

# Lessons Learned: Providing business training in Bidibidi Refugee Settlement

## BACKGROUND

South Sudanese refugees who started to settle in Bidibidi Refugee Settlement in Uganda in 2016 are constantly on the lookout for opportunities that may provide a stepping stone to a sustainable livelihood.

The Bidibidi settlement, located in Yumbe District, is the largest in Uganda with a population of 233,959 reported at the end of 2020<sup>1</sup>. The settlement is separated into five zones, further divided into villages where South Sudanese refugees are planting new roots. Residents there continue to struggle to access sufficient food, arable land, jobs or skills-building opportunities—and long for the financial, social and physical assets that are key to resilience.

The outbreak of the COVID-19 pandemic exacerbated the challenges faced by the refugee community, as many rely on daily work, such as petty trade and subsistence agriculture. But, these activities have been limited by the Government of Uganda during the health pandemic.

CRS has implemented emergency recovery projects aimed at helping refugees in Bidibidi improve their livelihood options and opportunities. The project took place from 2017 - 2019, with funding from the United States Bureau of Population, Refugees, and Migration (PRM) and Latter-Day Saints Charities (LDSC). Activities promoted the development of marketable skills, building capacity in farming techniques, and strengthening financial education and stability through Savings and Internal Lending Communities (SILC).

## OBJECTIVES

Building on lessons from these projects, and incorporating CRS' experience with business skills training in diverse contexts across the world, CRS Uganda launched a livelihoods project in 2020 that piloted a newly developed **Business Skills Toolkit** designed specifically for refugee populations. Funded by the Latter-day Saints Charity (LDSC), the Business Skills Toolkit training concluded with the awarding of business grants to successful applicants based on the business plans they developed as part of the curriculum.

This learning paper documents the lessons learned while implementing the Business Skills Training and grant transfer process throughout 2020. The Lessons Learned focuses on the perspective of participants and those responsible for project implementation, with the goal of identifying practical recommendations to improve the quality of future projects.

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<sup>1</sup> <https://data2.unhcr.org/en/documents/details/84749>

## OVERVIEW OF THE BUSINESS SKILLS TOOLKIT

- **Chapter One:** The main traits of successful entrepreneurs. This chapter helps participants identify areas of improvement in their own lives and attitudes. By looking at activities that can add value to their lives, they are able to identify what they could improve in their own businesses to make them more profitable.
- **Chapter Two:** How to assess the local market. This chapter helps participants understand key deciding factors on how to supply goods and input materials for a business, as well as ways to the impact of adjusted prices depending on the quantity of goods and services available in the market. They can also better evaluate and anticipate the willingness of customers to buy those goods and services.
- **Chapter Three:** Defining the cost of business-related expenses. In this chapter, participants gain greater perspective on the logic for working out sales revenues and deducting the results of a business on a regular basis.
- **Chapter Four:** Track the movement of your money. Participants learn how to track their money on a regular basis (how much is spent, how much is collected either from sales or from debtors, and how much is paid to creditors).
- **Chapter Five:** Using innovation and marketing to improve sales and increase profits. The chapter will feature specific examples for participants to discuss practical ways of adjusting their business activities through innovation and marketing strategies.
- **Chapter Six:** Reaching a financial goal. In addition to planning for a business goal, participants learn to use a budget plan when making decisions on investment needed over a period of time that is most appropriate for their businesses.
- **Chapter Seven:** An interview guide to define a business plan. This chapter sums up the concepts discussed in the previous chapters so that participants can leave with an actual business plan to raise funds or promote their businesses.

The manual has a section to guide facilitators on ways to conduct each session. **The facilitation methodology is as important as the training content itself.**

## TRAINING METHODOLOGY

The training methodology of the business skills manual is highly interactive, conversational and flexible, allowing participants to direct the conversation based on their interests, needs and contexts. The manual includes a section that guides trainers on ways to frame active conversations. Steps in the methodology include:

- For each key learning point, the trainer introduces an **action**, triggering discussion.
- As the discussion progresses, the trainer guides participants to explore all sides of the learning point, in a phase called **observation**.
- The trainer then recaps what participants observed in the **generalization** phase, stating what is important to take away out a particular discussion.
- To close a session, the trainer suggests points of reflection of homework as an **application** exercise.

During the training of trainers, the master trainer provides a training on facilitation methodology. Trainers are given two opportunities to practice their facilitation and receive feedback. Trainers are encouraged to continue practicing even after the training.

## KEY STEPS IN IMPLEMENTATION OF BUSINESS SKILLS TRAINING

To conduct the business skills training, the implementation team follows these steps:



The **training module identification** took place during proposal development, after an assessment revealed a need to revive business activities within the refugee populations<sup>2</sup>.

Understanding the profile of the training participants is key when identifying the appropriate training toolkit. In this case, potential training participants were people who had an interest in running and/or improving an existing business.

Since the proposed project was designed for the benefit of people with low literacy levels, the training toolkit should not require any writing or reading skills of participants.

Finally, the duration of the project was a determining factor in choosing a training tool. The pilot project was designed to complete within one year, with two months dedicated to business skills training and business grant transfers--and six months dedicated to business mentoring. Using this criteria, the newly developed Business Skills Toolkit jointly developed by CRS' Humanitarian Response Department (HRD) and Program Impact and Quality Assurance (PIQA) department was identified as an appropriate training tool.

After recruiting the trainers, an HRD Markets Technical Advisor provided a **training of trainers** on the business skills manual and helped develop a plan for selection of training participants, and organizing the large-scale training.

<sup>2</sup> Recommendations for livelihoods intervention in response to the humanitarian emergency and sustainable recovery in Bidibidi and Kyangwali refugee settlements - A market analysis and livelihoods capacity assessment of host and refugee population in Yumbe and Hoima districts, Uganda. March 2019

## TRAINING IMPLEMENTATION

By early March 2020, CRS and its partner Caritas Arua had identified and oriented 246 training participants. However, COVID-19 restrictions on group gatherings caused the team to adjust the training strategy.

A rapid assessment indicated that a local radio station had large coverage in Bidibidi—and all training participants had access to a radio. CRS adapted the training content for radio broadcast, and made arrangements for radio show production. To meet the Ministry of Health regulations, the team formed participants listener groups of up to 10 members in all target villages.

Radio scripts were designed by the HRD Markets technical advisor, with support from a pro-bono radio professional. All seven chapters were converted into interactive scripts and broadcast live throughout the month of May.

To make the radio-based training interactive, CRS provided a call-in number during established airtime for program participants to be able to ask questions and respond to quizzes. CRS/partner staff were in touch with listener groups before, during and after the shows to see how effective the sessions had been.

At the end of the training, participants were encouraged to apply for business grants by submitting a business plan. CRS staff identified the top plans and carried out verification visits, resulting in **60 successful applicants receiving grants** to invest in their businesses.

## FEEDBACK FROM PROJECT PARTICIPANTS ON THE TRAINING

In January 2021, focus group discussions and key informant interviews took place with trainers and project participants in Zones 1 and 5 of Bidibidi. In these discussions, CRS gathered feedback on both the content and the methodology of the training, as well as suggested modifications for similar activities in the future.

## TRAINING CONTENT

Participants expressed that the training content was relevant to their context and businesses. A high level of content retention was observed during focus group sessions. Encouragingly, most participants said they would recommend the training to their friends, and affirmed that training on business skills is not common—even in formal education. In addition, participants noted that the three business examples (restaurant management, commercial farming, small shop management) used as a learning exercises during the radio shows were relevant and realistic, and mirrored common businesses run by refugees. Participants also reported an interest in having copies of written bookkeeping templates for use by other literate family members.



*A listener group of 5, sit around their radio and attend the business management training. (photo by CRS Uganda)*

Participants noted areas for improvement, starting with language. Though most settlement residents speak Juba Arabic, the radio host spoke in a different Arabic dialect that was not always understood. Also, it was reported that the use of standard measurements units—and not the measurements more commonly used in the settlement—during lessons on record-keeping limited the understanding of those lessons. In addition, participants revealed that business jargon like “demand” and “supply” were not translated, and difficult to understand even for those who could speak English—reinforcing the need to contextualize the training content to a conversational level.

## ORGANIZATION OF THE TRAININGS

Listener groups were organized with five to 10 participants, depending on village proximity. Each group had a radio for listening to the shows. The 45-minute radio shows were scheduled once a week at 2:30 PM—a time when most listeners would be home from working on their land and, thus, available to listen (especially women). The seven chapters were broadcast over eight shows.

During the shows, participants were given a time to call in, ask questions and take part in an engaging quiz competition. Short musical breaks during the shows allowed for quick discussion among the listener groups. Each radio show ended with a take-home exercise, typically involving a reflection on a participant’s business as it connected to a specific learning point.

In their feedback, participants appreciated the fact that listening in groups allowed exchanges and learning with other group members. However, they would have preferred to have longer sessions—or less content in one 45-minute radio show—so as to allow more time for discussion and questions. They also expressed a wish for a face-to-face follow-up meeting for further discussion on the business skills principles.

## FEEDBACK FROM PARTICIPANTS ON THE BUSINESS GRANT ACTIVITIES

Three main steps are assessed in this section: the grant application process, the grant transfer process and follow-up business coaching visits.

### GRANT APPLICATION PROCESS

Once the training had completed, CRS encouraged participants to apply for business grants, and shared a written application form. At least 181 applications were received. The project team shortlisted 85 applicants based the following selection criteria:

- a. Does the applicant have an existing business or not?
- b. Is the business idea innovative and legal?
- c. Has the applicant demonstrated knowledge of his/her business operations?
- d. Is the business plan’s grant amount within the project budget?

After the initial shortlisting, the project team conducted due diligence visits, resulting in the identification of 60 successful applications.

In later feedback discussions, participants reported that the grant application process was difficult to understand. Written application forms were required to be in English and, for those who could read and write in English, the form featured complicated words and a word limit requirement that was difficult to meet. The project team justified the use of written forms due to the need to transparently document each stage of the process.

In this Lessons Learned, CRS recognizes the need to ensure that applications are recorded in a database, while keeping the application tool appropriate and relevant to the applicant capacity and context.

Other suggestions from participants included the use enumerators to capture grants application data through CommCare during interviews, and the involvement of settlement leaders or their representatives in the selection process to provide their opinion on the applicants' moral standing.

## GRANTS TRANSFER PROCESS

Following CRS policy, the project team submitted a request for payment of the total grant amount for approval. The approval and fund release process took four weeks. In the meantime, successful applicants were requested to confirm their mobile money account details.

CRS transferred the business grant funds through mobile money (using the M-PESA service) for all individual applicants. CRS also distributed cash in envelopes for those who applied in groups. The transfers took place in July—two months after the application process had started. CRS recommends shortening the grant fund transfer time through proactive planning so as to initiate the payment request ahead of time.

Successful grantees reported that the transfer mechanism was safe and convenient, with the exception of one applicant who was not informed that the transfer had been made because the mobile account with their spouse. Information sharing before and after the transfer should be a priority in future programs.

## BUSINESS COACHING SESSIONS

Participants who received grants were further supported through coaching visits by Caritas Arua's Enterprise Development Officers. Some of the points discussed during coaching visits included how business was progressing, any challenges encountered, and plans for future activities. Coaching visits took place once a week.

Participants reported an unnecessary frequency of these sessions—that it felt like being 'policed.' CRS recommends a change in the coaching strategy to reduce the frequency of visits and use the opportunity to provide on-the-job training for any identified gaps in business owner skills.

As translators were also needed during coaching conversations, participants reported that they could not discuss concerns openly, reducing the coaching visits to an exercise in checking monitoring forms' boxes. CRS recommends organizing peer-learning sessions where participants have an opportunity to discuss issues together and learn from each other.



Jeniffer Konga attending to her stall in Bidibidi market. (Photo taken by Caritas Arua)

In addition to coaching visits, participants were encouraged to seek mentorship support from successful businesspeople of their choice. Participants revealed ongoing relationships with other businesspeople in their area or outside the settlement. However, this mentorship was not effectively reported due to the random nature of mentor-mentee meetings and conversations. CRS recommends tapping into these relationships to further support the grantees. For example, mentors may be facilitated to attend peer-learning sessions and provide their insights into issues raised.

## CONCLUSION AND RECOMMENDATIONS

With the interruptions and necessary adjustments to adapt activities to restrictions caused by the COVID-19 pandemic, the pilot business skills project achieved noticeable results. It also provided a vital learning opportunity in terms of training methodology, engaging participants in grants application process and coaching sessions.

### BUSINESS SKILLS TRAINING RECOMMENDATIONS

- **Translation.** Participants have a common language that they understand: Juba Arabic. They recommended having a Juba Arabic speaker translate the training content during facilitation. Written content does not need to be translated as literate participants can read English. This recommendation has been well received by the project team and will be implemented as part of the Homes and Communities follow-on project.
- **Content adaptation to local measurement units.** Participants preferred that practical examples use local measurement units. For example, instead of using kilograms—which require a functioning scale—refugees use volume measurements, such as mugs, cups or bottles. In response, sections that should be updated with local measurements have been identified in the business skills manual.
- **Reinforcing the interactive conversational methodology.** This recommendation could be linked to the limited time radio shows allowed for interaction. Should future trainings be carried out over the radio, it is recommended that presenters are well rehearsed, and allow time for questions.

### GRANTS APPLICATION RECOMMENDATIONS

- **Grants application tool.** Moving forward, the team should adapt the application tool so that it is more appropriate to the participants' education levels. An application that is oral rather than written is recommended, as well as having translators and enumerators involved in the process to facilitate understanding and data entry.
- **More timely process of grant provision.** The project team should endeavor to transfer grants at a time that makes most sense for the business. This means planning the payment process with the transfer timing in mind.
- **Better communication of grant transfer.** Keep applicants informed about the transfer process and collect their feedback on the process to avoid the misuse of funds.

### COACHING SESSION RECOMMENDATIONS

- **Keep participants at the center of the process.** Applying this recommendation could mean reducing the frequency of coaching visits, organizing peer-learning sessions, and involving mentors in peer-learning sessions.