



# PROMOTING FINANCIAL AND ECONOMIC INCLUSION IN GREATER JINJA, UGANDA

## **The Enhancing Resilience and Integration of Urban Migrants in Jinja City**

project aims to promote economic and financial inclusion and equitable access to public services for rural-urban migrants and urban poor households in Jinja. It is based on the concept that strengthening local systems and creating favourable conditions for people who are socially and economically vulnerable will lead to sustainable change. Its core strength is local ownership, sustainability, and innovation through digital services.

The project is an innovative partnership between the Ugandan slum dwellers support organisation ACTogether; the Jinja City Council; Ensibuuko, a company specialising in digital financial inclusion; Ecoplastile, a social enterprise specialising in pro-poor digital waste-management services; and the women's rights organisation WORL.

**THE PROJECT SCALES UP INTERVENTIONS IN JINJA AND ITS SURROUNDING AREAS TO ENABLE GREATER ACCESS TO DECENT WORK OPPORTUNITIES AND QUALITY BASIC MUNICIPAL SERVICES FOR MIGRANTS AND VULNERABLE HOST COMMUNITIES.**

### **Implementing Partners:**

ACTogether, in partnership with the Jinja City Council, Women's Rights Initiative, Ensibuuko (Banking the last mile), and EcoPlastile Social Enterprise.

### **Location:**

Greater Jinja, Uganda

### **Duration:**

May 2023 – April 2026



Schweizerische Eidgenossenschaft  
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Swiss Agency for Development  
and Cooperation SDC

**Cities Alliance**  
Cities Without Slums

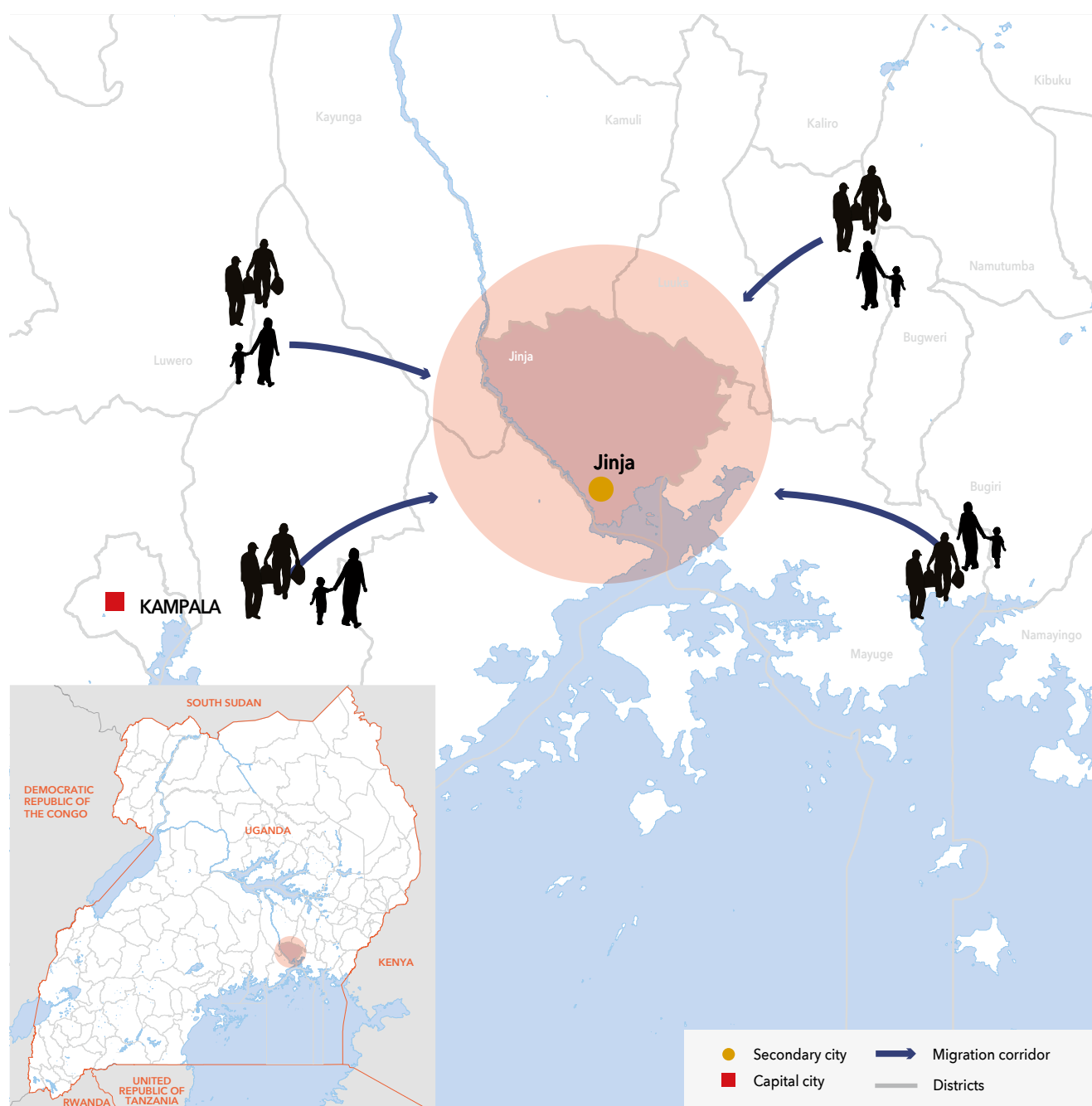
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Jinja has long attracted migrants seeking economic opportunities, and migrants born outside Jinja or Uganda make up over half of the city's population. The majority are women and youth living in poverty, either unemployed or underemployed in low-paying informal activities. Most migrants remain undocumented and live together in slums with the city's existing poor population.

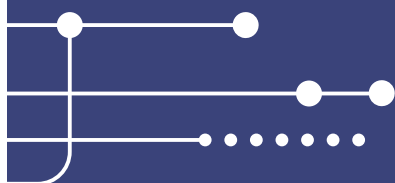
These challenges are common for migrants and poor host communities in Jinja and its adjacent municipalities. The city administrations struggle to provide equitable access to services and economic opportunities to their residents, especially rural-urban migrants. Cooperative approaches across local governments in the Greater Jinja metropolitan area have the potential to foster development by sharing resources and experience.

Digitising work-related and basic urban services can help overcome spatial distances and facilitate resource-efficient cooperation. This will enhance equitable access to, and provision of, services for communities around the region, especially migrants living in areas that are further away and less connected to the urban centre.

## Migration flows around Greater Jinja, Uganda



## ANTICIPATED RESULTS



This project builds on initial Cities Alliance cooperation with Jinja City to strengthen its capacity to receive, manage and socio-

economically integrate labour migrants. From 2019–2022, slum dwellers mobilised migrant and non-migrant households into 162 saving groups with 8,828 members (42 per cent women) and used the savings for micro-community enterprise projects. A Housing Upgrading Fund supported slum dwellers to improve their tenure security and enable future access to basic services. City authorities are processing 250 titles as a result, aiming to provide secure tenure to approximately 1,500 people.

In Phase II (2023–2026), the project will scale up these interventions in Jinja and its surrounding areas to enable greater access to decent work opportunities and quality basic municipal services for migrants and vulnerable host communities. It emphasises collaborative approaches with private sector actors to enhance efficiency, scale, and sustainability of interventions. The project will also pilot digitalisation of financial and municipal services.



### **Result 1: Improved labour market integration for migrants, displaced persons, and host communities in Greater Jinja.**

#### **Access to better work opportunities**

At least 18,000 migrants, forcibly displaced and vulnerable host community persons will benefit from services that enable them to access new or better work opportunities in Jinja City and its surrounding rural-urban migration corridors.

The partners will train 600 migrant and host community saving groups in financial, enterprise, and digital skills to run successful enterprises and access financing. The saving groups will benefit from the acquired skills, the mobile platform, and the offered financial services, including digital savings, access to loan products, and micro-equity services. By digitising financial services, migrant communities that were formerly excluded due to spatial and other barriers will now be serviced.

Private sector-driven training on business plans, marketing, income, and expenses and record keeping will build capacities of saving groups to gradually become a business

case for larger loan products. A pilot group of 2,400 beneficiaries of the saving groups will access micro-equity, a new financial product which helps boost the amount of funds directly available to the members of the group to borrow and invest in their businesses.

At least 3,600 beneficiaries will experience new or better work opportunities as a result of these services provided by the project.

#### **Multi-stakeholder dialogues**

The project will convene two local multi-stakeholder initiatives and dialogues (on remittances, impact investments, and know-how by migrants and diasporas) that engage the private sector, government, and civil society.



### **Result 2: Improved gender-responsive, climate-resilient, and sustainable provision of basic services for migrants, displaced persons, and host communities in Greater Jinja.**

#### **Access to municipal services**

At least 15,000 migrants, forcibly displaced, and members of vulnerable host communities

will access basic municipal services due to the project.

It will upgrade Kyamagwa market, which is used primarily by migrants and members of vulnerable host communities – most of them women – to sell and trade their products. The participatory physical upgrading will include paving the dirt floor and constructing roofing, solar-powered electricity for lighting and safety, and sanitation facilities.

It is also piloting an innovative digital waste management approach. Grassroots recyclers and waste agents will be trained and receive technical and financial resources to run successful recycling businesses. They will gain access to a Wasteinsure Wallet System to redeem points into cash, school fees, and microinsurance.

A digital platform will connect 9,000 households, 3,000 waste pickers, 300 waste agents, and the large-scale plastic recycling sector, in the process integrating the waste pickers into the highly profitable plastic recycling value chain.

According to estimates, the project will collect over 1,200 metric tons of waste – equivalent to over 10 million plastic water bottles – and save over 2,450 tonnes of CO<sub>2</sub> emission, helping to make Jinja a cleaner and healthier city.

## Participatory policy dialogues

The project will also convene four local initiatives and policy dialogues on inclusion and social cohesion, including durable solutions for forcibly displaced persons, that engage different actors (governments, private sector, and civil society).



### Result 3: Persistent gender inequalities addressed in Greater Jinja.

A gender analysis and theory of change will inform locally appropriate gender transformative action in the context of Greater Jinja. The project also focuses on the needs and opportunities of youth within Greater Jinja and adapts digital services for this purpose.



The project takes a dedicated approach to women's empowerment. It is led by ACTogether and the National Slum Dwellers Federation of Uganda, where women represent 70 per cent of the leadership and 60 per cent of members. The local women's empowerment organisation, Women's Rights Initiative, will lead gender-transformative action, notably during the market space upgrading and public information campaigns.

Financial literacy training will strengthen women's capacity to decide, access, and use mobile money services. The waste management component will ensure equal pay for both male and female waste collectors through a set price for plastic at the waste collection points. Women and girls will be sensitised to economic opportunities in waste and other sectors through radio talks and school campaigns.

## THE RESILIENT SYSTEMS OF SECONDARY CITIES AND MIGRATION DYNAMICS PROGRAMME

This project is part of the Resilient Systems of Secondary Cities and Migration Dynamics programme supported by the Swiss Agency for Development and Cooperation (SDC).

The programme supports initiatives designed by secondary city stakeholders to provide migrants, forcibly displaced people, and host communities with equal access to quality public services, labour market integration, and economic opportunities. It seeks to advance global thinking on how secondary cities in developing countries can manage and seize the opportunities arising from migration and displacement.

The programme operates in North Africa, the Horn of Africa, and Latin America and the Caribbean, working with systems of secondary cities in Guatemala, Ethiopia, Tunisia, Somalia, and Uganda that are experiencing substantive migration and forced displacement.

It facilitates regional collaboration on urban planning and advocacy and fosters local partnerships among diverse city stakeholders and national and international actors to implement approaches that are locally relevant and work for all residents.