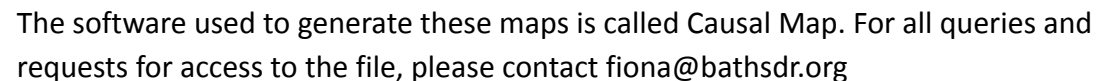


The *Refugee to Entrepreneur* exhibition shared their stories, in their own words. These words were shared with Bath SDR so that we could attempt to visualise the journeys these refugees had taken, in the form of causal maps.



Explaining causal maps

Causal maps are built up by coding claims that people make in their stories about 'what caused what'. These maps are typically not chronologically linear, but in this case because the refugees have a story of change since leaving their homes and arriving at the refugee camp, they tend to follow change over time.

Factor labels are used as shorthand for influences and consequences people talk about - where possible these are used again with other respondents to allow for aggregate maps to be built up.

In this study some factor labels have additional symbols:

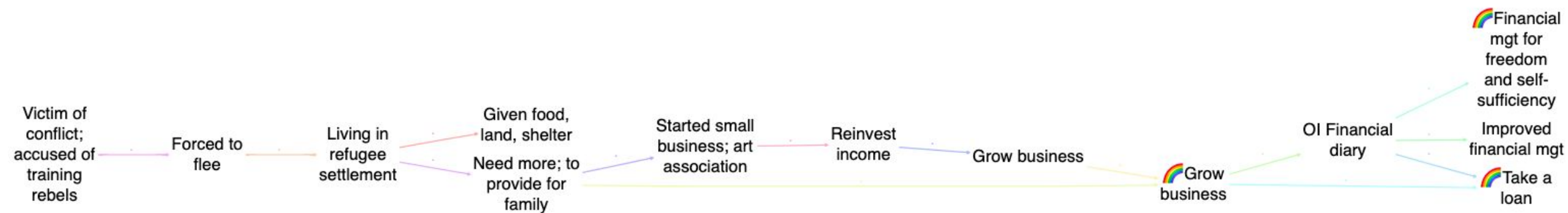


The rainbow symbol in front of a label denotes a wish for the future, could be prefixed by 'I would like to...' This differentiates it from things which have already happened.



The arrow in front of a label is used to denote statements which were added by OI staff called 'updates', so these things happened after the initial interviews conducted by the journalist.

The slides start with individual maps, for each person's story and updates where relevant. We will then look at some aggregated maps where we can see common experiences between the refugees.

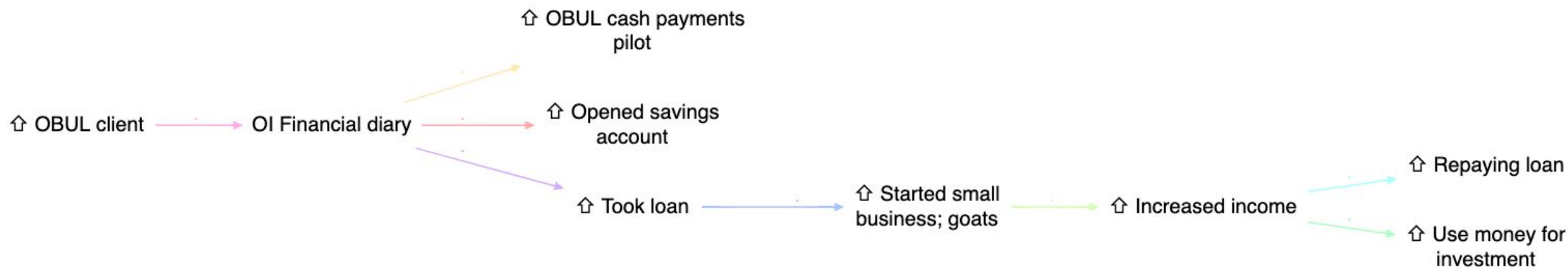


Gentil's story

“We had no money, so we began to make things from reclaimed items, like bricks from mud, so that we could sell them for a little money. From this income, we could buy materials like string and beads to start making jewellery... If I could get a loan for my business, I would like to be able to buy materials. When you are proactive here, life is much easier. I started with nothing, and now I am building up my businesses...

I started doing my financial diary with Opportunity International at the end of September 2019. It has really helped me because you are seeing what you are spending. It has helped me to think about planning - to see how much I spend and how much I make. I've learnt to keep records about my money. If I could get a loan for my business, I would like to be able to buy materials... I want to help to motivate other refugees to be self-sufficient... To be free, you have to have a vision, a plan, and financial freedom.”



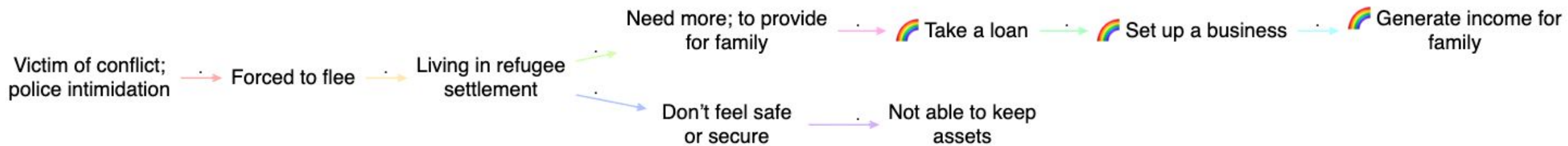


Gentil's update

Gentil is an OBUL client and was involved in financial diaries. He opened up a **savings account** and also participated in the **cash payments pilot** by OBUL. Gentil **took a loan** of 2,000,000 UGX (£410) and started a small business of trading in goats. He buys goats from the community and sells them to the local markets.

Gentil earns between 100,000 to 150,000 UGX (£20 - £30) per week. His loan portfolio (repayment) is good and will be completing it in November.

He feels he has saved enough money to sustain his business – so for now, he has no plans of getting a new loan.



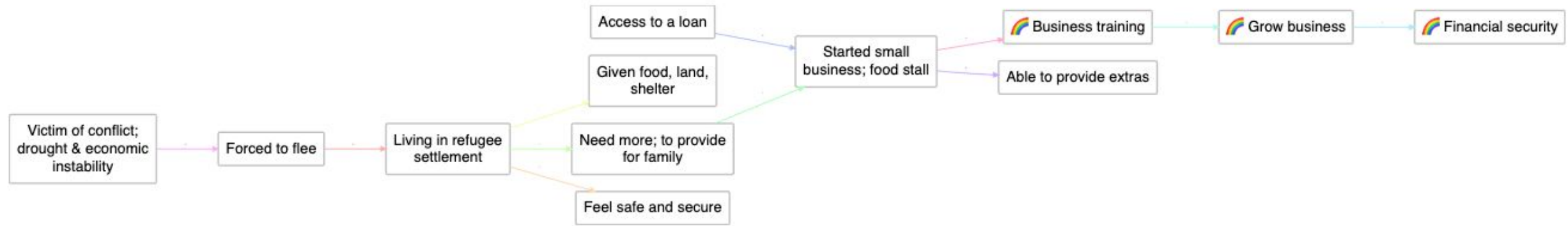
Mary's story

“Here in Nakivale things are hard if you are here with your family. I get my food ration every month but that is not enough to survive on. We get maize and sometimes oil and salt but not always. I will sell the maize to get tomatoes sometimes or a bit of fish. It is not our only need. I need to pay for my children’s school fees and expenses for books and clothes. If the children get sick I need to pay for their medicine and medical care. Some of that is available for free here but most of it, you have to pay for. I can’t set up a business because I don’t have any money to do this with.

If I could get a loan I would set up a business so that I could generate an income for me and my children. In Burundi me and my husband were farmers and I understand farming. If I could have capital here **I would buy food from farmers around Nakivale and sell it inside the camp for a profit. This is the business I know.**

Someone gave me two baby ducks to look after and these have now grown up and had ducklings. Some robbers came one night though and stole the male one... Our house here has no security – only the fence that is around it and because I don’t have a husband we are vulnerable.”



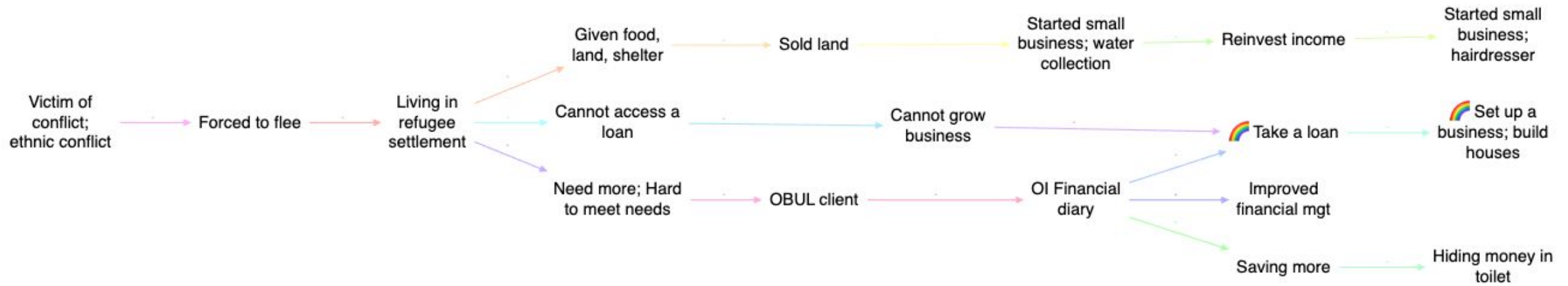


Fatuma's story

“I have a little business and this is allowing me to make enough money to survive... I have a stall in the market near the food distribution point and I make tea and chapati and beans to sell to people. If I didn't do my business I am not sure how we would survive.

My hope for the future is to move forward and better myself financially to be independent. I don't want to have to beg from anyone. Doing business is all I know, but **sometimes I think it would be easier if I had better opportunities and some training.** I have always worked and like being independent so being able to get a loan to start my business was important to me. If it wasn't for my business we wouldn't be able to afford luxuries like tea and sugar.”



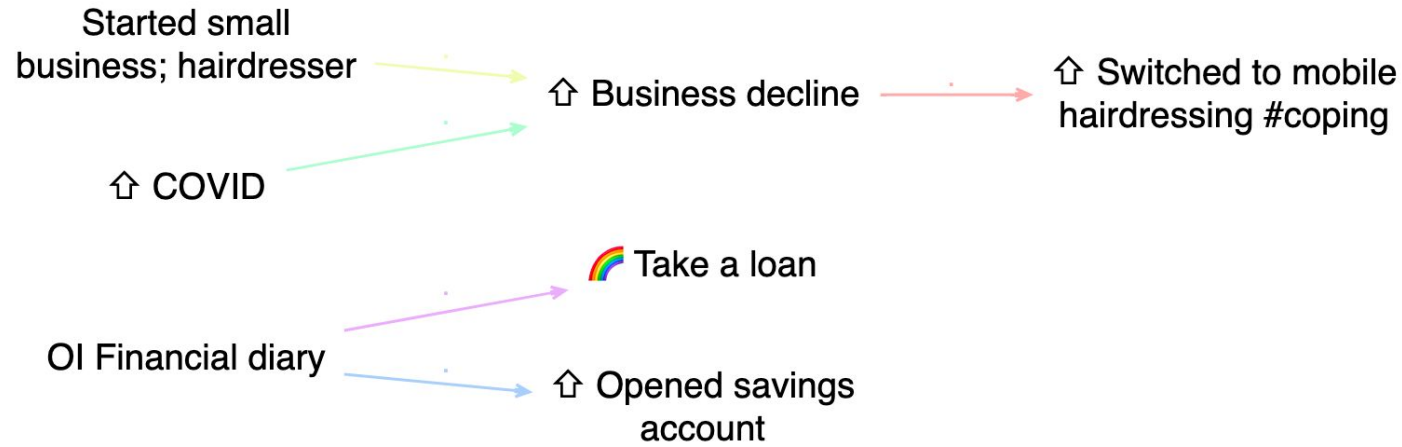


Swedi's story

"I save money, but not a lot. With my savings I have a back-up - if one of my machines breaks, I can fix it, or if my siblings have a problem I can lend it to them. I save money at my home in cash. I hide it in my toilet. **I know it is important to save. The financial diary has really helped me because it has given me a new skill that is a useful life skill.** If I could get a loan from somewhere, I would build houses that I could rent out and also have a building for my business.

To get a loan as a refugee is not easy. To get a bank to trust you is a big problem. Refugees do not have any power or a profile. That is why my business is not developing. **I would like to borrow money, and I have a system so that I can pay a loan back so that I can grow my business.**"





Swedi's Update

Swedi was involved in Financial Diaries – and also opened up a **savings account** with OBUL. During the COVID-19 lockdown, Swedi's business was affected as all salons were closed in Uganda. He decided to do mobile hairdressing – where he would move with his tools to the homes of his clients and work on them from there. This meant that he continued serving his clients during the lockdown.

Swedi **plans to get a loan** from OBUL to expand his business.

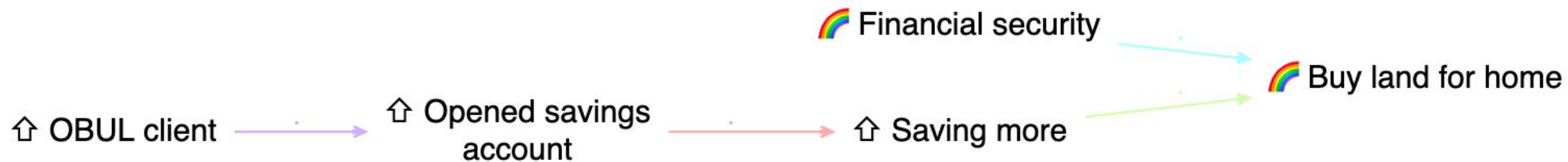


Bitalie's story

“In my village I used to be a tailor. The second time I went to Congo, when I spent six months looking for my children, someone from the Church donated a sewing machine to me that I brought here on a bus... Now I run my business here. Some days I make USH 50,000 (£10), sometimes USH 20,000 (£2) per week. It depends. If I can pay my rent, I buy things like tomatoes to mix with the food we are given.

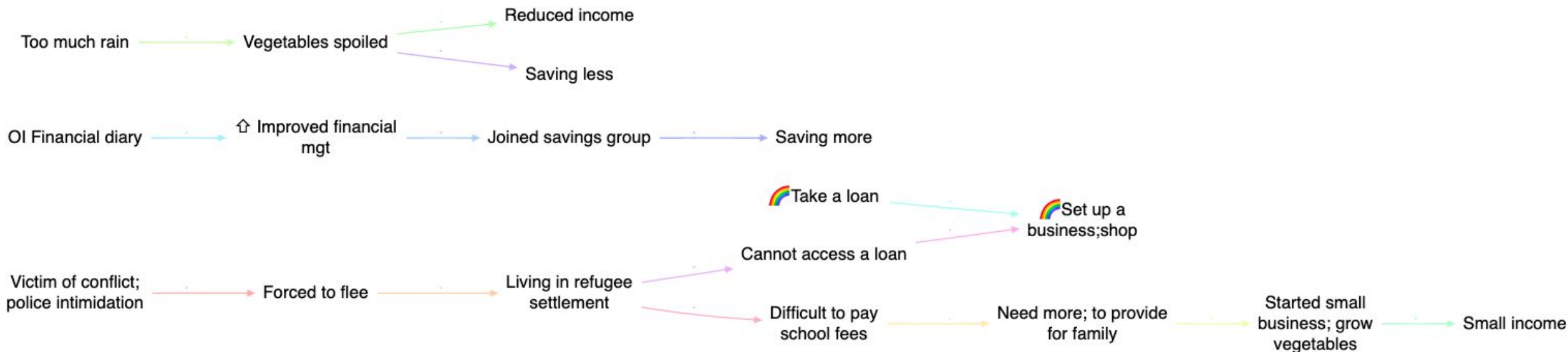
I would like to get a loan to grow my business, so that I can try to be strong and to get some security.”





Bitalie's update

Bitalie opened up a **savings account** with OBUL. She currently has saved a total of 480,000 UGX (£98) and wants to use her savings to buy a small piece of land so she can settle there



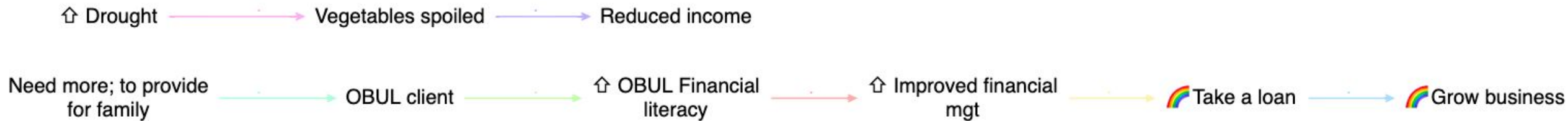
Odeta's story

"I sell farm produce... But with this rain, the farming stopped. **If I had capital, I would set up a small retail shop to sell rice, beans sugar, oil and charcoal.**

It isn't easy for people like me to borrow money to set up businesses, because it is hard for people to trust you, and the banks need some form of a guarantee before they will lend you anything.

The financial diaries have helped me to learn how to manage my money; how much I spend each day and how I can save. This has really helped me."





Odeta's update

Odete was involved in financial diaries and **opened up a savings account** with OBUL.

She also attended OBUL's **financial literacy** session and saves 10,000 UGX (£2) on her account every week. Through her group, Odete has **applied for a loan** of 800,000 UGX (£164) to open new garden and group more vegetables.

Her vegetable garden was affected by the dry spells and lost most of her crops to sunshine.

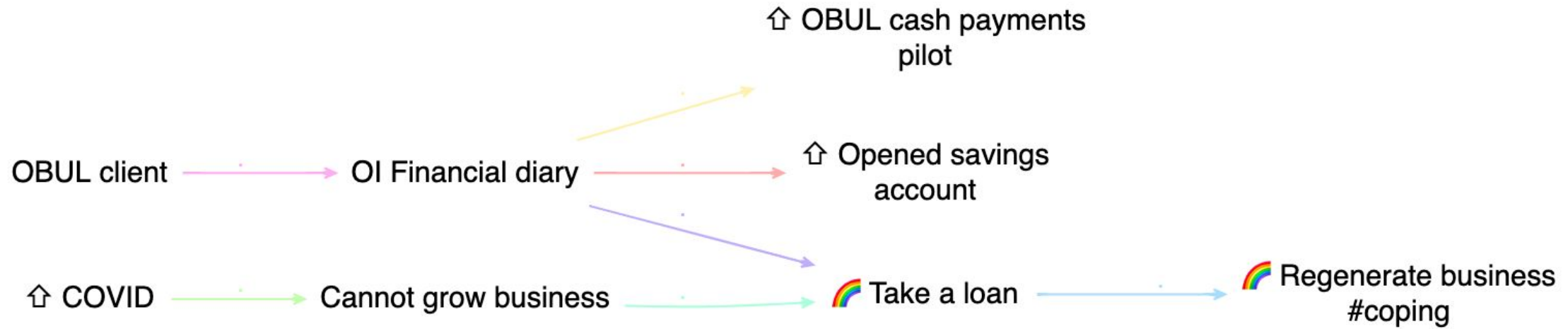


Kakule's story

“In the camp, I have a small shop... Every week I make about USH 30,000 (£6) in total, from the shop and from the shoes. The shop makes more money. When I first arrived here I had no money, but I have a friend in Canada who sent me a small amount. I thought, if I spent this money on food or day to day it would not help, but if I spent it on a business it would. It was USH 400,000 (£80). This was back in 2015. With this I bought soap, sugar, juice, water, sweets and biscuits, and put them in my shop. **I have a business plan.**

Without my business, life would be impossible. With the loan I got, I grew my business.”

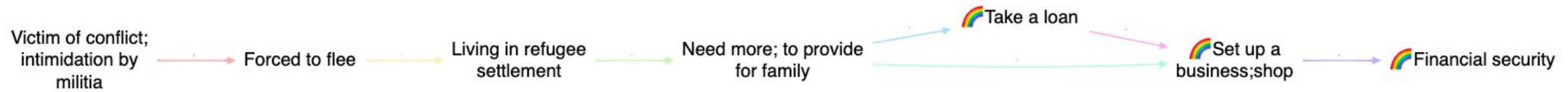




Kakule's update

Kakule was involved in the financial diaries as a respondent, he opened up a **savings account** and participated in OBUL's **cash payments pilot**. His shop business was affected by the COVID-19 lockdown, and he lost most of his stock to mice as he took long to open it.

He **intends to get a small loan** from OBUL to restock his business.

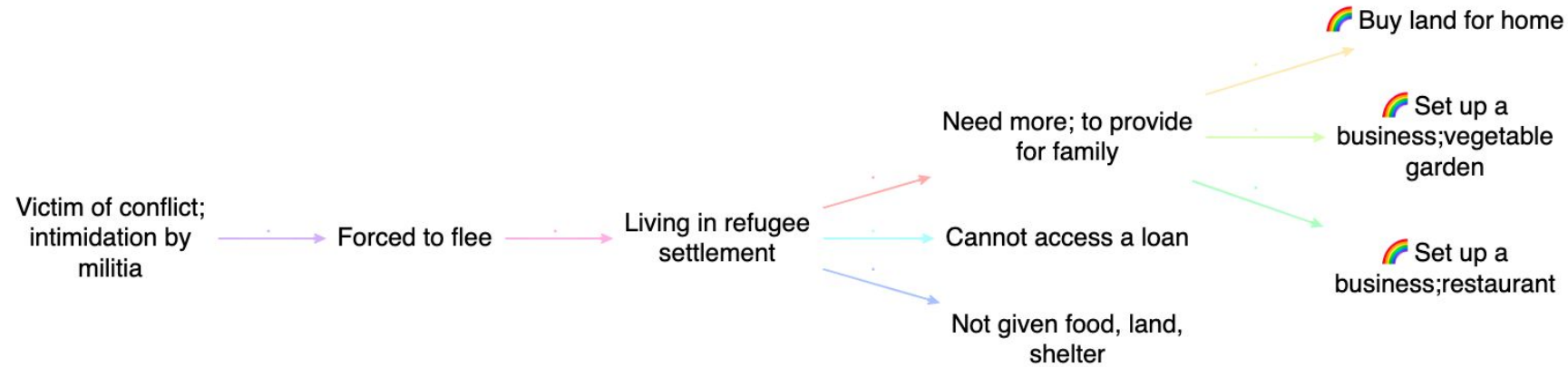


Charlotte's story

“I want to start a life here but we don't have money to build a house. **If I have the opportunity to build a business I will, so that I can look after my family.** I would try anything – there is a good market here. I would like to have a shop and then also farm. If you have two businesses and one doesn't do well, the other can support it.

I would like credit to start a business. I would prefer to do business than to take handouts.”





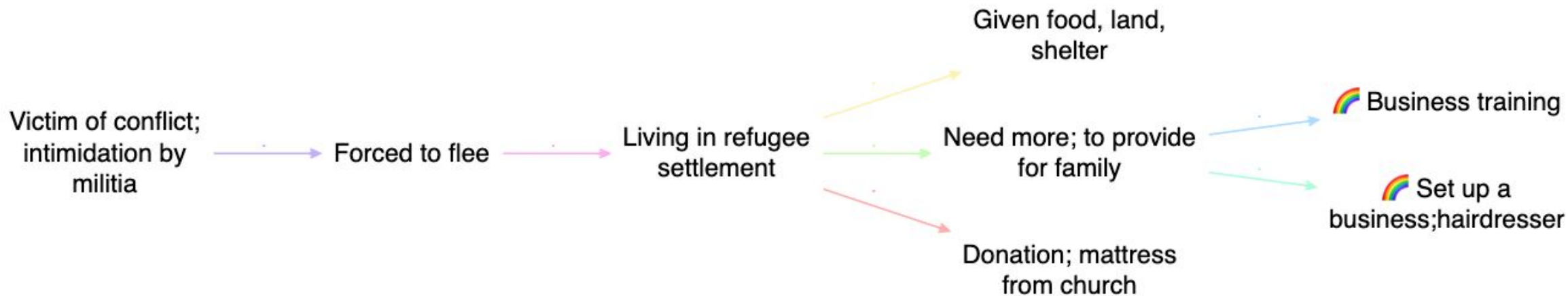
Zainabu's story

“The first thing I want to get is some land so I can build a house. I would like to start what I was doing in Burundi, like the restaurant business, and also farming. I will need to start with farming, so that I can get money to build my business. For people like me as a refugee it is very hard to get credit, because I don't have connections and don't know anyone who will lend me money. If I could get credit I would be able to start a small business.

Since I arrived here I haven't received any food or support, so for me starting a business is the only way forward. **I would also like some training in business, because I want to be more efficient.**

”



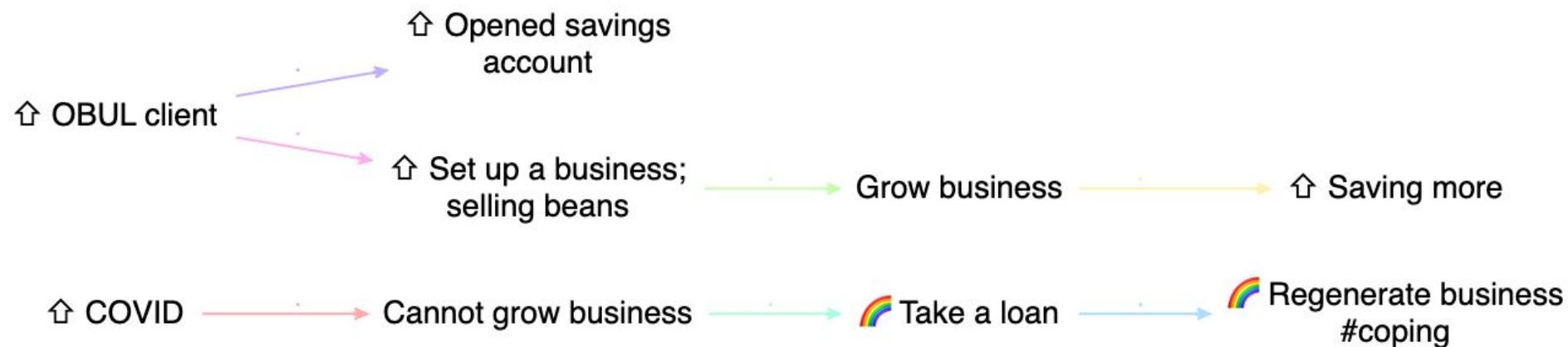


Therese's story

"I can't pay for school fees for my children and I can't buy clothes, so to get some help so that I can get a business would be good for me. I don't want aid, I just want to have a business and provide for my children.

I am still new here and I want to get information about what would sell well before I start a business. I am good at braiding hair, and if I can get the things to do hair I would. If I could get money to buy those things, I would go to town and start. I think a hair salon would be the best business here. I never had any training with my business in the Congo."





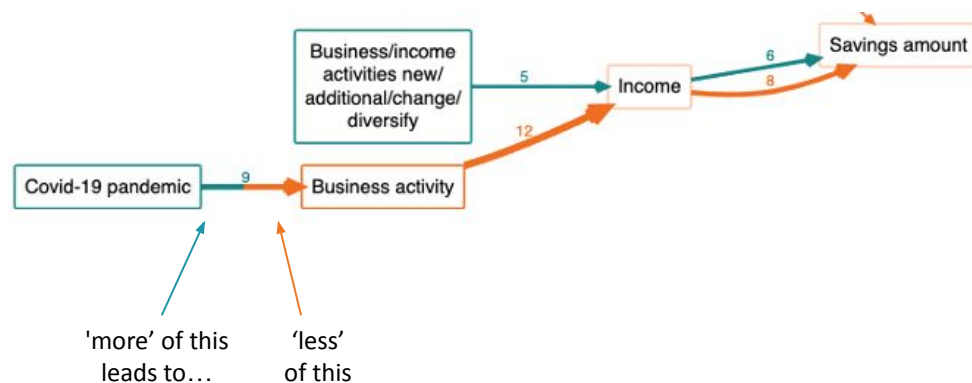
Therese's Update

Therese is an OBUL client – she opened up a **savings account** and saves 30,000 per week (£6). Her bean selling business was affected by COVID-19 – and she was forced to relocate the business to deep villages where there she only has few customers. Her plans are to bring back the business to the Base Camp Market so she can attract more customers and increase her sales. She **intends to get a loan** from OBUL to support this.

Aggregated maps

We will now start to look at maps with combined stories. The maps which follow have been produced by taking all the data together, and then filtering the data by particular factors, and/or frequency of links to show the key stories in the narratives. The figure title above the map will describe the filters. The numbers above the links refer to the number of **respondents** who mentioned that particular link or factor – this value is a maximum of one per respondent (a maximum of 10 in this dataset).

Some factor labels used a feature called [combined opposites](#). This enables the map to automatically show an inverse relationship between a driver and an outcome. Factor labels used for this are neutral in their description, compared to more descriptive labels used in other factors which don't have an opposite. For example 'Income' rather than 'Reduced income' means that this factor can be used to indicate 'more income' and 'reduced income' and avoids the two being separated in maps as though they are not related to each other. This feature ensures we can always track how diverse experiences lead to opposite versions of an outcome.

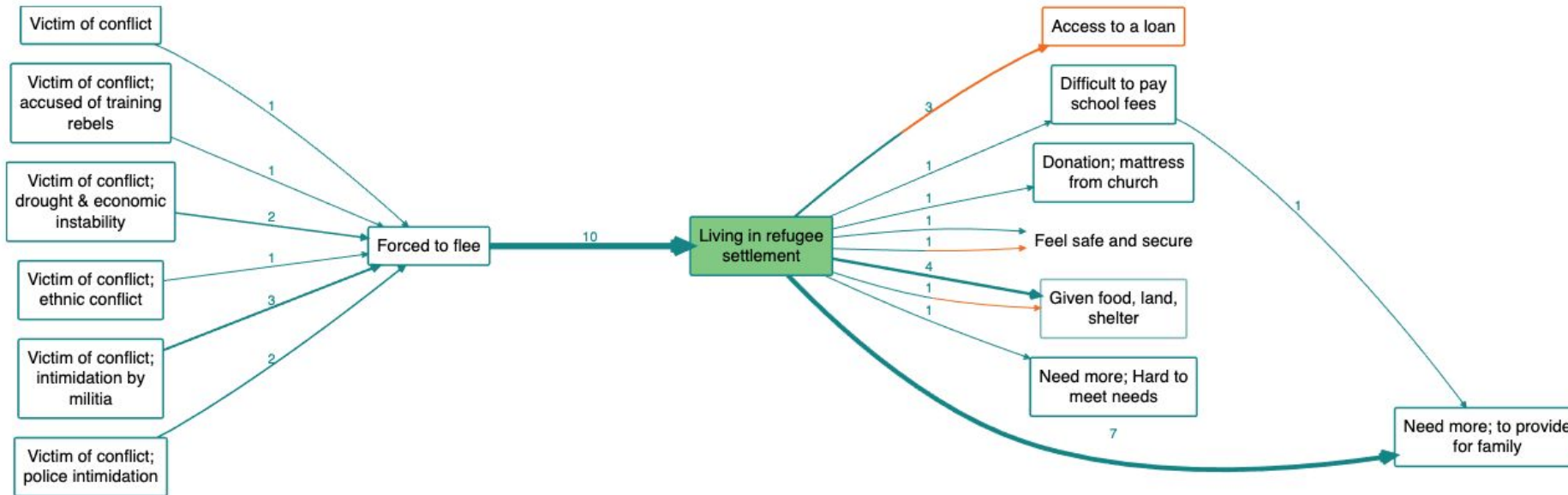


In the maps these factor labels will be used with different colour links to denote whether more or less of this factor is leading to a change.

- **Orange** represents less of something / decreased / reduced
- **Blue (teal)*** represents more of something/ increased

In this example, we see more COVID leading to decreased business activity (blue-orange lines), and decreased business activity leading to decreased income (orange-orange lines), and we see decreased income leading to decreased savings but also increased income leading to increased savings (blue-blue lines).

**Colourblind friendly colours are used in the maps – we are aware that people may describe these colours differently!*

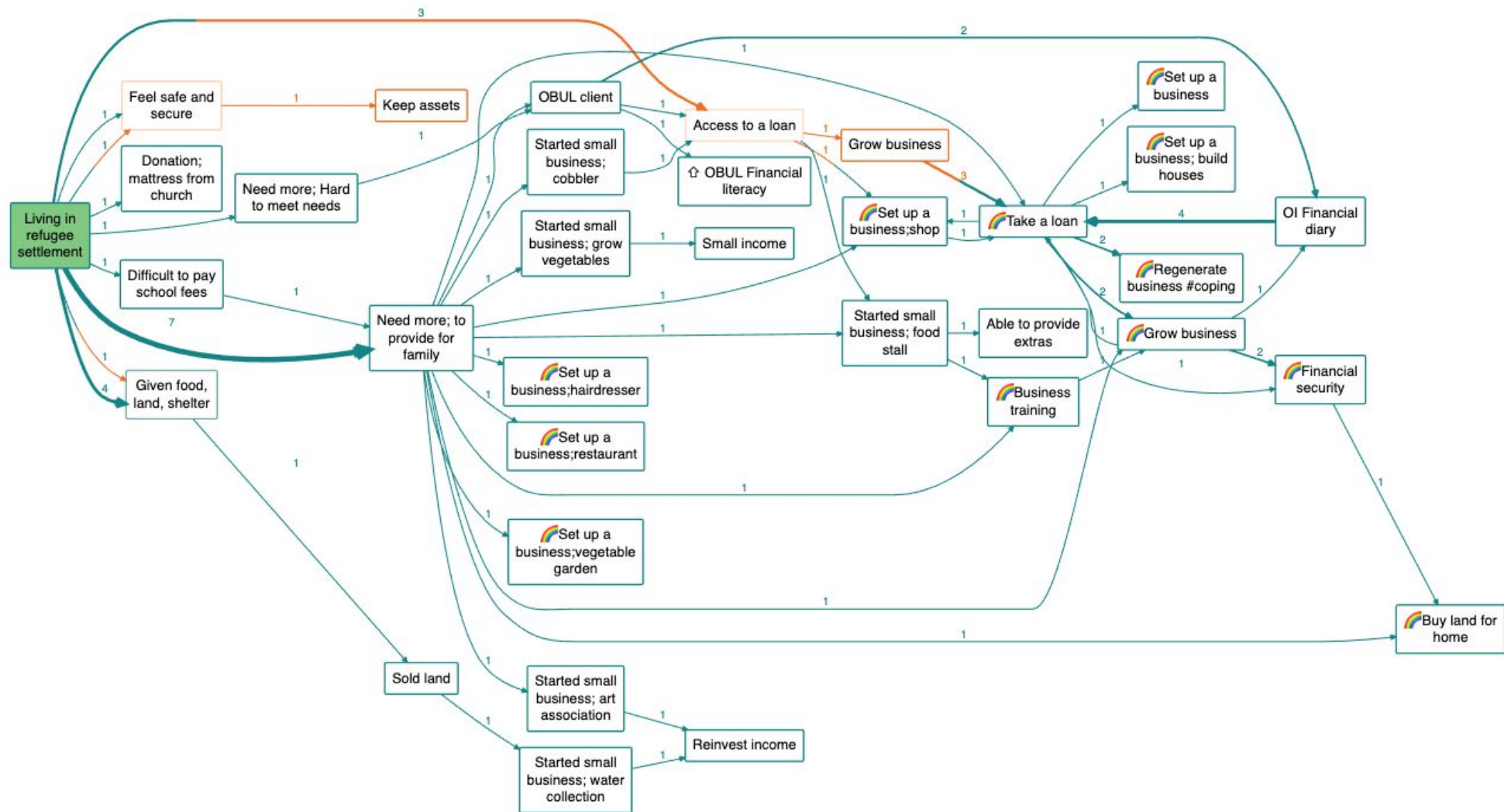


Fleeing and coping

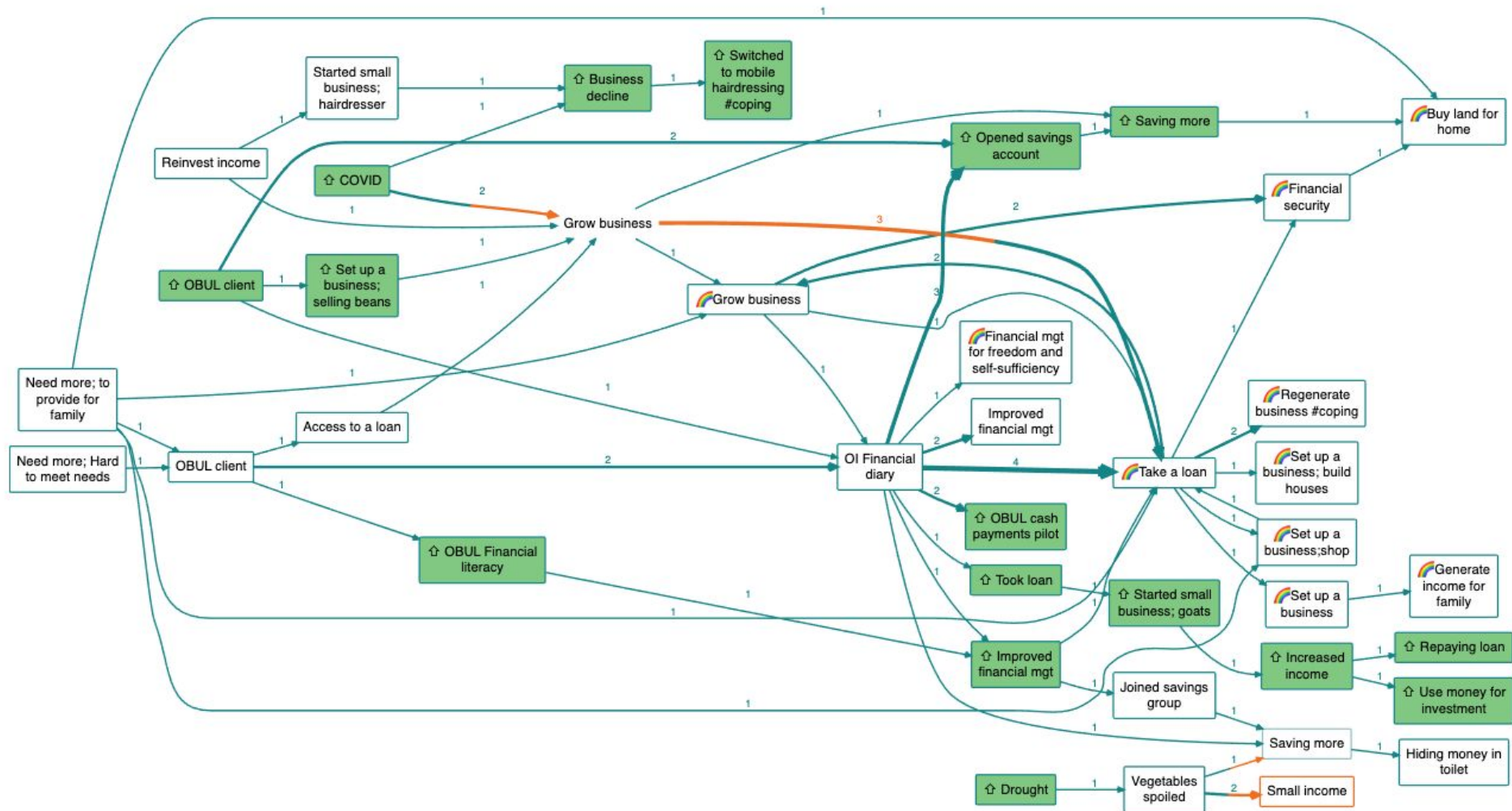
The common thread between all the stories is that of being forced to flee, and having to start again in a refugee camp. How they got there, and how they have coped differs slightly, but they all share a need and a desire to do better for themselves and their families.

This map shows the links going into and out of 'Living in a refugee settlement'. Some report being given support in the form of donations, food and shelter, but many also report needing more than these basic necessities, and 3 specifically cite not being able to access a loan. This is demonstrated by the orange line which means that the influence factor leads to 'less of' the consequence factor.

The next map will look at what this need to start again leads to...



Starting again: This map shows the coping strategies and entrepreneurial ideas that the refugees relayed in their stories. Many of the factors have rainbow icons, which denotes that these are desires, wishes - things that have not happened but which the refugees aspire to. Some of these are linked to the OBUL programme, and financial diaries, although most are at the first time point - before the update which was added later. For 4 of the refugees keeping a financial diary led to aspirations of taking a loan, to start or grow a business, for financial security and to make a home for themselves.



Updates: This map shows the stories linked to the updates which were added by OI staff. All the factors highlighted in green were from the six refugees whose stories were updated in August 2021, and the map shows how they are linked both by influence and consequence factors. We can see that the financial diaries led to the opening of savings accounts, participation in the OBUL cash payments pilot, and for one taking a loan to start a small business. There are also negative updates resulting from COVID and difficult growing conditions.