in which 745 camp residents were randomized. The findings state that, offering refugees work reduces depression much more than receiving the same payment as a cash grant. The effects are larger than even a year-long counseling program, as per a separate study in the same context. In addition, work for refugees could change host community perceptions from refugees as “burdens” to contributors. And, with 74 percent of refugees displaced for more than five years, work opportunities can allow donors to reallocate limited aid budgets away from care-and-maintenance programs and toward development approaches with long-run returns (World Bank Group & UNHCR, 2023). However, the study by Hussam et al. (2022) was much focused on the Rohingya refugees of Myanmar while the current study focused on urban refugees in Arua city.

International Labour Organization (2020) asserts that, the opportunity to access decent work is fundamental to their protection and livelihood, to restoring refugees’ dignity and life purpose. Being able to access employment, maintain and expand their skills and find a decent job prevents prolonged aid dependence and extended gaps in people’s working lives. Decent work strengthens resilience, enables social and economic rights more broadly and helps to attain durable solutions

and social justice. Through access to decent work, refugees can bring new skills, entrepreneurship, professional experience, goods and economic as well as social services to their host countries. They also fill shortages in labor and skills, or gaps in local markets, bring increased tax revenues and benefits to both refugees and the host communities through diversification, growth and increased prosperity.

Studies conducted in Uganda have shown that, the freedom and rights extended to refugees enabled the creation of more jobs and improved refugees' living conditions (Betts et al. 2014). The entrepreneurial refugees employ fellow refugees and locals in their businesses, something considered impossible in countries where refugees are not allowed to work and run businesses (Betts et al. 2017). Research conducted in Kampala found that 41 percent of the employees in refugee-owned businesses were locals (Betts et al. 2017).

Furthermore, an influx of refugees constitutes an expansive supply-side shock in a local labor market. Its impact on residents depends on the number of refugees, their characteristics compared with the host population, and the rules that govern their integration into the local economy, e.g. access to work permits. Initially, a labor supply shock tends to increase competition in the labor market and reduce residents' wages. Yet, both residents and refugees are far from homogenous; with whom refugees effectively compete depends on their skillset and legal status. In particular, if refugees cannot obtain work permits, they may be restricted to seeking jobs in the informal sector, forcing them all into the same narrow labor market segment. In this case, the impact on informal sector wages may be substantial and resident informal workers may incur sizable income losses and unemployment

### **2.3.3 Access to land and livelihood of refugees in Arua city**

Most refugees in Uganda are from agrarian backgrounds; thus, land is potentially one of the most important resources enabling them to participate in local economies. Zhu et al. (2024) did a study on economic impact of giving land to refugees Rwamwanja settlement, in Uganda using stratified random sample. The findings offer evidence that, providing land to refugees significantly increases refugee welfare as well as total income spillovers in the local economy. The Strengthening the productive capacity of refugee households can increase economic interactions between the displaced and host communities, potentially creating larger spillover effects for local producers and consumers. In developing countries, land is the most important factor of production that can be used for fighting poverty. However, it also can create competition with host country producers in local product and factor markets. Whereas the study by conducted in Uganda, it was focused on the refugees in Rwamwanja settlement or camp. The current study focused on urban refugees in Arua city.

Similarly, Kang et al. (2023) carried out a study on Land access, livelihoods, and dietary diversity in a fragile setting in northern Uganda. A baseline survey of the BEST project was designed cross-sectional to collect data. The findings indicate that, the refugees had relatively smaller land for farming, inhibiting farming practice improvement. Compared to the host communities, the refugee households had significantly lower growing crop diversity and agricultural earnings. As always, refugees are allocated scant areas of land for food production and income generation. However, poor soil quality and quantity affect food availability, nutrient density, and therefore, crop production, sales, and food consumption (Integrated Food Security Phase Classification [IPC], 2020). As refugees are not often given legal ownership of land, practices to preserve the quality of the soil over time are not feasible or within their control. Although the relations between refugees and their respective host communities have been largely

positive, the proximity of living has occasionally led to tension over natural resources, livelihoods, and land occupation which may lead to rising tensions, perceived discrimination about other resources, and violent conflict.

Furthermore, Akandru (2023) conducted a qualitative research aimed to investigate the social and institutional structures that affect refugee women's land access and management rights in Uganda Lobule Refugee settlement, West Nile Sub-Region. The findings revealed that, social interactions of refugee women with landowners determine their land rights. Their land access depends on availability of cash or money that determines the size, and crops to be grown on the hired land. Land is a limited natural resource vital for food and human well-being. Realities on the ground contradict policy prescriptions (Berke & Larsen, 2022). Land allocated to refugees is insufficient to attain a sustainable livelihood (Easton Calabari 2022), and this has left many refugees to seek land beyond the boundaries of their settlement. Unlike men, women's access to land can prove daunting, and yet empirical research has illustrated that women's empowerment especially in developing countries is closely related to their access to land resources. This study however focused on the land access and the livelihood of refugees in Arua city. However, Akandru (2023) conducted a qualitative research while the current study applied a mixed method approach to data collection.

### **2.3.3 Access to financing and livelihood of refugees in Arua city**

Muthoni (2016) sought to investigate causes of loan default within MFIs and Financial Intermediaries (FIs) in Kenya and specifically to evaluate the influence of institutional characteristics on loan default in MFIs and FIs. This study was based on Pecking Order Theory and Grameen Bank model and on positivism philosophy which adopts a quantitative approach to investigate the phenomena and uses descriptive survey design to investigate the populations by

selecting samples to analyze and discover occurrences. Muthoni (2016) adds that, financing options are given to the impoverished people to help them become self-reliant. Indeed, access to financing like microloans greatly improves the livelihood of the many impoverished people throughout the world (Ayalew, 2014). However, some unavoidable hardships like default from members who fail to remit their installments remains a challenge (Sienso et al., 2021).

Tambunan (2014) focused his attention to the Importance of Microfinance for Development of MSMEs in ASEAN basing on evidence from Indonesia while the current study will base on evidence from Arua city, Uganda. The Importance of Microfinance for Development of MSMEs in ASEAN with evidence from Indonesia. views access to financing as an effective instrument to help low-income households take advantage of economic opportunities and improve living standards and reduce poverty. The reason is to improve life and not depend on donor aid and therefore be self-dependent. In fact, micro-credit access has been widely credited as being able to reduce poverty but without much note on the use of the loans by the beneficiaries. So, poverty reduction does not depend only on micro-credit access but also on the utilization of the loans (Binuomoyo, 2018). The study however points that, the impact is only for the short run and yet the sole purpose of financing is for financial independence.

Phatheka (2019) focused on assessing the impact of the income generating projects funded by the Department of Social Development in Uitenhage, Eastern Cape. The findings revealed a positive significant impact. He posits that, income generating opportunities are those opportunities that productively benefit refugees by helping them attain their full self-reliance through the use of internally generated resources. The aim is to create opportunities that bring development beyond individuals so that the community benefits and becomes less dependent on external support. The opportunities will help improve on the wellbeing of the refugees, promote empowerment and

reduce poverty. However, much as income generating opportunities are always associated with monetary value, the expected gains which in most cases is monetary may not be realized in the short run.

Kingau (2018) looked at self-reliance projects - the future core driver of rural youth livelihood development outcomes. He argues that, organizations need to set strategies of improving the livelihood of members through self-reliance projects. These are income generating opportunities that especially refugee youths could embrace and be productive and stop depending on external support but also stop being less productive because of lack of resources to implement those projects. According to Kaukumangera (2021), income generating activities are a very important element in livelihood sustainability of communities as well as individual members.

#### **2.4 Research gaps.**

The literature reviewed has indeed revealed that there is a link between refugee economic policy framework and their livelihood. However, much as most of these studies were conducted in Uganda, they did not speak about refugee economic policy framework and livelihood. Besides, most were carried out in other refugee settlements like BidiBidi and Imvepi settlements. Therefore, there is no considerable evidence that the negativity exists. Also, the development of tools and methodologies of analyzing the economic issues and the livelihood of refugees depend on rigorous quantitative data (Naohika & Weaver., 2015). This however is missing in the refugee settlements due to lack of documentation. Studies also reveal that, discussions on the refugee economic policy framework are merely hypothetical. Accurate information can be obtained when economic activity patterns of the refugees are noted consistently (Naohika & Weaver., 2014; Roger, Eveliina, Sarah, & Heloise., 2014).

## **CHAPTER THREE**

### **METHODOLOGY**

#### **3.1 Introduction**

This chapter explains the research methodology, detailing how the research will be conducted. It includes the research design, target population where the samples were obtained, sample size and sampling procedure used, the data collection methods and instruments, validity and reliability, data collection procedures, data analysis, measurement of variables and ethical considerations.

#### **3.2 Research design**

The study employed a cross sectional design for the well-defined subject (Saunders, Lewis & Thornhill, 2012). It is based on survey design to gather data from the sample of the study population of a particular time (Creswell, 2014). In addition, given the limited duration within which the study was conducted, the researcher found cross sectional design to be more suitable (Saunders, Lewis & Thornhill, 2012). This study adopted mixed approach for data collection. According to Dawadi, Shrestha, and Giri (2021), mixed methods approach is the application of both quantitative and qualitative approaches to data collection and analysis in such a way that, research issues are meaningfully explained. The qualitative approach, involving in-depth interviews explored participants' perspectives and behaviors regarding the refugee economic policy frame work and their livelihood. The quantitative approach gathered numerical data through questionnaires enabling measurement and statistical analysis to identify patterns and predictors. Through this method, the researcher was able to eliminate the inherent bias associated with using only one method as well as test the consistency from both quantitative results and qualitative findings (Maggetti, 2018).

### **3.3 The study population**

According to Creswell (2014) a study population is the whole group of people, elements or substances that have uniform noticeable traits. In this study, a total of 700 members formed the population from which the target population was selected.

### **3.4 Target population and sample size**

The target population refers to a specific subset or segment within the larger population that is the primary focus of a study, intervention, or marketing strategy. It represents a narrower group of individuals who possess specific characteristics or meet certain criteria (Mncedisi, 2023). From the target population of 700, a sample size of 248 was selected to participate in the study using the Crejcie and Morgan (1970) Table for determining samples from infinite populations.

### **3.5 Sampling technique**

The study adopted probability sampling in form of simple random sampling and non-probability sampling technique in form of purposive sampling technique.

#### **3.5.1 Probability sampling.**

From the strong statistical inferences, the study had about the refugees, probability was used to select the sampled categories of the refugee households, Youths, Elders, refugee leaders, Opinion Leaders and others from the 10km range from these refugees' residence in Arua City.

#### **3.5.2 Non-Probability sampling.**

This technique was based on the convenience in the 10km range that allowed the study to collect data from the sampled refugee households, businesses, Women and Men, Youths, refugee leaders and others from within Arua City (Shona McCombes, 2019). Therefore, this sampling techniques gave fair conclusion to this particular objective of the refugee economic policy frame

work and their livelihood looking at the global perspective particularly Uganda and focusing on West Nile Region taking Refugees in Arua City as the case study.

### **3.6 Data collection methods**

The researcher used different methods to collect data for the study. These included; questionnaire survey and interview method.

#### **3.6.1 Survey Method**

According to Reed et al. (2021), the survey method is a data collection method applied when collecting data from a predefined group to gain information and insights from aspects under study. This method was preferred by the researcher because of its objectivity, wide geographical coverage and cheap to administer. Data was collected from selected responses among the refugees and the leaders of the city.

#### **3.6.2 Interview method.**

Interview method refers to a form of consultation where by the researcher seeks more knowledge of an issue expressed by individuals being interviewed (Adhabi & Anozie, 2017). This is a primary data collection method that takes a form of structured questions formulated by the researcher to acquire information from the selected members in the population. It is a verbal communication between the respondent and researcher. The researcher chose this method because it gave him the opportunity to interface with the respondents who have vital information that created an impact in the study.

### **3.7 Data collection instruments**

The data used in this study was collected from individuals in the refugee community within 10km range from the refugee residence.

### **3.7.1 Questionnaire survey**

Structured questionnaires with both open-end and close-end questions were used in the study. The questionnaires were designed in English and translated in the local languages of Lingala, Kakwa, Kiswahili and Arabic. Research assistants administered and translate these questionnaires to the respondents.

### **3.7.2 Interview guide**

Interview method involves one on one interaction between the researcher and the respondent in the process of collecting data (Queiros, Faria & Almeida, 2017). This method was used to collect data from the managers, supervisors and the finance and accounting officers. The method was used because it helped to facilitate a quick response given the busy schedules of these respondents. Besides, the method gives respondents liberty to explain and expound on a subject matter while being guided by the facilitator. An interview guide was therefore applied to the key informants to gain more understanding about the topic under study.

## **3.8 Data control**

Quality control involves the extent to which research instruments are valid and reliable (Kathuri & Pats, 1993). Amin (2004) as cited by (Onen, 2011) states that, items with validity and reliability coefficient of at least 0.70 (70%) and above are generally acceptable as valid and reliable.

### **3.8.1 Validity Measures**

Pre-testing the research instruments as well as consultation with specialists helped ensure validity of the questionnaire and interview guide. The experts were requested to evaluate each item in the questionnaire and interview guide to ascertain the truthfulness and clarity instruments using a four-point rating scale; not relevant, somehow relevant, relevant and very relevant with

scores of 1, 2, 3 and 4 respectively. Validity of the instruments was therefore determined using Content Validity Index. According to Zamanzadeh, Ghahramanian, and Nikanfar (2015), Content Validity focuses on the level to which items of an instrument adequately answer the research questions. If the average Content Validity Index of an instrument is 0.7 and above, then the instrument is accepted as valid.

$$\text{The CVI} = \frac{\text{Number of items rated relevant by all judges}}{\text{Total number of items in the instrument}}$$

**Table 3.1: Validity of Instruments**

Subjects	Subjects rating	Validity outcomes
Expert I	25/27	0.93
Expert II	24/27	0.88
Expert III	26/27	0.96
Average validity score = $\sum (\text{validity outcomes})/n = 2.77 / 3 = 0.92$		

**Source: Primary data (2024)**

The CVI of 0.7 and above, meant that, the instrument can then be considered valid (Creswell, 2014).

### 3.8.2 Reliability Measures

Reliability refers to the uniformity, steadiness and firmness of outcomes (Twycross & Shields, 2004). For the data collection instrument to be deemed reliable, it had to be able to provide the same consistent results when recurrent measurements are conducted on the same elements under the same circumstances. Cronbach's alpha Coefficient (Cronbach, 1951) was used to measure reliability of the research instruments, by testing for internal uniformity of the gauges used to measure the variables. A Coefficient Alpha of 0.6 or above is acceptable according to Robinson (2014).

**Table 3.2: Reliability of research instrument**

**Reliability Statistics**

Cronbach's Alpha	N of Items
.865	27

*Source: Primary data (2024)*

From the Table, the Alpha Cronbach coefficient is above 0.6 which shows the instruments are reliable.

### **3.7 Data Collection Procedure**

The researcher proceeded to the field after obtaining permission in form of an introduction letter from Uganda Christian University, which also explained why the study was being conducted. The researcher presented the letter to authorities of the Arua City to seek permission to acquire information from the selected respondents. Questionnaires with an attached covering letter were handed out to respondents for filling and later collected with the help of carefully selected and trained research assistant. The cover letter helped avoid bias by the respondents. Interviews were conducted but after the researcher had identified himself through the Uganda Christian University introduction letter. Quantitative data was collected by use of questionnaires. However, interviews that needed face to face interaction were conducted without revealing the identity of the respondents. To ensure this, codes like KII 01, KII 02... were used instead of respondents known names. This was done to observe ethical principles.

### **3.8 Data Analysis**

This was done using both qualitative and quantitative methods during and after data collection. The raw data was subjected to editing, sorting, coding, analysis, interpretation and presentation. Analysis and interpretation of results involved the use of statistics to represent findings in form of graphs and tables. The SPSS was used to summarize the coded data, which was edited using codes like; “5, 4, 3, 2 and 1 for Strongly Agree (SA), Agree (A), Not Sure (NS), Disagree (D) and Strongly Disagree (SD) respectively.”

#### **3.9.1 Qualitative Data Analysis**

Qualitative methods were based on by the researcher to provide detailed explanations as well as an in-depth description of the study. By carefully going through the data gathered, the researcher was able to come up with themes as well as generate a coding matrix. Categories and themes were then assigned by the researcher in the coding matrix. Associations between themes were identified by the researcher to help understand the notions and themes from the data gathered. The respondents were assigned codes such as KII 01, KII 02...KII 19.

#### **3.9.2 Analysis of Quantitative Data**

Data from questionnaires was sorted, coded and entered into Statistical Package for Social Sciences (SPSS) to derive relevant inferential and descriptive statistics. The descriptive statistics in form of frequencies, percentages, means and standard deviation were generated in a tabular format while inferential statistics including regression analysis were used to determine and test the relationship between the different variables. The results obtained were then interpreted based on the study objectives.

### **3.10 Measurement of Variables**

The study used the nominal and ordinal scales in the questionnaire. The nominal scale was used in measuring demographics of the respondents like gender, age and income, while the variables of the study were measured using the ordinal scale using a 5-point Likert scale. The scale helped the researcher to analyze how strongly the respondents agree or disagree with statements on a 5- point scale with the following 1-5 anchors where; 1= Strongly agree, 2=Agree, 3=Undecided, 4=Disagree and 5=Strongly disagree (Sarantakos, 2013). This scale enabled the researcher to measure perceptions of the respondents to statements relating to variables under the study.

### **3.11 Ethical Considerations**

Ethical considerations in research concerns moral values and rules that must guide the research process. In the same vain, Akaranga and Makau (2016), holds that research ethical considerations require researchers to protect the dignity of their subjects and publish well the information that is researched. Ethical consideration areas include; voluntary participation, informed consent, confidentiality, anonymity among others.

To achieve informed consent, the researcher person explained the purpose of the study. According to Arifin (2018), consent was given freely and the respondent understood what was being asked of them, and those to participate in the study were adequately informed about the research, comprehended the information and had the power of freedom of choice to allow them to decide whether to participate or decline.

Voluntary participation was encouraged whereby consent of respondents was sought prior to engagement to participate in the study. Their decision on whether or not to participate was respected to avoid any feelings of coercion.

The information gathered was treated with utmost anonymity and it was preserved by not revealing their names and identity in the data collection, analysis and reporting of the study findings. Respondents were assigned codes instead of using their known names.

Confidentiality of the interview environment was well managed during the interview session as well, data analysis and dissemination of the findings. But, if any information had to be disclosed, then consent was sought from the respondent.

## CHAPTER FOUR

### PRESENTATION, ANALYSIS AND INTERPRETATION OF RESULTS

#### 4.1 Introduction

The purpose of this study was to examine the implementation of the refugee economic policy framework on the livelihoods of the refugees in Uganda particularly in Arua City. The chapter provides the presentation, analysis and interpretation of results. In particular, the chapter covers the response rate, background characteristics of the respondents and the presentation of findings in relation to the specific objectives.

#### 4.2 Response rate

The response rate for the study is presented in table 4.1 below

**Table 4.1: Response rate**

<b>Instrument</b>	<b>Target response</b>	<b>Actual Response</b>	<b>Response Rate</b>
Questionnaire	223	217	97%
Interviews	25	19	76%
<b>Total</b>	<b>248</b>	<b>236</b>	<b>95%</b>

*Source: Primary data (2024)*

Table 4.1 above indicates the response rate from the study. The number of questionnaires distributed was 223 and 217 were returned making a response rate of 97%. This implied that the study had a high response rate that enabled the researcher to come up with concrete findings for the study. Face to face interviews were also carried out and the total of 19 were interviewed out of the target number of 25, which represented 76% response rate. Over all, the response rate was 95%. According to Holtom et al. (2022), the researcher should use all means to increase the

response rate in order to have a representative sample for meaningful generalization. If the response rate is 50% or less, it shows that the data is inadequate for analysis, but if the response rate is 60%, it indicates that the data is good for analysis. If the rate is 70% and above, then the data is considered to be very good for analysis. This therefore implies that the data presented by the researcher is very good for analysis.

### 4.3 Demographic characteristics of respondents

This section presents findings on demographics of the respondents namely; gender, age, business, Years of Service in Arua city as refugees.

**Table 4.2: Summary Statistics on Demographic characteristics of the respondents**

Category		Frequency	Valid Percent	Cumulative Percent
<b>Gender</b>	Male	132	55.9	55.9
	Female	104	44.1	100.0
	Total	236	100.0	
<b>Age</b>	20-30 years	117	49.6	49.6
	31-40 years	69	29.2	78.8
	41-50 years	24	10.2	89.0
	Above 50 years	26	11.0	100.0
	Total	236	100.0	
<b>Business Activity</b>	Business	153	64.8	64.8
	Farming	76	32.2	97.0
	Others	7	3.0	100.0
	Total	236	100.0	
<b>Years in Arua City</b>	Less Than 1 year	20	8.5	8.5
	1-5 years	84	35.6	44.1
	5-10 years	49	20.8	64.8
	10 years above	83	35.2	100.0
	Total	236	100.0	

*Source: Primary Data (2024)*

Table 4.2 shows that, the majority of the respondents were males at 55.9% implying that most of the refugees who participated in this study were male. However, a sizeable number of females by 44.1% also participated in the study. Regardless of the percentage, both gender participated in the study and had their views contribute to the findings of this study.

Table 4.2 also indicates that the majority of respondents were youths at 49.6% in the age bracket of 20-30. It is therefore likely that most of the refugees are youths of productive age. This was followed by 29.2% in the age bracket of 31-40. Those in the bracket of 41-50 and above were 21.25%. however, regardless of the age, all the respondents participated in this study and their views regarding the subject of discussion informed this study.

In relation to business activity done by the refugees, most of the respondents were engaged in business by 64.8% followed by farming at 32.2%. This indicates that, the most common activity done by refugees is business with a few utilizing the land allocated to them in farming. However, the findings of this study was informed by the views of all respondents.

From the findings in Table 4.2, the majority of the respondents have stayed in Arua city for either 1-5 years or above 10 years at 35.6% and 35.2% respectively. Those who have stayed for a period between 5-10 years were 20.8% while those that have stayed for less than a year were 8.5%. However, regardless of the period, the views of all the respondents were captured to inform this study.

#### **4.4 Presentation of empirical findings**

The empirical findings are presented using descriptive statistics, Pearson's Correlation coefficient and regression analysis to test the overall variables in the study. Qualitative findings are presented by use of quotes which reveal the respondent's view about the statement

on the subject. The findings are presented objective by objective. The items in the questionnaire were anchored such that; 5 - Represents Strongly Agree, 4 – Agree, 3 – Not Sure, 2 – Disagree and 1 – Strongly Disagree. Under descriptive statistics, means close to 1 or 2 represent disagreement, while means close to 4 or 5 show agreement.

On the other hand, with hypotheses testing, the two variables are compared to analyze the degree of correlation. The Pearson correlation is a measure of the linear correlation (dependence) between two variables  $X$  and  $Y$  giving a value between +1 and -1 inclusive, where 1 is total positive correlation, 0 is no correlation. It is interpreted using the rating level of; 0 to  $+0.3$ = Weak Relationship,  $+0.4$  to  $+0.6$ = Moderate/ Average Relationship and  $+0.7$  to  $+0.9$ = Very Strong Relationship.

#### 4.4.1 Livelihood of the refugees

The researcher sought meaning from the respondents regarding their livelihood which in this study is the dependent variable.

**Table 4.3: Opinions of the respondents on livelihood**

Livelihood	1 (SD)	2 (D)	3 (UD)	4 (A)	5 (SA)	Mean	SD
There is a great improvement in individual income among the refugees which enhances their livelihood	12.9% (28)	9.7% (21)	8.8% (19)	29.95% (65)	38.7% (84)	3.72	1.39
With improvement in my individual income, individuals and families can afford basic necessities	3.2% (7)	5.5% (12)	7.4% (16)	46.1% (100)	37.8% (82)	4.09	0.97
There has been increase in water supply which is a basic necessity of life	5.5% (12)	6.9% (15)	10.1% (22)	44.8% (97)	32.7% (71)	3.92	1.09
There is an assurance of food security among refugees which is as sign of better livelihood	7.4% (16)	5.1% (11)	7.8% (17)	43.3% (94)	36.4% (79)	3.96	1.14
Refugees are able to access better housing facilities for themselves	9.7% (21)	7.8% (17)	6.5% (14)	32.2% (70)	43.8% (95)	3.93	1.30

*Source: Primary data (2024)*

From Table 4.3, the findings of the study revealed that, there is a great improvement in individual income among the refugees which enhances their livelihood with 22.6% (49) disagreeing, 8.8% (19) undecided and 68.65% (149) agreeing. This implies that, the majority of the respondents with Mean 3.72 and SD 1.390 are in agreement with the statement. This means that, indeed, the individual incomes of the refugees has significantly improved among the refugees living in Arua city. This assertion was agreed upon by the respondents interviewed. KII 04 was in agreement with the statement stated that;

*“Refugees have had a great improvement in their income. Trust me they can do a lot of things by themselves without waiting for external help. They can meet all their basic needs and this is what every refugee would wish for in order to live a normal life in a foreign land.”*

From the findings in Table 4.3, the majority of the respondents agreed that, with improvement in their individual income, individuals and families can afford basic necessities by 83.9% (182) agreed in agreement. This was supported by the mean of 4.09 and the SD of 0.97. However, 8.7%(19) of the respondents disagreed while 7.4%(16) remained undecided. Nevertheless, the improvement in incomes have significantly led to an improvement in individual and family standard of living given that they can afford all the basic needs because of improved incomes. This view was agreed upon by most of the respondents interviewed, specifically, KII 10 state that,

*“Trust me most of the refugees with their families are living a normal life now. We thank God that they have been accommodated and accepted in the community where they can make business to support their families.”*

Relatedly, respondents were asked whether there has been increase in water supply which is a basic necessity of life. In response, most of the respondents were in agreement with the statement with 77.5%(168) agreed with a mean of 3.92 and the SD of 1.09. However, 12.4%(27) disagreed and 10.1% (22) were undecided about the statement. This implies that, the livelihood of the respondents has greatly improved with the improvement in income. These descriptive statistics were agreed upon by all the respondents interviewed. They postulate that, with the increase in incomes, families can afford the basic needs necessary for their livelihood.

Furthermore, respondents were asked whether there is an assurance of food security among refugees which is as sign of better livelihood. In response, 79.7% (173) were in total agreement with the statement. This was supported by the mean of 3.96 and the SD of 1.14. However, 12.5%(27) of the respondents disagreed while 7.8% (17) remained undecided with the statement. This implies that, there is enough food for the refugees and there is enough money to buy food. Also, given the access to land, the refugees are able to grow their own food which assures them of food security therefore uplifting their livelihood. The majority of the respondents interviewed were also in agreement with the descriptive statistics. Specifically, KII 18 stated as follows;

*“The moment they have food, that is all they need and I consider it livelihood. This means they are not starving and neither is their family. Once they are food secure, they will remain not only healthy but also stop relying on food rations given by either the government or humanitarian agencies.”*

The findings of the study in Table 4.3 also indicated that, refugees are able to access better housing facilities for themselves where the majority by 76.0% (165) with a mean of 3.93 and the SD of 1.30 agreed with the statement. However, 17.5% (38) disagreed, 6.5%(14) were undecided.

This implies that, refugees have access to better housing whilst living in Arua city as refugees. This by all means improves on the livelihood of refugees. Most of the refugees interviewed were in agreement with the statement and confirm indeed that they have access to better housing in Arua city even when they live as refugees.

#### 4.4.2 Access to employment and livelihood of refugees

Objective one stated: To examine the influence of access to employment on the livelihood of refugees in Arua City. The researcher used a total of eight (8) statements on the questionnaire to which the respondents were required to show their level of agreement or disagreement as depicted in the table 4.4 below.

**Table 4.4: Opinions of respondents on access to employment and livelihood**

<b>Access to Employment</b>	<b>(SD)</b>	<b>(D)</b>	<b>(UD)</b>	<b>(A)</b>	<b>(SA)</b>	<b>Mean</b>	<b>SD</b>
Employment opportunities accessible to refugees improve their chances of living a better life	18.9% (41)	12% (26)	6.5% (14)	25.3% (55)	37.3% (81)	3.50	1.543
Refugees do not experience segregation at work which improves their individual income	40.1% (87)	25.3% (55)	12% (26)	14.3% (31)	8.3% (18)	2.25	1.335
Employment opportunities are available in both formal and informal sectors for refugees to improve their livelihood	14.7% (32)	32.3% (70)	11.1% (24)	27.2% (59)	14.7% (32)	2.95	1.334
Respecting rights of employees improves even distribution of income among refugees in Arua City	9.2% (20)	17.1% (37)	22.6% (49)	32.7% (71)	18.4% (40)	3.34	1.222
Receiving salaries like any other employee improves refugees living standard in Arua City	7.8% (17)	11.5% (25)	20.4% (44)	27.6% (60)	32.7% (71)	3.66	1.260
Reducing the cost of Labor avails employment opportunities for the refugees in Arua City	13.4% (29)	22.6% (49)	34.1% (74)	20.7% (45)	9.2% (20)	2.90	1.154
The contribution of quality labor in the city means more jobs are available for refugees and more incomes for them	11.1% (24)	24% (52)	23.5% (51)	27.6% (60)	13.8% (30)	3.09	1.229
The creation of more jobs leads to improvement of individual incomes of the refugees in Arua City	8.3% (18)	12.4% (27)	11.5% (25)	29% (63)	38.8% (84)	3.77	1.305

*Source: Primary data (2024)*

From the findings in Table 4.4, it can be seen that, employment opportunities accessible to refugees improve their chances of living a better life. In response to this, 62.6% (136) agreed with the statement supported by the mean of 3.50. however, 31% (67) of the respondents disagreed while 6.50% (14) remained undecided. This implies that, employment opportunities play a significant role in shaping the livelihood of the refugees in Arua city. This view was supported by some of the respondents interviewed. One of them (KII 19) stated as follows;

*“It is a good feeling to be in a foreign country where you are welcomed and offered equal opportunities basing on someone’s qualifications and not nationality or race. Most of the refugees have been able to obtain jobs to earn a decent living and we are so grateful.”*

Relatedly, the findings in Table 4.4 report that, Refugees do not experience segregation at work which improves their individual income. The descriptive statistics indicate that, 65% (142) disagreed, 12% (26) were undecided and 22.60% (49) agree supported by mean of 2.25. This clearly indicates that, refugees sometimes experience segregation at work which affects their productivity, esteem and livelihood. Much as they are able to access employment opportunities, there is some element of segregation which needs mindset change about refugees from the locals. One of the respondents interviewed (KII 05) stated that,

*“It is a common practice everywhere. I think this is caused by lack of enough job opportunities so the few existing ones, there are always fights for them. The locals think the refugees have come to steal their few opportunities that is why there is segregation sometimes.”*

Similarly, respondents were asked whether employment opportunities are available in both formal and informal sectors for refugees to improve their livelihood. In response, 47% (102) of the them disagree, while 11.1% (24) were undecided. However, 41.9% (91) were in agreement with the statement supported by mean of 2.95. This implies that, most of the respondents were somewhat indifferent about the statement, a reason almost the same number agree and disagree. On the contrary, the city officials interviewed agreed that, there are a lot of opportunities for the refugees; some are in the informal sector they establish mostly their own business or employed in such informal sectors or they are employed in the formal sector when they have their qualifications.

Opinions of the respondents were also sought regarding whether respecting rights of employees improves even distribution of income among refugees in Arua City. In their response, 51.10% (111) were in agreement supported by mean of 3.34. However, 26% (57) disagree while 22.60% (49) remain undecided. This implies that, it is paramount to respect the rights of refugees because it promotes equal distribution of income. This is because refugees too contribute to the economic development of the city given the fact that they also engage in business activities that benefit everyone regardless of the origin. This view was agreed upon by most of the respondents interviewed except KII 01 who stated that;

*“You, refugees’ status is not permanent. It is temporal and most times they keep going back to their countries of origin. So it is hard to conclude that respecting the rights of employees has a contribution to the distribution of income among refugees.”*

Furthermore, a statement was posed to refugees seeking their opinion on whether receiving salaries like any other employee improves their living standard in Arua City. In response, 60.30% (131) agreed supported by mean of 3.66. this implies that, paying salaries to refugees

means in an earning to the refugees as a result of employment. This most definitely improves on their living status given they can afford their basic needs. However, 19% (42) disagreed with the statement while 20.40% (44) undecided. KII 13 stated as follows;

*“Receiving salary means receiving money and when someone receives money, it means they can buy what they like. When someone is able to afford what they like, it means their livelihood is improved. This is the same situation to the refugees when they receive salaries.”*

Additionally, the study findings in Table 4.4.4 also indicate that, reducing the cost of Labor avails employment opportunities for the refugees in Arua City. In response to this, 36% (78) disagree, 34.10% (74) undecided and 29.90% (65) agree supported by mean of 2.90.; This implies that, availability of labor which eventually reduces the cost of labor is a fallacy and is not the case. Much as refugees add on the existing labor, it does not necessarily make it cheaper. However, a sizable number of 29.9% believe it reduces the cost of labor. Either way, the labor market will be affected in one way or another. The respondents interviewed also had mixed reactions regarding whether the influx of refugees increases or decreases labor costs.

In relations to whether the contribution of quality labor in the city means more jobs are available for refugees and more incomes for them, the findings in Table 4.4 indicate that, it indeed contributes by 41.40% (90) agreeing to the statement supported by mean of 3.09. However, 35% (76) disagreed with 23.50% (51) undecided. On a moderate scale, respondents agree that, the quality labor obtainable at the city means jobs are available and perhaps accessible. It is however hard to conclude so when 58.5% of the respondents are either un sure or do not agree with it. One of the respondents (KII 16) also disagreed that;

*“It is really hard to say that labor quality means jobs are there. In most cases people do jobs regardless of whether they are of quality or not but because there is a need for money. So most of the refugees end up doing odd jobs because they have to find for themselves and for the families.”*

Lastly, the study sought the opinions of the respondents on whether the creation of more jobs leads to improvement of individual incomes of the refugees in Arua City. In response to this, 67.80% (147) agreed with the statement supported by mean of 3.77. However, 21% (45) disagreed while 11.50% (25) were undecided. This implies that, the more the available jobs in the market, the more incomes the people especially refugees are likely to benefit and that means more incomes to them. This opinion was shared with the responses from interviews. most of the respondents agreed that when jobs are available, it means the refugees are able to obtain jobs and earn income. Eventually their incomes will increase and so is their livelihood.

#### **4.4.3 Access to land and livelihood of refugees**

Objective two stated: To examine the influence of access to land on the livelihood of refugees in Arua City. The researcher used a total of seven (7) statements on the questionnaire to which the respondents were required to show their level of agreement or disagreement as depicted in the table 4.5 below.

**Table 4.5: Opinions of respondents on access to land and livelihood**

<b>Access to Land</b>	<b>(SD)</b>	<b>(D)</b>	<b>(UD)</b>	<b>(A)</b>	<b>(SA)</b>	<b>Mean</b>	<b>SD</b>
Availability of Land enables refugees to engage in agricultural activities for their food	14.7% (32)	7.4% (16)	7.4% (16)	37.3% (81)	33.2% (72)	3.67	1.388
Purchasing land enables refugees to engage in income generating activities	3.7% (8)	9.7% (21)	12.4% (27)	45.6% (99)	28.6% (62)	3.86	1.055
The support the local Authorities give to refugees in acquiring land gives them opportunities to improve on their incomes and housing facilities in Arua City	6.9% (15)	15.2% (33)	17.1% (37)	36.8% (80)	24% (52)	3.56	1.205
The land acquired by refugees helps them improve on their household incomes	5.1% (11)	10.1% (22)	9.7% (21)	51.6% (112)	23.5% (51)	3.78	1.073
It is easy to make productive investments on land and improve on both individual and household incomes	7.8% (17)	7.4% (16)	14.7% (32)	44.8% (97)	25.3% (55)	3.72	1.154
The land has greatly helped refugees improve on their food security status in Arua city	7.8% (17)	16.6% (36)	14.3% (31)	38.3% (83)	23% (50)	3.52	1.233
Land has strengthened refugee's productive capacity to generate income	8.8% (19)	13.8% (30)	12% (26)	37.3% (81)	28.1% (61)	3.62	1.267

*Source: Primary data (2024)*

From Table 4.5, opinions of the respondents were sought regarding whether availability of Land enables refugees to engage in agricultural activities for their food. According to the statistics, 70.50% (153) agreed with the statement supported by mean of 3.67. This implies that, refugees are able to engage in productive agriculture given the accessibility of the land from within the host communities. This enables them to obtain sufficient income to support their livelihood. However, not everyone was in agreement. A section of respondents was different with 22.10% (48) disagreeing and 7.40% (16) undecided. One of the respondents (KII 06) stated as follows;

*“It is very true availability or accessibility of land enables refugees to engage in agriculture however, obtaining or accessing that land is not easy sometimes. Unless the owners are selling otherwise it is not easy. Of course if they cannot access land then their*

*farming activities will be hampered.”*

Additionally, in relation to whether purchasing land enables refugees to engage in income generating activities, 74.20% (161) agreed supported by mean of 3.86. This implies that, when refugees are able to buy their own land, they are free to use it in whatever way they want. Buying means ownership of the property and there is no more interference from the host communities. This suggests that, they can engage in productive activities like farming to produce and incomes for themselves. However, 13.40% (29) disagree while 12.40% (27) undecided. In support of the descriptive statistics, most of the respondents interviewed also agree that, purchasing land enables refugees to engage in income generating activities.

On whether the support the local Authorities give to refugees in acquiring land gives them opportunities to improve on their incomes and housing facilities in Arua City, 60.80% (132) agreed with the statement supported by mean of 3.56. This implies that, local authorities have helped refugees acquire land which is a prerequisite for income generation and housing facilities.

However, 22.10% (48) disagreed with 17.10% (37) undecided. This statement is agreed upon by most of the respondents interviewed who state that, local authorities always support refugees whenever possible to make them a comfortable and dignified life of independence. One of them (KII 01) stated as follows;

*“Being new in the area, they must always seek for help from the local authorities to avoid being duped and thrown into trouble. We have always helped them especially when it comes to legal matters relating to acquisition of properties. This gives them confidence to utilize what they have acquired.”*

The respondents were asked whether the land acquired by refugees helps them improve on their household incomes, the majority of them by 75.10% (163) agreed supported by mean of 3.78. This

implies that, the acquired land is fully put into use and that means refugees can improve on their income 15.20% (33) disagreed, 9.70% (21) undecided. Most of the respondents interviewed answered in affirmative that, acquired land helps refugees improve on their incomes.

On whether it is easy to make productive investments on land and improve on both individual and household incomes, 70.10% (152) agreed with the statement supported by mean of 3.72. This implies that, once the refugees have their land, it becomes easy to make an investment that is productive so as to improve on the living conditions of the refugees economically. This is what every refugee would desire. However, even with that, some respondents agree with the statement with 15.20% (33) disagreeing and 14.70% (32) undecided.

The findings of the study in Table 4.5 also indicates that, the land has greatly helped refugees improve on their food security status in Arua city. In response to this, 61.30% (133) were in agreement supported by mean of 3.52. This implies that, land is a factor of production that guarantees food security when put in right productive use. However, 24.40% (53) disagreed while 14.30% (31) were not sure. The respondents interviewed also added their voice in agreement with the statement. Specifically, KII 17 stated as follows;

*“Most of the refugees have used land to turn their fortunes. Most of them are now food secure and can generate income out of it. This has made them contributors to the food basket of the city but also improve on their livelihood.”*

Lastly, land has strengthened refugee’s productive capacity to generate income. This view was agreed upon by the majority of the respondents by 65.40% (142) supported by mean of 3.62. This signifies that, the moment they get access to land, it is a motivator to think of something productive and farming is one of them. However, 22.60% (49) disagreed and 12% (26) undecided. Most of the respondents interviewed were in agreement that, land strengthens refugees’ productive

capacity to generate income.

#### 4.4.4 Access to financing and livelihood of refugees

Objective three stated: To examine the influence of access to financing on the livelihood of refugees in Arua City. The researcher used a total of seven (7) statements on the questionnaire to which the respondents were required to show their level of agreement or disagreement as depicted in the table 4.6 below.

**Table 4.6: Opinions of respondents on access to financing and livelihood**

<b>Access to Financing</b>	<b>1 (SD)</b>	<b>2 (D)</b>	<b>3 (UD)</b>	<b>4 (A)</b>	<b>5 (SA)</b>	<b>Mean</b>	<b>SD</b>
Access to financial services has helped refugees improve on their business and livelihood	6.9% (15)	9.2% (20)	7.8% (17)	45.7% (99)	30.4% (66)	3.83	1.163
Access to administrative services improves the financial status of the refugees	4.6% (10)	11.1% (24)	12.9% (28)	48.4% (105)	23% (50)	3.74	1.075
Access to financing improves the general economic wellbeing and livelihood of the refugees	6.5% (14)	6.9% (15)	7.4% (16)	51.6% (112)	27.6% (60)	3.87	1.094
Access to financing enhances refugee's economic opportunities and improves living standards	4.6% (10)	6.5% (14)	6.5% (14)	46.1% (100)	36.3% (79)	4.03	1.051
Refugees have been able to establish businesses to improve their incomes in Arua City through financing	8.8% (19)	6.9% (15)	11.1% (24)	42.8% (93)	30.4% (66)	3.79	1.201
Financial services are manageable cost wise to the refugees to improve their livelihoods through business	8.8% (19)	9.7% (21)	13.8% (30)	42.4% (92)	25.3% (55)	3.66	1.207
Refugees have been able to be financially independent through cheap financing in Arua City	14.3% (31)	13.8% (30)	12.4% (27)	28.6% (62)	30.9% (67)	3.48	1.418

*Source: Primary data (2004)*

From the findings in Table 4.6, it can be seen that the majority of the respondents were in agreement by 76.10% (165) supported by mean of 3.83 that, access to financial services has helped refugees improve on their business and livelihood. This is very important since no productive income generating activity can take place without utilization of money. So accessing money is

very important for any refugee to start business. However, not all the respondents concur with the above notion since 16.1% (35) disagreed and 7.80% (17) remain undecided. This means that, to this category of respondent's access to financing has not helped refugees improve business to improve their livelihood. Whereas most of the respondents interviewed agree with the raised statement, some of them (KII 02, KII 09 and KII 14) also did not agree stating that;

*“If a refugee gets access to land through government, there will be no need of financing if they can work out the land by themselves and do farming. It is of course true you will need money for buying inputs but not as much as business.”*

Respondents were also asked whether access to administrative services improves the financial status of the refugees. In response, 71.40% (155) agreed supported by mean of 3.74. This means that, there are activities where administrative services are a must get. Like any society, some things cannot be done illegally but must have processes. some of this could be business registration and obtaining a license to operate business. This will boost the financial status of the refugees since the business activities are done legally. On the contrary, 15.7% (34) disagreed and 12.90% (28) undecided on this matter. Nevertheless, access to administrative support is very important and this is the view of most of the respondents interviewed.

Furthermore, respondents gave their opinion on whether access to financing improves the general economic wellbeing and livelihood of the refugees where an overwhelming majority by 79.20% (172) agreed supported by mean of 3.87. Access to financing means the refugees are able to do a lot of things including establishing income generating activities to support their livelihood. Much as 13.4% (29) disagreed and 7.40% (16) undecided, accessing financing is very paramount because no business can be started without legal registration and money. One of the respondents (KII 08) stated;

*“The fact is, when a person wants to register a business, there are steps to be followed including business registration and all these processes require money. So enabling the refugees access financing is an enabler to business establishments that will improve their livelihood.”*

Similarly, the findings of the study reveal that, access to financing enhances refugee’s economic opportunities and improves living standards where an overwhelming majority answered in affirmative. This implies that, when is an easy access to financing, every business opportunity will be seized by the refugees and this makes it possible that their living standards are improved. This view however was disregarded by 11.1% (24) of the respondents who disagreed and 6.50% (14) remained undecided. Nevertheless, one of the respondents interviewed (KII 11) confirmed that;

*“There are so many economic opportunities in the city but taking advantage of them needs some financing. This is the reason we make things easy for the refugees by creating avenues where they can access financing like any other local person to support them establish economic activities. Through this, most of the refugees have had their standards improve drastically.”*

Relatedly, the respondents had their opinions on whether refugees have been able to establish businesses to improve their incomes in Arua City through financing, 73.20% (159) agreed supported by the mean of 3.79. The implication seems obvious since the primary objective of accessing financing is for business establishment. On the contrary, 15.7% (34) disagreed while 11.10% (24) were undecided. In support of this, one of the respondents (KII 06) stated that;

*“Sometimes people have other pressing needs that require money and that means they can borrow to settle that need. It may not necessarily be business but the need requires money. So to me, money is not only accessed for business. As humans we encounter a lot of things.”*

In addition, 67.70% (147) supported by mean of 3.66 agreed that, financial services are manageable cost wise to the refugees to improve their livelihoods through business. That implies that the easiest way for the refugees to start business is through accessing financing. The assumption is, it is manageable cost wise. However, this may not be the case because financing is not obtained for free unless it is a donation to them. This the reason 18.5% (40) disagreed with the statement while 13.80% (30) remained undecided.

Lastly, respondents were asked they have been able to be financially independent through cheap financing in Arua City where 59.50% (129) agreed supported by mean of 3.48. This implies that, to those who are able to obtain financing and start business, they can now be financially independent and not relying on external support. However, some of the respondents do not buy that idea, a reason 28.1% (61) disagreed and 12.40% (27) chose to remain undecided.

**4.4.5 Inferential statistics on implementation of the refugee economic policy framework and their livelihood**

Further analysis was conducted using regression and Pearson correlation coefficients to establish the extent to which access to financing influences the livelihood of refugees.

**Table 4.7: Model summary of Regression analysis on refugee economic policy framework and livelihood**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.683 <sup>a</sup>	.466	.459	.58957

a. Predictors: (Constant), Access to Financing, Access to Employment, Access to Land.

*Source: Primary data (2024)*

Table 4.7 below provides the Adjusted R square (0.459) which shows how much of the dependent variable

(livelihood) is contributed by the independent variable (refugee economic policy framework). Therefore, the adjusted R square value of 0.459 indicates that, 45.9% variance in livelihood is attributed to by refugee economic policy framework. The remaining 54.1% can be explained by other factors other than refugee economic policy framework. The study findings are presented in Table 4.7 below.

**Table 4.8: Regression Coefficient for refugee economic policy framework and their livelihood**

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.107	.244		4.539	.000
Access to Employment	.184	.065	.174	2.841	.005
Access to Land	.666	.072	.658	9.286	.000
Access to Financing	-.102	.103	-.079	-.984	.326

a. Dependent Variable: Livelihood

*Source: Primary data (2024)*

A regression coefficient was run to determine the level of effect between variables. For the magnitude to be significant, the decision rule is that the t-value must not be close to zero (0) and the p-value must be less than or equal to 0.05. From table 4.8 above, the t-value for access to employment (2.841) is not close to zero (0) and the p-value (0.005) is less than 0.05. This implies that access to employment is a good predictor of livelihood. A standardized Beta coefficient of (0.174) at p=0.005 means that access to employment has a significant positive influence on livelihood of refugees. Therefore, everyone (1) unit increase in access to employment leads to an increase of 0.174 unit in livelihood. This means that, access to employment significantly influence livelihood. This is in agreement with the first hypothesis which states that, “Access to employment significantly influences the livelihoods of refugees in Arua City.” The null hypothesis is therefore

rejected and the alternative is accepted that, access to employment significantly influences the livelihoods of refugees in Arua City.

The t-value for access to land (9.286) is not close to zero (0) and the p-value (0.000) is less than 0.05. This implies that access to land is a good predictor of livelihood. A standardized Beta coefficient of (0.658) at  $p=0.000$  means that access to land has a significant positive influence on livelihood of refugees. Therefore, everyone (1) unit increase in access to land leads to an increase of 0.658 unit in livelihood. This means that, access to land significantly influence livelihood. This is in agreement with the second hypothesis which states that, “Access to land significantly influences the livelihoods of refugees in Arua City.” The null hypothesis is therefore rejected and the alternative is accepted that, access to land significantly influences the livelihoods of refugees in Arua City.

The t-value for access to financing (-0.984) is close to zero (0) and the p-value (0.326) is more than 0.05. This implies that access to financing is not a good predictor of livelihood. A standardized Beta coefficient of (-0.079) at  $p=0.005$  means that access to financing has an insignificant negative influence on livelihood of refugees. Therefore, everyone (1) unit increase in access to financing leads to a decrease of 0.079 unit in livelihood. This means that, access to financing does not have a significant influence in livelihood. This is in disagreement with the third hypothesis which states that, “Access to financing significantly influences the livelihoods of refugees in Arua City.” The null hypothesis is therefore accepted and the alternative is rejected that, access to financing significantly influences the livelihoods of refugees in Arua City.

Therefore, from the three variables of refugee economic policy framework, access to land influences livelihood the most with a Beta value of 0.658, followed by access to employment with a Beta value of 0.174.

**Table 4.9: Pearson Correlation Coefficient for Refugee economic policy framework and livelihood**

		<b>Correlations</b>			
		Access to Employment	Access to Land	Access to Financing	Livelihood
Access to Employment	Pearson Correlation	1	.379**	.574**	.378**
	Sig. (2-tailed)		.000	.000	.000
	N	217	217	217	217
Access to Land	Pearson Correlation	.379**	1	.707**	.668**
	Sig. (2-tailed)	.000		.000	.000
	N	217	217	217	217
Access to Financing	Pearson Correlation	.574**	.707**	1	.486**
	Sig. (2-tailed)	.000	.000		.000
	N	217	217	217	217
Livelihood	Pearson Correlation	.378**	.668**	.486**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	217	217	217	217

\*\* . Correlation is significant at the 0.01 level (2-tailed).

*Source: Primary data (2024)*

Pearson Correlation Coefficient was also run to ascertain the relationship between variables. From Table 4.9 above, the results of the study indicate that, access to employment has a positive significant correlation with livelihood ( $r=0.378$ ;  $p=0.00$ ). This implies that, access to employment has an influence on livelihood among the refugees in Arua city. This is in agreement with the first hypothesis that access to employment has a significant influence on livelihood in Aura city. The null hypothesis is therefore rejected and the alternative accepted.

The findings in Table 4.9 also state that, access to land has a positive significant correlation with livelihood ( $r=0.668$ ;  $p=0.000$ ). This implies that, access to land has an influence on livelihood among the refugees in Arua city. This is in agreement with the second hypothesis which states

that, access to land has a significant influence on livelihood among refugees in Arua city. The null hypothesis is therefore rejected and the alternative accepted that, access to land has a significant influence on livelihood in Arua city.

The findings in Table 4.9 further state that, access to financing has a positive significant correlation with livelihood ( $r=0.486$ ;  $p=0.000$ ). This implies that, access to financing has an influence on livelihood among the refugees in Arua city. This is in agreement with the third hypothesis which states that, access to financing has a significant influence on livelihood among refugees in Arua city. The null hypothesis is therefore rejected and the alternative accepted that, access to financing has a significant influence on livelihood in Arua city.

Following the results presented through the Pearson Correlation Coefficient, access to land has a stronger influence on livelihood with ( $r=0.668$ ;  $p=0.000$ ) followed by access to financing ( $r=0.486$ ;  $p=0.000$ ). access to employment is the least in influencing livelihood ( $r=0.378$ ;  $p=0.000$ ).

## **CHAPTER FIVE**

### **DISCUSSION OF RESULTS**

#### **5.1 Discussion of results**

The discussion in findings was done, guided by the research objectives. The discussion of the findings makes comparison of the findings with the reviewed literature to see if there exists a gap or agreement between the findings and the literature.

##### **5.1.1 Access to employment and livelihood of refugees**

From the findings of this study, it can be seen that there is a significant influence of access to employment on the livelihood of refugees. This study used a cross sectional research design and also used simple random sampling and as well as purposive techniques for data collection. The study also confirms that, employment opportunities are available in both formal and informal sectors for refugees to improve their livelihood. These findings resonate with Musasizi et al. (2024) who carried out a study on the impact of the presence of the refugee population on local employment opportunities and how it is connected to refugees' sociocultural and livelihoods background and local refugee policies in Adjumani district, West Nile region in northern Uganda. The study applied criterion and purposive sampling to select participants from a broader sample. The findings indicate that, while refugees may have heightened the competition for jobs in some sectors, it appeared that their presence also generated job opportunities in other sectors.

The findings of this study further reveal that, employment opportunities accessible to refugees improve their chances of living a better life and therefore reduce on their vulnerability and stress related factors. These findings were conducted on 236 refugees living in Arua city using a cross sectional research design. In agreement, Hussam et al., (2022) carried out a study on the psychosocial value of employment with evidence from the Rohingya refugees of Myanmar. The

study ran a field experiment in which 745 camp residents were randomized. The findings state that, offering refugees work reduces depression much more than receiving the same payment as a cash grant. The effects are larger than even a year-long counseling program, as per a separate study in the same context. In addition, work for refugees could change host community perceptions from refugees as “burdens” to contributors.

Furthermore, the findings revealed that, respecting rights of employees improves even distribution of income among refugees in Arua City. Respecting the rights of employees encompasses refugees who have obtained employment in the country. It therefore speaks about protecting them against discrimination and exploitation. In agreement with the literature, studies conducted in Uganda have shown that, the freedom and rights extended to refugees enabled the creation of more jobs and improved refugees’ living conditions (Betts et al. 2014). The entrepreneurial refugees employ fellow refugees and locals in their businesses, something considered impossible in countries where refugees are not allowed to work and run businesses (Betts et al. 2017). Research conducted in Kampala found that 41 percent of the employees in refugee-owned businesses were locals (Betts et al. 2017).

From the study findings, refugees experience segregation at work. This jeopardizes their productivity and esteem since they might not be taken as real employees due to their race or nationality which eventually strips them of their dignity. This is in line with International Labour Organization (2020) that asserts that, the opportunity to access decent work is fundamental to their protection and livelihood, to restoring refugees’ dignity and life purpose. Being able to access employment, maintain and expand their skills and find a decent job prevents prolonged aid dependence and extended gaps in people’s working lives. Decent work strengthens resilience,

enables social and economic rights more broadly and helps to attain durable solutions and social justice.

Furthermore, reducing the cost of Labor avails employment opportunities for the refugees in Arua City therefore, an influx of refugees constitutes an expansive supply-side shock in a local labor market. Its impact on residents depends on the number of refugees, their characteristics compared with the host population, and the rules that govern their integration into the local economy, e.g. access to work permits. Initially, a labor supply shock tends to increase competition in the labor market and reduce residents' wages. Yet, both residents and refugees are far from homogenous; with whom refugees effectively compete depends on their skillset and legal status. In particular, if refugees cannot obtain work permits, they may be restricted to seeking jobs in the informal sector, forcing them all into the same narrow labor market segment. In this case, the impact on informal sector wages may be substantial and resident informal workers may incur sizable income losses and unemployment.

### **5.1.2 Access to land and livelihood of refugees**

From the findings, availability of Land enables refugees to engage in agricultural activities for their food. This is because most of the refugees come from background that thrive on agriculture for their livelihood and income. That implies that, land is all they need to start the living. In relation to the findings, the literature indicates that, most refugees in Uganda are from agrarian backgrounds; thus, land is potentially one of the most important resources enabling them to participate in local economies. Zhu et al. (2024) did a study on economic impact of giving land to refugees Rwamwanja settlement, in Uganda using stratified random sample. The findings offer evidence that, providing land to refugees significantly increases refugee welfare as well as total income spillovers in the local economy. The Strengthening the productive capacity of

refugee households can increase economic interactions between the displaced and host communities, potentially creating larger spillover effects for local producers and consumers.

The findings further reveal that, purchasing land by refugees enables them to engage in income generating activities. However, because of the limited resources in terms of money for buying large chunks of land, the small portions purchased are put into farming. However, challenges related to poor soils or location may affect their productivity. Relatedly, Kang et al. (2023) conducted a baseline survey of the BEST project designed cross-sectional to collect data. The findings indicate that, the refugees had relatively smaller land for farming, inhibiting farming practice improvement. Compared to the host communities, the refugee households had significantly lower growing crop diversity and agricultural earnings. As always, refugees are allocated scant areas of land for food production and income generation. However, poor soil quality and quantity affect food availability, nutrient density, and therefore, crop production, sales, and food consumption (Integrated Food Security Phase Classification [IPC], 2020).

Furthermore, Akandru (2023) found out that, social interactions of refugee women with landowners determine their land rights. Their land access depends on availability of cash or money that determines the size, and crops to be grown on the hired land. Land is a limited natural resource vital for food and human well-being. Realities on the ground contradict policy prescriptions (Berke & Larsen, 2022). Land allocated to refugees is insufficient to attain a sustainable livelihood (Easton Calabari 2022), and this has left many refugees to seek land beyond the boundaries of their settlement. The support the local Authorities give to refugees in acquiring land gives them opportunities to improve on their incomes and housing facilities in Arua City. However, the findings also confirm that, the land acquired by refugees helps them improve on their household incomes which should be the ultimate goal of accessing land.

### **5.1.3 Access to financing and livelihood of refugees**

This study was based on Self-determination theory (SDT) developed by Ryan and Deci in 2000 and applied both quantitative and qualitative approaches to data collection. Under this objective, the study focused on examining the influence of access to financing on livelihood of refugees in Arua city. However, Muthoni (2016) based his study on Pecking Order Theory and Grameen Bank model and on positivism philosophy which adopts a quantitative approach to investigate the phenomena and uses descriptive survey design to investigate the populations by selecting samples to analyze and discover occurrences. Muthoni (2016) adds that, financing options are given to the impoverished people to help them become self-reliant. Indeed, access to financing like microloans greatly improves the livelihood of the many impoverished people throughout the world (Ayalew, 2014). This is in agreement with the findings that, Access to financial services has helped refugees improve on their business and livelihood.

Relatedly, the findings of the study revealed that, access to financing improves the general economic wellbeing and livelihood of the refugees and enhances refugee's economic opportunities and improves living standards. Further still, refugees have been able to establish businesses to improve their incomes in Arua City through financing. In all this, it is about refugees getting involved in income generating activities. On the other hand, Phatheka (2019) focused on assessing the impact of the income generating projects funded by the Department of Social Development in Uitenhage, Eastern Cape. The findings revealed a positive significant impact. He posits that, income generating opportunities are those opportunities that productively benefit refugees by helping them attain their full self-reliance through the use of internally generated resources. The aim is to create opportunities that bring development beyond individuals so that the community benefits and becomes less dependent on external support.

## **CHAPTER SIX**

### **CONCLUSIONS AND RECOMMENDATIONS**

#### **6.1 Conclusions of the study**

The conclusions and recommendations of the findings are presented according to the study objectives.

##### **6.1.1 Access to employment and livelihood of refugees**

It was established that access to employment had an influence on the livelihood of refugees in Arua city. The study thus concluded that there was a positive relationship between access to employment and livelihood of refugees. This implies that access to employment is a good predictor of livelihood. A standardized Beta coefficient of 0.378 at  $p=0.000$  means that access to employment has a significant positive influence on livelihood of refugees. This implies that, increase in access to employment leads to an improvement in livelihood among the refugees of Arua city.

##### **6.1.2 Access to land and livelihood of refugees**

It was also established that access to land had an influence on the livelihood of refugees in Arua city. The study thus concluded that there was a positive relationship between access to land and livelihood of refugees. This implies that access to land is a good predictor of livelihood. A standardized Beta coefficient of 0.668 at  $p=0.000$  means that access to land has a significant positive influence on livelihood of refugees. This means that, increase in access to land leads to an improvement in livelihood among the refugees of Arua city.

##### **6.1.3 Access to financing and livelihood of refugees**

Furthermore, it was also established that access to financing had an influence on the livelihood of refugees in Arua city. The study thus concluded that there was a positive relationship between

access to financing and livelihood of refugees. This implies that access to financing is a good predictor of livelihood. A standardized Beta coefficient of 0.486 at  $p=0.000$  means that access to financing has a significant positive influence on livelihood of refugees. This means that, increase in access to financing leads to an improvement in livelihood among the refugees of Arua city.

## **6.2 Recommendations**

Basing on the study conclusions, several recommendations were made. The recommendations below were made on the basis of the research objectives.

### **6.2.1 Access to employment and livelihood of refugees**

The study recommends that; Arua city authorities should tighten measures that safe guard employees especially refugees from segregation. Most of the employees who are not national are segregated by virtue of their origin, race or nationality which is against employment Act. Therefore, policies should be adopted to protect employees who are refugees. Also, the city authorities should create opportunities of employment in both formal and informal sector and these opportunities should be available to both refugees and the host community.

### **6.2.2 Access to land and livelihood of refugees**

The study recommends that; land to refugees should be made available to enable refugees to engage in agricultural activities for their food. This is because refugees in urban area of Arua city may not have proper access to farm land given that, farmlands are in rural areas. Also, those purchasing land should be aided by either the government or the humanitarian agencies to enable enough productive land for their business. Besides purchasing land, the government should also consider leasing or granting them free land for their business establishment since their stay may not be permanent in the area. Once they have land they can use for income generating activities, then their livelihood will be enhanced.

### **6.2.3 Access to financing and livelihood of refugees**

The study recommends that; access to administrative services should be enhanced and simplified to avoid bureaucratic tendencies that delay business establishment processes. This is some processes of business registration are tedious and frustrating which discourages potential traders or investors much as they are refugees. Also, the city Authorities should encourage refugees to form business clubs among themselves like village savings and loan associations. Through this, they can access financing cheaply within their investment group.

### **6.3 Limitation of the study**

The study was conducted in Arua city focusing on refugees. However, this may not be comprehensive and representative enough since it is sometimes hard to determine who the actual refugees are. Some find it discriminatory to be identified as refugees. However, obtaining information from the city leadership helped in identifying most of them.

Scheduling appointments with the identified refugees was hard because most were busy making ends meet. Those who turned up were expecting something for their time. However, prior introduction on the purpose of the study and engagement with the respondents made them to understand that the study was purely academic in nature.

There was a financial limiting factor in data collection since these refugees were not confined in one place. Several movements were made to reach out to them. This became costly in the long. However, a prior budget was made to cater for the study.

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## **APPENDIX I: QUESTIONNAIRE**

### **REFUGEE ECONOMIC POLICY FRAME WORK AND LIVELIHOOD OF REFUGEES IN UGANDA: A CASE STUDY OF REFUGEES IN ARUA CITY.**

Dear Respondent,

I am Apollo Ajule, a student of Master's Degree in Business Administration (MBA) of Uganda Christian University (UCU). This research is a requirement for the award of a Master's degree.

You have been selected to participate in this study because of your experience, knowledge and your field of work. This is therefore, to kindly request you to fill in this questionnaire to enable me gather data on the topic entitled; "Refugee economic policy frame work and livelihood of refugees in Uganda: A case study of refugees in Arua city" The responses will be accorded due confidentiality.

Thank you in advance for the time you have apportioned to participate in this study.

Yours sincerely;

**AJULE APOLLO**

**SECTION A: PERSONAL DATA**

*Please Circle or Tick only as appropriate to you.*

1. Gender:

(a) Male  (b) Female

2. Age: (a) 20 – 30  (b) 31 – 40  (c) 41 – 50  (d) Above 50

3. Business activity: (a) Business  (b) Farming

4. Years in Arua City

(a) Less than 1 year  (b) 1-5 years  (c) 5-10 years

(d) 10 years and above

## SECTION B:

Using the scale below please tick the box you think is most appropriate, and according to how you judge the suitability of the items under the subsequent headings. Each item (parameter) has only one answer as selected from the scale rating 1= Strongly Disagree, 2= Disagree, 3= Undecided,4= Agree and 5= Strongly Agree.

### ACCESS TO EMPLOYMENT

S/N	Parameter	1	2	3	4	5
1	Employment opportunities accessible to refugees improves their chances of living a better life.					
2	Refugees do not experience segregation at work which improves their individual income.					
3	Employment opportunities are available in both formal and informal sectors for refugees to improve their livelihood.					
4	Respecting rights of employees improves even distribution of income among refugees in Arua City.					
5	Receiving salaries like any other employee improves refugees living standard in Arua City.					
6	Reducing the cost of labor avails employment opportunities for the refugees in Arua City.					
7	The contribution of quality labor in the city means more jobs are available for refugees and more incomes for them.					
8	The creation of more jobs leads to improvement of individual incomes of the refugees in Arua City.					

## ACCESS TO LAND

S/N	Parameter	1	2	3	4	5
1	Availability of land enables refugees to engage in agricultural activities for their food security.					
2	Purchasing land enables refugees to engage in income generating activities.					
3	The support the local authorities give to refugees in acquiring land gives them opportunities to improve on their incomes and housing facilities in Arua City.					
4	The land acquired by refugees helps them improve on their household incomes.					
5	It is easy to make productive investments on land and improve on both individual and household incomes.					
6	The land has greatly helped refugees improve on their food security status in Arua City.					
7	Land has strengthened refugees productive capacity to generate income.					

## ACCESS TO FINANCING

S/N	Parameters	1	2	3	4	5
1	Access to financial services has helped refugees improve on their businesses and livelihood.					
2	Access to administrative services improves the financial status of the refugees.					
3	Accessing financing improves the general economic wellbeing and livelihood of the refugees.					
4	Access to financing enhances refugees economic opportunities and improves living standards.					

5	Refugees have been able to establish businesses to improve their incomes in Arua City through financing.					
6	Financial services are manageable cost wise to the refugees to improve their livelihoods through business.					
7	Refugees have been able to be financially independent through cheap financing in Arua City.					

## LIVELIHOODS

S/N	Parameters	1	2	3	4	5
1	There is a great improvement in individual incomes among the refugees which enhances their livelihood					
2	With improvement in my individual income, individuals and families can afford basic necessities					
3	There has been increase in water supply which is a basic necessity of life					
4	There is an assurance of food security among refugees which is a sign of better livelihood					
5	Refugees are able to access better housing facilities for themselves					

## APPENDIX II: INTERVIEW GUIDE

Good Morning/Afternoon Dr./Mr./Mrs./Miss .....

My name is **Ajule Apollo**, a student from Uganda Christian University, pursuing a Master's Degree in Business Administration.

I am currently on research, as part of the course requirement. My research topic is: "Refugee economic policy frame work and livelihood of refugees in Uganda. A case study of refugees in Arua city". I would like to request for a little of your time to discuss with you a few things on the above topic.

### SECTION A: PERSONAL DATA

*Please Circle or Tick only as appropriate to you.*

1. Gender:

(a) Male  (b) Female

2. Age: (a) 20 – 30  (b) 31 – 40  (c) 41 – 50  (d) Above 50

3. Business activity: (a) Business  (b) Farming

4. Years in Arua City

(a) Less than 1 year  (b) 1-5 years  (c) 5-10 years

(d) 10 years and above

### **SECTION B:**

*We will discuss the economic policy frame work with special focus on employment, land and financing factors. Livelihood will focus on increased personal income, improved food security, reduced vulnerability, increased wellbeing (medical and education services), financial independence.*

1. What employment opportunity are available to the livelihood of refugees as a result of the refugee economic frame work policy in Arua City?
2. What land use opportunities are available for the improvement of refugees' livelihoods due to the refugee economic policy frame work in Arua city?
3. What financing opportunities are available for refugees to improve their livelihood as a result of refugee economic policy frame work in Arua city?
4. What challenges do the refugees experience in relation to access to employment, access to land, and access to financing in their pursuit to improve their livelihood in Arua city?
5. How do you intent to overcome such challenges to improve on refugee livelihood in Arua city?
6. What more can you tell me about refugee livelihood in Arua city?



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## DISSERTATION CORRECTION COMPLIANCE REPORT BY THE CANDIDATE (POST VIVA FORM)

Date: 28<sup>th</sup>/August/2025.

Name of Candidate: AJULE APOLLO Reg. No: S22M15/201

Title of Dissertation: REFUGEE ECONOMIC POLICY FRAME WORK AND THEIR LIVELIHOOD IN UGANDA. CASE STUDY OF REFUGEES IN ARUA CITY.

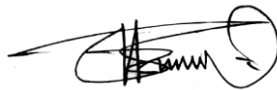
SN	COMMENTS BY EXTERNAL EXAMINER	ACTION TAKEN
1	The problem statement does not follow a clear logical flow. The dependent variable (DV) is not introduced first, and causes are not traced backwards from the DV. Recommendation: Restructure the problem statement to begin with the DV, then logically trace possible causal factors (independent variables), followed by the theoretical framework.	The problem statement was adjusted to start with the DV then logically to causal factors (IV).
2	Issue: The analysis lacks chronological flow, making it difficult to follow the progression of results. Recommendation: Present the analysis in a time-sequenced or logical order, supported by tabulated results for easier interpretation.	The presentation of analysis was done in a time-sequenced order and then supported by the tabulated results for easier interpretation
3	Issue: Multiple regression results are absent. Recommendation: Include the full regression output table, showing coefficients, standard errors, t-values, p-values, and R <sup>2</sup> .	The multiple regression results were presented showing coefficients, standard errors, t-values, p-values and R <sup>2</sup> .
4	Issue: Inconsistencies between table results	The inconsistencies between table results and text were corrected.

	<p>and textual interpretation. The supervisor noted mismatched values and contradictory statements.</p> <p>Recommendation: The supervisor should scan the work for coherence and ensure that reported figures in the text match the corresponding tables.</p>	<p>textual interpretation were all worked on without a mismatched values and contradictory statements.</p>
5	<p>Issue: The dissertation requires substantial language and structural editing.</p> <p>Action Assigned: Copy editing: Assigned to Simon Mukasa for improvement of clarity, grammar, and flow.</p> <p>Support: Prof. Katono volunteered to assist with editing inconsistencies between results in the tables and text, indicating inadequate comprehension of findings.</p> <p>Recommendation: Ajule to thoroughly review and understand the analysis, ensuring alignment between statistical results and interpretation before resubmission.</p>	<p>The Substantial language and structural editing are handled.</p> <p>The review was thoroughly done by Ajule, with clear understanding of the analysis and good alignment between the statistical results and the interpretation before resubmission.</p>

**AJULE APOLLO**



Candidate's Name  
Sig



Signature

**DR. DONAH ASIIMIRE**

Supervisor's Name