# Delivering Resilient Enterprises and Market Systems

## Impact Evaluation
## Uganda Endline Report 1

March 2026

IDinsight

**Delivering Resilient Enterprises and Market Systems - Uganda Endline 1 Report**

**March 2026**

**Authors**
Jacob Gulinello: jacob.gulinello@idinsight.org
Calvin Mhango: calvin.mhango@idinsight.org
Kashif Ahmed: kashif.ahmed@idinsight.org
Young Mkandawire: young.mkandawire@idinsight.org
Jeffery McManus: jeffery.mcmanus@idinsight.org
Alison Connor: alison.connor@idinsight.org
Emmanuel Rukundo: emmanuel@apatainsights.com

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# Contents


**Acronyms** 4

**EXECUTIVE SUMMARY** 5

**1.0 INTRODUCTION** 10
- 1.1. Motivation and Background 10
- 1.2. DREAMS Intervention in Uganda 10
- 1.3. DREAMS Theory of Change 13
- 1.4. A Summary of the Literature 14
- 1.5. Project Timeline 16

**2. METHODOLOGY** 17
- 2.1. Research Objectives 17
- 2.2. Study Design 17
- 2.3. Data Collection 23
- 2.4 Data Analysis 26
- 2.5. Ethical Approvals 27

**3. EVALUATION RESULTS** 28
- 3.1. Household Demographics and Characteristics 28
- 3.2 DREAMS Program Participation 30
- 3.3 Business Activities and Value Chain Interactions 44
- 3.4 Summary of Key Findings 52

**4. DISCUSSION** 69
- 4.1 Household Welfare and Well-being 69
- 4.2 Differential Impacts Between Refugee and Host Households 71
- 4.3 Market System Development and Value Chain Participation 72
- 4.4 Limitations of the study 74

**5. COST-EFFECTIVENESS ANALYSIS** 76
- 5.1 Approach to cost-effectiveness analysis 76
- 5.2 Estimating benefits 77
- 5.3 Estimating costs 78
- 5.4 Cost-effectiveness estimates 78
- 5.5 Comparisons to other livelihoods programs 81

**6. CONCLUSION AND NEXT STEPS** 82

**REFERENCES** 83

**APPENDICES** 85
- Appendix A: Analytical Model 85
- Appendix B: Balance of Targeting Variables 85
- Appendix C: Treatment-on-the-Treated 86
- Appendix D: Detailed Consumption & Asset Results 87
- Appendix E: Non-winsorized Outcomes 89
- Appendix F: Additional Analyses 89
- Appendix G: Survey Instrument 97

# Acronyms

| | |
|---|---|
| BG | Business Group |
| BSG | Business Savings Group |
| CEA | Cost-Effectiveness Analysis |
| DREAMS | Delivering Resilient Enterprises and Market Systems |
| FGD | Focus Group Discussion |
| GESI | Gender Equality and Social Inclusion |
| HFC | High Frequency Checks |
| HHS | Household Hunger Scale |
| IDI | In-Depth Interview |
| IEC | Information, Education, and Communication |
| IPA | Innovations for Poverty Action |
| MSD | Market Systems Development |
| OPM | Office of the Prime Minister |
| PG | Poverty Graduation |
| PPI | Poverty Probability Index |
| PR | Progress Report |
| Pro-WEAI | Project-Level Women's Empowerment in Agriculture Index |
| PSA | Private Sector Actor |
| RCT | Randomized Controlled Trial |
| ROI | Return on Investment |
| SB | Small Business |
| SMILES | Sustainable Market Inclusive Livelihood Pathways to Self-Reliance |
| TOT | Treatment-on-the-Treated |
| UGX | Uganda Shilling |
| UNCST | Uganda National Council for Science and Technology |
| UNHCR | United Nations High Commissioner for Refugees |
| USAID | United States Agency for International Development |
| USD | United States Dollar |
| WFP | World Food Programme |

# EXECUTIVE SUMMARY

**The Delivering Resilient Enterprises and Market Systems (DREAMS) project is a multi-year initiative jointly implemented by Mercy Corps and Village Enterprise.** DREAMS provides an innovative solution that seeks to promote self-reliance among refugees and host community members in West Nile, Uganda, by providing them with the financial skills and business opportunities that enable self-sufficiency and promote livelihoods.

**DREAMS integrates two complementary components:** poverty graduation (PG) and market systems development (MSD). The PG component, implemented by Village Enterprise, is a structured 12-month program that equips vulnerable households with the skills, financial capital, and mentoring needed to start and sustain businesses. Village Enterprise delivered PG to ten cohorts of 1,200 eligible households each, staggering the start of each cohort four months after the start of the previous cohort. The MSD component, implemented by Mercy Corps, encourages uptake of priority value chains through input subsidies and strengthens the broader market ecosystem pertinent to those value chains to create lasting opportunities for refugee and host community-led enterprises. In Uganda, Mercy Corps, in consultation with the District Local Government, identified poultry (improved breeds), sunflower, soybean, and sesame as key value chains with growth opportunities. The innovation of DREAMS lies in deliberately integrating these approaches, providing a "push" to help vulnerable refugee and host households become market-ready, alongside a "pull" from strengthened market systems to ensure they can participate as profitable contributors.

**This technical report provides the findings from the first endline of a rigorous impact evaluation of DREAMS in Uganda's West Nile region, assessing its short- to medium-term outcomes.** IDinsight employed a household-level randomized controlled trial (RCT) to estimate the causal impact of the DREAMS program on household economic productivity and welfare, perceived well-being, social cohesion, and women's empowerment among refugee and host households. Eligible households across Cohorts 3 through 6 were randomly assigned with equal probability to either receive the DREAMS intervention (treatment group) or the status quo (control group). The endline survey was conducted between April and July 2025, capturing outcomes approximately six months to 1.5 years after implementation. The final study sample consisted of 6,560 households (3,280 treatment and 3,280 control).

**The first endline captured the following results:**

## PROGRAM IMPLEMENTATION AND PARTICIPATION

- **Almost all treatment participants (99%) joined Business Savings Groups (BSGs) and started businesses through Business Groups (BGs).** Nearly all treatment households (98%) received seed Small Business (SB) grants of USD 138.26 (UGX 500,000)[1], and most (93%) received follow-up Progress Report (PR) grants of USD 66.36 (UGX 240,000). Participation in training and mentoring was also widespread, with most households receiving guidance on financial literacy and business management. While participation percentages were similar across refugee and host community households, host participants were more likely to sustain engagement with their BSGs and BGs over time.

1 We used the average exchange rate between May and July 2025, when endline data was collected, with 1 USD =3,616.38 UGX using data from exchange-rates.org

- **Most treatment households received subsidies for at least one promoted value chain, and both refugee and host community households accessed inputs across all four promoted value chains (improved breed chicks, sesame, soybean, and sunflower).[2] However, the distribution patterns differed.** Overall, most treatment households (87%) reported receiving a subsidy, predominantly for improved breed chicks (78%), while a smaller proportion of households received sesame (11%), soybean (10%), or sunflower (1%) subsidies. Refugee households primarily engaged in the poultry value chain through a subsidy in improved breeds, likely owing to constraints such as limited access to land, less experience in and higher risks associated with crop production, and fewer resources for managing agricultural inputs. Host community households, who faced fewer of these barriers, accessed a more balanced mix of inputs across the value chains. Qualitative interviews confirm that participants from both refugee and host communities emphasized that the DREAMS subsidies enabled them to access inputs that otherwise would have been unaffordable. However, experiences with these subsidies varied considerably. Some households received timely, high-quality inputs, whereas others reported receiving low-quality inputs, experiencing delays or non-delivery of promised subsidies, and encountering difficulties in utilizing the inputs effectively due to late arrival or insufficient support. These challenges were particularly evident for seed-based subsidies.
- **Almost half (48%) of households in business groups launched a business in a promoted value chain as their initial business.** Improved poultry and sesame were the most common value chains, each accounting for 24% of respondents in BGs.[3]
- **By endline, 48% of all households (treatment and control combined) were engaged in a promoted value chain[4], with treatment households 17 percentage points more likely to participate than control households.** Sesame was the most common value chain, involving 43% of treatment and 35% of control households.

## ECONOMIC OUTCOMES

- **The DREAMS program had a positive and statistically significant[5] impact on household consumption, demonstrating short- to medium-term improvements in economic welfare.** Treatment respondents reported USD 19.10 (UGX 69,205)[6] higher average monthly household consumption than control households, a 17.1% difference. Cohort-level analysis showed consistently positive effects across all evaluation cohorts, with gains ranging from USD 15.90 (UGX 57,411) to USD 22.88 (UGX 82,786) and no clear upward or downward trend over time. These results indicate that DREAMS participants successfully translated program participation into higher household consumption, aligning with the program's theory of change, and sustained that impact up to 1.5 years following the end of the PG program. The second endline will further explore the sustainability of program impacts.
- **Adults in treatment households were more food secure than control households, reflecting the positive and statistically significant impact of the DREAMS program on household consumption.** On average, treatment households scored 0.22 points lower (4.8%, 4.33 compared to 4.54 of control households, range of 0-8) on the United States Agency for International Development's (USAID) Household Hunger Scale (HHS), representing a modest but meaningful improvement in food security.

2 Subsidy availability varied by cohort, therefore not all subsidies were available to all evaluation cohorts.

3 Households could take up multiple value chains, so it is not the case that every household that launched a business in a promoted value chain either went into improved poultry or sesame; some went into both and others went into another promoted value chain.

4 This captures whether households reported being involved in these value chains, regardless of whether they are a source of income.

5 We used p-value < 0.05 as the definition of statistically significant. Statistically significant differences are not necessarily large magnitudes; some differences that we find between treatment and control are modest yet statistically significant.

6 We used the average exchange rate between May and July 2025, when endline data was collected, with 1 USD =3,616.38 UGX using data from exchange-rates.org

- **DREAMS had a positive and statistically significant impact on total household asset ownership.** Treatment households on average reported USD 184.10 (UGX 655,042) more in total asset value than control households at endline, representing a 20% difference. Notably, this treatment effect size was about USD 108.88 (UGX 383,000) more than the average per-household value of direct transfers during the program, namely the grants and subsidies received by Village Enterprise and Mercy Corps, demonstrating that treatment households were able to leverage business investment into asset growth. Asset ownership treatment effects were more than six times larger in absolute terms for host community households (USD 382.88 / UGX 1,348,699) than for refugee households (USD 55.86 / UGX 205,122). This difference could be explained by host households' more secure land access and stronger initial asset base, which enabled them to reinvest support into productive assets, whereas many refugee households faced land-related constraints and more immediate consumption needs. However, in relative terms, effect sizes were comparable across groups, at +18% for host community households and +21% for refugee households.
- **Findings show that the DREAMS program had a positive and statistically significant impact on household income.** Treatment households on average reported USD 8.35 (UGX 30,199) more in total monthly income than control households, representing a 24% difference. Similar to consumption and assets, income treatment effects were substantially larger for host households. Host households in DREAMS reported income differences of USD 12.20 (UGX 44,104) and 26% more than control host households, nearly twice the differences observed for refugee households, who reported differences of USD 6.20 (UGX 22,428) and a difference of 22% compared to control. Income differences came from increased profitability of household businesses rather than wage employment; we did not find a statistically significant difference in employment income, as we did for business, farming, or livestock profit.
- **The DREAMS program had a large, positive, and statistically significant impact on savings**. Treatment households reported USD 27.01 (UGX 97,776) more in total household savings than control households. Given that control households reported an average of USD 25.02 in savings, this represents a 108% difference, effectively doubling the savings buffer available to participating families. The impact was driven significantly by business savings, with treatment households reporting USD 15.28 more than control households.

## RESILIENCE, FINANCIAL INCLUSION, AND WELL-BEING

- **The DREAMS program had a statistically significant and positive effect on household resilience to economic shocks.** Most households reported experiencing a shock in the last year, such as a death or serious illness in the household or crop loss, with treatment households statistically significantly more likely to report experiencing a shock (76% of treatment vs 73% of control). This difference was driven primarily by higher reports of theft (8% of treatment households vs 6% of control households reported instances of theft), which may reflect treatment households' greater accumulation of assets or feelings of animosity or envy toward treatment households since DREAMS did not include all households. Treatment households demonstrated greater confidence in their ability to cope and were more likely to take proactive measures such as increasing savings.
- **The DREAMS program had a positive and statistically significant impact on households' use of financial services, including banks, community savings groups, and borrowing from PSAs.** Around 77% of treatment households participated in community savings groups compared to 44% of control households. Treatment households' continued participation in their BSGs likely explains the higher reported participation in savings groups among this group.

- **Treatment households had statistically significantly higher scores on overall well-being than control households, reflecting positive impacts of DREAMS beyond economic outcomes.** On average, treatment households scored 0.6 points higher on the well-being index of 1-10 than control households, equivalent to a 12% and 0.33 standard deviation increase. On a ten-point scale, treatment households reported on average feeling happier (+0.61), healthier (+0.22), and more satisfied with their financial situations (+0.91) than control households.
- **Treatment households were slightly but statistically significantly more likely than control households to report positive changes in their communities over the past year,** reflecting differences in perceptions rather than economic realities since treatment and control households came from the same communities. Among refugees, 29% of treatment respondents reported improvements compared to 27% of control respondents, while among host community respondents, 53% of treatment respondents did so compared to 46% of control. Treatment households were also more likely to report increased income and an improved ability to afford basic needs, though absolute levels remained low, with only 12% of treatment refugees and 33% of treatment hosts reporting income gains. This suggests that while perceived well-being has improved modestly, households may understate the extent of their actual economic progress. This may also suggest that DREAMS participants have not meaningfully increased income, but have weathered decreases in income that the control respondents may have experienced.[7]

## WOMEN EMPOWERMENT

- **The DREAMS program had a statistically significant and positive impact on women's economic empowerment.** Female treatment respondents scored higher overall on the women's economic empowerment index, scoring +0.06 points on a scale from 0 to 1 relative to female control respondents (+0.54 standard deviations). The most pronounced gains were observed in economic decision-making, access to financial services, and group membership.

## COST EFFECTIVENESS ANALYSIS

- **DREAMS demonstrates strong cost-effectiveness, with projected benefits exceeding twice program costs if impacts are sustained for five years.** In host communities, short-run benefits measured at EL1 already surpass total program costs. Even modest positive spillovers, particularly from market systems development activities, would further increase the program's return on investment. Overall, DREAMS compares favorably in cost-effectiveness to similar livelihood programs in sub-Saharan Africa.

**Taken together, the evaluation findings indicate that DREAMS generated meaningful short- to medium-term improvements in household economic outcomes and well-being, particularly in consumption, income, and asset ownership.** These gains suggest that DREAMS effectively helped participants translate training, grants, and business activities into measurable improvements in household welfare within the first six months to 1.5 years after implementation.

7 We did not conduct a baseline, so we do not know what control or treatment households' income levels were prior to the introduction of DREAMS.

**Across nearly all indicators, on average, host community households had larger treatment effects than refugee households (in absolute terms), though both groups benefited from the program.** Host participants saw larger effects, particularly in consumption, assets, and income. These patterns likely reflect differences in baseline resources, as host households typically had greater access to land compared to refugees (2.17 acres vs. 1.01 acres) and were therefore better positioned to engage in commercial crop value chain activities such as sesame and soybean production, which are more land-intensive. There may be other factors that contribute to these differences that were not measured in our endline survey.

**At Endline 1, participants reported varied experiences with market linkages, including subsidies and engagement in promoted value chains.** Treatment households were actively participating in their business groups, with many groups (67%) prioritizing small retail enterprises alongside or instead of the promoted value chains. At endline, over half (56%) of treatment households participated in a promoted value chain, most commonly sesame and poultry, while engagement in sunflower and soybean remained limited.

Qualitative findings suggest that participants valued the business training provided through DREAMS and applied this learning in their business decisions. At the same time, households faced practical constraints to deeper engagement in certain value chains, including challenges related to the timing and quality of inputs, inadequacy of grants, and the development of buyer linkages. External factors beyond the program's control – such as weather variability, land access, household recategorization, and community dynamics – also influenced households' business choices. To our knowledge, all PSAs remain active in the target communities, so it is possible that the percentage of treatment households operating in these value chains will grow over time as the perceived risk of entering these markets may lessen as more people enter. We will be able to explore this more in Endline 2.

**We conclude that the DREAMS program was impactful in the short- to medium-term. The promise of DREAMS may be even greater in future program implementation when market linkages are stronger.** While the impact of DREAMS on short- to medium-term economic and social outcomes was positive, value chain participation was constrained by supply issues and some weak linkages. Strengthening access to inputs, improved poultry management, and value chain services could enable households to scale businesses more effectively and maximize economic gains, more fully realizing the promise of combining poverty graduation with market systems development.

# 1.0 INTRODUCTION

## 1.1. Motivation and Background

Uganda hosts over 1.8 million refugees and asylum-seekers (UNHCR, 2025), many of whom are expected to remain long-term due to protracted conflicts. Globally, the humanitarian system, originally designed to deliver urgent, life-saving aid, has struggled to provide durable solutions for the 76% of refugees living in protracted displacement as of 2020 (UNHCR, 2021). As a result, refugees require not only immediate humanitarian assistance but also sustainable, long-term solutions that enable them to rebuild their lives. Identifying these solutions has never been more urgent as the humanitarian sector grapples with unprecedented cuts in foreign assistance. According to the United Nations Office for the Coordination of Humanitarian Affairs, less than 20% of the USD 44 billion needed to meet the global humanitarian needs in 2025 had been received as of early September 2025, with the humanitarian sector contracting to one-third of its size in 10 months.

**Village Enterprise and Mercy Corps designed the Delivering Resilient Enterprises and Market Systems (DREAMS) project to be a sustainable, long-term model for improving livelihoods by advancing refugee self-reliance through an innovative, dual-pronged approach.** DREAMS combines two models: poverty graduation (PG) and market systems development (MSD), designed to strengthen local business activity and improve economic livelihoods. The innovation of DREAMS lies in deliberately integrating these approaches, providing a "push" to help vulnerable refugee and host households become market-ready, alongside a "pull" from strengthened market systems to ensure they can participate as profitable contributors.

**IDinsight conducted a rigorous randomized evaluation of DREAMS in West Nile, Uganda, to assess its impact on household economic productivity and welfare, perceived well-being, social cohesion, and women's empowerment among refugee and host households.** This report presents findings from the first endline, conducted from April to July 2025 with data collected by Apata Insights, capturing the program's short- to medium-term outcomes approximately six months to 1.5 years after completing the program. A second endline, to be conducted one year later, will examine longer-term effects. **Findings from this report aim to inform program implementation, improve future programming, and contribute evidence to humanitarian organizations that are considering how best to meet the needs of refugees and host communities.** DREAMS is also being implemented in Ethiopia, with a separate evaluation to test the model's adaptability across multiple contexts. Results from the first endline for DREAMS in Ethiopia evaluation will be available in early 2026.

## 1.2. DREAMS Intervention in Uganda

DREAMS integrates two complementary components: **1) poverty graduation**, which equips vulnerable households with the skills, seed capital, and mentoring needed to start and sustain businesses, and is being implemented by Village Enterprise, and **2) market systems development**, which strengthens the broader market ecosystem to create lasting opportunities for refugee and host-led enterprises, and is being implemented by Mercy Corps.

### 1.2.1. Key Stakeholders

**Village Enterprise** is a nonprofit organization dedicated to ending extreme poverty in rural Africa through entrepreneurship and innovation. Established in 1987, the organization empowers individuals living in extreme poverty, particularly women and other vulnerable groups, to start sustainable small businesses and improve their livelihoods. Using a poverty graduation model that combines business and financial literacy training, seed capital grants, mentorship, and community savings groups, Village Enterprise supports participants to build resilience, increase household income, and achieve long-term economic stability.

**Mercy Corps** is a global nonprofit organization committed to alleviating suffering, poverty, and oppression by helping people build secure, productive, and just communities. Since its founding in 1979, Mercy Corps has been at the forefront of humanitarian efforts, working alongside communities to provide rapid relief in the wake of disaster, manage the effects of conflict and climate change, and create lasting solutions for a future where everyone can thrive. Through its market systems development programs, Mercy Corps strengthens local economies by supporting small businesses, facilitating access to markets, and creating sustainable livelihood opportunities for vulnerable populations.

**IDinsight** is a global nonprofit organization dedicated to improving lives through data, evidence, and rigorous evaluation. Since its founding in 2010, IDinsight has partnered with governments, foundations, and social enterprises across Africa and Asia to design, evaluate, and scale programs that address critical development challenges. By tailoring advanced data analytics, randomized evaluations, and a broad data and evidence toolkit to context-specific needs, IDinsight helps policymakers and implementers make informed decisions, optimize resources, and achieve measurable and sustainable impact.

**Apata Insights** is a business and development research firm that works to bridge access to timely, quality and innovative information for strategic decision making across businesses, governments and development sectors in Africa and the developing world. Apata supports both public and private sector organizations in measuring and assessing the impact of their interventions. Apata has extensive experience conducting research and evaluations in refugee and host community settings.

### 1.2.2. Poverty Graduation

The poverty graduation component supports vulnerable households through a structured, 12-month program delivered by locally recruited Business Mentors. The program consists of five elements:

1. **Targeting:** Village Enterprise conducts household-level data collection to identify households living in extreme poverty through proxy means testing and invites them to participate in the program, ensuring support reaches those most in need. Each household selects a Business Owner to represent the household and participate in subsequent activities.
2. **Business Savings Groups (BSGs):** Participants join savings groups of approximately 30 members, which serve as a local platform for pooling savings, providing small loans, and fostering collective financial management skills.
3. **Training:** Business Mentors provide training on group savings, loan management, and the establishment and operation of successful microenterprises. Training follows a set curriculum across 9 modules but is tailored to the specific needs and capacities of the participants.
4. **Seed Capital:** Within each 30-person business savings group, participants form Business Groups (BGs) of three members. After formation, each Business Group receives an initial “Small Business” (SB) grant as seed capital to start their enterprise, followed about six months later by a smaller “Progress Report” (PR) grant if the business is still operating. Together, these two installments

total 740,000 Ugandan Shillings (UGX), or about 204 United States Dollars (USD), which is used to launch and strengthen income-generating activities.[8] BGs are encouraged to pursue viable business opportunities, apply their training, and diversify income streams to increase household resilience.

5. **Mentoring:** Business Mentors provide continuous support at both the BSG and BG levels throughout the program. Each Business Mentor supports 20 BGs per cycle.
6. **Additional Gender Integration Activities:** Alongside the core poverty graduation model, a complementary gender component was implemented. Within each BSG, two members were selected as gender champions ("USAWA champions") and trained to promote positive messages on gender equality, including women's participation in business activities, women's economic agency, household cooperation in financial planning and business activities, joint decision-making, and transforming social norms to reduce conflict and increase gender equality. USAWA champions promoted these messages within their savings groups and facilitated two community dialogue sessions to reinforce these concepts more broadly, with spouses encouraged to attend.

This approach is designed to build household resilience, increase income-generating capacity, and equip participants with the skills and resources to manage multiple income streams sustainably.

### 1.2.3. Market Systems Development

The market systems development component strengthens the broader market ecosystem to enable refugee- and host-led enterprises to grow sustainably. MSD interventions include indirect market facilitation, in which medium-to-large enterprises are identified and supported to expand their engagement with refugee and host communities, and direct market facilitation mechanisms such as time bound co-investments or value chain vouchers or subsidies, designed to catalyze initial market participation among vulnerable households.

Mercy Corps plays a critical role in connecting Business Mentors and their mentees to private sector actors (PSAs), including suppliers, buyers, and agro-agents. These linkages helped PSAs enter refugee and host communities where they were not already operating and provide participants with quality inputs and value chain-specific training, ensuring that small businesses can access fair markets, sell their produce at reasonable prices, and scale operations over time. As refugee and host households build stronger market linkages and the overall market system becomes more robust and inclusive, additional businesses are expected to "crowd in," providing more goods and services, fostering dynamic markets, and supporting sustainable economic growth even after the project ends.

**At the beginning of the DREAMS program, Mercy Corps conducted a market assessment in West Nile, Uganda to identify high-potential value chains where low-income households faced barriers to participation. This assessment highlighted poultry (improved breeds), sunflower, soybean, and sesame as key opportunities.** While DREAMS BGs were free to start any type of business, they were encouraged to pursue activities in these value chains and to diversify their income by operating multiple businesses. To support this strategy, Business Mentors also promoted retail enterprises as a complement to value-chain activities. In this report, retail businesses are defined as those that buy and sell goods, including crops not included in the identified value chains.

8 UGX to USD conversions use the average exchange rate between May and July 2025, with 1 USD ≈ 3,616 UGX based on data from exchange-rates.org

Complementing the MSD activities, the DREAMS program implemented a Gender Equality and Social Inclusion (GESI) strategy aimed at strengthening inclusive market participation and addressing social barriers that can limit economic engagement. This included community dialogues on gender roles, norms, and attitudes; women in leadership training; and male-only dialogue meetings designed to foster reflection on gender norms and household cooperation. Additional activities included cross-learning events, production of (Information, Education, and Communication) IEC materials with gender-transformative messages, and gender mainstreaming training for Business Mentors, project staff, and PSAs. Gender assessments were also conducted to inform program design and ensure that market facilitation efforts remained responsive to gender-related constraints and opportunities.

### 1.2.4. Linking PG and MSD

DREAMS is more than implementing PG and MSD at the same time in the same communities. The innovation of DREAMS lies in the intentional and explicit linkages between the two interventions embedded in the program design. These linkages operate across the full implementation cycle: Mercy Corps' market assessments and support planning are tailored to the specific opportunities and constraints of the DREAMS target population; co-creation with PSAs prioritizes engagement with DREAMS participants; and structured introductions connect business savings group (BSG) members with PSAs and financial institutions. To the extent possible, PSAs were requested to target training and other targeted activities to DREAMS participants only, though they were not restricted from interacting with non-DREAMS participants.[9]

As cohorts progress, PSAs deploy agents, extension workers, and lead farmers to deliver inputs and training to participants, including recruiting from among DREAMS participants. Value chain–specific mentoring is integrated into the PG curriculum, complemented by targeted subsidies aligned with the distribution of the SB grant to enable input purchases. Post-harvest training, bulking, and facilitated sales to PSAs at the BSG level further reinforce these linkages.

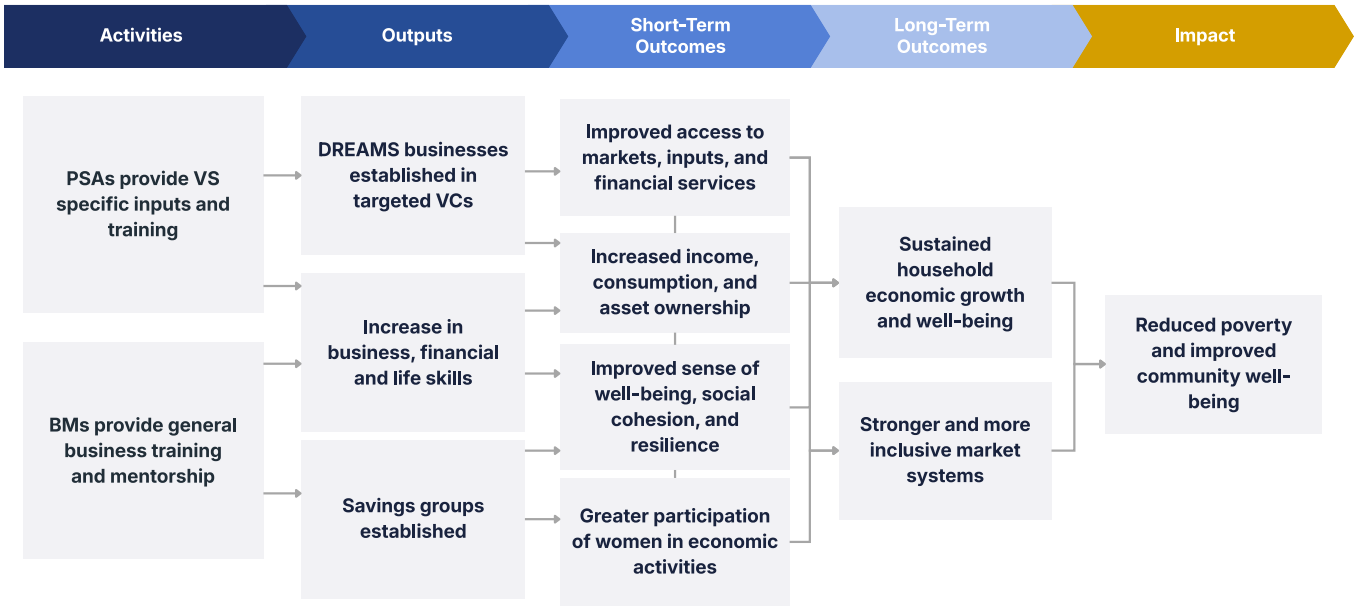
DREAMS linked BGs to PSAs operating within the priority sectors, such as Chick Masters (Poultry production), Geoffman Enterprises (Vegetable oil processing), and AG Ploutos (Sesame production) and financial service providers, such as FINCA, Centenary Bank, Equity Bank and Vision Fund. These partnerships aimed to strengthen market connections and create long-term opportunities for growth. PSAs, including Omia Agribusiness, BRAC seed, Mukwano, were intended to serve as both a source of technical training and a potential buyer of goods produced by BGs, helping to embed participants more sustainably within local market systems.

## 1.3. DREAMS Theory of Change

By integrating PG and MSD, DREAMS seeks to enhance refugee and host participation in business and market enterprise, leading to improved livelihoods. The DREAMS theory of change posits that PG and MSD operate jointly to enable sustainable livelihoods. PG equips households with support structures, skills, and seed capital to initiate businesses, while MSD strengthens the markets in which those businesses operate. Intentional linkages between PG and MSD create a reinforcing "push–pull" dynamic: PG support mechanisms (e.g., business mentors) encourage households to enter priority value chains, increasing producer participation, while the resulting growth in supply incentivizes PSAs to invest in those value chains and geographies. Concurrently, PG structures facilitate value chain–specific training and enable aggregation and bundling once participants are market-ready, improving market access and returns. Figure 1 summarizes the DREAMS Theory of Change.

9 This request was intended to try to mitigate contamination with control households to preserve internal validity of the RCT; this likely would not be an aspect of DREAMS outside of the context of an RCT, except when there are limited resources (e.g. If PSAs have limited inputs, it would benefit the program if PSAs prioritized these inputs for DREAMS participants).

**Figure 1. Summarized DREAMS Theory of Change**




# 1.4. A Summary of the Literature

## 1.4.1. Poverty Graduation

The poverty graduation model provides a structured pathway out of extreme poverty by combining interventions such as asset transfers, training, mentoring, and savings. Evidence shows that PG significantly improves household-level economic outcomes and are more cost-effective than other livelihood approaches (e.g. Banerjee et al., 2015; Bandiera et al., 2017; Sulaiman et al., 2016).

Studies in multiple countries demonstrate consistent positive outcomes that often endure years beyond the end of programming. In Ethiopia, scaled-up PG implementation increased participant incomes by an average of USD 330 per year and helped over 33,000 households transition from safety nets (CGAP, 2018). In India, per capita consumption doubled after six years, while in Bangladesh, household earnings increased by 37% over seven years (Balboni et al., 2015). Peru's Haku Winay program recorded a 35% increase in trade and service income and notable gains in food security, financial literacy, and empowerment (CGAP, 2018).

Village Enterprise's model has previously been rigorously studied through two randomized controlled trials (RCTs) conducted in Uganda and Kenya (Sedlmayr et al., 2020; McManus et al., 2022). These studies demonstrated that the model's narrower focus on enterprise development leads to comparable impacts on household welfare at roughly one-third the cost of typical graduation programs, with effects sustained several years after the end of the program.

Evidence on the impact of poverty graduation programs in refugee contexts is emerging but limited. UNHCR pilots in Egypt (2013–2015) found that 20% of participants gained employment and 22% started businesses, with average incomes rising 18–27% (Montesquiou et al., 2016). At least one other rigorous study is in progress but, as of this report, has not published results. In the Rwamwanja Refugee Settlement in Kamwenge District, Uganda, AVSI Uganda, USAID, and Save the Children are conducting an RCT to compare the cost-effectiveness of different variations of graduation programming (including a full graduation program and lower-cost versions) on consumption, assets, food security, and other measures of wellbeing for refugees and host communities (Brune et al., 2022).

Critiques highlight that while graduation supports microenterprise creation, it often falls short of facilitating business growth and market access (Gobin et al., 2016). Where PG has succeeded, impacts have often been attributed to robust market contexts. A six-country RCT led by Banerjee et al., (2015) found that sustained improvements in income and consumption were more likely where labor or input markets were stronger, and IDinsight's 2021 RCT of Village Enterprise's PG programming in Kenya and Uganda found stronger impacts in Kenya, with the difference hypothesized to come from greater access and sales opportunities for the new microenterprises started there.

Evidence from thin or distorted market and service systems is still emerging, with some variation on whether PG on its own is as effective as in stronger markets - in some cases, its impact has been constrained by a lack of viable and diverse market-based economic opportunities, weak institutions, policy distortions, and frequent economic shocks. The current evidence suggests that complementing PG with market system strengthening activities may be beneficial to achieve scale and sustainability in thin-market contexts like West Nile, where markets are not as developed or inclusive of refugee households and there may be limits to the growth potential of businesses targeting only local markets.

### 1.4.2. Market Systems Development

The Market Systems Development approach is designed to address structural barriers that prevent markets from benefiting the poor by facilitating inclusive, sustainable market environments (ECIKS, 2019). MSD initiatives use smart subsidies and partnerships to reduce risks and improve long-term access to productive opportunities (Mercy Corps, 2017).

Evidence across various contexts suggests promising results. In Uganda's Bidi Bidi and Palorinya refugee settlements, MSD interventions increased market participation from 15% to over 50%, though income results were mixed (Mercy Corps, 2018). Comparative assessments in Myanmar, Timor-Leste, and Nepal found positive economic outcomes, including reduced silo prices by 40% following short-term subsidies (Mercy Corps, 2017). In Armenia, dairy farmers' incomes rose by US$314 annually (O'Sullivan & Rylance, 2016). Nigeria's PrOpCom program reached over 190,000 smallholders by adapting fertilizer distribution models (Robinson & Rust-Smith, 2017). Finally, in Kenya, the Value Initiative Programme enabled 67% of HIV/AIDS-affected households to sustain vegetable farming and reduce reliance on food aid (Kulei & Maes, 2012).

Despite early promising findings, evidence gaps remain. Most studies lack comparisons with control groups who are not exposed to MSD interventions, and studies rarely focus on the extreme poor or refugees. Further research is needed to understand who benefits most from MSD and under what conditions.

### 1.4.3. Layering Poverty Graduation and Market Systems Development Models

Development partners are increasingly combining PG and MSD approaches to address poverty's multi-dimensional nature (Brune et al., 2022; Brune et al., 2022–2027; Kim et al., 2025). This integrated strategy leverages market systems to create sustainable livelihoods while building household resilience. For example, facilitating group input purchases, improving price access, or linking producers to value chains can strengthen the economic impact of graduation programs (Goldberg, 2016). In the Kyangwali Refugee Settlement and Kyaka II Refugee Settlement and surrounding host communities in Western Uganda, Innovations for Poverty Action (IPA), AVSI Foundation, and DAI are conducting an RCT of the Sustainable Market Inclusive Livelihood Pathways to Self-Reliance (SMILES) program to measure whether a graduation program with a market systems development approach increases self-reliance and resilience for households in refugee settlements and host communities (Brune et al., 2022–2027).

These studies, along with our RCT, will provide rich evidence on the impact and sustainability of poverty graduation and MSD models in refugee communities in the coming years.

While evidence in humanitarian settings remains limited, layering MSD with graduation has strong potential to maximize the effectiveness and sustainability of poverty reduction efforts, particularly in protracted displacement contexts such as Uganda.

## 1.5. Project Timeline

The DREAMS program, designed to run for ten cohorts, was staggered over multiple years to ensure logistical feasibility and minimize potential inflationary risks within the local economy. Cohorts 1 and 2 served as 'learning cohorts' for the implementing partners, Village Enterprise and Mercy Corps, allowing them to pilot the integrated poverty graduation and MSD models and refine implementation protocols before the external evaluation commenced, while Cohorts 7-10 were not included as they were not needed to achieve the required sample size. Figure 2 shows the timeline of targeting, randomization, programming, and data collection for evaluation cohorts 3-6.

**Figure 2. DREAMS Uganda Project Timeline**

| | 2022 | | | | 2023 | | | | 2024 | | | | 2025 | | | | 2026 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Q1 | Q2 | Q3 | Q4 | Q1 | Q2 | Q3 | Q4 | Q1 | Q2 | Q3 | Q4 | Q1 | Q2 | Q3 | Q4 | Q1 | Q2 | Q3 | Q4 |
| Targeting | | | | | | | | | | | | | | | | | | | | |
| Randomization | | | | | | | | | | | | | | | | | | | | |
| Cohort 3 - 1200 HHs | | | | | | | | | | | | | | | | | | | | |
| Cohort 4 - 1200 HHs | | | | | | | | | | | | | | | | | | | | |
| Cohort 5 - 1200 HHs | | | | | | | | | | | | | | | | | | | | |
| Cohort 6 - 1200 HHs | | | | | | | | | | | | | | | | | | | | |
| Endline 1 Data Collection | | | | | | | | | | | | | | | | | | | | |
| Endline 2 Data Collection *(expected)* | | | | | | | | | | | | | | | | | | | | |

# 2. METHODOLOGY

## 2.1. Research Objectives

The evaluation of the DREAMS program in Uganda employs a mixed-methods approach, combining a quantitative RCT with a complementary qualitative study and a cost-effectiveness analysis (CEA). This multi-faceted design aims to provide a holistic examination of the program's impact, including both the "what" and the "how" of its effects on livelihoods, social cohesion, and well-being.

Our evaluation seeks to answer the following primary research question:

1. What is the impact of DREAMS (PG + MSD) on livelihoods, social cohesion, and perceived well-being of vulnerable refugee and host community households in Uganda's West Nile refugee settlements?

The evaluation also seeks to answer the following secondary research questions:

2. What is the impact of DREAMS *specifically on refugee households?*
3. What is the impact of DREAMS *specifically on host communities?*
4. In what ways, if at all, did graduation and MSD activities complement each other?
5. What is the cost-effectiveness of DREAMS compared to the status quo?

These research questions, and the methodology described below, were preregistered on the American Economic Association's RCT registry, ID AEARCTR-0015497 (Connor et al., 2025).

The qualitative data provides context for the results from the broader DREAMS impact evaluation, including how and where the program did or did not achieve impact, whether women participated in and benefited from the program, and whether control households were affected by program activities. These findings, alongside the quantitative findings, are intended to support Village Enterprise and Mercy Corps in further refining the DREAMS program for future cohorts and implementation in other geographies.

## 2.2. Study Design

### 2.2.1. Quantitative Study (RCT):

The quantitative component of the impact evaluation is a household-level RCT designed to estimate the causal impact of the DREAMS program on livelihoods and well-being. Eligible households in Bidi Bidi and Rhino settlements and surrounding host communities were randomly assigned to either the treatment group or the control group. The treatment group received the full DREAMS intervention, including poverty graduation and market linkages, while the control group represented the status quo. However, as control group households resided in areas where MSD activities were taking place, they were able to access value chains promoted by DREAMS, and, therefore, it is possible that their outcomes were affected by the program. We explore control group participation in program activities and spillover effects when we present the results, though the evaluation was not designed to measure spillovers.

The program is implemented across the Bidi Bidi and Rhino refugee settlements and their surrounding host communities in the West Nile region, and the study locations for the DREAMS evaluation in Uganda were strategically selected to ensure the causal impact of the program could be rigorously determined. The selection criteria deliberately excluded any areas where Village Enterprise had previously operated. Furthermore, mapping exercises were conducted to identify villages that were least likely to receive alternative livelihood and MSD interventions from other organizations before or during the DREAMS study timeline. This methodical approach helped ensure that the observed changes in outcomes are attributable to the DREAMS intervention and not to confounding external factors.

The DREAMS program targeted the most vulnerable households using a proxy means test, a modified version of the Uganda Poverty Probability Index (PPI)[10], developed by IPA in 2016. Village Enterprise conducted household listings in the refugee settlements and surrounding host communities to identify households that fell above a score of 29 on the PPI tool (corresponding to a likelihood of 30.8% of falling below the 1 USD per day national poverty line in Uganda, or a 60.8% likelihood of falling below the 2.15 USD PPP international extreme poverty line), or met 2 of the following 3 criteria: the household head was a single parent, the household head was orphaned before the age of 18 and was under 35 years old, or the household had a chronic disability. The program aimed for 70% of participating households to come from the refugee settlements and 30% of participating households to come from the host communities.

Following targeting, Village Enterprise rolled out the poverty graduation program to ten cohorts of 1,200 households each, staggering the start of each cohort approximately four months after the start of the previous cohort. The RCT was conducted in Cohorts 3 through 6; Cohorts 1 and 2 were identified as 'learning cohorts' for Village Enterprise and Mercy Corps to pilot program implementation ahead of external evaluation, while Cohorts 7 through 10 were not included in the evaluation since the sample size requirements could be met in four cohorts.

For the RCT Cohorts 3 through 6, Village Enterprise identified approximately 2,500-2,600 eligible households per cohort. Between 100 to 200 eligible households were set aside either as replacement households - households that Village Enterprise would invite to participate in the graduation program if selected treatment households declined - or as buffer households - additional eligible households that Village Enterprise identified such that the study sample could minimize the number of eligible households who participated in DREAMS-focused value chains at baseline. Replacement and buffer households were not included in the study sampling frame. The remaining 2,400 households per cohort were assigned to strata - defined by village, whether the household had a PPI score above or below the median score, and whether the household derived income from a priority value chain at baseline - and within each stratum, households were randomly assigned with equal probability to either the treatment group or the control group. Randomization was conducted in Stata MP v. 18. Households that were both eligible for DREAMS and assigned to the treatment arm were invited to attend the introductory program meetings by business mentors. Business mentors also informed households that were either ineligible according to program criteria or assigned to the control arm that they were not part of the program at this time; households were not told if this was because they were ineligible or because they were assigned to the control group. The study sampling frame thus consisted of 4,800 treatment and 4,797 control households.[11]

Figure 3 shows the locations of treatment and control households in the study region.

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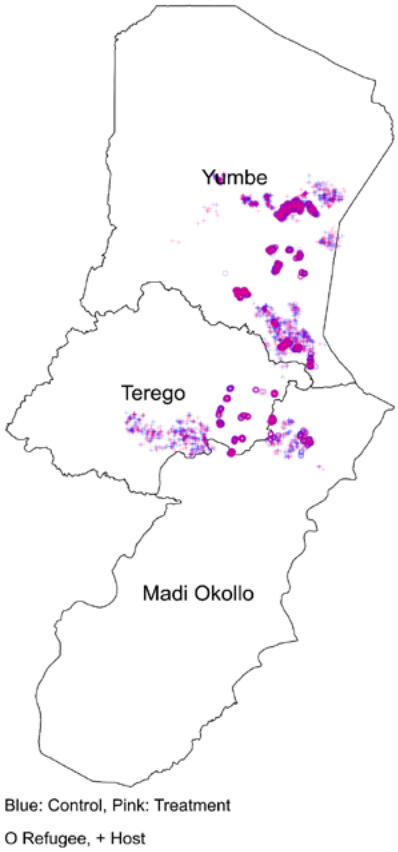
10 Poverty Probability Index, Uganda

11 In one refugee community in Cohort 3, only 117 eligible households could be identified. Since Village Enterprise required 60 households for program implementation, we assigned 60 of those households to treatment and 57 to control.

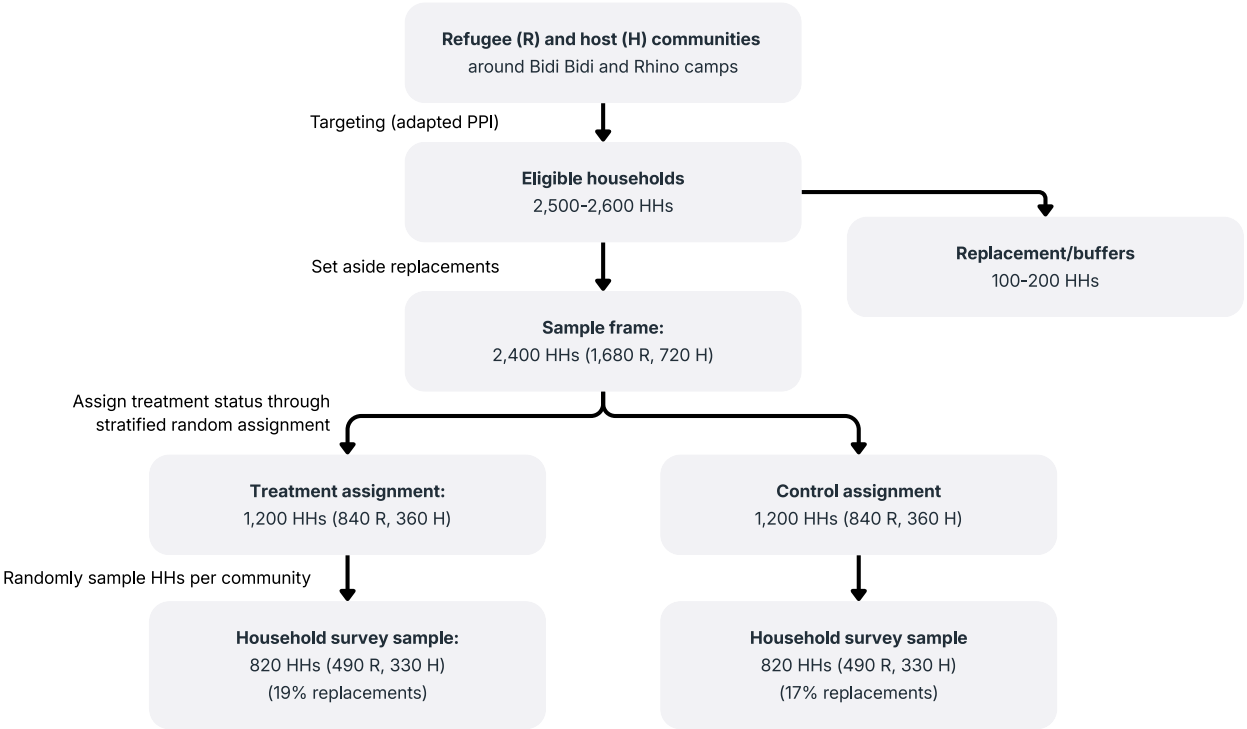
## Figure 3. Map of Study Region




Along with Village Enterprise and Mercy Corps, we determined that a decision-relevant effect size for this evaluation would be 0.08-0.1 SD for household consumption. In order to achieve this level of precision, we determined that our endline sample would need to consist of 6,520 households[12]. In order to have sufficient numbers of both refugee and host community households for subgroup analyses, we planned to oversample host community households relative to their representation in the sampling frame and the program sample, aiming for 60% of the study sample to consist of refugee households and 40% to consist of host community households.[13]

The final survey sample consisted of 6,560 households (slightly exceeding the target of 6,520), with 3,280 households assigned to the treatment arm and 3,280 to the control arm, successfully meeting the target sample size. The sample included 64% refugee households and 36% host community households, a slight deviation from the planned 60/40 ratio due to the unavailability of some households in host communities. Figure 4 summarizes the study design.

## Figure 4. Randomization and Household Sampling for Each Cohort (4 total)




12 Assumes alpha = 0.05 and power = 0.8

13 The DREAMS program sample was designed to be approximately 70% refugee households and 30% host community households.

### 2.2.2. Quantitative Outcomes

The evaluation examined multiple outcome domains to assess the impact of DREAMS. The first domain was household welfare and well-being, which included measures of monthly consumption, asset accumulation, and economic resilience, including savings. Household food security was another critical outcome, assessed using a food insecurity index that captured meal frequency, reliance on external food assistance, and dietary diversity.

The study also evaluated women's agency and empowerment, recognizing the importance of female financial decision-making power and economic autonomy. Specific indicators included the extent to which women participate in household financial decisions and the level of independence they report in managing personal and business finances. Another key focus was social cohesion, measured through perceptions of trust and cooperation between refugees and host communities. This assessment helped determine whether DREAMS fosters integration and reduces social tensions in displacement-affected settings.

Additionally, the evaluation explored market integration and business outcomes across both treatment and control groups. It tracked business ownership, revenue generation, and engagement with PSAs. Since the program aims to enhance economic opportunities, important considerations are whether the intervention was implemented as planned and whether participants established sustainable business ventures and accessed better market opportunities through MSD interventions.

Our outcome domains and their corresponding indicators were as follows:

- **Household welfare & wellbeing**
  - **Total monthly household consumption** was composed of:
    - Total food, beverage, and temptation goods expenditure, including food prepared at home, purchased outside, and given in-kind;
    - Total recurrent expenditure, such as fuel and transportation expenditures, utilities, personal hygiene, and health;
    - Total infrequent expenditure on larger social and religious activities (wedding, funeral, etc.), clothing, taxes, housing maintenance, migrations, travel, and educational costs and fees;
    - Food and beverages were recorded with a seven-day recall and converted to monthly values; recurring items such as soap, firewood, and charcoal with a 30-day recall; and infrequent expenses such as clothing and education with a 12-month recall and converted to a monthly equivalent by dividing by 12. Respondents reported typical local market prices for each item, which were used to assign monetary values. These were then aggregated to estimate total monthly household consumption.[14]
  - **Total household asset value:** Included durable[15], agricultural[16], and business assets, as well as household savings.
  - **Total monthly household income:** Income for all individuals in the households, including income from employment, farm/livestock activities, social transfers, and enterprises.

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14 For the consumption modules, we utilized the most commonly purchased goods from the Living Standards Measurement Survey from the Uganda National Panel Survey in 2018-2019, to find a list of items that accounted for 85% of total consumption in the West Nile Region. This process resulted in reducing from 145 items to 46. During analysis, we multiplied the consumption value by (1/0.85) to estimate total consumption.

15 Durable assets include chairs, tables, beds, other furniture, houses, other buildings, phones, radios, solar panels, bicycles, televisions, household appliances, motorcycles, jewelry, music systems, hoes, panga, ox plows, and other large assets (option to specify,)

16 Agricultural assets include goats, sheep, cattle, pigs, chickens, ducks, feed, seed, and land

- **Food insecurity:** We used the USAID Household Hunger Scale[17], which includes households' food availability, access, feeding habits and food stability over a specified period of time (one week or one month preceding the survey).
- **Business activity:** Self-reported household engagement in business activities, including self-employment and entrepreneurship.
- **Exposure to Shocks:** Exposure to and coping mechanisms for economic shocks such as death, illness, loss of employment, crop loss, and loss of financial assistance.
- **Perceived Well-Being:** Subjective metrics like overall life satisfaction, happiness, and perceived financial security on a rating scale. Adapted from the World Values Survey Wave 7 Questionnaire section on "Happiness and Well-being".[18]

- **Women's Empowerment**
  - **Decision-making Power and Financial Autonomy:** A woman's role in financial decision-making, control over household and business assets, and involvement in major expenditure choices.
  - **Human & Social Capital:** Participation in various community groups and networks, including savings groups and cooperatives.
  - **Social Norms & Cultural Barriers:** Community attitudes and beliefs regarding women's roles in business, employment, and household financial decisions.
  - **Spousal Relationships:** Spousal trust, mutual respect, and the ability to express opinions regarding household and business matters.
  - These indicators were adapted from the Project-Level Women's Empowerment in Agriculture Index (Pro-WEAI)[19] to measure economic empowerment by aggregating performance across multiple critical domains.

- **Social Cohesion & Community/Market Integration**
  - **Financial Inclusion:** Household use of formal and informal financial products such as savings accounts, mobile money, microfinance, and credit.
  - **Perceived Sense of Trust and Community:** Inter-community dynamics, including trust and cooperation between refugee and host community members.
  - **Integration into Local Markets:** A household's business outcomes, including business ownership, revenue generation, profitability, and engagement with PSAs.

### 2.2.3. Qualitative Study

The qualitative research was conducted at the same time as the quantitative survey to complement the RCT findings by providing a deeper understanding of the "how" and "why" behind the observed effects. The study used a multi-pronged approach involving:

17 Household Hunger Scale

18 World Values Survey

19 Pro-WEAI Tool

- **Focus Group Discussions (FGDs):** Sixteen FGDs were conducted with treatment households, stratified by value chain, gender, cohort, and settlement. To select focus group participants, we used stratified random sampling from the population of all treatment households in the DREAMS program. Each group consisted of six participants. The purpose was to understand the mechanisms of the impact of DREAMS within different value chains. The rationale for conducting single-gender FGDs was to create an environment where women and men felt comfortable sharing personal experiences and perspectives on topics like women's empowerment, income control, and spousal relationships, which they might be hesitant to discuss in a mixed-gender setting. Table 1 summarizes the number of FGDs conducted by settlement, gender, and value chain (all treatment households)

**Table 1. Number of FGD participants by settlement, gender, and value chain**

| | Bidi Bidi | | Rhino | | Total sample |
|---|---|---|---|---|---|
| | Male | Female | Male | Female | |
| Sesame FGD | 6 | 6 | 6 | 6 | 24 |
| Soybean FGD | 6 | 6 | 6 | 6 | 24 |
| Sunflower FGD | 6 | 6 | 6 | 6 | 24 |
| Poultry FGD | 6 | 6 | 6 | 6 | 24 |
| Total | 24 | 24 | 24 | 24 | 96 |

- **In-Depth Interviews (IDIs):** Sixty IDIs were conducted with both treatment participants (40) and control participants (20). Participants were purposively sampled to ensure balance across settlements and study arms and to reflect diverse experiences within DREAMS, such as differences in value chains, subsidy receipt, and business continuation. As presented in Table 2, interviews were evenly distributed across the two settlements and treatment arms, ensuring balanced representation. The IDIs complemented the quantitative household surveys by providing a deeper, qualitative understanding of participants' experiences. The IDIs were semi-structured interviews designed to generate narrative, open-ended responses, exploring the "how and why" behind the observed impacts. While the quantitative surveys measured what changed (e.g., consumption, assets), the IDIs focused on three core areas: the mechanisms of impact for treatment households, disparate experiences across different participant types (e.g., gender, host/refugee status, value chain), and how control households were indirectly impacted over time (spillover effects). Specifically, the interviews delved into subjective, complex topics, such as detailed experiences with DREAMS components (grants, vouchers, mentorship, and training); the socio-economic challenges faced before and after the program; gendered experiences in starting and running businesses, including men's support, safety concerns, and changes in self-view and household influence; and social cohesion and changing relationships between refugees and host communities.

**Table 2: Number of IDIs by settlement and treatment arm**

| | Bidi Bidi | Rhino | Total |
|---|---|---|---|
| **Treatment group** | 20 | 20 | 40 |
| **Control group** | 10 | 10 | 20 |
| **Total** | 30 | 30 | 60 |

- **PSA Interviews:** Ten in-depth interviews were conducted with PSAs to understand their perceptions of the MSD approach and their relationships with DREAMS participants. These PSAs were selected using purposive sampling, with two from each of the key value chains (sesame, soybean, sunflower, and poultry) and two additional interviews with a poultry and sunflower extension agent.

### 2.2.4. Cost-Effectiveness Analysis (CEA):

The CEA estimates the return on investment (ROI) of the DREAMS program, comparing the economic benefits accruing to program participants against the cost of program implementation. Benefits are estimated based on treatment effects on household consumption and net assets, with a projected future impact. We apply a 10% annual social discount rate applied to future benefits.

## 2.3. Data Collection

### 2.3.1. Quantitative Data Collection

Quantitative data was collected at three points: 1) a short survey during the initial targeting phase before randomization, 2) Endline 1, approximately 12 months after the program's conclusion for the last evaluation cohort, and 3) (a planned) Endline 2 one year following Endline 1. Village Enterprise initially collected targeting information, including the socio demographic characteristics of participating households. The Endline 1 survey was conducted by a Ugandan data collection firm, Apata Insights, with local enumerators. IDinsight staff provided on-the-ground supervision and support. Data was collected through enumerator-administered in-person surveys on tablets using SurveyCTO. The Endline 1 survey successfully achieved its target completion rate, with all 6,560 households interviewed across 91 villages in Bidi Bidi (64 villages) and Rhino settlements (27), as well as surrounding areas (Table 3).

Survey respondents were either the Business Owner for treatment households or a decision-maker in the control household. We programmed the survey to ask for a female respondent in control households with 80% probability, to mirror the 80% female representation found among treatment Business Owners. If a respondent of the specified gender was unavailable after a second visit to a control household, any available adult decision-maker was interviewed.

**Table 3. Final Endline 1 Sample**

| Respondent Type | Main Sample (N=5,344) | Replacement (N=1,216) | Total Households (N=6,560) |
|---|---|---|---|
| Control, Refugee | 1,620 (24.7%) | 489 (7.5%) | 2,109 (32.2%) |
| Control, Host | 1,087 (16.6%) | 84 (1.3%) | 1,171 (17.9%) |
| Treatment, Refugee | 1,525 (23.2%) | 551 (8.4%) | 2,076 (31.6%) |
| Treatment, Host | 1,112 (17.0%) | 92 (1.4%) | 1,204 (18.4%) |
| **Total** | **5,344 (81.5%)** | **1,216 (18.5%)** | **6,560 (100.0%)** |

### Replacements

During the Endline 1 data collection, 1,216 households (18.5% of the final sample of 6,560) were sourced from the replacement list after original households could not be reached. Replacement was similar between study arms, with 19.5% of the treatment households sourced from the replacement list and 17.4% of the control households. The most frequent reasons for replacement were that households had moved out of the study area (including relocating to South Sudan or other districts in Uganda) or that the respondent was not found despite multiple follow-up attempts. Other reasons included duplicate entries in the sample list, where a single individual or multiple members of the same household appeared with different IDs. The original protocol required at least two failed contact attempts before a household could be replaced, with the replacement household coming from the same business cycle, Business Mentor, and treatment arm as the replaced household.

Due to an insufficient number of available replacements in the host community[20], the replacement protocol was adjusted. The initial constraint meant that refugee community replacements were used to fill the gaps in the host sample, provided they matched the business cycle, treatment arm, and settlement, and wherever possible, the community. This was particularly necessary in host community areas that had no corresponding refugee households nearby. This flexibility ensured that the survey target was met, although it required that 265 host community households be ultimately replaced using households from the refugee community.

### Data Quality

To ensure the reliability and accuracy of the data collected during the DREAMS Endline 1 evaluation, a robust set of quality assurance protocols was implemented before, during, and after fieldwork, utilizing internal and external quality control teams.

20 We intentionally oversampled host community households, aiming for 40% of our sample to be from host communities, even though 30% of the program participants were from host communities. We oversampled to improve the precision of host community-only impacts, though the study was not powered to detect impacts within each subgroup.

- **Before Data Collection:** The data collection software, SurveyCTO, was programmed with built-in quality controls, including logical checks and constraints to minimize enumerator errors. For example, in the consumption section, the tool was programmed to calculate total expenditure based on quantity and unit cost, then prompt the enumerator to confirm this total with the respondent, flagging any discrepancies.

  A five-day enumerator intensive training was conducted by IDinsight and Apata Insights, which included a full-day pilot exercise with households from one of the learning cohorts. The training placed special emphasis on building rapport, probing responses appropriately, and adhering to ethical standards. Staff from implementing partners (Village Enterprise and Mercy Corps) participated to clarify project-specific questions.

- **During Data Collection:** Both Apata Insights and IDinsight separately conducted daily and weekly high-frequency checks (HFCs) to monitor key metrics, including average survey duration, completion rates, and instances of high "don't know" or refusal values. When HFCs flagged suspicious data, a verification process was followed, often involving calls back to the respondent to correct the information directly.

  IDinsight's quality assurance team listened (audio audits) to 10% of all completed interviews each week, focusing on sections like informed consent, consumption, and assets. Enumerators found to be consistently skipping sections or producing low-quality data were subjected to back checks, leading to 62 interviews being redone to maintain data integrity.

- **After Data Collection:** Final data cleaning involved systematically reviewing errors identified during HFCs and audio audits by both IDinsight and Apata Insights, with corrections documented in a central sheet.

### 2.3.2. Qualitative Data Collection:

A team of two data collectors conducted interviews and FGDs in person. In addition, the IDinsight team conducted PSA interviews via phone, as PSA's were spread across Uganda. The interviews were semi-structured and conducted primarily in local languages, including Juba Arabic, Kakwa, and Lugbara, while PSA interviews were done in English Audio recordings were made with consent, and the interviews were then transcribed and translated into English.

We recorded the qualitative interview data using three methods to ensure accuracy in our records: note-taking, audio recordings, and transcriptions of recordings. If we needed more context, we followed up with interviewers. The IDinsight and Apata Insights qualitative field team held regular debriefs and provided interviewers with feedback on the quality of notes, transcripts, and probing.

### 2.3.3. Data Collection Timeline

DREAMS Endline 1 data collection activities began in late April 2025 with enumerator training and pilot testing. Quantitative household surveys were implemented from late April through the end of July. IDIs and FGDs were conducted concurrently with the quantitative phase to gather complementary qualitative insights, as shown in Table 4.

**Table 4. Data Collection Timeline**

| Activity | April '25 | | May | | | | June | | | | July | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | W3 | W4 | W1 | W2 | W3 | W4 | W1 | W2 | W3 | W4 | W1 | W2 | W3 |
| Training & Pilot | | | | | | | | | | | | | |
| Quantitative Surveys | | | | | | | | | | | | | |
| In-Depth Interviews | | | | | | | | | | | | | |
| Focus Group Discussions | | | | | | | | | | | | | |
| PSA Interviews | | | | | | | | | | | | | |

# 2.4 Data Analysis

## 2.4.1 Quantitative Analytical Approach

**Missing Data:** Missing values, primarily occurring when respondents reported possessing a consumption or asset item but could not estimate its monetary value, were imputed as the median value of non-missing responses. Among all respondents, 4.2% had at least one imputed value. Across all respondents and consumption and asset items, 0.003% of quantities were imputed, and 0.1% of prices were imputed.

- **Consumption Quantities:** For missing quantities of consumable items, values were imputed using the median quantity reported by other households in the same treatment arm that reported consuming the same item. Since consumption quantities may be affected by treatment, imputation within the treatment arm ensures that differences in effect sizes across treatment arms were not attenuated due to missing data.
- **Consumption Unit Costs and Asset Values:** Missing unit costs (price per unit) and missing total asset values were imputed using the median value observed across the entire sample for that specific item. Since prices are likely exogenous to treatment, imputation across the sample leads to more accurate imputed values.

**Outliers:** Outliers were addressed by winsorizing at the 2.5 and 97.5 percentiles to mitigate their effect on the analysis.

The variables winsorized included:

- Total Monthly Household Consumption, Weekly Food Consumption
- Total Household Income, Total Employment Income.
- Total Household Asset Value, Total Durable Asset Value, Total Agricultural Asset Value, and Total Business Asset Value
- Total Household Business Profit, Farming Profit and Livestock Profit.
- Household Savings

**Indices:** Several complex multidimensional concepts were consolidated into single, measurable outcomes using the aggregation of multiple survey indicators.

- The **Wellbeing Index** provides a singular measure of perceived subjective well-being on a 1 to 10 scale. It is the unweighted average of five standardized scales: Happiness, Health, Free Choice/ Control, Life Satisfaction, and Financial Satisfaction. It is adapted from the World Values Survey Wave 7 Questionnaire section on "Happiness and Well-being.
- The **Food Insecurity Index** measures household food access and stability over the past month. It is the sum of eight binary indicators (e.g., adults skipped meals, gathered wild food, bought food on credit) and is patterned after the USAID Household Hunger Scale. The score ranges from 0 to 8, with higher scores indicating greater insecurity.
- The **Pro-WEAI Index** is a composite score (ranging from 0 to 1) designed to measure economic empowerment by aggregating performance across multiple critical domains. The final index is the sum of five equally weighted (⅕ each) component indices: (1) **Economic Decision-Making Index:** Measures input in livelihood decisions. (2) **Asset Control Index:** Measures control and ownership of land and other assets. (3) **Financial Service Index:** Measures access to and decision-making over formal and informal financial services. (4) **Important Places Index:** Measures the ability to visit key community locations. (5) **Group Membership Index:** Measures active membership in community groups.

### 2.4.2. Qualitative Analytical Approach

The transcripts from FGDs and IDIs were analyzed thematically using a framework analysis approach in Microsoft Excel. The data was disaggregated by gender and respondent type to capture the full range of experiences. Transcripts from focus group discussions, in-depth interviews, and PSA interviews were transcribed verbatim, translated into English, and securely stored to maintain data integrity and confidentiality. This ensured that participant narratives were preserved in their original meaning, minimizing interpretation bias during analysis.

All qualitative data were systematically organized in a structured coding and theme development matrix that aligned each response to the overarching research questions. A four-level analytical process was then applied to ensure rigor and traceability. At the first level, responses were paraphrased to capture participant views accurately. At the second stage, they were summarized across respondents to identify common perspectives. The third level involved generating recurring themes and sub-themes emerging from the data, capturing a broad range of experiences and insights. Finally, dominant themes were consolidated to define the main qualitative narratives. Triangulation of evidence strengthened the credibility of the findings and provided a comprehensive understanding of the results.

## 2.5. Ethical Approvals

IDinsight received ethical approval to conduct this study from Mildmay Uganda Research and Ethics Committee (#MUREC-2022-115) and registered the study with the Uganda National Council for Science and Technology (UNCST) (SS1445ES). IDinsight submitted renewals in May 2023, June 2024, and July 2025, and an amendment in November 2024. All amendments and renewals were approved by Mildmay and registered with UNCST. IDinsight also received approval to conduct this impact evaluation from the Office of the Prime Minister (OPM) of Uganda.

# 3. EVALUATION RESULTS

## 3.1. Household Demographics and Characteristics

**Treatment and control households, both refugee and host, faced significant vulnerabilities, including large family sizes, health-related challenges, and low educational attainment.**[21] At targeting, the average household's poverty likelihood was 57% using the 2022 National Poverty Line, underscoring the program's success in reaching highly marginalized populations. Table 5a summarizes baseline values of study households collected by Village Enterprise during targeting, and Table 5b summarizes household demographics and characteristics at Endline 1.

Targeting survey data was available for 1,272 ineligible households in the project area. Compared to ineligible households, eligible households were more likely to have a female head of household, more likely to be a single-parent household, more likely to have an orphaned head of household, and more likely to have a chronic disability in their household (aligning with Village Enterprise's eligibility criteria). Eligible households were also larger and had nearly 17 percentage points higher poverty likelihood than ineligible households, which had an average poverty likelihood of 39%.

At Endline 1, the average respondent in the study was 40 years old. The sample was predominantly female (81%), reflecting Village Enterprise's focus on recruiting women as Business Owners; we intentionally mirrored this gender profile in the control sample. Over three-quarters of treatment respondents (78%) were household heads, indicating the central role that DREAMS participants play in household livelihoods. This role was more common among refugees (86%) compared to hosts (65%), reflecting differences in family structure, as refugee respondents were also more likely to be single parents (50% vs. 22%, respectively).

Households were large, averaging eight members, with refugee households slightly larger than host households (8 vs. 7 members). Multiple indicators of vulnerability were evident, consistent with DREAMS' focus on reaching the poorest and most marginalized households. Nearly half of all households (49%) reported at least one member with a disability or chronic illness, a burden more common among refugee households (58%) than host community households (33%).

Educational attainment was uniformly low. Most respondents (81%) had not completed primary school, and only 4% reported any secondary education or higher. Refugee respondents were slightly more likely than host respondents to have completed primary school (16 vs 13%), but both groups fell far below Uganda's national average of 53% (World Bank, 2024). Moreover, nearly two-thirds (64%) of respondents reported that they were unable to read or write in any language.

21 Appendix B presents a balance table confirming that treatment and control groups are statistically equivalent on baseline characteristics (using program targeting data), indicating a balanced sample.

**Table 5a. Survey Sample Characteristics from Village Enterprise's Targeting Survey at Baseline**

| Characteristic | Total (N = 6,560) | Evaluation Arm | | | Household Status | | |
|---|---|---|---|---|---|---|---|
| | | Control (N = 3,280) | Treatment (N = 3,280) | Diff | Refugee (N = 4,185) | Host Community (N = 2,375) | Diff[22] |
| Household head is female | 65% | 65% | 65% | 0% | 79% | 39% | 37% *** |
| Household head age | 42.35 | 42.40 | 42.30 | -0.13 | 39.37 | 47.59 | -8.28 *** |
| Polygamous household | 7% | 7% | 7% | 0% | 2% | 15% | -11% *** |
| Household size[23] | 6.71 | 6.66 | 6.76 | 0.12 | 6.90 | 6.38 | 0.74 *** |
| Poverty likelihood | 57% | 57% | 57% | 0% | 60% | 51% | 0% *** |
| Household participates in any priority value chain | 55% | 56% | 55% | -1% | 43% | 77% | 34% *** |
| Household grows sesame | 8% | 8% | 8% | 0% | 7% | 10% | 4% *** |
| Household grows soybeans | 1% | 1% | 1% | 0% | 1% | 2% | -1% *** |
| Household grows sunflower | 1% | 1% | 1% | 0% | 0% | 1% | -1% *** |
| Household raises local poultry | 6% | 6% | 6% | 0% | 4% | 9% | -5% *** |
| Household raises hybrid poultry | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| Household runs retail business | 2% | 2% | 3% | 0% | 3% | 1% | 2% *** |
| Household derives main income from a priority value chain | 11% | 11% | 11% | 0% | 13% | 8% | 5% *** |

Differences are estimated from regressions controlling for gender and targeting variables, and hence may differ slightly from a simple difference in means between treatment and control.

The p-value symbols in the table and throughout the report are as follows: '***' for $p \leq 0.01$, '*' for $0.01 < p \leq 0.05$, and '' for $0.05 < p \leq 0.10$. No symbol denotes $p > 0.10$.

22 Differences are calculated from regressions that include strata fixed effects, and thus may vary from the unadjusted difference between treatment and control.

23 Household size was top-coded at 9 members in the targeting survey

### Table 5b. Survey Sample Demographics Taken at Endline

| Characteristic | Total (N = 6,560) | | Evaluation Arm | | | | | Household Status | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Control (N = 3,280) | | Treatment (N = 3,280) | | Diff | Refugee (N = 4,185) | | Host Community (N = 2,375) | | Diff |
| | **Mean** | **(SD)** | **Mean** | **(SD)** | **Mean** | (SD) | | **Mean** | **(SD)** | **Mean** | (SD) | |
| Age[24] | 39.65 | (13.54) | 39.43 | (14.22) | 39.87 | (12.83) | 0.41 | 39.01 | (12.67) | 40.78 | (14.89) | -2.23 *** |
| Household size | 7.96 | (3.58) | 7.86 | (3.61) | 8.06 | (3.54) | 0.23 *** | 8.32 | (3.72) | 7.31 | (3.21) | 0.91 *** |
| | **n** | **(%)** | **n** | **(%)** | **n** | **(%)** | | **n** | **(%)** | **n** | **(%)** | |
| Household has member with disability or illness | 3,214 | (49%) | 1,596 | (49%) | 1,618 | (49%) | 0.01 | 2,430 | (58%) | 7,84 | (33%) | 0.24 *** |
| **Respondent is:**[25] | | | | | | | | | | | | |
| Female | 5,329 | (81%) | 2,730 | (83%) | 2,599 | (79%) | -0.04 *** | 4,185 | (84%) | 2,375 | (76%) | 0.07 *** |
| Married | 3,883 | (59%) | 1,860 | (57%) | 2,023 | (62%) | 0.05 *** | 2,110 | (50%) | 1,773 | (75%) | -0.22 *** |
| Household head | 4,816 | (73%) | 2,250 | (69%) | 2,566 | (78%) | 0.10 *** | 3,411 | (82%) | 1,405 | (59%) | 0.21 *** |
| Engaged in paid employment | 5,726 | (87%) | 2,751 | (84%) | 2,975 | (91%) | 0.07 *** | 3,626 | (87%) | 2,100 | (88%) | -0.01 |
| Respondent education status: | | | | | | | | | | | | |
| Did Not Complete Primary | 5,303 | (81%) | 2,652 | (81%) | 1,990 | (81%) | 0.00 | 3,313 | (79%) | 1,990 | (84%) | -0.08 *** |
| Completed Primary | 994 | (15%) | 497 | (15%) | 497 | (15%) | 0.00 | 674 | (16%) | 320 | (13%) | 0.04 *** |
| Completed Secondary | 209 | (3%) | 109 | (3%) | 100 | (3%) | 0.00 | 166 | (4%) | 43 | (2%) | 0.03 *** |
| Completed University Education or Higher | 39 | (1%) | 16 | (0%) | 23 | (1%) | 0.01 | 19 | (0%) | 20 | (1%) | -0.00 * |

Differences are estimated from regressions controlling for gender and targeting variables, and hence may differ slightly from a simple difference in means between treatment and control.
The p-value symbols in the table and throughout the report are as follows: '***' for $p \leq 0.01$, '*' for $0.01 < p \leq 0.05$, and '' for $0.05 < p \leq 0.10$. No symbol denotes $p > 0.10$.

## 3.2 DREAMS Program Participation

### 3.2.1 Business Savings Groups, Business Groups, and Business Inputs

**Nearly all treatment households joined DREAMS' core program components, including BSGs and BGs.** Participation in these groups is a prerequisite for accessing subsequent support such as grants, input subsidies, mentoring, and training.

As shown in Table 6, 99% of treatment households joined BSGs, and 97% joined BGs. Engagement in savings activities was also nearly universal. Among BSG participants, 98% reported saving money with their group, and 99% of savers did so on a weekly basis. BG participants received the intended package of financial and input support. Nearly all BGs (98%) received SB grants, 94% received PR grants, and 87% of participants received input subsidies.[26]

24 Observations may be missing for a few characteristics if the respondent answered 'don't know' to those survey items (ex. **N** for age = 6,558)

25 Differences between treatment and control respondents reflect slight differences in how respondents were identified for treatment and control households, rather than differences due to treatment assignment.

26 The use of these subsidies is discussed in more detail in Section 3.2.4

### Table 6. Participation in DREAMS Components Among Treatment Arm Households

| Variable | Total (N=3,280) | | Refugee (N=2,076) | | Host Community (N=1,204) | |
|---|---|---|---|---|---|---|
| | n | (%) | n | (%) | n | (%) |
| **Household reported participating in:** | | | | | | |
| DREAMS[1] | 3,251 | (99%) | 2,076 | (100%) | 1,181 | (98%) |
| BSG | 3,238 | (99%) | 2,060 | (98%) | 1,178 | (98%) |
| BG | 3,168 | (97%) | 2,052 | (99%) | 1,116 | (93%) |
| SB grant receipt | 3,216 | (98%) | 2,048 | (99%) | 1,168 | (97%) |
| PR grant receipt | 3,052 | (94%) | 1,980 | (96%) | 1,072 | (91%) |
| Subsidy receipt | 2,863 | (87%) | 1,921 | (93%) | 942 | (78%) |
| At least one training (conditional on BSG participation) | 3,234 | (99%) | 2,056 | (99%) | 1,178 | (98%) |
| BM mentoring | 3,067 | (94%) | 1,927 | (93%) | 1,140 | (95%) |
| **BSG activity** | | | | | | |
| Ever saved with BSG | 3,183 | (97%) | 2,032 | (98%) | 1,151 | (96%) |
| Still saving with BSG | 2,577 | (79%) | 1,603 | (77%) | 974 | (81%) |
| Received loan from BSG | 2,650 | (81%) | 2,060 | (79%) | 1,003 | (83%) |
| **BG activity** | | | | | | |
| Still in BG | 2,387 | (73%) | 1,477 | (71%) | 910 | (76%) |
| Started additional businesses | 633 | (19%) | 320 | (15%) | 313 | (26%) |

1 We asked participants if they had participated in the DREAMS program. This variable captures their responses.

Participation patterns were broadly similar across refugee and host communities, though some differences emerged. Refugee households were slightly more likely to report joining BGs (99% vs. 93%) and receive subsidies (93% vs. 78%), whereas host households were more likely to report sustained engagement after program completion: at Endline 1, 6 months to 1.5 years after the program's conclusion, 76% of host households who had initially joined a BG remained active in their group compared to 71% of refugees, and 81% of host households remained active in BSGs compared to 77% of refugees.

Although BG participation declined modestly over time, it remained high: 71% of Cohort 3 treatment participants reported ongoing involvement in their BGs at endline, compared with 80% of Cohort 6 participants. Continued engagement in these groups, along with participation in BSGs, may play an important role in sustaining long-term gains in household economic resilience and livelihoods.

Qualitative interviews revealed that group formation reflected a mix of programmatic structure and existing social networks. While Business Mentors organized participants into BSGs, BSG members were free to organize themselves into 3-person BGs. Participants often relied on informal ties, such as friendships, family, or neighborhood proximity, when choosing BG partners. In cases where prior relationships were not a factor, trust was a key criterion for selection, demonstrating the importance of social capital in the formation of the BGs. A few respondents shared during the qualitative interviews that their BG membership had been assigned by the business mentor rather than self-selected.

Several qualitative respondents described BGs as socially diverse, including members from different ethnic or tribal backgrounds. This suggests that although proximity and trust were key drivers of group formation, the DREAMS structure also facilitated cross-community collaboration and interaction.

Gender composition played a notable role in group functioning and perceptions. Many participants who participated in the qualitative interviews viewed mixed-gender groups as advantageous. Participants more frequently cited that men contributed physical strength, literacy, and external engagement, while women were more often valued for their customer relations, day-to-day management, and financial prudence. Gendered perceptions also shaped expectations: men were sometimes credited with fostering discipline and decisiveness, while women were described as more responsible with finances and more likely to invest grant resources productively. However, mixed groups also faced significant and recurrent challenges, as reported by numerous qualitative participants. Some women reported experiences of male dominance, disregard for their opinions, or financial misconduct by male members, which led to mistrust and, in some cases, group instability or dissolution.

Reflecting these dynamics, many female qualitative respondents expressed a preference for all-women groups, citing greater unity, mutual understanding, and smoother collaboration due to shared experiences and responsibilities. They viewed all-female groups as more cohesive and effective in managing household and business priorities.

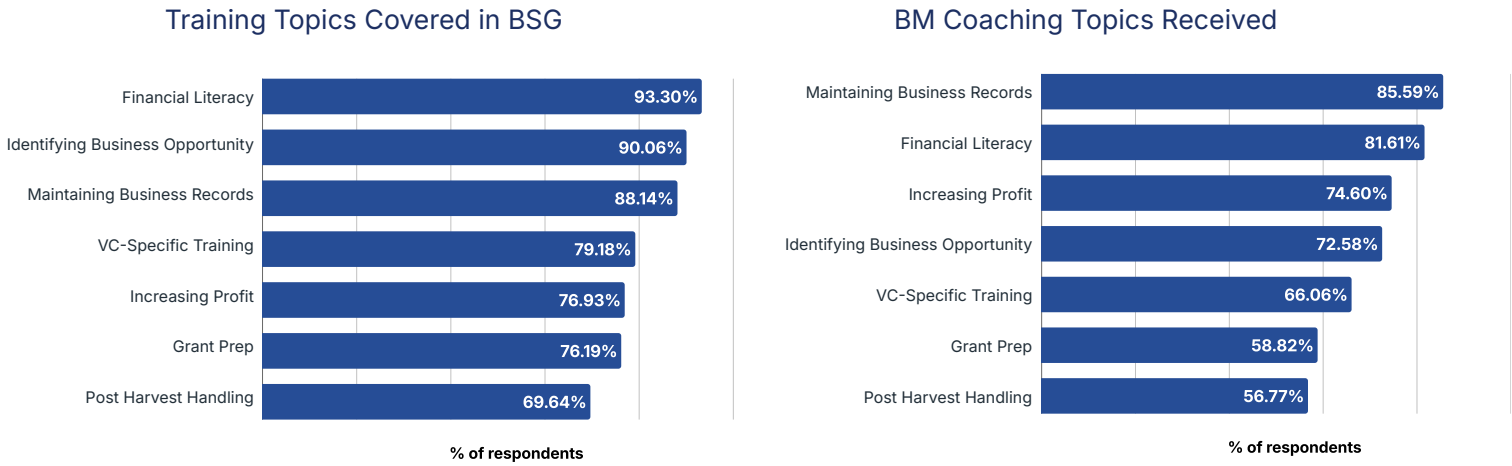
Overall, qualitative respondents described group-based enterprises as both beneficial and challenging. On the positive side, participants highlighted improved decision-making through idea-sharing, collective savings, shared workloads, and emotional and financial support during hardship. This may be particularly beneficial to female participants, who often carry an additional burden of child and household responsibilities. Participants noted the benefit of relying on other BG members to sell when they had to care for sick children or tend to other household duties. Yet, challenges arose among some groups around issues of trust, absenteeism, unequal contribution, and misuse of funds. These issues often stemmed from members failing to contribute fairly, mismanaging or diverting group money, or not showing up for agreed-upon work. Such tensions sometimes resulted in conflict, inconsistent participation, or group dissolution.

As a result, qualitative views on the group business model were mixed. Many respondents valued the collaboration and mutual support the structure enabled, while others preferred individual enterprises to avoid conflict and ensure more direct control over their earnings and decision-making. These differing views generally reflected the nature of respondents' own group experiences. Those who worked in supportive, well-functioning groups tended to favor the model, while those who experienced mistrust or conflict preferred working individually.

### 3.2.2 Training and Mentoring

Almost all treatment households received DREAMS training (99%) and mentoring (94%) in at least one topic. As shown in Figure 5, respondents most commonly reported receiving training on financial literacy (93%) and identifying business opportunities (90%), while fewer participants reported receiving training on increasing profits (77%) or post-harvest handling (70%). Mentoring topics followed a similar pattern (Figure 6): maintaining business records (86%) and financial literacy (82%) were most frequently covered, while post-harvest handling was least common (57%). Participation in specific sessions was optional and often tailored to participant interest; for example, post-harvest handling sessions were primarily attended by BG members engaged in crop-based value chains.

### Figure 5 and 6: Training and mentoring topics received




Training and mentorship emerged as valued components of the DREAMS program. Nearly half of respondents (45% total) cited training (37%) or mentorship (8%) as the aspect of DREAMS they most appreciated – more than subsidies or grants.[27]

Qualitative interviews reinforced the critical role of training and mentoring within the DREAMS Theory of Change. **Interviewees from the treatment arm consistently expressed strong appreciation for the trainings, which most identified as a central and highly valued component of DREAMS.** Nearly all treatment interview respondents reported attending trainings, with only a few citing absences due to illness. While the majority had no critical feedback, a handful mentioned challenges such as incomplete content or a negative interaction with a Business Mentor.

**Interview respondents reported learning a wide range of new skills.** These included business and financial management (such as customer relations, record-keeping, saving, and budgeting), agricultural practices within promoted value chains (such as improved methods for planting, tending, and harvesting sesame, soy beans, and sunflower as well as poultry rearing and bee keeping), and household or social skills (including conflict resolution, gender relations, child care, and hygiene). These skills were new to respondents. As one respondent shared, *"The training was very important to me because it helped me to learn how to operate a business. Before the program, I didn't know how to manage my business. I have built confidence and know how to talk to customers. I also know how to talk to stakeholders and market my business. I learned good record keeping."*[28]

In addition to the trainings delivered by Village Enterprise and/or Mercy Corps, some respondents also reported benefiting from complementary trainings delivered through DREAMS PSAs, such as Mukwano (sunflower production), Ezy Agric (vegetable production), and Blessed Honey (beekeeping). These sessions typically covered practical value-chain specific skills such as agronomic practices, planting and spacing, crop and livestock care, and basic processing or post-harvest techniques. A few mentioned additional training opportunities from other NGOs on agronomic practices, farming, and poultry. However, the vast majority of respondents reported DREAMS as their only source of training, underscoring its unique role in these communities in expanding access to knowledge.

27 Full results for program feedback are available in Appendix F, Table F8

28 KII # 3, Male refugee from Bidi Bidi (DREAMS participant)

**DREAMS respondents shared that practical, foundational business and financial skills were a critical channel for impact, translating into tangible improvements in their lives.** A refugee respondent shared, *"You know, it is very hard to operate a business without knowing the skills. The business won't be sustainable without any knowledge on business."*[29] Treatment respondents explicitly linked lessons on business management, saving, and financial literacy to increased income generation, better financial planning, and reduced wasteful spending. Many also associated training with broader well-being outcomes, such as improved household relationships, greater confidence, and a stronger sense of independence stemming from business success and increased savings. One respondent said, *"All the trainings were helpful to me. I say they are helpful because I don't have any stress at home as before. I am now able to provide my household's needs in terms of food."*[30] A control respondent further reinforced this: *"These businesses have brought changes in the community, especially participants who seriously used the skills they learned from the training have really benefited so much, unlike those who didn't take it seriously, and I see their businesses have collapsed."*[31]

**Some control group interviewees also reported indirect benefits from DREAMS when participants had shared what they learned with others in their communities.** In a few cases, control respondents attributed this new knowledge to improved livelihoods. *"The fact that the DREAMS participants were trained on various skills of business, they also shared the knowledge and skills with us. We do ask for advice and guidance from them on things that we don't know, and they do guide and mentor us … I have learned that I was wasting seeds using the broadcasting method of farming. I now use row planting, which minimizes seed waste … I have also learned good farming practices and learned agroforestry, where the trees are planted together with crops. It has improved my crop yields."*[32]

However, **the interviews also revealed that training alone was not always sufficient to overcome challenges.** Even when participants valued and applied what they learned, environmental and resource constraints often limited the impact. For example, a few treatment respondents noted that value-chain-specific trainings were less helpful when weather conditions or livestock mortality prevented them from realizing the benefits of this new knowledge. This points to a gap between knowledge acquisition and sustained livelihood improvements that is explored in subsequent sections. As one respondent shared, *"These mentors have really trained us well; however, the training on farming is somewhat tricky for us because we didn't have access to land. For us to cultivate here, it is accessing land through hire, and if you don't have money, then that will be a challenge, and it means you won't use those skills on the farm. The other challenge is sickness that often affects us from working in our farms."*[33]

**Business Mentors were a vital complement to the training component, providing both practical guidance and emotional support.** Respondents described mentors as instrumental in helping them apply what they had learned to their specific business contexts. They also followed up to reinforce best practices and track progress. One respondent shared, *"I would wish for [DREAMS] to bring us such a mentor again if they are continuing with the program, because the way the mentor trains us, it makes you understand once he explains something. He stays well with us and is very kind."*[34] Mentors offered tailored mentoring on saving, teamwork, and group leadership, and frequently shared real-time market information to support participants' decision-making. One respondent described, *"Our Business Mentor could guide us on what we were doing well, and in case the group had a problem, he*

29 KII #3. Male refugee from Bidi Bidi (DREAMS participant)

30 KII #6. Female refugee from Bidi Bidi (DREAMS participant)

31 KII #41. Male refugee from Bidi Bidi (non-participant)

32 KII #42. Female host community member from Bidi Bidi (non-participant)

33 KII #29. Female refugee from Rhino (DREAMS participant)

34 KII #17. Male host community member from Bidi Bidi (DREAMS participant)

*would find us a solution to it."*[35] They also supplemented the formal curriculum with additional training and information sharing. As one respondent noted, *"[Our Business Mentor] is very respectful and kind to us. He directs us that if the business is collapsing, we should be quick to do other businesses. For instance, if it is a retail business, a person can do lumbering, farming, and any other business to back the other up from collapsing...He covered a lot, even from hygiene promotion to the construction of racks, shelters, and latrines. There is nothing he hasn't talked about."*[36] This guidance reflects the strong emphasis that Business Mentors placed on livelihood diversification, encouraging participants to run multiple small enterprises so that one business could support another during periods of low income. Beyond technical guidance, Business Mentors played an important social and emotional support role, encouraging participants, boosting confidence, and offering moral support for both business and household challenges. While one respondent mentioned feeling disrespected by a Business Mentor, such concerns were rare. Overall, participants overwhelmingly praised their mentors for their expertise, accessibility, and supportive approach. For example, one respondent shared, *"[Our Business Mentor] would always want to know how much we have saved in a week. On the part of farming, when it comes to the season, he also monitors us and our gardens and for business, he comes and checks every month."*[37]

### 3.2.3 Grants and Loans

**Most households prioritized using both grants and loans for business investment, with only a small share of households having used their loans for household consumption.** As shown in Table 7, nearly all grant recipients reported using at least part of the capital for business purposes (98% of SB grant recipients and 94% of PR grant recipients). BSG loans showed a more varied usage pattern, but 67% of households that received BSG loans still reported using the funds at least in part for business-related expenses such as purchasing inputs or equipment.

This consistent focus on business use suggests that participants largely viewed both grants and loans as opportunities to strengthen their businesses, demonstrating strong motivation for sustainable livelihood development even in contexts of competing household needs.

**Table 7: Grants and Loans Received**

| Variable | | Total (N=3,280) | | Refugee (N=2,076) | | Host Community (N=1,204) | |
|---|---|---|---|---|---|---|---|
| | | n | (%) | n | (%) | n | (%) |
| **SB Grant** | | | | | | | |
| | Respondent received grant | 3,216 | (99%) | 2,048 | (100%) | 1,168 | (98%) |
| | Respondent used portion of grant for business expenses (Conditional on receiving SB Grant) | 3,138 | (98%) | 2,015 | (99%) | 1,123 | (98%) |
| | Respondent used portion of grant for home expenses (Conditional on receiving SB Grant) | 469 | (15%) | 303 | (15%) | 166 | (14%) |
| **PR Grant** | | | | | | | |
| | Respondent received grant | 3,052 | (94%) | 1,980 | (96%) | 1,072 | (91%) |
| | Respondent used portion of grant for business expenses (Conditional on receiving PR grant) | 2,833 | (94%) | 1,857 | (94%) | 976 | (94%) |

35 KII #8. Female host community member from Bidi Bidi (DREAMS participant)

36 KII #3. Male refugee from Bidi Bidi (DREAMS participant)

37 KII #4. Male host community member from Bidi Bidi (DREAMS participant)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| | Respondent used portion of grant for home expenses (Conditional on receiving PR grant) | 652 | (22%) | 431 | (22%) | 221 | (21%) |
| **BSG Loan** | | | | | | | |
| | Respondent received a loan from their BSG | 2,650 | (82%) | 1,647 | (80%) | 1,003 | (85%) |
| | Respondent used portion of loan for business expenses (Conditional on receiving BSG loan) | 1,764 | (67%) | 1,051 | (64%) | 713 | (71%) |
| | Respondent used portion of loan for home expenses (Conditional on receiving BSG Loan) | 1,203 | (45%) | 814 | (49%) | 389 | (39%) |
| **Loans from Formal Financial Institutions** | | | | | | | |
| | Respondent received a loan from a financial institution | 193 | (6%) | 92 | (5%) | 101 | (9%) |
| | Respondent used portion of loan for business expenses (Conditional on receiving formal loan) | 150 | (78%) | 79 | (86%) | 71 | (70%) |
| | Respondent used portion of loan for home expenses (Conditional on receiving formal loan) | 48 | (25%) | 21 | (23%) | 27 | (27%) |

Findings from the qualitative interviews underscored how important grants from DREAMS and loans from BSGs were in enabling participants to leverage the new skills and knowledge acquired in the trainings. This was in part due to the limited access to alternative sources of financing in these communities: DREAMS provided capital that was not otherwise accessible. This is evident in the quantitative survey, in which treatment respondents reported low access to formal financial services (as described further below) outside of the DREAMS capital and savings. Further, **qualitative interview respondents shared how critical the DREAMS SB grant was in enabling them to start their business; it would not have otherwise been possible.** When asked how her business would have been different if the seed capital had not been part of the program, one respondent said, *"I would not have done the business I did, and my children would not have gone to school. That is what I can say about it."*[38] Another respondent shared, *"The seed grants had been very helpful to us because we didn't have any sources of income, no additional supplement for food on what we're receiving from WFP, so the money has brought us out of poverty, people started running business, in the group we learnt how to run businesses, that was something amazing in the community."*[39]

Qualitative interviews provided deeper insights into the various spending strategies across respondents. The majority of respondents decided as a group how to spend the grant, and frequently invested in a business that they intended to do together. Grants were spent on a variety of business inputs, such as food items to sell, including cooking oil, sugar, or fish, or chickens for rearing, as well as items for constructing stalls in the markets, and tools such as hoes. A few respondents shared that they split the grant evenly among the three members, while some described a mixed approach. As one respondent shared, *"We first sat for a meeting and agreed about how to use the money. When we sat, we agreed that some of the money is used for farming, and the balance is used for doing our business of selling. We agreed to farm together as a group, and the business is done individually, then the money is recorded to monitor the progress of the members on how many goods a member bought and the sales."*[40]

Several members shared that they thought the grants were too small to sufficiently invest in a business, though they were still grateful for the amount that was given. Some reflected on how the limited size of the initial grant significantly impacted their business aspirations and strategic choices. Their business groups initially planned for larger-scale ventures, such as inter-district fish selling or broader business

38 KII #1. Female refugee from Bidi Bidi (DREAMS participant)

39 KII #3. Male refugee from Bidi Bidi (DREAMS participant)

40 KII #2. Female host community member from Bidi Bidi (DREAMS participant)

expansion, but found these plans to be infeasible with the provided capital. This indicates a practical learning experience where participants realized the direct link between funding, scale, and feasibility. DREAMS BSGs also provide another mechanism through which to save and access money when needed. Qualitative respondents described three types of saving through the BSG: regular saving, social fund, and swap. Regular savings enable members to access loans and earn returns during share-out; the social fund supports emergencies such as illness or funerals; and the swap allows members to save towards purchasing household or business assets once a target amount is reached.

Qualitative findings suggest that the BSG was an effective component of the DREAMS program. BSGs provided exposure to structured saving, fostering greater financial discipline. This structured approach was perceived as instrumental in helping members understand the importance of saving, managing money effectively, and protecting their earnings. The group aspect of the BSG was frequently highlighted as a positive aspect of DREAMS. Participants mentioned a strong sense of community and mutual support. However, a few respondents said that they would prefer to save individually so that they could experience the benefits fully. While participation in a BSG does not prevent an individual from saving at the household level, respondents may have felt that social pressure to only save with the BSG or felt that they did not have enough to do both.

The BSG served as a vital mechanism for accessing loans and capital and was perceived to notably contribute to asset acquisition and business growth. Participants consistently reported using loans for a range of critical personal and household needs, such as medical emergencies (e.g., malaria treatment, funeral expenses), children's school fees, and general household purchases (e.g., food, clothes). One respondent shared, *"I used it for treating malaria, like when I am sick from malaria and do not have money for treatment, I go to the group and request them to give me some money as a loan. Even when you have a funeral to go to, I borrow from the group, and they give me a period of one week to pay back."*[41] Beyond immediate needs, the funds were also directly applied to acquire valuable household items (e.g., chairs, tables, mattresses, basins, saucepans, etc.) and to either boost existing businesses or launch new ventures, including the purchase of productive assets like goats. This demonstrates the BSG's direct impact on improving participants' financial stability and fostering economic self-reliance. As one respondent shared, *"Saving is very important for everyone because some of us feel like they are in prison if they are not in a savings group. Why? Who can you turn to when you need financial support? It is a savings group that helps you with finance in terms of loans. Saving can help you pay [school fees and keep] children in school because if I have [good standing with the BSG], I can easily get support for loans. When I also have issues of paying labourers, I can go for a quick loan to solve my issue."*[42]

A few participants mentioned in their qualitative interviews that their BSGs engaged in BSG-level economic activities together as a way of building savings. *"We were thirty people in the group. We planted cassava as a group in one acre."*[43] These collective enterprises were often in group farming, such as planting cassava or sorghum. Some mentioned using the priority value chain subsidies for these BSG-level enterprises. A few interview respondents also mentioned that their BSGs used collective capital to acquire productive assets or secure larger loans from formal financial institutions, allowing members to borrow for business or household needs. These examples show that, in some communities, BSGs served not only as savings and lending mechanisms but also as platforms for collective enterprise and asset-building. Since these findings came from the qualitative interviews, we are not able to estimate how prevalent these practices were among BSGs, nor quantify the extent to which they contributed to improved outcomes.

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41 KII #1. Female refugee from Bidi Bidi (DREAMS participant)

42 KII #30. Male refugee from Rhino (DREAMS participant)

43 KII #1. Female refugee from Bidi Bidi (DREAMS participant)

While the BSG was an overwhelmingly positive component of DREAMS, a few qualitative respondents shared that their BSG was no longer active because *"most businesses have collapsed and people are no longer getting a food ration. There are hardly any sources of income in the community."*[44]

### 3.2.4 Subsidies Received

As part of the MSD component of DREAMS, all participating households were eligible to receive input subsidies through PSAs, enabling them to purchase agricultural and livestock inputs in the promoted value chains at reduced cost. **Most treatment households (87%) received at least one subsidy, with improved breed chick subsidies being the most common, while only a small proportion of households received other inputs, including soybean, sesame, and sunflower seeds.**

As shown in Table 8, among the 87% of treatment households in business groups that received a subsidy, 78% of households received improved breed chick subsidies, while 10% and 11% received soybean and sesame subsidies, respectively. Sunflower subsidies were minimal, reported by only 1% of households.[45]

Qualitative interviews and focus group discussions reinforced the importance of subsidies in supporting business activities. Many respondents noted that they would not have been able to afford key inputs without them. As one participant explained, *"We couldn't have afforded to buy seeds to plant. They gave us the seeds at a very cheap discount by [DREAMS]."*[46] This again demonstrates the perceived necessity of the program to overcome existing financial barriers and inject crucial capital for enterprise development. Table 8 below summarizes the types of subsidies received by treatment households.

**Table 8. Subsidies Received**

| Variable | Total (N=3.280) | | Refugee (N=2,076) | | Host Community (N=1,204) | |
|---|---|---|---|---|---|---|
| | n | (%) | n | (%) | n | (%) |
| Group Received a Subsidy | 2,863 | (87%) | 1,921 | (93%) | 942 | (78%) |
| Respondent Received Support in Land Clearing From MC | 818 | (25%) | 511 | (25%) | 307 | (26%) |
| **Subsidy Received:** | | | | | | |
| Improved Chicks | 2,222 | (78%) | 1,835 | (96%) | 387 | (41%) |
| Sesame | 275 | (10%) | 52 | (3%) | 223 | (24%) |
| Soybean | 315 | (11%) | 19 | (1%) | 296 | (31%) |
| Sunflower | 16 | (1%) | 6 | (0%) | 10 | (1%) |
| Other | 35 | (1%) | 9 | (1%) | 26 | (3%) |

While the subsidies were viewed as a valuable part of the program, experiences were mixed. In addition to the several interview respondents who shared the valuable role that the subsidies played in enabling them to start a business, several others referenced promised inputs that were never delivered, were delivered too late, or were not perceived to be as promised. One respondent shared, *"Though some people wanted sesame but they did not bring and others wanted sunflower but they did not bring it too. They only brought soya beans…They were also supposed to bring chicken for us since some people*

44 KII #29. Female refugee from Rhino (DREAMS participant)

45 It is not currently clear to us the extent to which specific value chain subsidies were available across cohorts and BSGs. Therefore, these patterns may reflect demand, availability, or a combination of the two. Further, participants reported the subsidies that they received, but they may have used them for something other than the business started by their business group.

46 KII #2. Female host community member from Bidi Bidi (DR,,either,EAMS participant)

*wanted them but they did not bring them up to now."*[47] Participants also mentioned that seeds like sesame, sunflower, and soybean often arrived after the planting window had closed, causing crop failure during periods of heat or drought. In other cases, interview respondents reported that chicks arrived too small and without the needed feed or veterinary support, leading to high mortality. However, it is not clear if this was a gap in availability, affordability, or knowledge about how to access feed or veterinary services.

These delays could have resulted from several contributing factors: these could reflect implementation challenges, miscommunication, or misunderstanding between the Business Mentors and program participants, as well as miscommunication or misunderstanding among program teams. Interviews with PSAs shed some light on at least some of the reasons. Several PSAs said these delays mostly happened because of problems coordinating the timing between when grants were given out and when private-sector suppliers were ready to deliver inputs. According to the program design, subsidies were intended to be provided around the time of the program SB grant dispersal so that participants could use this capital to purchase inputs at a subsidized price. In some cases, there was a several-month gap between these two program inputs. Some PSAs said the onboarding process took up to seven months, which is too long for a seasonal, time-sensitive activity. Because of this, many participants had already spent the money meant for cost-sharing by the time suppliers arrived, delaying seed uptake and leading to late planting.

Though these challenges were cited by several qualitative respondents, we do not know the extent of these challenges nor the extent to which this affected treatment outcomes. However, the fact that several participants from different communities cited these challenges across various value chains suggests that at least in some areas, the model could benefit from better coordination between cash disbursement and input delivery, stronger logistical planning to match agricultural seasons, and better quality control and follow-up from private sector partners, especially as the program is starting up. We expect that this coordination would improve over time as PSAs continue to operate in these communities.

### 3.2.5 PSA Support and Involvement

A major part of the MSD component of DREAMS is supporting PSAs in entering or expanding operations in the target communities. The majority of the PSAs we interviewed said they were working in West Nile when the program started; one had worked there before but was not currently working there at the start of the program, and a few said they were in one of the two areas but not the other. Only one PSA said that they had not previously worked in West Nile.

PSAs with prior experience in DREAMS communities identified two main categories of challenges prior to program implementation: structural and human.

First, PSAs described a difficult physical and economic context in these communities. Long distances from branches, poor road infrastructure, and the high cost and risk of transporting goods, especially live chicks, resulting in high mortality, made operations costly and, in some cases, unviable without external funding. These constraints were compounded by underdeveloped local markets, where microenterprises were small, fragile, and largely subsistence-oriented. PSAs noted limited land access, low production capacity, and a lack of finance among refugee farmers, creating a high-cost, high-risk environment for sustainable business engagement.

Second, PSAs cited human-related challenges linked to skills, mindsets, and social dynamics. Several PSAs perceived that refugees lacked technical agricultural skills and basic financial literacy, resulting in

47 KII #11. Female host community member from Bidi Bidi (DREAMS Participant)

poor-quality outputs and weak commercial readiness. Some PSAs also reported a "handout mentality," shaped by previous aid interventions, alongside distrust stemming from failed projects and negative perceptions of borrowing. These factors undermined trust and the business orientation needed for market-based relationships.

Despite these barriers, PSAs also identified strong opportunities. The settlements represented a large, concentrated, and underserved market for both input sales and produce sourcing, offering significant potential for business expansion. This commercial incentive was reinforced by mission alignment, particularly for financial institutions seeking to promote financial inclusion by working with underserved populations, as well as access to development funding targeted at refugee populations.

DREAMS support to PSAs was broadly intended to fall into two areas: 1) Direct support to PSAs and 2) Preparation of program participants to engage with the PSAs.

Regarding direct support, there was no consensus on whether DREAMS sufficiently built PSA capacity; perceptions were often shaped by the PSA's own pre-existing capabilities. Some PSAs felt support was adequate due to strong planning, program engagement, and financial resources, while several others felt adequately equipped not because of program support, but because of their own extensive professional expertise and experience working in the area.

Some PSAs shared that the program was highly effective when it made direct investments to solve critical, systemic problems. For example, DREAMS provided essential cold chain infrastructure (solar-powered refrigerators) for the poultry value chain, and one PSA praised DREAMS for taking the direct step of negotiating for some agricultural land for landless refugees. These interventions created tangible opportunities that enabled business to happen.

PSAs were also consistently positive about the market linkages facilitated by DREAMS. Program staff enabled PSAs to access organized beneficiary groups, expand their presence in refugee settlements, and grow their customer base. As one PSA shared, *"With Mercy Corps and Village Enterprise having staff on ground, it was very easy for us to approach and work with a different groups, of course, they helped us to find the groups that we are supposed to focus, but you did not have a hard time reaching out to farmers or participants to work with."*

For some, this resulted in increased orders, more stable demand, and diversification of services. For example, a poultry PSA highlighted that the sustained demand from the settlements helped them mitigate the challenge of seasonal demand, enabling them to supply day-old chicks all year round. Furthermore, local engagement encouraged PSAs or their agents to diversify their services beyond their primary input. For example, some of the seed providers also began to provide a variety of inputs like fertilizers and protective gear, which deepened the relationship with microenterprises by addressing multiple production needs.

For larger institutional PSAs, DREAMS functioned primarily as an enhancement mechanism rather than a transformative one. PSAs reported that the program extended their outreach to otherwise inaccessible clients and strengthened staff capacity. Furthermore, a few PSAs highlighted that DREAMS did not change their business model because it was successfully designed to "fit into their existing business models", validating the MSD approach of strengthening existing market systems.

Central to these outcomes was DREAMS' role in preparing beneficiaries for market engagement. By organizing participants into groups and providing training in business skills and financial literacy, the program helped shift expectations away from "handouts" toward commercial relationships. According to

one PSA, *"[Before DREAMS], when we were engaging in Rhino Camp, most of the farmers used to look at us as people who are there to give them things for free... but actually the support for DREAMS, and I think the sensitisation from the trainings that had been done by Village Enterprise, most of the farmers' eyes were open to the fact that they can also spend, actually pay for the inputs that they need, So ... I think for the past one year, we have registered an increase in orders for input from within the refugee community, as well as the host community and they are no longer expecting to get these things for free. Yes, if there has been a change, we can say it has been like a 30%, a 30% increase in our demand for our products compared to previous years where most of the farmers would expect us to give them these things for free."*

Some PSAs also emphasized that subsidies and seed capital expanded the pool of beneficiaries able and willing to participate in value chains, reducing entry costs and enabling more viable business relationships.

Despite these gains, PSAs highlighted persistent structural constraints that limited long-term viability. Poor transport infrastructure, financial pressures, weather shocks, pests, and disease continued to affect operations. Many of these challenges echo challenges shared by the program participants themselves.

Some PSAs observed that many business owners still struggled with low production volumes, persistent skills gaps in areas like post-harvest handling, and a lack of capital to afford essential quality inputs like hybrid seeds. Additionally, some PSAs found it difficult to engage beneficiaries from non-agricultural backgrounds, indicating a deeper challenge related to ingrained skill sets and mindsets that short-term training could not overcome. *"Mercy Corps and Village Enterprise had already profiled their farmers and their host communities. So, with the refugees, I think they did not take [into account] the background of the refugees way back where they have come from South Sudan. [Many] were pastoralists, others were farmers, now all of them, were now refugees in Uganda ... Now we found it difficult to work with ... especially the community who are pastoralists. To tell them now this is sunflower, you grow sunflower, this is how it is being done, it was really very, very hard... but for those who predominantly were Agriculturalists, it was easy for them, and indeed the few who are there, you will see there was the enthusiasm in them because that one was already a money making opportunity for them."*

Additionally, certain aspects of the program's implementation created barriers. PSAs cited late fund disbursements from partners to beneficiaries as a major issue that disrupted agricultural timelines and negatively impacted sales (as described in an earlier section). Furthermore, the short one-year duration of the project was a significant constraint, preventing promising initiatives from reaching a sustainable phase and creating uncertainty for both PSAs and the microenterprises with whom they were building relationships. One PSA described a disagreement about the type of seed that they were required to distribute; despite sharing a view that local seed varieties would be more sustainable, they were pushed to distribute hybrid seeds, which community members viewed as risky and did not take up. In addition, PSA quotas and onboarding targets were not always met in practice, particularly for unfamiliar value chains. As one PSA noted, despite facilitating one ton of subsidized hybrid seeds to be available to DREAMS participants, only 7 kilograms were ultimately purchased by beneficiaries.

Despite some of the challenges, all PSAs were generally positive about the program and their participation in it. PSAs observed changes to the broader community, validating the theory of change behind MSD. PSAs shared that they deliberately opened up their training to non-participants. Some PSAs conducted their trainings as open community events, demonstrations, or market expos, explicitly allowing non-DREAMS members to attend alongside program participants. This approach ensured that valuable knowledge was not siloed. Several PSAs noted that they directly trained non-participants who were motivated by the program's success and sought out the services independently. This knowledge transfer was further amplified by community-based actors, such as mother unit operators and village agents,

who were empowered by the program to train their neighbours, regardless of program participation. Further, financial service providers provided open financial literacy training. This enabled greater skill and knowledge development throughout the community.

As PSAs established themselves as a ready and reliable market for local produce, buying from both DREAMS and non-DREAMS individuals, this created a new market opportunity for participants and non-participants that they were previously unaware of or lacked access to. This reliable off take provided a significant economic benefit and incentive for the wider community to engage in the value chains as businesses.

PSAs also highlighted that the program brought PSAs into the area who made essential, high-quality inputs and services available to the entire community at price or through negotiated loans. Non-participants could purchase certified seeds of known quality, choosing the PSAs over other dealers where quality was uncertain. In the poultry value chain, non-participants gained access to previously unavailable veterinary medicines and crucial vaccines, which dramatically improved the survival rate of their chickens and encouraged them to rear poultry.

PSAs continued to operate in the region at the time of Endline 1 even though their involvement with DREAMS had ended. Many continue to enjoy the benefits from the expanded access that DREAMS facilitated. However, it is unclear the extent to which they continue to partner with the most vulnerable households in these communities - the target population of DREAMS.

### 3.2.5 Contamination and Spillover

The DREAMS program includes elements that can be directly targeted to participating households, and other elements that may benefit both participating and non-participating households. All PG components of DREAMS, such as grants, mentoring, and training, are directly targeted to participating households. Certain MSD program components, including input subsidies and value chain–specific training, can also be targeted to specific households. However, broader MSD activities, such as building community-level market access, can benefit the wider community and cannot be targeted to individual households. As a result, the quantitative survey focuses on potential contamination in the PG components and targeted MSD elements, while the qualitative data explores how indirect benefits from the broader market-development activities may have extended to non-participants.

**Overall, there is minimal evidence of contamination among control households.** Control households were widely aware of DREAMS and often personally knew participating households. Table 9 shows that most control respondents (88%) reported hearing about the program in their community, and 62% knew a participating household, typically a neighbour (50%) or friend (11%).[48] Despite this awareness, direct participation in DREAMS activities was reported to be low: 81% of all control households did not report engaging in any program activities. A small minority reported attending at least one Village Enterprise meeting or training (5%, or 178 households), and even fewer joined a BSG (2%, or 77 households). Post-graduation, BSGs may invite additional community members, including control households; of the 77 who joined, 28 (36%) did so after group graduation.

48 In the evaluation communities, it was not uncommon for men to have multiple wives that might live in different households. Based on targeting data, we attempted to randomize households that were linked to the same husband together as a cluster. However, one of the control interviewees shared that her sister wife was selected for DREAMS. We cannot tell from the quantitative data the extent to which this happened, nor do we have enough information about inter-family dynamics in this region to know the extent to which resources would be more likely to be shared among sister-wives than among other family members (e.g. siblings).

### Table 9. Program Contamination (Graduation Activities)

| Variable | Total (N=3.280) | | Refugee (N=2,109) | | Host Community (N=1,171) | |
|---|---|---|---|---|---|---|
| | n | (%) | n | (%) | n | (%) |
| Control respondent heard of DREAMS in their community | 2,879 | (88%) | 1,880 | (89%) | 999 | (85%) |
| Control respondent knew a DREAMS household | 2,037 | (62%) | 1,323 | (63%) | 714 | (61%) |
| **Relationship to Known Household** | | | | | | |
| Family | 214 | (7%) | 67 | (3%) | 147 | (13%) |
| Friend | 359 | (11%) | 252 | (19%) | 107 | (9%) |
| Neighbour | 1,637 | (50%) | 1,140 | (54%) | 497 | (42%) |
| Community member | 309 | (9%) | 202 | (10%) | 107 | (9%) |
| **Control Interactions with DREAMS Components**[49] | | | | | | |
| No interactions | 2,660 | (81%) | 1,737 | (82%) | 923 | (79%) |
| Attend VE meeting or training (Not including introduction meetings) | 178 | (5%) | 114 | (5%) | 64 | (5%) |
| Joined a BSG | 77 | (2%) | 48 | (2%) | 29 | (2%) |
| Started or ran a business with BSG members | 52 | (2%) | 33 | (2%) | 19 | (2%) |
| Receive mentoring or support from VE | 52 | (2%) | 25 | (1%) | 27 | (2%) |
| Receive a loan from VE | 31 | (1%) | 21 | (1%) | 10 | (1%) |
| Receive discounts or subsidies | 63 | (2%) | 39 | (2%) | 24 | (2%) |
| Receive any other support from a Village Enterprise or Mercy Corps | 27 | (1%) | 15 | (1%) | 12 | (1%) |

**Qualitative interviews suggest that the indirect benefits of the DREAMS program to non-participants (spillovers) may have been more widespread than the direct benefits (contamination), though we cannot quantify the extent to which they occurred nor the impact that they had on control households.** The majority of control households who participated in in-depth interviews shared that they received advice or second-hand training from DREAMS participants. Beyond receiving specific knowledge and advice, it was also evident that the DREAMS program led to a mindset shift, at least among some community members. Control respondents also shared that they were inspired to start their own businesses as they saw others in the community doing it and benefiting from it. In addition to general business inspiration, several control respondents also became more aware of the specific value chains promoted by DREAMS and viewed them as viable business opportunities. Some non-participants reported adopting or attempting to adopt activities such as poultry rearing, sesame or soybean farming, or even beekeeping after observing DREAMS participants benefit from these enterprises. The evaluation was not designed to measure the extent to which these factors alone may have led to benefits for the control respondents in the absence of capital or inputs.

Some qualitative respondents also shared that they accessed loans through BSG members. *"I have a friend who is a DREAMS Participant. She advised me to use her name to get loans. Then if she gives me the loan, I should open a business, then will repay the loan with an interest, so when she picks the loan, the members of the savings groups think she is the one using the money yet it is given to me. Then I repay it back to the group, so it is a matter of me using her to get a loan so that I can also expand and boost my business."*[50] In addition to accessing loans through the BSGs, respondents shared that they

49 Questions regarding participation in DREAMS program components were only asked to control households who had heard of DREAMS.

50 KII #43. Female host community member from Bidi Bidi (non-participant)

benefited from informal loans from DREAMS members, either through borrowing money directly or, more frequently, accessing the goods that they were selling on loan or at reduced prices because of social ties. A few respondents said that they were given seeds or other inputs from a DREAMS participant.

There were other benefits that control interviewees shared related to the increase in businesses in their communities. A few noted shifts in prices with greater supply, while others shared that the closer proximity of businesses meant that they did not have to spend money on transport to access the goods that they wanted from markets that were farther away, potentially resulting in household savings. It is also possible that this resulted in increased consumption among control households given that accessing these goods was more convenient. Some households also noted that DREAMS participants were hiring more casual laborers, which may have also increased income for control respondents.

While few control respondents discussed interacting with PSAs, beyond one respondent who said that she used veterinary services, interviews with the PSAs suggest that control respondents might have benefited from their increased presence. Some PSAs shared that they provided training to non-DREAMS participants on best practices within their value chain. They also bought value chain crops, creating demand for and increasing the profitability of these value chains. These spillover effects are positive impacts of the DREAMS program on communities writ large. They confirm the theory of change behind the program: enabling the start of businesses for some in the community can have catalytic effects.

**While treatment households who participated in most DREAMS activities experienced the majority of the program's benefits, it is clear from the quantitative and qualitative results that there were some positive spillovers to control households and likely to the rest of the community. We should therefore interpret the quantitative results as a lower bound of DREAMS' total impact on the community.**

## 3.3 Business Activities and Value Chain Interactions

### 3.3.1 Initial BG business activities

**Nearly half (48%)[51] of the households in BGs launched a business in a promoted value chain at the start of the DREAMS program.** A core element of DREAMS is guiding households to enter value chains identified by Mercy Corps as sectors with high potential for development, though BGs still had the option to choose an enterprise outside of the promoted value chains. Participation in these value chains enabled households to access additional support, including technical assistance and training, making engagement highly recommended.

Table 10 shows that among initial value chain activities, retail was the most common (67%). Among promoted value chains, improved poultry and sesame were the most common, each accounting for 24% of respondents in BGs. Refugee households were more likely to participate in poultry activities (32% for improved poultry), whereas host households more often engaged in land-intensive commercial crop value chains such as sesame (28%). Sunflower (2%) and soybean (8%) were the least common value chains.

This finding likely reflects a variety of contributing factors:

51 This figure does not consider local poultry to be a value chain. If we include any poultry as a value chain, then this increases to 49%.

- **Participants went into the value chains for which they were able to access subsidies.** As described in an earlier section, improved one month old chicks were the most frequently received subsidy, making poultry a readily accessible and supported option. Further, there were some delays in other subsidies reaching DREAMS participants when expected. In some cases, the timing of the subsidies and the provision of the grants were not aligned such that DREAMS participants could easily use the grant for the subsidized input.
- **Participants took their Business Mentors' advice.** Treatment arm respondents reported that Business Mentors most often encouraged engagement in the sesame (44%), retail (43%), and improved poultry (42%) value chains. Conversely, soybean (27%), sunflower (21%), and local poultry (18%) were less frequently encouraged by Business Mentors (data not shown in table).
- **Participants continued business that was familiar to them.** Qualitative interviews revealed that many participants selected value chains that they had some experience with prior to the DREAMS program. This was especially true for retail.
- **Participants prioritized businesses from which they would quickly realize profit.** Poultry was viewed by refugees as "fast money" compared to the other promoted value chains, which required more time investment before one would be able to benefit from the output. As one respondent shared, *"Poultry are good because they do help in a short period of time."*[52]
- **Participants viewed livestock as a diversification approach.** Some participants saw poultry as a way of derisking farming. As one respondent shared, *"For us, if your crops died and most have used all your money, you sell your livestock like goats for survival, like chicken also. We rear livestock at home so if your crops don't yield, you sell them as alternatives to support the home's basic needs."*[53]
- **Refugee households had limited access to land.** This was likely a major reason why refugee households tended to pursue low land-use activities, while host households more often engaged in crop farming. Treatment host households cultivated more than twice as much land as treatment refugee households (2.17 acres vs. 1.01 acres). Focus group discussions highlighted refugees' challenges in securing land, including rising rental costs and negotiating with landlords, while host households emphasized labor and input costs.
- **Negative past experiences may have affected choices.** One of the PSAs working in the sunflower value chain shared that community members had had a negative experience in the past with a program that was encouraging uptake of sunflower. As the PSA described, *"[There was a program that] promoted earlier on sunflower value chain in the area but I think that approach was not too fine, I could say. Then they bought the seeds, took to the farmers and of course, in Yumbe and West Nile at large, it really spoilt some production, but then at the end they did not have the marketing strategy or the private sector in place who would come and up take the grains, so many of the people that engage themselves in production, they didn't have the market and they were much frustrated and you know, sunflower is something that you cannot change into any other forms locally and you consume, so that does even end up burning, they confessed to us…So it was not easy for us to change the mindset of this farmers to up take sunflower value chain actively."*

52 KII #15. Female refugee from Bidi Bidi (DREAMS participant)

53 KII #19. Female host community member from Bidi Bidi (DREAMS participant)

**Table 10. Initial Business Group Business Activities[54]**

| Variable | # Obs | Total Mean | Refugee Mean | Host Mean | C3 Mean | C4 Mean | C5 Mean | C6 Mean |
|---|---|---|---|---|---|---|---|---|
| BG Activity: Any promoted Value chain | 3,168 | 48% | 46% | 51% | 43% | 55% | 48% | 45% |
| BGs with Multiple Initial Business Activities[55] | 3,168 | 29% | 35% | 19% | 26% | 32% | 31% | 28% |
| Promoted Value Chains | | | | | | | | |
| BG Activity: Soybean | 3,168 | 8% | 4% | 16% | 2% | 2% | 12% | 17% |
| BG Activity: Sunflower | 3,168 | 2% | 2% | 2% | 1% | 4% | 1% | 2% |
| BG Activity: Sesame | 3,168 | 24% | 21% | 28% | 28% | 36% | 18% | 12% |
| BG Activity: Improved poultry | 3,168 | 24% | 32% | 10% | 21% | 23% | 29% | 24% |
| Other Value Chains | | | | | | | | |
| BG Activity: Local poultry | 3,168 | 4% | 4% | 2% | 5% | 5% | 3% | 2% |
| BG Activity: Retail | 3,168 | 67% | 76% | 52% | 68% | 62% | 70% | 69% |
| BG Activity: Other | 3,168 | 7% | 6% | 8% | 5% | 6% | 8% | 9% |

### 3.3.2 Value chain activities at Endline 1

**At Endline 1, 48% of all households included in the evaluation (both treatment and control) were involved in a promoted value chain (for income or for household consumption), with involvement among treatment households 17 percentage points higher than that of control households.** Among the promoted value chains, sesame was the most common at Endline 1, with 43% of treatment households and 35% of control households involved. Sunflower remained the least common, with only 2% of treatment households and 1% of control households participating.

Treatment households were also more engaged in both improved and local poultry compared to control households. Notably, 24% of treatment households reported that their initial business was improved poultry, but only 21% of treatment households reported that improved poultry was a current business at Endline 1. Additionally, the percentage of households that appeared to be in local poultry as a source of income increased significantly between the initial business selection and the Endline 1 survey. About 40% of treatment households report local poultry activities at endline despite not being active in this business initially with their BGs. Qualitative results provide some suggestion of why this might be the case: some qualitative respondents in the treatment arm noted that the improved chickens that they had bought with the subsidy had died or had been stolen. However, because they had seen the income potential of poultry, they replaced them with local breeds. As one respondent described, *"We started rearing the exotic breeds when they brought for us the poultry. However, after we received the poultry, they perished due to diseases. I, however, bought more using the profits that I generated from the business and started keeping more poultry…[Data collector asked why she bought more poultry] I have known the benefit of rearing poultry now."*[56] Table F5 in the Appendix F summarizes household participation in promoted value chain activities at Endline 1.

54 Note that respondents were able to list multiple activities for their business groups.

55 Respondents could select multiple activities when reporting their Business Group's initial enterprises; this percentage reflects groups that reported engaging in more than one activity at start-up.

56 KII #15. Female refugee from Bidi Bidi (DREAMS participant)

**Both treatment and control households became more active in key value chains between the pre-DREAMS targeting survey and endline, with the largest gains observed in the sesame value chain.**[57] Since targeting, 32% of control and 40% of treatment households entered the sesame value chain when they were not operating in it at the time of targeting. In addition, while not defined as a value chain, local poultry also saw large uptake increases with 32% of control households and 39% of treatment households beginning to raise local poultry since targeting.

Uptake of new value chains among treatment compared to control households was highest for improved poultry and retail. Treatment households were 16pp more likely than controls to take up improved poultry (21% total uptake) and 14pp more likely to take up retail (27% total uptake). These effects were especially pronounced among refugees, who were more likely than hosts to enter both improved poultry (20% vs. 9%) and retail (19% vs. 5%). In contrast, differences in the uptake of sunflower and soy were minimal. Table 11 below summarizes changes in value chain participation between targeting and Endline 1.

### Table 11. VC Activities Targeting vs Endline

| Variable | # Obs | Ctrl Mean | ITT, All | Ctrl Mean, Refugee | ITT, Refugee | Ctrl Mean, Host | ITT, Host Community | DiD Refugee/ Host |
|---|---|---|---|---|---|---|---|---|
| Household Engaged in Soy at Endline 1 But Not at Targeting | 6560 | 0.06 | 0.04 *** | 0.03 | 0.02 *** | 0.11 | 0.07 *** | -0.05 *** |
| Household Engaged in Sunflower at Endline 1 But Not at Targeting | 6560 | 0.01 | 0.01 *** | 0.01 | 0.01 *** | 0.03 | 0.01 * | 0.00 |
| Household Engaged in Sesame at Endline 1 But Not at Targeting | 6560 | 0.32 | 0.08 *** | 0.26 | 0.09 *** | 0.43 | 0.06 *** | 0.03 |
| Household Engaged in Local Poultry at Endline 1 But Not at Targeting | 6560 | 0.32 | 0.07 *** | 0.26 | 0.07 *** | 0.41 | 0.06 *** | 0.01 |
| Household Engaged in Improved Poultry at Endline 1 But Not at Targeting | 6560 | 0.05 | 0.16 *** | 0.05 | 0.20 *** | 0.03 | 0.09 *** | 0.10 *** |
| Household Engaged in Retail at Endline 1 But Not at Targeting | 6560 | 0.13 | 0.14 *** | 0.16 | 0.19 *** | 0.06 | 0.05 *** | 0.14 *** |

**Business Groups demonstrated considerable diversification and change in enterprises over time. While retail, poultry, and sesame were common starting businesses, fewer than half continued these enterprises at the endline.** Table 12 shows the continuity across business types.

57 While we overselected households that were not involved in any of the promoted value chains for income generation at the time of targeting, we were not able to restrict our evaluation sample completely because of sample size requirements.

This pattern indicates that while DREAMS encouraged entry into diverse enterprises, many households shifted away from their original BG activities over time. The relatively higher persistence in sesame and local poultry suggests these businesses may have been easier to sustain. At the same time, lower continuation in other areas may reflect barriers such as input costs or market access.

Qualitative interviews found that many households chose to diversify their businesses to manage risk and spread income throughout the year. Participants reported combining quick-return activities, such as retail or poultry, with slower, seasonal crops, such as sesame or soybeans. This approach helped them maintain a steady income for daily needs and protect against shocks like crop failure or price changes. In both treatment and control communities, most households reported engaging in three to five livelihood activities simultaneously. Treatment households more often than control households added DREAMS-supported businesses, such as poultry or sesame, to their existing income sources. This pattern shows that diversification was a strategic and practical way to handle the uncertainty and seasonality of local markets.

Qualitative interviews shed light on several external factors that posed challenges to maintaining business at all, but especially in the promoted value chains:

- **Theft:** Multiple respondents cited theft – particularly of livestock (chickens, goats, rabbits, etc) – as a threat to their livelihoods both before and during the DREAMS program. As one respondent described his livelihood attempts before DREAMS, *"The greatest challenge comes at night because when we are sleeping at night, thieves break the house of the rabbit and poultry and steal away the poultry and rabbit. Sometimes the insecurity here demoralizes one from running such business because it's the thieves that are benefiting from the business. Firstly, I was rearing goats before the rabbits - that was their house. They were all stolen. Then I resorted to rabbits - that was where the house of the rabbits and the poultry was constructed (respondent pointing). Thieves could come and dig behind their house. They first came and stole 17 ducks, then one of the ducks managed to escape back. These are the challenges that made me to even quit the business."*[58] A control respondent observed, *"If not because of thieves, by now, we could have seen a lot of chicken in the community and of high quality, those that grow so big, the exotic breeds, which could even be sold and others can also support in laying eggs for selling to generate income."*[59]
- **High poultry mortality:** Several respondents shared that they used the poultry subsidy but some or all of their chickens died. In some cases, respondents shared that they were attacked by other animals. In others, respondents referenced that there were no medications or vaccines available. Some respondents attributed this to the age of the chick. Others did not give a reason. *"[My] chicken and goats were stolen. I had 38 goats. They stole 20 goats in one night and left me with eighteen goats. A sickness among the goats led to their death. Congestion among the chicken made them to fall sick of New Castle. Numerically, I had 300 chickens. Most of them died, and I remained with few."*[60] Another respondent shared, *"They brought us chicken but the challenge is that they did not bring us the feeds for the chicken. We were not given vaccination of chicken and some of them died."*[61]
- **Weather conditions:** Many respondents cited drought, "too much sun heat", and floods as threats to their crops. *"They … brought soya beans. When we planted it, they all died because of too much sun heat, and we did not benefit from it."*[62] Another shared, *"We used [the second grant] for farming sesame. The sun heat was too much. It all died, and we did not get anything from it."* (Fikira Tabu)

58 KII #3. Male refugee from Bidi Bidi (DREAMS participant)

59 KII #43. Female host community member from Bidi Bidi (non-participant)

60 KII #5. Male refugee from Bidi Bidi (DREAMS participant)

61 KII #13. Female refugee from Bidi Bidi (DREAMS participant)

62 KII #11. Female host community member from Bidi Bidi (DREAMS Participant)

- **Crops being destroyed by livestock:** A few respondents shared that their crops were destroyed by cattle. One respondent said, *"At some point, we were also given sunflower seeds, however, mine were destroyed by cattle in the garden and I didn't manage to harvest any. By the way that is also another challenge that we face from the garden that is allocated by OPM, cattle do destroy our crops."*[63]
- **Low to no crop yield:** A few respondents just said that they planted the seeds, but they never germinated. This could be due to weather or soil conditions (but the respondent did not attribute it to such), failure to follow best practices, or low-quality seeds.

### Table 12. BG business vs Endline VC, treatment households

| Variable | # Obs | Mean | Refugee Mean | Host Mean | C3 Mean | C4 Mean | C5 Mean | C6 Mean |
|---|---|---|---|---|---|---|---|---|
| **Participation in soybean** | | | | | | | | |
| Household engaged in soy with BG and continued to endline | 3168 | 0.03 | 0.02 | 0.06 | 0.01 | 0.01 | 0.05 | 0.06 |
| Household engaged in soy with BG but stopped by endline | 3168 | 0.05 | 0.02 | 0.10 | 0.01 | 0.01 | 0.07 | 0.11 |
| Household did not engage with soy with BG but was involved with soy at endline | 3168 | 0.08 | 0.04 | 0.14 | 0.06 | 0.05 | 0.1 | 0.09 |
| Household did not engage with soy with BG and was not involved with soy at endline | 3168 | 0.84 | 0.92 | 0.70 | 0.92 | 0.93 | 0.79 | 0.74 |
| **Participation in sunflower** | | | | | | | | |
| Household engaged in sunflower with BG and continued to endline | 3168 | 0.01 | 0.01 | 0.01 | 0.01 | 0.01 | 0.01 | 0.01 |
| Household engaged in sunflower with BG but stopped by endline | 3168 | 0.01 | 0.01 | 0.01 | 0.00 | 0.03 | 0.01 | 0.01 |
| Household did not engage with sunflower with BG but was involved with sunflower at endline | 3168 | 0.03 | 0.02 | 0.04 | 0.02 | 0.04 | 0.02 | 0.02 |
| Household did not engage with sunflower with BG and was not involved with sunflower at endline | 3168 | 0.96 | 0.97 | 0.94 | 0.97 | 0.93 | 0.96 | 0.96 |
| **Participation in Sesame** | | | | | | | | |
| Household engaged in sesame with BG and continued to endline | 3168 | 0.11 | 0.1 | 0.13 | 0.13 | 0.16 | 0.09 | 0.06 |
| Household engaged in sesame with BG but stopped by endline | 3168 | 0.13 | 0.11 | 0.16 | 0.15 | 0.2 | 0.09 | 0.06 |
| Household did not engage with sesame with BG but was involved sesame at endline | 3168 | 0.30 | 0.27 | 0.35 | 0.34 | 0.27 | 0.34 | 0.23 |
| Household did not engage with sesame with BG and was not involved with sesame at endline | 3168 | 0.47 | 0.52 | 0.36 | 0.37 | 0.37 | 0.47 | 0.65 |
| **Participation in local poultry** | | | | | | | | |
| Household engaged in local poultry with BG and continued to endline | 3168 | 0.02 | 0.02 | 0.01 | 0.02 | 0.02 | 0.02 | 0.01 |
| Household engaged in local poultry with BG but stopped by endline | 3168 | 0.02 | 0.02 | 0.01 | 0.03 | 0.03 | 0.01 | 0.01 |

63 KII #16. Female refugee from Bidi Bidi (DREAMS participant)

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Household did not engage with local poultry with BG but was involved local poultry at endline | 3168 | 0.40 | 0.34 | 0.52 | 0.4 | 0.41 | 0.41 | 0.39 |
| Household did not engage with local poultry with BG and was not involved with local poultry at endline | 3168 | 0.56 | 0.62 | 0.45 | 0.55 | 0.54 | 0.56 | 0.59 |
| **Participation in hybrid poultry** | | | | | | | | |
| Household engaged in hybrid poultry with BG and continued to endline | 3168 | 0.11 | 0.15 | 0.04 | 0.07 | 0.11 | 0.14 | 0.12 |
| Household engaged in hybrid poultry with BG but stopped by endline | 3168 | 0.13 | 0.17 | 0.05 | 0.14 | 0.12 | 0.14 | 0.12 |
| Household did not engage with hybrid poultry with BG but was involved hybrid poultry at endline | 3168 | 0.12 | 0.14 | 0.1 | 0.11 | 0.12 | 0.15 | 0.11 |
| Household did not engage with hybrid poultry with BG and was not involved with hybrid poultry | 3168 | 0.63 | 0.54 | 0.81 | 0.68 | 0.64 | 0.56 | 0.65 |
| **Participation in retail** | | | | | | | | |
| Household engaged in retail with BG and continued to endline | 3168 | 0.30 | 0.31 | 0.27 | 0.25 | 0.27 | 0.31 | 0.37 |
| Household engaged in retail with BG but stopped by endline | 3168 | 0.38 | 0.44 | 0.26 | 0.43 | 0.35 | 0.4 | 0.33 |
| Household did not engage with retail with BG but was involved retail at endline | 3168 | 0.04 | 0.05 | 0.03 | 0.03 | 0.04 | 0.04 | 0.05 |
| Household did not engage with retail with BG and was not involved with retail at endline | 3168 | 0.28 | 0.2 | 0.44 | 0.29 | 0.34 | 0.26 | 0.26 |

**Treatment households reported greater access to guidance and information in the value chains they were engaged in compared to control households.** Treatment households were consistently more likely than control households to report having a source of guidance across nearly all value chains, with the notable exception of the sunflower value chain. This improved access to information came from two main sources: PSAs, which were described to respondents as input suppliers or buyers, or Government/ Non-profits, which likely represent information received from Village Enterprise and/or Mercy Corps. Table 13 below summarizes the main sources of information and guidance reported by households across business types.

### Table 13. Information and Guidance Sources per business type

| Variable | # Obs | Ctrl Mean | ITT, All | Ctrl Mean, Refugee | ITT, Refugee | Ctrl Mean, Host | ITT, Host Community | DiD Refugee/ Host |
|---|---|---|---|---|---|---|---|---|
| Soybean | | | | | | | | |
| None | 6560 | 0.04 | -0.01* | 0.02 | -0.01** | 0.06 | 0.00 | -0.01 |
| PSA | 6560 | 0.00 | 0.02*** | 0.00 | 0.01*** | 0.00 | 0.02*** | -0.01** |
| Community | 6560 | 0.01 | 0.00* | 0.01 | 0.00 | 0.02 | 0.01 | 0.00 |
| Family | 6560 | 0.01 | 0.01** | 0.00 | 0.01*** | 0.03 | 0.01 | 0.00 |
| Govt/NGO | 6560 | 0.01 | 0.04*** | 0.00 | 0.02*** | 0.01 | 0.06*** | -0.04*** |
| Other | 6560 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Sunflower | | | | | | | | |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| None | 6560 | 0.01 | 0.00 | 0.00 | 0.00 | 0.02 | 0.00 | 0.00 |
| PSA | 6560 | 0.00 | 0.01*** | 0.00 | 0.01*** | 0.00 | 0.01** | 0.00 |
| Community | 6560 | 0.00 | 0.00** | 0.00 | 0.00 | 0.00 | 0.01** | 0.00 |
| Family | 6560 | 0.00 | 0.00*** | 0.00 | 0.00 | 0.00 | 0.01** | -0.01* |
| Govt/NGO | 6560 | 0.00 | 0.01*** | 0.00 | 0.01*** | 0.01 | 0.01 | 0.00 |
| Other | 6560 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Sesame | | | | | | | | |
| None | 6560 | 0.23 | -0.06*** | 0.17 | -0.05*** | 0.32 | -0.07*** | 0.02 |
| PSA | 6560 | 0.01 | 0.04*** | 0.01 | 0.05*** | 0.00 | 0.02*** | 0.02*** |
| Community | 6560 | 0.04 | 0.02*** | 0.04 | 0.02** | 0.04 | 0.03*** | -0.01 |
| Family | 6560 | 0.07 | 0.03*** | 0.05 | 0.02** | 0.11 | 0.05*** | -0.04** |
| Govt/NGO | 6560 | 0.03 | 0.10*** | 0.03 | 0.13*** | 0.03 | 0.07*** | 0.06*** |
| Other | 6560 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Local Poultry | | | | | | | | |
| None | 6560 | 0.21 | -0.04*** | 0.16 | -0.05*** | 0.31 | -0.02 | -0.03 |
| PSA | 6560 | 0.01 | 0.04*** | 0.01 | 0.04*** | 0.01 | 0.02*** | 0.02** |
| Community | 6560 | 0.05 | 0.01* | 0.05 | 0.01 | 0.04 | 0.01* | -0.01 |
| Family | 6560 | 0.08 | 0.03*** | 0.07 | 0.03*** | 0.10 | 0.03** | 0.00 |
| Govt/NGO | 6560 | 0.02 | 0.09*** | 0.03 | 0.11*** | 0.02 | 0.06*** | 0.05*** |
| Other | 6560 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Improved Poultry | | | | | | | | |
| None | 6560 | 0.01 | 0.01** | 0.02 | 0.00 | 0.01 | 0.02*** | -0.01** |
| PSA | 6560 | 0.01 | 0.05*** | 0.01 | 0.07*** | 0.01 | 0.02*** | 0.05*** |
| Community | 6560 | 0.01 | 0.02*** | 0.02 | 0.03*** | 0.01 | 0.01 | 0.02*** |
| Family | 6560 | 0.01 | 0.02*** | 0.01 | 0.02*** | 0.01 | 0.01 | 0.02*** |
| Govt/NGO | 6560 | 0.01 | 0.12*** | 0.01 | 0.16*** | 0.01 | 0.06*** | 0.09*** |
| Other | 6560 | 0.00 | -0.00* | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Retail | | | | | | | | |
| None | 6560 | 0.08 | -0.02*** | 0.10 | -0.03*** | 0.04 | 0.01 | -0.04*** |
| PSA | 6560 | 0.00 | 0.03*** | 0.00 | 0.04*** | 0.00 | 0.01*** | 0.02*** |
| Community | 6560 | 0.02 | 0.02*** | 0.03 | 0.02*** | 0.01 | 0.01*** | 0.01 |
| Family | 6560 | 0.03 | 0.02*** | 0.04 | 0.02*** | 0.01 | 0.02*** | 0.00 |
| Govt/NGO | 6560 | 0.02 | 0.15*** | 0.03 | 0.22*** | 0.01 | 0.02*** | 0.20*** |
| Other | 6560 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

The theory of change of MSD suggests that uptake within a value chain gradually builds over time. Early adopters tend to be more risk-taking with new value chains. Therefore, uptake in the priority value chains may reflect the broader risk tolerance of the population that DREAMS targets - those with fairly limited resources. If and as households continue to increase income and have more money to invest, they may become more willing to take risks and enter new value chains. Simultaneously, as households see others in the community earning from these new value chains, the risks will not seem as high. Endline 2 will give us a better sense of whether entry into these value chains continues to grow over time, as the theory of change suggests that it will.

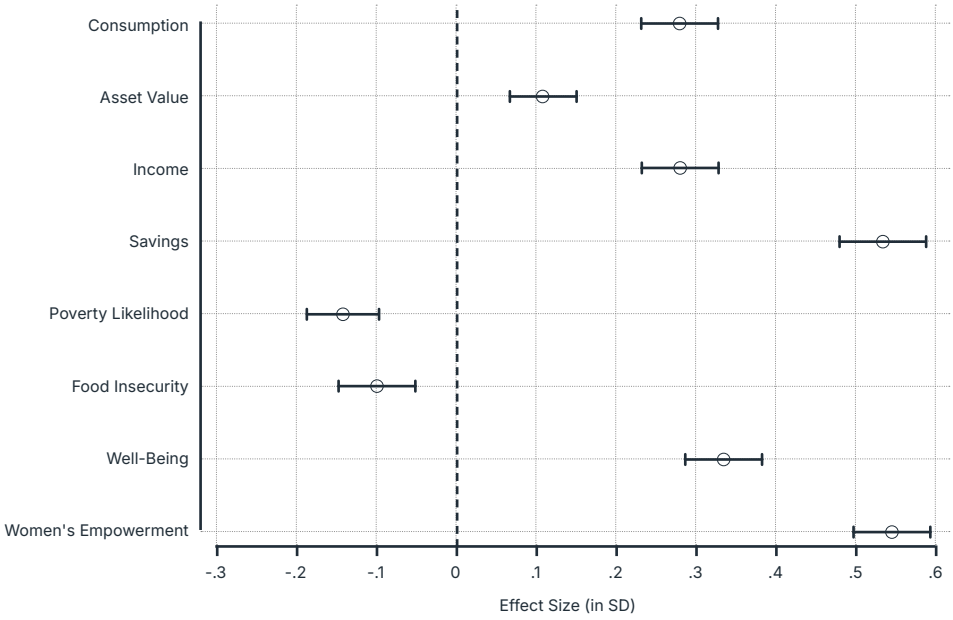
## 3.4 Summary of Key Findings

The DREAMS program generated clear short- to medium-term economic gains for treatment households. Treatment households reported 17% higher monthly consumption (USD 19.10[64] more than control), owned 21% more in total assets (USD 184.10 higher), and had 108% higher savings (USD 27.01 higher) compared to control households, indicating that participants successfully translated grants and training into tangible welfare improvements. Treatment households reported 24% higher income (USD 8.35 higher), with gains largely driven by higher profits from household enterprises rather than wage employment. Finally, treatment households had a lower likelihood (3 percentage points) of falling under the poverty line using the Poverty Probability Index. Together, these results show that DREAMS effectively improved household economic welfare within the first 6-18 months after participants completed the program.

In addition to economic impacts, DREAMS produced statistically significant gains in non-economic outcomes. Food insecurity fell modestly, with treatment households scoring 0.23 points (0.10 SD) lower on the USAID Household Hunger Scale. Overall well-being improved, with treatment households reporting higher life satisfaction, happiness, and perceived financial security, equivalent to a 12% (0.33 SD) increase on a 10-point index. Finally, women's empowerment rose, with female treatment respondents scoring 0.06 points higher (0.54 SD) on the empowerment index compared to female control respondents, driven by greater financial access, decision-making power, and group participation.

Figure 7 shows treatment effects in terms of standardized effect sizes. Standardized effect sizes allow us to compare the magnitude of effect sizes across outcomes with different units of measurement.

**Figure 7. Standardized effect sizes on key outcomes**




Range bars denote 95% confidence intervals

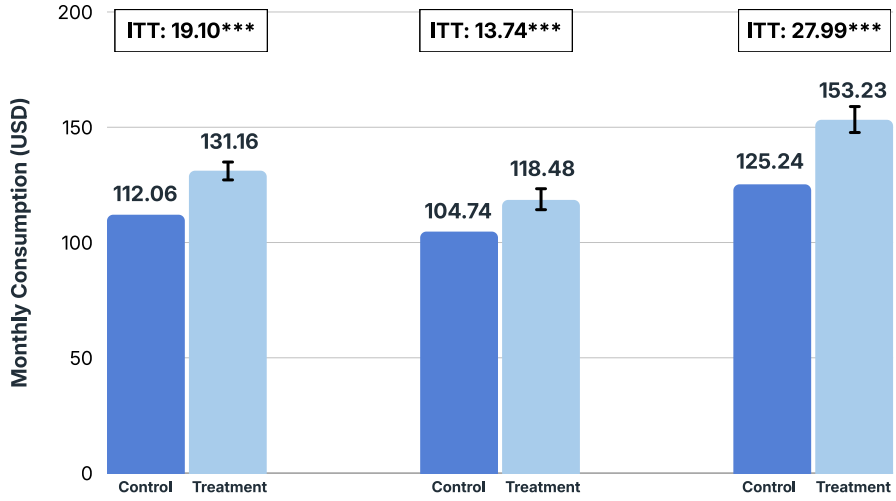
64 We report results in nominal USD using the average market exchange rate for when endline data was collected (1 USD = 3,616.38 UGX, per exchange-rates.org). An alternative conversion would report results in USD PPP (USD 1 PPP = 1,244.3 UGX, World Bank 2024). For these topline results, the equivalent effect sizes in USD PPP would be: monthly consumption effect USD 55.62 PPP, savings effect USD 78.51 PPP, income effect USD 24.27 PPP.

### 3.4.1 Consumption

#### Overall Consumption

**The DREAMS program had a positive and statistically significant impact on household consumption in the short- to medium term.** As shown in Figure 8, treatment households reported USD 19.10 (UGX 69,205) higher average monthly consumption than control households, representing a 17.1% difference.[65] Additionally, treatment households were 3 percentage points less likely to fall below the national poverty line than control households. Although refugee households experienced notable gains, the effects were twice as large for host households in absolute terms (USD 13.74 difference among refugee households compared to USD 27.99 difference among host community households). The larger difference among host community households may in part be explained by the fact that host community households have higher baseline consumption; host control households reported a higher average consumption than both control and treatment refugee households. Detailed consumption results are presented in Table D1 in Appendix D.

**Figure 8. Household Monthly Consumption (USD)**




* Stars indicate statistical significance: *** for p ≤ 0.01; ** for 0.01 < p ≤ 0.05; * for 0.05 < p ≤ 0.10

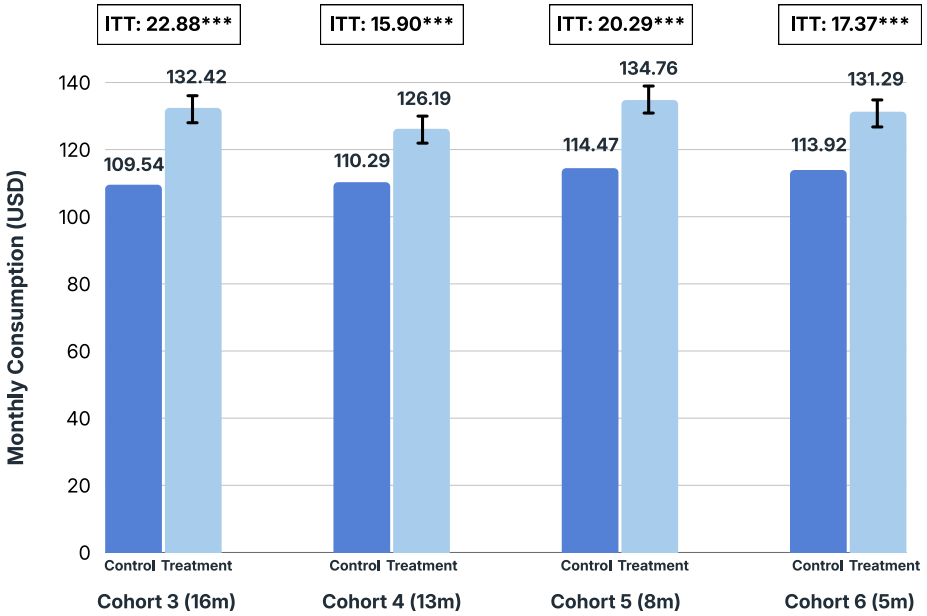
We found significant impacts across most consumption items, particularly food expenditure, with treatment households repeating statistically significantly higher consumption of 37 of the 45 goods in our consumption module at the 5% level.[66] The full list of individual consumption item treatment effects can be found in Table D1 in Appendix D.

**Cohort-level analysis (Figure 9) shows that the DREAMS program consistently increased monthly household consumption across all cohorts**, with cohort-level treatment effects ranging from USD 15.90 (UGX 57,411, Cohort 4) to USD 22.88 (UGX 82,786, Cohort 3). These effects did not show a clear upward or downward trend over time. The amount of time between the completion of the program and endline ranged from 6 months to 1.5 years, with Cohort 3 having the most time since program completion. The consistency across cohorts suggests that the program's support translated into tangible economic benefits for households that were sustained over time.

65 According to prices reported by respondents for common items in the area, this effect size would purchase approximately 9 fish at the market, two 25kg bags of cassava flour, or 4 live chickens.

66 Given the number of items being tested in the consumption module, in Appendix D we adjusted for the false discovery rate (FDR) and report the adjusted q-value of the effects of individual consumption items on treatment

### Figure 9. Household Monthly Consumption by Cohort

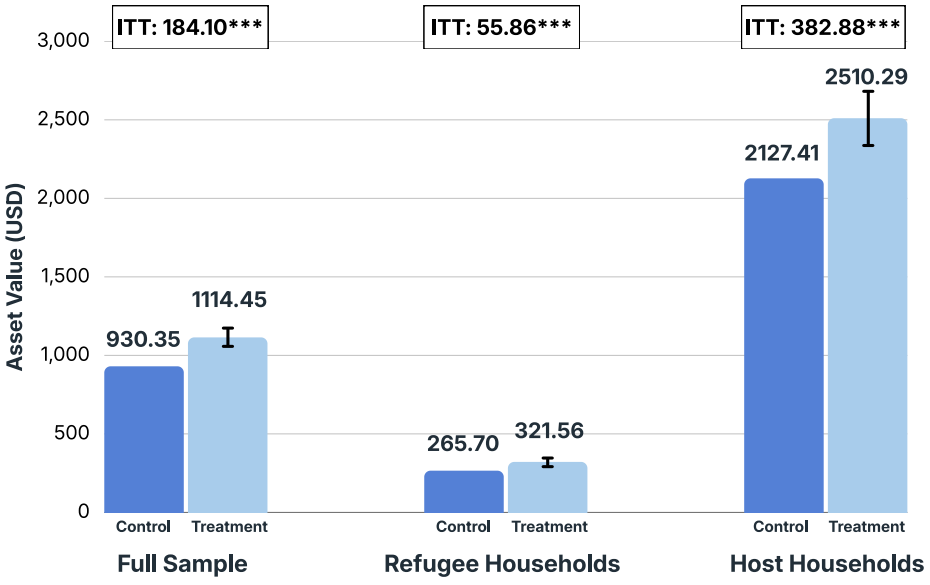



Months since graduation in parentheses. Error bar denotes 95% confidence interval of treatment effect

## 3.4.2 Assets

**The DREAMS program had a positive and statistically significant impact on total household asset ownership.** As shown in Figure 10, treatment households on average reported USD 184.10 (UGX 655,042) more in total asset value than control households, representing a 19.8% difference. Treatment effects were more than six times larger for host households in absolute terms, though effect sizes were similar for refugee (+21.0%) and host community (+18.0%) households in relative terms, since host households held substantially more assets than refugee households.

### Figure 10: Total Household Assets

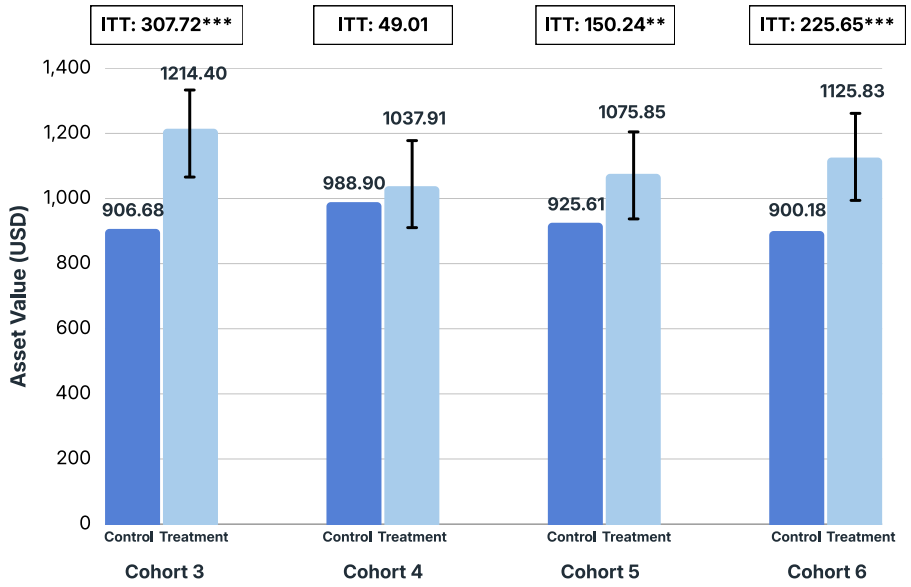



Error bar denotes 95% confidence interval of the treatment effect

**Cohort-level analysis (Figure 11) shows variability in asset treatment effects across cohorts.** Treatment effects were positive in most cohorts, but without a consistent upward or downward trend. Notably, Cohort 4 did not show a significant effect on total asset ownership, contrasting with the gains seen in other cohorts. The absence of a clear cohort pattern suggests that asset accumulation may have been

more sensitive to timing or household-level constraints, even though overall program effects on assets remained positive. Qualitative interviews pointed to several timing- and context-related factors that likely constrained asset accumulation for some households. Participants described delayed grant disbursement relative to planting seasons, crop losses due to drought or excessive rain, and cuts to food rations that forced households to divert business capital toward immediate consumption needs. Many also faced household-level constraints such as limited land access, high land-hire costs, livestock disease, theft of animals, and the need to use profits for urgent expenses like school fees or medical care rather than asset growth. These contextual pressures varied across time and location, and may explain why asset gains were positive overall but uneven across cohorts. It was not clear from the qualitative interviews that any of these factors were unique to Cohort 4.

**Figure 11: Total Household Assets by Cohort**




Error bar denotes 95% confidence interval of treatment effect

### 3.4.3 Income

**Findings show that the DREAMS program had a positive and statistically significant impact on household income.** As shown in Table 14, treatment households on average reported USD 8.35 (UGX 30,199) more in total monthly income than control households, representing a 24% difference. Similar to consumption and assets, treatment effects were substantially larger for host households in absolute terms, but similar in relative terms. Host households reported income gains of 26% and USD 12.20 (UGX 44,104), nearly twice the gains observed for refugee households, who reported gains of 22% and USD 6.20 (UGX 22,428).

**The findings show that income gains came from increased profitability of household businesses rather than wage employment.** There was no significant increase in employment income, which is consistent with DREAMS' focus on strengthening household business activities rather than formal wage work. Business profits were higher for both treatment refugees and hosts compared to control households, though effects were substantially larger for hosts (USD +14.69) than for refugees (USD +7.69). Farming profits followed a similar pattern. Refugee households saw no meaningful gains, while host households reported gains of USD 10.17, reflecting their greater involvement in farming-related value chain activities supported by DREAMS. These results highlight that program impacts on income were concentrated in business and farming activities.

### Table 14. Treatment Effects On Income

| Variable | # Obs | Ctrl Mean | ITT, All | Ctrl Mean, Refugee | ITT, Refugee | Ctrl Mean, Host | ITT, Host Community | DiD Refugee/ /Host |
|---|---|---|---|---|---|---|---|---|
| Total Reported Household Income (USD), Monthly | 6522 | 34.76 | 8.35 *** | 27.91 | 6.20 *** | 47.32 | 12.20 *** | -5.99 *** |
| Total HH Business Profit (USD), Monthly | 6560 | 1.01 | 1.22 *** | 0.62 | 0.79 *** | 1.71 | 2.00 *** | -1.21 *** |
| Farming Profit (USD), Monthly | 6555 | 0.33 | 0.40 *** | -0.13 | 0.14 | 1.17 | 0.85 *** | -0.70 *** |
| Livestock Profit (USD), Monthly | 6557 | 1.82 | 0.99 *** | 1.24 | 0.76 *** | 2.87 | 1.37 *** | -0.61 ** |
| Total Employment Income (USD), Monthly | 6560 | 5.51 | 0.12 | 5.95 | -0.13 | 4.71 | 0.56 | -0.69 |
| Approx. Value of Gifts HH Received (USD), Monthly | 6559 | 0.32 | -0.06 | 0.3 | -0.15 *** | 0.35 | 0.09 | -0.25 ** |
| Approx. Value of Cash Assistance (USD), Monthly | 6559 | 3.17 | -0.2 | 4.86 | -0.35 | 0.13 | 0.02 | -0.37 |

**Cohort-level analysis (Table 15) shows that the DREAMS program consistently increased household income across all groups,** with gains ranging from USD 7.23 (UGX 26,153) to USD 9.98 (UGX 36,102) per month. However, increases in farming profit were only statistically significant for cohorts 3 and 4. This variation may reflect differences in seasonality or local conditions, such as weather patterns affecting agricultural activities. It may also be due to the fact that cohorts 3 and 4 were the first study cohorts, and there may not have been sufficient time between the program's end and data collection to capture the income effects on cohorts 5 and 6. We will be able to explore this further in Endline 2.

**Table 15: Treatment Effects on Income by Cohort**

| Variable | C3 ITT, All | C4 ITT, All | C5 ITT, All | C6 ITT, All |
|---|---|---|---|---|
| Total Household Income (USD), Monthly | 9.98 *** | 8.72 *** | 7.23 *** | 7.45 *** |
| Total HH Business Profit (USD), Monthly | 1.26 *** | 1.15 *** | 1.29 *** | 1.19 *** |
| Farming Profit (USD), Monthly | 0.47 ** | 0.56 ** | 0.34 | 0.27 |
| Livestock Profit (USD), Monthly | 1.75 *** | 1.05 *** | 0.56 ** | 0.61 *** |
| Total Employment Income (USD), Monthly | 0.33 | -0.05 | 0.04 | 0.19 |
| Value of Gifts HH Received (USD), Monthly | -0.12 | -0.10 | 0.05 | -0.09 |
| Value of Cash Assistance Received (USD), Monthly | 0.23 | -0.87 * | -0.14 | -0.08 |

### 3.4.4. Savings

**The DREAMS program generated a large and statistically significant increase in savings, reinforcing the findings on financial inclusion and resilience that are described below.** Treatment households reported USD 27.01 (UGX 97,776) more in total household savings than control households. Given that control households reported an average of USD 25.02 in savings, this represents a 108% increase, effectively doubling the savings buffer available to participating families (Table 16).

**Table 16. Treatment Effects On Savings Outcomes**

| Variable | # Obs | Ctrl Mean | ITT, All | Ctrl Mean, Refugee | ITT, Refugee | Ctrl Mean, Host | ITT, Host |
|---|---|---|---|---|---|---|---|
| Household Savings | 6,543 | 25.02 | 27.01 *** | 18.23 | 22.45 *** | 36.98 | 35.03 *** |
| Household keeps savings informally at home, friends, family, or shopkeeper | 6,560 | 0.66 | -0.23 *** | 0.64 | -0.25 *** | 0.68 | -0.20 *** |
| Household keeps savings with SACCOS, ROSCAS, or savings group | 6,560 | 0.37 | 0.30 *** | 0.37 | 0.31 *** | 0.36 | 0.29 *** |
| Household keeps savings formally in bank, mobile money account, MFI | 6,560 | 0.05 | 0.03 *** | 0.03 | 0 | 0.09 | 0.07 *** |
| Total Value of Business Savings | 6,560 | 9.83 | 15.28 *** | 8.45 | 11.72 *** | 12.3 | 21.49 *** |
| Primary business keeps savings informally at home, friends, family, or shopkeeper | 6,560 | 0.07 | 0.05 *** | 0.06 | 0.03 *** | 0.1 | 0.09 *** |
| Primary business keeps savings with SACCOS, ROSCAS, or savings group | 6,560 | 0.17 | 0.26 *** | 0.17 | 0.26 *** | 0.16 | 0.26 *** |
| Primary business keeps savings formally in bank, mobile money account, MFI | 6,560 | 0.02 | 0.02 *** | 0.01 | 0.01 | 0.03 | 0.04 *** |

The impact was driven significantly by Business Savings, with treatment households reporting USD 15.28 more than control households. This suggests that households are successfully separating business capital from household funds, a key practice promoted during financial literacy training.

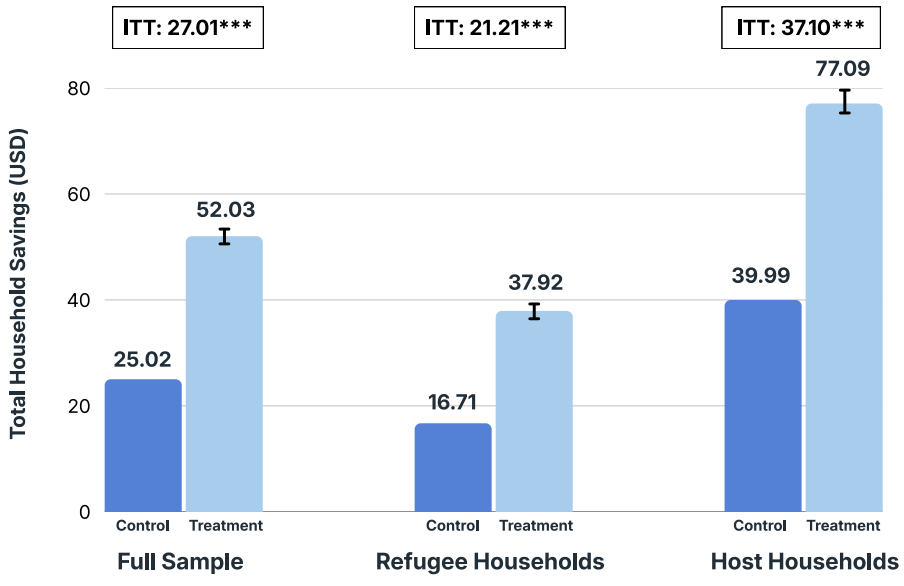
Beyond the increase in value, the program fundamentally shifted where households keep their money. We observe a strong substitution effect away from risky, informal methods toward more secure, group-based systems. Treatment households were 23 percentage points less likely to keep savings informally (at home or with friends) and 30 percentage points more likely to keep savings with a group (such as their BSG). This confirms that DREAMS succeeded in moving participants into structured financial systems.

For household savings, the shift was consistent across both communities: refugee households saw a 25 percentage point decrease in informal savings usage, while host households saw a 20 percentage point decrease. Concurrently, reliance on savings groups rose by 31 percentage points for refugees and 29 percentage points for hosts.

For business savings, treatment households were more likely to report savings in all locations (informal, group, and formal) compared to control. This is likely driven by the fact that treatment households are more likely to operate a business than control households, and thus more likely to hold business savings in any form. However, the largest increase was seen in group-based business savings (+26 percentage points), reinforcing the central role of the BSG in the DREAMS business model.

While formal financial inclusion (banks/mobile money) remains low overall, DREAMS generated a modest but statistically significant increase in formal savings usage, particularly among host community households (+7 percentage points).

### Figure 12: Total Household Savings




Error bar denotes 95% confidence interval of the treatment effect

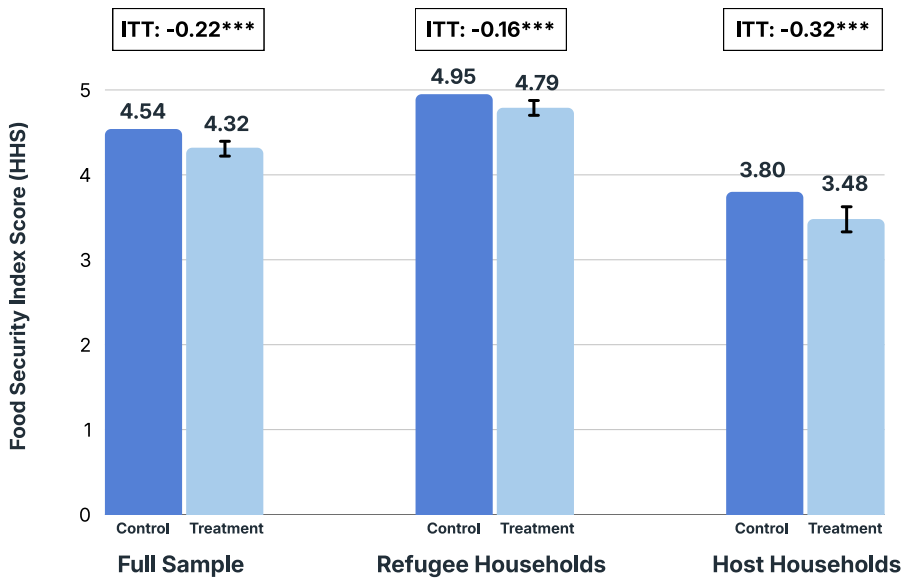
### 3.4.5 Food Security

We administered the USAID HHS to respondents, which captures household experiences such as adults or children skipping meals, going without food for a day, consuming less preferred foods, borrowing or purchasing food on credit, or gathering food from other sources. Following the source documentation for HHS, we converted responses to a food security index, with scores ranging from 0 to 8, where higher values indicate greater food insecurity.

**Treatment households were more food secure than control households, reflecting the positive impact of the DREAMS program on household consumption.** On average, treatment households scored 0.23 points lower on the HHS, representing a modest but meaningful improvement in food security. To interpret this improvement in terms of risk, we find that treatment households were 5 percentage points less likely to be categorized as moderately or severely food insecure compared to control households (69% of whom fell into this category). This reduction in the risk of food insecurity was consistent across both refugee (-5pp) and host community (-4pp) households. As with consumption outcomes, treatment effects were larger for host community households than for refugee households. Average food security scores and treatment effects are presented in Figure 13, with full results for all food security measures available in Appendix F, Table F5.

There was limited statistical evidence of improvements in food security among children. This may be because they were less likely than adults to skip meals overall. Despite this, approximately half of households in both the treatment and control groups reported that children skipped meals in the past 30 days.

**Figure 13. Food Security Index Scores**




Error bar denotes 95% confidence interval of the treatment effect

### 3.4.6 Shocks

**The DREAMS program strengthened household resilience to economic shocks.** About three-quarters of all households reported experiencing at least one shock in the past year, most commonly related to illness or injury (44% of control, 45% of treatment). Treatment households demonstrated greater confidence in their ability to cope and were more likely to take proactive measures such as increasing savings. Some qualitative respondents from the treatment group attributed DREAMS to enabling them to respond to shocks. One respondent said, *"I have never been supported with grants like what they did*

*in this program. I would have died by now without their support in this program, why am I saying this? One day I was attacked by sickness that if not because of the money I made from the business that I used for treatment, I could have died, you could have not been able to talk to me today. That's why I say thanks for this program."*[67]

Treatment households were also slightly more likely to report experiencing a shock, driven primarily by higher reports of theft (though overall, reported by a low percentage of households), which may reflect their greater accumulation of assets. It is also possible that this was driven by some resentment of the fact that some households received the DREAMS program while others did not. Full results on shocks and coping strategies are presented in Table 17 and Table F6 in Appendix F.

**Table 17. Treatment and Control Experience with Shocks**

| Variable | # Obs | Ctrl Mean | ITT, All | Ctrl Mean, Refugee | ITT, Refugee | Ctrl Mean, Host | ITT, Host Community | DiD Refugee/ Host |
|---|---|---|---|---|---|---|---|---|
| Household Experienced Shock in Past Year | 6,560 | 0.73 | 0.03*** | 0.72 | 0.03** | 0.74 | 0.03* | 0.00 |
| Household Received Support From Others During Shock | 6,560 | 0.30 | 0.02** | 0.27 | 0.01 | 0.35 | 0.04* | -0.02 |
| Respondent Believes HH Able to Cope with Future Shock | 6,560 | 0.46 | 0.07*** | 0.42 | 0.06*** | 0.52 | 0.10*** | -0.04* |
| Household Has Made Adaptations in Expectation of Future Shocks | 6,560 | 0.42 | 0.09*** | 0.44 | 0.07*** | 0.39 | 0.13*** | -0.06** |
| Household Experienced Shock: Death in HH | 6,560 | 0.25 | 0.01 | 0.22 | 0.01 | 0.29 | 0.01 | 0.00 |
| Household Experienced Shock: Loss of Employment | 6,560 | 0.01 | -0.00* | 0.01 | -0.01** | 0.00 | 0.00 | -0.01** |
| Household Experienced Shock: Loss of Crop | 6,560 | 0.17 | 0.01 | 0.17 | 0.01 | 0.19 | 0.02 | -0.01 |
| Household Experienced Shock: Loss of cash and/or food assistance | 6,560 | 0.09 | 0.00 | 0.11 | 0.00 | 0.05 | 0.00 | 0.01 |
| Household Experienced Shock: Injury, sickness, health expense | 6,560 | 0.44 | 0.01 | 0.43 | 0.01 | 0.45 | 0.00 | 0.01 |
| Household Experienced Shock: Theft | 6,560 | 0.06 | 0.02** | 0.06 | 0.01 | 0.07 | 0.03** | -0.02 |

67 KII #2. Female host community member from Bidi Bidi (DREAMS participant)

### 3.4.7 Financial Inclusion

**Treatment households were more likely to use financial services than control households, including banks, community savings groups, and borrowing from PSAs.** Treatment households were 21 percentage points more likely to report using at least one financial service and more likely to participate specifically in community savings groups. This aligns with program participation, with 81% of treatment households having reported that they continue to save with their BSG. Participation in mobile money services was reported less frequently than expected, given that DREAMS grants were disbursed through this channel. It is possible that, while participants used mobile money to receive program funds, it remained less common for everyday transactions. It is also possible that participants under-reported use of mobile money if they did not consider it a 'financial service' when asked about financial services used by the household.

While DREAMS increased the use of financial services, both treatment and control households continued to face barriers to formal financial inclusion. Limited cash flow remained the most common challenge (52% of control and 49% of treatment), followed by lack of collateral (30% and 28%) and distance to services (27% and 29%). These findings suggest that despite improved access through savings groups, broader financial inclusion constraints persist.

**Table 18. Treatment Effects on Financial Inclusion**

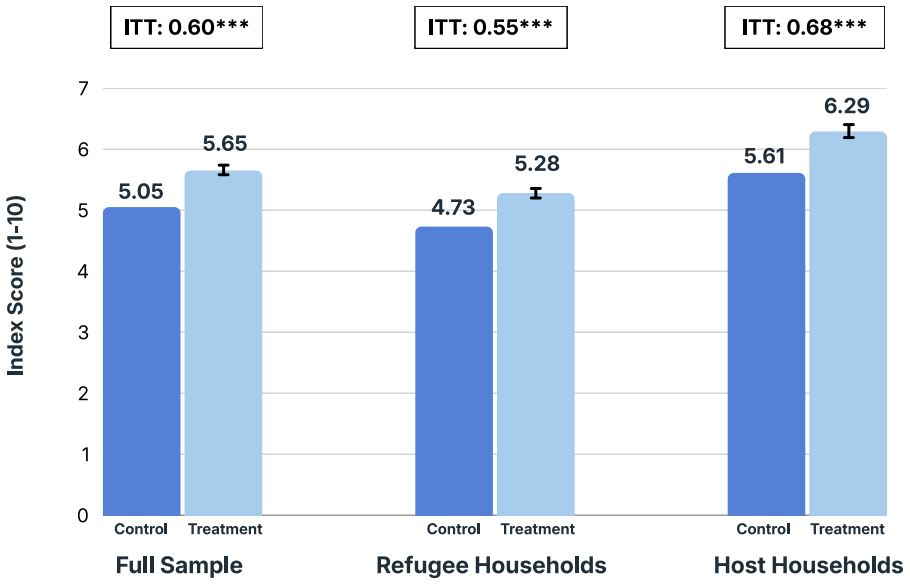
| Variable | # Obs | Ctrl Mean | ITT, All | Ctrl Mean, Refugee | ITT, Refugee | Ctrl Mean, Host | ITT, Host Community | DiD Refugee/ Host |
|---|---|---|---|---|---|---|---|---|
| Financial Services Used | | | | | | | | |
| Household Uses Finance Services: Formal (MFI/bank) | 6,560 | 0.02 | 0.01 *** | 0.01 | 0.01 * | 0.04 | 0.02 *** | -0.02 * |
| Household Uses Finance Services: Mobile Money | 6,560 | 0.32 | -0.01 | 0.32 | -0.03 ** | 0.32 | 0.02 | -0.05 * |
| Household Uses Finance Services: Community Savings Group | 6,560 | 0.44 | 0.33 *** | 0.46 | 0.34 *** | 0.41 | 0.33 *** | 0.01 |
| Household Uses Finance Services: Borrowing from PSAs | 6,560 | 0.00 | 0.01 *** | 0.00 | 0.01 *** | 0.01 | 0.01 *** | 0.00 |
| Challenges Faced | | | | | | | | |
| Household Faces Finance Challenges: None | 6,560 | 0.18 | -0.01 | 0.14 | 0.00 | 0.25 | -0.03* | 0.03 |
| Household Faces Finance Challenges: Lack of Collateral | 6,560 | 0.30 | -0.02 | 0.38 | -0.02 | 0.16 | 0.00 | -0.02 |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Household Faces Finance Challenges: Too much admin | 6,560 | 0.15 | 0.02 ** | 0.16 | 0.04 *** | 0.13 | -0.01 | 0.05 *** |
| Household Faces Finance Challenges: Weak cash flow | 6,560 | 0.52 | -0.03 ** | 0.55 | -0.02 | 0.47 | -0.05 ** | 0.03 |
| Household Faces Finance Challenges: Distance | 6,560 | 0.27 | 0.02 | 0.25 | 0.02 | 0.3 | 0.01 | 0.01 |

### 3.4.8 Well-being

**Treatment households reported modestly higher scores on overall well-being than control households, reflecting positive impacts of DREAMS beyond economic outcomes (Figure 14).** On average, treatment households scored 0.6 points higher on the index of 1-10, equivalent to a 12% and 0.33 standard deviation increase. The difference in satisfaction with their financial situations was particularly notable.

**Figure 14. Well-being index scores**




Error bar denotes 95% confidence interval of the treatment effect

As seen in Table 19, treatment households reported on average feeling happier (+0.61), healthier (+0.22), and more satisfied with their financial situations (+0.91) than control households. Notably, treatment effects were similar for host and refugee households, despite the substantial differences in the economic livelihoods between these subgroups.

**Table 19. Treatment Effects on Well-being**

| Variable | # Obs | Ctrl Mean | ITT, All | Ctrl Mean, Refugee | ITT, Refugee | Ctrl Mean, Host | ITT, Host Community | DiD Refugee/ Host |
|---|---|---|---|---|---|---|---|---|
| Happiness Scale 1-10, 10 = Very Happy | 6,560 | 5.51 | 0.61*** | 5.13 | 0.60*** | 6.20 | 0.64*** | -0.05 |
| Health Scale 1-10, 10 = Very Good | 6,560 | 5.76 | 0.22*** | 5.44 | 0.13** | 6.34 | 0.39*** | -0.26*** |
| Free choice - 1: No choice; 10: Great deal of choice | 6,543 | 5.66 | 0.57*** | 5.52 | 0.54*** | 5.92 | 0.60*** | -0.06 |
| Life satisfaction - 1: Completely dissatisfied; 10: Completely satisfied | 6,543 | 4.77 | 0.68*** | 4.46 | 0.60*** | 5.33 | 0.82*** | -0.21 |
| Finance satisfaction - 1: Completely dissatisfied; 10: Completely satisfied | 6,549 | 3.52 | 0.91*** | 3.12 | 0.89*** | 4.24 | 0.95*** | -0.06 |
| Respondent Feels Better Off Than Parents | 6,560 | 0.29 | 0.07*** | 0.22 | 0.05*** | 0.44 | 0.10*** | -0.05** |

### 3.4.9 Social Cohesion

**The DREAMS program had minimal or no effects on the reported relationships between refugees and host community members, possibly because they were already positive. Notably, there was no adverse effect on their relationships, which is always a risk when new programs enter communities.** Across both treatment and control groups, 89% of refugee households reported good relationships with host community members, and 95% of host households reported good relationships with refugees (Table 20 and Table 21).

Refugees in the treatment group were slightly more likely to engage in business interactions and to identify host community members as business partners than refugees in the control group. This may reflect increased enterprise activity among DREAMS participants, which created more opportunities for cross-community engagement. However, such business partnerships remained relatively limited, and host community members did not report significant changes in their business interactions.

Qualitative data reinforced these findings. Respondents commonly described relations as “good” or “fine,” characterized by social interactions, shared use of resources, and business transactions such as land rental. While relationships were largely cooperative, some underlying tensions persisted around resource scarcity and land access.

Where improvements were reported, they were often attributed to joint trainings, mixed Business Savings Groups, and greater economic exchange between refugees and hosts. Refugee participants also noted that increased income through DREAMS activities made it easier to pay for land and goods, improving business relations with hosts. However, some refugee respondents shared that relationships with the host communities had become more strained following recategorization. As refugees lost food rations and prices rose, host community members took back their land. This was unrelated to the DREAMS program.

### Table 20. Social Cohesion for Refugee Respondents

| Variable | # Obs | Ctrl Mean | ITT, Refugee |
|---|---|---|---|
| Believes the Relationship between Refugee and Host is good | 4177 | 0.89 | 0.00 |
| Believes Relationship has improved between refugees and host community in last year | 4185 | 0.62 | 0.05 *** |
| Uganda nationals and refugees respect each other | 4178 | 0.94 | -0.02 ** |
| Refugee HH: Can trust refugees 1-5 scale | 4176 | 3.68 | 0.04 |
| Refugee HH: Can trust Host Community 1-5 scale | 4175 | 3.44 | 0.04 |

### Table 21. Social Cohesion for Host Community Respondents

| Variable | # Obs | Ctrl Mean | ITT, Host |
|---|---|---|---|
| Believes Relationship between Refugee and Host is good | 2285 | 0.95 | 0 |
| Believes Relationship has improved between refugees and host community | 2267 | 0.76 | 0.01 |
| Uganda nationals and refugees respect each other | 2288 | 0.89 | -0.01 |
| Can trust refugees 1-5 scale | 2307 | 3.86 | 0.04 |
| Can trust Host Community 1-5 scale | 2363 | 4.07 | 0.01 |
| Host Respondent has Interacted with Refugee | 2375 | 0.88 | 0.02 * |
| Host Interacting with Refugee: Lives nearby | 2110 | 0.56 | -0.03 |
| Host Interacting with Refugee: Friend | 2110 | 0.49 | 0.05 ** |
| Interacting with Refugee: Business transaction | 2110 | 0.66 | 0.02 |
| Interacting with Refugee: School/training | 2110 | 0.06 | 0.02 * |
| Interacting with Refugee: Family member/spouse | 2110 | 0.02 | 0.01 |
| Interacting with Refugee: Church/mosque | 2110 | 0.12 | -0.01 |
| Interacting with Refugee: Colleague/business partner | 2110 | 0 | 0.01 *** |

## 3.4.10 Perceived Community Change

**Treatment households perceived modest improvements in their communities, with treatment respondents slightly more positive than controls.** Among refugees, 29% of treatment respondents perceived improvements compared to 27% of controls, while among hosts, 53% of treatment respondents perceived improvements versus 46% of controls. Treatment households were also more likely to report increased income and improved ability to afford basic needs, though absolute levels remained low: 12% of treatment refugees and 33% of treatment hosts reported income gains.

**Qualitative findings suggest that DREAMS stimulated short- to medium-term economic activity, particularly in retail and poultry businesses.** Both treatment and control respondents observed an increase in small businesses, often linked to DREAMS participants, selling goods such as vegetables, sugar, fish, and cooking oil, which improved local availability and reduced the need to travel to distant markets. Many treatment respondents also reported wider access to improved poultry breeds and related materials, including feeders, drinkers, and eggs. Changes in key agricultural inputs for crops such as soybean, sunflower, and sesame were less cited.

**Broader market system effects are emerging, even if not yet visible at the household level.** All PSAs engaged during DREAMS continued to operate in these areas as of endline data collection, leveraging networks and market entry points established through the program. This suggests that the program's market systems development components may generate longer-term impacts, supporting sustained access to inputs, services, and value chain participation.

**Table 22: Reported Community Change by Refugee and Host Respondents (12-month recall)**

| Variable | Ctrl Mean, Refugee | ITT, Refugee | Ctrl Mean, Host | ITT, Host |
|---|---|---|---|---|
| Reporting Positive Economic Change in the Community | 0.27 | 0.02 * | 0.46 | 0.07 *** |
| Community Change: No change | 0.09 | -0.01 | 0.17 | -0.03 ** |
| Increased Cost of Essential Goods | 0.70 | 0.00 | 0.47 | -0.01 |
| Decreased Cost of Essential Goods | 0.05 | 0.00 | 0.12 | 0.01 |
| Increased Cost of Farming or Business Inputs/Supplies | 0.58 | -0.01 | 0.44 | 0.03 |
| Decreased Cost of Farming or Business Inputs/Supplies | 0.04 | 0.01 ** | 0.09 | 0.01 |
| Hard to Find Essential Goods | 0.47 | 0.01 | 0.3 | -0.01 |
| Easier to Find Essential Goods | 0.15 | 0.01 | 0.28 | 0.05 *** |
| Hard to Find Farming or Business Inputs/Supplies | 0.41 | 0.02 | 0.27 | -0.02 |
| Easy to Find Farming or Business Inputs/Supplies | 0.13 | 0.03 *** | 0.17 | 0.04 ** |
| Reduced Business or Employment Opportunities | 0.37 | 0.06 *** | 0.28 | -0.01 |
| Increased Business or Employment Opportunities | 0.08 | 0.00 | 0.16 | 0.04 ** |

**Table 23. Reported Household Change by Refugee and Host Respondents (12-Month Recall)**

| Variable | Ctrl Mean | ITT, Refugee | Ctrl Mean | ITT, Host |
|---|---|---|---|---|
| Reporting Positive Economic Change in Household | 0.22 | 0.05 *** | 0.41 | 0.09 *** |
| Household Change: No change | 0.02 | 0.00 | 0.03 | -0.01 |
| Reduced Household Income | 0.58 | -0.02 | 0.5 | -0.06 *** |
| Increased Household Income | 0.07 | 0.05 *** | 0.22 | 0.11 *** |
| Difficulty in Affording Basic Needs | 0.73 | -0.08 *** | 0.47 | -0.06 *** |
| Improved Ability to Afford Basic Needs | 0.08 | 0.05 *** | 0.22 | 0.08 *** |
| Difficulty Finding Essential Goods | 0.48 | -0.04 ** | 0.37 | -0.06 *** |
| Easier Access to Essential Goods | 0.13 | 0.02 * | 0.26 | 0.05 ** |
| Reduced Ability to Invest in Farming or Business Activities | 0.36 | 0.01 | 0.31 | -0.04 ** |
| Increased Ability to Invest in Farming and Business Activities | 0.11 | 0.02 ** | 0.18 | 0.07 *** |
| Decline in Business or Farming Profit | 0.35 | 0.08 *** | 0.36 | -0.04 ** |
| Improved Business or Farming Sales/Profitability | 0.08 | 0.02 * | 0.15 | 0.07 *** |

### 3.4.11 Women's Empowerment

The DREAMS program aims to promote women's economic empowerment by increasing women's agency, access to resources, and participation in economic activities. To measure progress in these areas, we developed a customized version of the Pro-WEAI tailored to the DREAMS context. The adapted tool focuses on key empowerment dimensions, including agency, resource access, and social norms/cultural barriers.

**The DREAMS program had a modest positive impact on women's economic empowerment.** Female treatment respondents scored a higher overall on the women's economic empowerment index, increasing by +0.06 points on a scale from 0 to 1 (+0.54 standard deviations). The most pronounced gains were observed in economic decision-making, access to financial services, and group membership. Qualitative findings support these trends, with women describing how DREAMS training and grants enabled them to start or expand businesses and gain confidence and independence.

### Table 24. Women's Economic Empowerment Index Treatment Effects (Female Only)[68]

| Variable | # Obs | Ctrl Mean | ITT, All | Ctrl Mean, Refugee | ITT, Refugee | Ctrl Mean, Host | ITT, Host Community | DiD Refugee/ Host |
|---|---|---|---|---|---|---|---|---|
| Women's Economic Empowerment Index (0-1) | 6,005 | 0.32 | 0.06 *** | 0.32 | 0.06 *** | 0.31 | 0.05 *** | 0.01* |
| Economic Decision-Making Index (0-1) | 6,005 | 0.47 | 0.09 *** | 0.46 | 0.09 *** | 0.49 | 0.08 *** | 0.01 |
| Asset Control Index (0-1) | 6,005 | 0.22 | 0.03 *** | 0.22 | 0.03 *** | 0.23 | 0.04 *** | -0.01 |
| Financial Service Index (0-1) | 6,005 | 0.27 | 0.08 *** | 0.25 | 0.08 *** | 0.3 | 0.07 *** | 0 |
| Important Places Index (0-1) | 6,005 | 0.36 | 0.02 *** | 0.39 | 0.02 *** | 0.3 | 0.02 ** | 0 |
| Group Membership Index (0-1) | 6,005 | 0.27 | 0.08 *** | 0.27 | 0.10 *** | 0.26 | 0.06 *** | 0.04 ** |

**Female treatment respondents were slightly more likely than control respondents to report mutual respect within their marriages, with higher rates of respecting their spouse and feeling respected in return.** However, in social norm scenarios, female treatment respondents were less likely to endorse women's independent control over income, choosing this option 3 percentage points less often than control women. No significant differences were observed between treatment and control groups for other social norm measures. Table 25 below summarizes treatment effects on social norms and spousal relationships among female respondents.

### Table 25. Treatment Effects on Social Norms and Spousal Relationships (Female Only)[69]

| Variable | # Obs | Ctrl Mean | ITT, All | Ctrl Mean, Refugee | ITT, Refugee | Ctrl Mean, Host | ITT, Host Community | DiD Refugee/ Host |
|---|---|---|---|---|---|---|---|---|
| Respects Spouse: Often, Always | 2,984 | 0.85 | 0.03*** | 0.80 | 0.05** | 0.9 | 0.02 | 0.03 |
| Spouse Respects You: Often, Always | 2,981 | 0.76 | 0.04** | 0.72 | 0.04** | 0.80 | 0.03 | 0.01 |
| Trusts Spouse: Often, Always | 2,982 | 0.64 | 0.00 | 0.60 | 0 | 0.69 | 0 | 0 |
| Can Tell Spouse You Disagree: Often, Always | 2,982 | 0.52 | 0.02 | 0.55 | 0 | 0.48 | 0.06** | -0.06 |
| Positive Norm for Women Working Outside Home | 5,323 | 0.71 | 0.01 | 0.74 | 0.01 | 0.64 | 0.02 | -0.01 |
| Positive Norm for Women Being Good at Business | 5,316 | 0.87 | 0.00 | 0.90 | 0 | 0.83 | 0.01 | -0.01 |
| Positive Norm for Women Doing Jobs Traditionally for Men | 5,313 | 0.70 | 0.01 | 0.72 | 0.01 | 0.64 | 0.01 | 0 |
| Positive Norm for Women Can Decide How to Use Income | 5,318 | 0.71 | -0.03** | 0.76 | -0.04*** | 0.6 | 0.01 | -0.05* |

68 All female primary survey respondents completed the entire WEE module. For surveys with male respondents, a female decision maker in the household was requested to complete this portion of the survey.

69 Questions on spousal relationships were only asked to married respondents

Male treatment refugee respondents reported stronger trust in their spouses compared to male control refugee respondents, though there were no consistent changes in respect or gender norms. Across the sample, most men reported respecting their spouse, and male treatment respondents were slightly more likely to do so than male control respondents. Trust in one's spouse was generally high, but treatment refugee men were 11 percentage points more likely to report strong trust than controls, while no difference was observed among host men. Among host respondents, treatment men were less likely to endorse women's independent control over income, and as with female respondents, no treatment effects were observed for other social norm measures. Qualitative findings provide nuance to these results, revealing that some men expressed discomfort with women's growing financial independence and mobility. Several focus groups noted that men worry financially independent women may become less deferential, or that increased mobility for business could create challenges in maintaining trust within marriages. Table 26 below summarizes treatment effects on social norms and spousal relationships among male respondents.

**Table 26. Treatment Effects on Social Norms and Spousal Relationships (Male Only)**

| Variable | # Obs | Ctrl Mean | ITT, All | Ctrl Mean, Refugee | ITT, Refugee | Ctrl Mean, Host | ITT, Host Community | DiD Refugee/ Host |
|---|---|---|---|---|---|---|---|---|
| Respects Spouse: Often, Always | 895 | 0.92 | 0.04** | 0.91 | 0.04 | 0.93 | 0.03 | 0.01 |
| Spouse Respects You: Often, Always | 895 | 0.90 | 0.02 | 0.88 | 0.03 | 0.92 | 0.00 | 0.03 |
| Trusts Spouse: Often, Always | 895 | 0.82 | 0.05* | 0.73 | 0.11** | 0.89 | -0.01 | 0.12** |
| Can Tell Spouse You Disagree: Often, Always | 893 | 0.63 | 0.04 | 0.65 | 0.08 | 0.61 | 0.01 | 0.07 |
| Positive Norm for Women Working Outside Home | 1,230 | 0.62 | -0.01 | 0.64 | 0.01 | 0.60 | -0.03 | 0.04 |
| Positive Norm for Women Being Good at Business | 1,228 | 0.80 | 0.01 | 0.82 | 0.02 | 0.76 | 0.02 | 0.00 |
| Positive Norm for Women Doing Jobs Traditionally For Men | 1,229 | 0.67 | 0.04 | 0.68 | 0.07* | 0.65 | 0.01 | 0.05 |
| Positive Norm for Women Can Decide How to Use Income | 1,223 | 0.56 | -0.04 | 0.61 | 0.00 | 0.49 | -0.09* | 0.08 |

# 4. DISCUSSION

Findings from the first endline indicate that **DREAMS generated meaningful short- to medium-term improvements in household economic outcomes and well-being,** particularly in consumption, income, and asset ownership. These results suggest that participants effectively translated program support, including training, grants, and business group activities, into tangible gains in household welfare, and maintained those gains 6 to 18 months after the end of program participation. However, experiences with market linkages, such as input subsidies and value chain participation, were mixed in the short- to medium term, with many participants reporting challenges in accessing reliable inputs and connecting to buyers.

The following section discusses these findings in greater detail and situates them within the broader literature on poverty graduation and market systems development.

## 4.1 Household Welfare and Well-being

### 4.1.1 Economic outcomes

DREAMS generated meaningful short- to medium-term economic improvements. Specifically, treatment households reported USD 19.10 higher average monthly consumption (17.1% increase), USD 184.10 more in total asset value (21.2% difference), and USD 8.35 more in total monthly income (24% difference) compared to control households. Notably, the average asset gain exceeded the total value of grants and subsidies received by participants, indicating that households were able to leverage program support into additional investment and asset accumulation.

These results are consistent with existing evidence from poverty graduation programs in non-refugee settings, which have demonstrated that multifaceted livelihood support, combining training, mentoring, and start-up capital, can yield significant welfare gains. Studies of the Village Enterprise model in Kenya and Uganda, for example, found sustained increases in household consumption, assets, and income over time, with effects persisting beyond the intervention period (Sedlmayr et al., 2020; McManus et al., 2022). Estimated impacts in the DREAMS RCT were even larger: the treatment effect on consumption, for instance, was five times larger in DREAMS than in the previous Village Enterprise RCT in the Soroti, Amuria, and Dokolo districts of Uganda.[70] Thus, the DREAMS findings extend this evidence to refugee and host community contexts, illustrating that integrated graduation and market systems approaches can achieve rapid, tangible, and meaningful improvements in household economic welfare, even in contexts affected by displacement and limited market access.

### 4.1.2 Resilience, financial inclusion, well-being

The DREAMS program contributed to greater household food security, suggesting that gains in household consumption translated to food security. Treatment households scored 0.23 points lower on the USAID Household Hunger Scale than control households, a modest but meaningful improvement. This aligns with findings from other poverty graduation programs, which consistently demonstrate that combining business training, grants, and savings support can strengthen food security and nutrition (IPA, 2021). Improvements were most pronounced for adults, who reported fewer cases of skipping meals or going a full day without food compared to control households. However, there was limited statistical evidence of improvement for children, possibly because they were less likely to skip meals overall. Despite this,

70 While this is promising evidence of the combined impact of poverty graduation and MSD, since we could not compare DREAMS to a poverty graduation-only treatment arm in Uganda, we cannot conclude that the difference in treatment effects is driven by the combined programming, the context, or something else.

about half of both treatment and control households still reported that children skipped meals in the past 30 days, indicating that food insecurity remains a persistent challenge for many families.

The program also improved overall household well-being. Treatment households scored 0.33 standard deviations higher on the well-being index than control households, and expressed feeling happier, healthier, and more satisfied with their financial situations. These results mirror patterns seen in other Village Enterprise programs, where participants reported similar boosts in confidence and quality of life after receiving training, mentorship, and opportunities to generate income (IPA, 2021). Gains were largest in financial satisfaction, reflecting the broader economic improvements achieved through the program. Notably, treatment effects on overall well-being did not differ significantly between host and refugee households, despite host households experiencing larger economic gains on average. This suggests that perceived well-being may improve even with modest material progress.

The program also strengthened household resilience to economic shocks. Treatment households reported greater confidence in managing difficult situations and were more likely to take proactive measures, such as saving or diversifying income sources. They were also slightly more likely to report experiencing a shock, mainly theft, possibly reflecting their increased asset ownership rather than greater vulnerability. Still, their stronger coping capacity points to a meaningful improvement in household resilience.

The findings on resilience, financial inclusion, and well-being suggest that in the short- to medium term, the DREAMS model works not only by increasing economic resources, but also by enhancing households' capacity to manage risk, access financial tools, and experience improved well-being. Its integrated approach effectively promotes resilient, self-reliant households in the short- to medium term.

### 4.1.3 Women's empowerment

The DREAMS program had a clear positive effect on women's economic empowerment, as measured across several empowerment indices. Female treatment participants scored statistically significantly higher on the women's empowerment index than control (0.06), with notable gains in decision-making power (+0.09), access to financial services (+0.08), and group membership (+0.08), all on a 0-1 scale. These results indicate that participating in DREAMS' business activities and trainings effectively increased women's economic agency in the short- to medium term. Qualitative evidence supports these findings, with women describing how DREAMS training, mentoring, and grants helped them start or expand businesses, manage household finances with greater confidence, and feel more independent in supporting their households. These gains in agency potentially reinforced other program outcomes, including improved household income, asset accumulation, participation in savings groups, and resilience to economic shocks, demonstrating that empowerment is both a direct outcome and a mechanism for broader household welfare improvements.

While women's agency increased, the program did not appear to produce consistent changes in underlying social norms within the timeframe of the evaluation. Measures of gender attitudes and household roles showed no meaningful differences between treatment and control groups, with the exception of a small, unexpected reduction in female endorsement of independent control over household income. This suggests that while the program successfully enhanced women's agency primarily through increased participation in economic activities, altering entrenched household or community norms may require longer-term or community-level interventions to shift.

## 4.2 Differential Impacts Between Refugee and Host Households

Across nearly all indicators, host community households experienced larger gains than refugee households, although both groups benefited from the program. Host participants experienced stronger improvements in consumption, income, and asset ownership. On average, host households reported income gains nearly twice those of refugee households (USD 12.20 versus USD 6.20), and the treatment effect on total household asset ownership was also more than six times larger for host households in absolute terms. However, relative effect sizes on assets were similar (18% for hosts versus 21% for refugees), indicating that both groups were able to leverage program resources proportionally relative to their starting position.

These differences are largely explained by variation in baseline resources and market access. Host households typically have greater access to land compared to refugees (2.17 acres vs 1.01 acres), enabling them to engage more effectively in land-intensive value chains, such as sesame and soybean. In their initial businesses, treatment host households more often participated in seed value chains (28% for sesame vs 21% among treatment refugee households), while refugee households concentrated on less land-intensive activities such as poultry (32% vs 10% among treatment host households). These structural differences shaped both income sources and program impacts: host households saw statistically significant gains in farming profit (USD 10.17), reflecting their stronger engagement in agricultural value chains, while refugee households saw no meaningful change in farming income.

Baseline poverty differences also influenced these outcomes. From the targeting survey, control host households recorded a lower Poverty Probability Index (PPI) likelihood (34%) than control refugee households (44%), indicating that hosts were generally better positioned to leverage program resources. Even after participating in DREAMS, treatment refugee households remained more likely to fall below the poverty line (42%) than control host community households, highlighting persistent structural disadvantages that can limit income-generating opportunities.

Host participants also demonstrated a stronger capacity to sustain involvement in BGs and BSGs. At endline, 82% of host households remained active in BGs compared to 72% of refugees, and 85% remained active in BSGs compared to 79% of refugees. This likely reflects greater stability and reduced mobility, allowing host households to engage with program support consistently.

These patterns indicate that while DREAMS effectively supports both refugees and host households, structural factors, including land access, baseline economic status, and mobility, shape the magnitude and pathways of impact. Programs aiming to achieve equitable outcomes may need to incorporate complementary strategies to address these structural constraints among refugee households, such as land access alternatives, tailored training, or additional support for participation in non-land-intensive value chains.

## 4.3 Market System Development and Value Chain Participation

The evaluation revealed gaps between program design and delivery, particularly in integrating participants into key value chains. While DREAMS established important market structures, participant experiences highlight challenges in market access, input reliability, and sustained engagement in promoted value chains.

### 4.3.1 Private Sector Actors Onboarding

The private sector component of DREAMS aimed to link participants with key market actors such as suppliers, buyers, and agro-agents through Mercy Corps' facilitation. This approach was designed to help small businesses access inputs, reach fair markets, and create pathways for sustainable growth. Although participants often reported challenges such as delayed input delivery, unmet promises, and difficulties accessing reliable output markets, interviews with PSAs revealed a more complex understanding of their experiences and motivations for continued engagement. PSAs generally viewed DREAMS as a valuable entry point into refugee and host community markets, which enabled them to expand their customer base, build brand presence, and establish commercial relationships that would have otherwise been difficult or slow to achieve.

**Several PSAs noted increased demand for their inputs, a positive shift in farmers' willingness to pay, and improved capacity to reach new clients.** These outcomes suggest that, from the PSAs' perspective, key business expectations were met despite operational constraints. However, PSAs also identified program gaps that reflected participant dissatisfaction, including late grant disbursement relative to planting seasons, insufficient coordination around seed delivery, low production volumes that complicated crop aggregation, and the absence of reliable off-takers for promoted crops. Their continued presence in these markets was primarily driven by strong commercial incentives. For several PSAs, DREAMS-linked farmers became established customers, refugee settlements provided concentrated and easily accessible clientele, and several PSAs identified long-term opportunities to secure raw material supply or expand financial inclusion portfolios. These perceptions help explain why some PSAs remained active despite mixed participant experiences and also illuminate the structural and sequencing issues that influenced value chain uptake and household-level outcomes. That said, DREAMS targets the most vulnerable households in the refugee and host communities. Several PSAs reported working with a broad clientele that extended beyond DREAMS. Therefore, it is unclear at this point the extent to which their continued presence will directly benefit the target population of DREAMS.

### 4.3.2 Subsidy Delivery/Receipt

Experiences with input subsidies were mixed, reflecting both successes and challenges. While 87% of treatment households received at least one subsidy, and qualitative interviews suggested many households could not have afforded inputs without the subsidy, participants reported mismatched timing between either the availability of inputs / subsidies and planting season and/or the availability of inputs / subsidies and distribution of the capital grants, perceived poor-quality seeds, low yields, and high mortality among poultry breeds, limiting their ability to sustain production or expand into new value chains. This demonstrates that subsidies effectively addressed a major economic barrier, but inconsistent delivery as well as other challenges persisted, limiting the program's short- to medium term impact on diversified and resilient livelihoods.

### 4.3.3 Guidance and Mentorship

Most participants received business training and reported acquiring practical skills in business management, financial literacy, and agricultural practices across promoted value chains. Some benefited from complementary private sector training, but DREAMS mentors were the primary guidance source.

At endline, treatment households were more likely than controls to report having a source of business or technical guidance across nearly all value chains. However, few received guidance directly from PSAs, with most support instead provided by DREAMS Business Mentors or implementing partners. This suggests that while PSAs were engaged, Business Mentors remained the main and most valued channel for technical support.

### 4.3.4 Connections to Buyers

Access to buyers remained a key challenge. DREAMS aimed to link Business Groups in seed-based value chains to bulk buyers through PSAs, but most participants in qualitative interviews reported limited direct support in selling goods, fluctuating prices, and high transport costs. While a few households successfully connected to buyers, the majority of respondents in qualitative interviews did not experience stable market access or price security, constraining profitability and limiting incentives to scale production.

### 4.3.5 Continued Participation in Key Value Chains

Despite high participation in Business Groups, most treatment households (67%) operated small retail enterprises rather than engaging in promoted value chains. This pattern reflects household risk management, as participants favored enterprises with known local demand and lower entry costs, and aligns with DREAMS' guidance on income diversification. By endline, just over half (56%) of treatment households participated in a promoted value chain, primarily sesame and poultry, with limited engagement in sunflower and soybean.

### 4.3.6 Implications for the DREAMS Model

These findings indicate that while DREAMS successfully provided training, subsidies, and mentorship, full integration into sustainable value chains was limited in the short- to medium term. The program established market structures and private sector linkages that could support longer-term growth, but additional measures, such as more reliable input provision, stronger connections to buyers, and targeted support for underutilized value chains, may be needed to achieve scalable, sustained market system development. Furthermore, the results suggest that household-level adoption of promoted value chains is influenced not only by program inputs but also by risk management decisions and local market realities, underscoring the importance of integrating behavioral and market constraints into MSD programming. It is possible that these markets will strengthen over time (in line with the theory of change of MSD). The second endline will give us a better indication of this.

## 4.4 Limitations of the study

Our mixed methods study of DREAMS combines a large-sample RCT with qualitative interviews and FGDs. The RCT produces rigorous, causal evidence of the impact of DREAMS on livelihoods and well-being, while the qualitative study sheds light on mechanisms of impact and broader community impacts that are not captured in the quantitative estimates. However, some limitations to our study may lead us to overestimate or underestimate the impact of DREAMS, or misattribute impacts to certain mechanisms.

### 4.4.1 Non-compliance and Spillovers

The majority of households assigned to the treatment arm accepted the offer and participated in core activities (e.g., 99% joined Business Savings Groups and 97% joined Business Groups), while very few households assigned to the control group reported participating in these activities. Given the multifaceted design of the DREAMS program and the integration of poverty graduation with MSD – an intervention for which spillover is an inherent part of the theory of change – we believe that participation in most of the core activities (including receipt of seed capital and subsidies) is required for households to experience large impacts from the program. Therefore, comparisons between treatment and control households reflect a large part of the impact that the DREAMS program has on livelihoods and well-being.
However, our study, particularly the qualitative interviews, suggests that DREAMS strengthened markets and positively impacted livelihoods in the broader community. In qualitative interviews, control group respondents reported learning business and farming techniques from treatment households, participating in BSGs after the program had ended, and accessing services from PSAs. With the broader market strengthening from the increased number of local businesses, MSD may have reduced prices or increased availability of certain goods and services. These 'indirect' effects of DREAMS may not be captured in the quantitative estimates, as they likely benefited control households as well. Thus, we believe that the quantitative estimates are a lower bound on the total impact of DREAMS on livelihoods and well-being in study communities.

### 4.4.2 Mechanisms of Impacts

Our study was designed to produce rigorous evidence on *how much* DREAMS impacted livelihoods and well-being, but the evidence on *how* DREAMS achieved those impacts is more limited. Qualitative interviews and FGDs point to the critical roles played by BSGs, BGs, Business Mentors, and PSAs, as well as the importance of seed grants and input subsidies in starting viable businesses in the promoted value chains. However, we are unable to distinguish the relative impacts of each of these program components since the DREAMS program was offered as a package to treatment households. Thus, we are unable to draw inferences from this study on how to optimize the design and cost-effectiveness of DREAMS. In our related study of DREAMS in Ethiopia, we randomized households to three arms: participation in all DREAMS components, participation in poverty graduation only, or control. This design will shed light on the relative impact and cost-effectiveness of the integrated design versus a less integrated approach (poverty graduation in the presence of broader market systems development). However, further research on DREAMS, including A/B tests of program components and process evaluation, is needed to better understand how to optimize the program's design.

### 4.4.3 Sustainability of Impacts

The report describes the short- to medium-term impacts of DREAMS. The staggered nature of the program roll-out, with a new cohort starting the program four months after the previous cohort, allows us to infer how impacts change over time. In our study, households had completed the program six months, ten months, fourteen months, or eighteen months before endline data collection. We find no clear upward or downward trend in treatment effects over time, suggesting that the program may lead to sustained improvements in outcomes.

However, we do not yet know whether program impacts will be sustained beyond eighteen months. Other studies of poverty graduation programs in non-refugee settings have demonstrated that consumption and income effects can persist and even increase seven to ten years after implementers have ceased (Bandiera et al., 2017; Banerjee, Duflo, & Sharma, 2021). In the case of DREAMS, Endline 2 will provide evidence on sustainability up to 2.5 years, though our study is unable to project effects beyond that point.

### 4.4.4 Attrition

Attrition, or the loss of participants between the targeting survey and endline, is a concern in studies involving mobile refugee populations. While Endline 1 successfully achieved a 100% completion rate for the target sample (6,560 households), the reliance on replacement households (18.5% of the total sample) suggests that the original household pool experienced loss due to relocation. The effects of DREAMS may have been different for households that relocated than for households that stayed within the study communities, and our study is unable to project impacts for relocated households. Continued mobility and reliance on replacement protocols present a risk that subsequent follow-up (Endline 2) may be subject to further attrition.

### 4.4.5 External Shocks

External shocks are particularly salient in the volatile refugee camp environment. The most significant shock during the study period was the WFP reclassification and aid reduction, which affected many refugee households and increased financial strain and hunger across the study population. Many participants also reported environmental and security challenges like crop loss due to poor weather and theft of assets. Large, community-wide external events may have attenuated the impact of the DREAMS intervention, especially for households relying heavily on agricultural outcomes or humanitarian aid, since these households may have had to use program inputs to cope with shocks rather than invest in their businesses. At the same time, our study showed that DREAMS improved household resilience and coping mechanisms against future shocks, suggesting that the multifaceted and integrated design may successfully generate sustained improvements in livelihoods in unstable environments.

# 5. COST-EFFECTIVENESS ANALYSIS

This section presents a cost-effectiveness analysis (CEA) of the DREAMS Uganda program using rigorous impact data from the DREAMS RCT, cost data provided by Village Enterprise and Mercy Corps, and various modeling assumptions described below. The analysis finds that the DREAMS Uganda program yields a strong return on investment (ROI): If impacts from the program are sustained for at least five years, then the program will deliver more than twice the value of its costs through increased household consumption and asset accumulation. In host communities, the short to medium term benefits measured at Endline 1 already exceed program costs. Assuming modest positive spillovers, primarily from market systems development (MSD) activities, would increase ROI further.

These initial cost-effectiveness estimates were based on impact data collected at Endline 1, which was 6 to 18 months after the conclusion of the program. We will update these estimates in 2026 based on data collected during Endline 2; in particular this new data will clarify assumptions around the sustainability of program impacts and the extent of program spillovers.

## 5.1 Approach to cost-effectiveness analysis

Our CEA sought to answer the following question:

*If VE & MC were to run a new DREAMS program in a similar environment, what would be the expected return on investment in terms of economic outcomes of participating households?*

Our overarching principles for CEA were (i) to be conservative in our assumptions (not overstating impacts or understating costs),[71] and (ii) to be transparent in our assumptions (clearly stating and justifying model parameters, and indicating our level of uncertainty in estimates). We drew on several resources to guide our approach, but especially J-PAL's resources on CEA (link) and the Livelihood Impact Fund's approach to ROI (link).

We report cost-effectiveness in terms of return on investment (ROI): the total economic benefits of the program above the status quo (quantified in terms of USD) compared to the costs of implementing the program. Our preferred estimate of benefits includes the treatment effects on household consumption and net assets; we also model the impact that spillovers may have on ROI.

$$ROI = \frac{Consumption\ effect + Net\ assets\ effect\ (+ spillovers)}{VE\ cost\ per\ household + MC\ cost\ per\ household}$$

In addition to estimating ROI for the full sample, we also estimate ROI by household type (refugee or host) and by cohort. Since cost data cannot be disaggregated by household type or cohort we assume that average costs per household are similar across subgroups.

71 We consider the risks of overestimating cost-effectiveness to be greater than the risks of underestimating cost-effectiveness, since overstating CE is more likely to undermine the credibility of the research, and we consider it more likely that impact-per-household attenuates as the program expands rather than growing (of course, the latter is possible, we just consider it less likely).

## 5.2 Estimating benefits

We estimate program benefits using data on short- to medium term impacts from the DREAMS UG RCT, Endline 1. Our preferred estimate of benefits comes from treatment effects on household consumption and net assets. We prefer consumption over income or other metrics, because consumption captures a broader range of impact channels, such as changes in agricultural production for own use, as well as gifts and remittances. Consumption also tends to be less affected by seasonal variation. We include net assets to account for changes in a household's wealth, including changes in durable assets, savings, and debt (including those held by the household, and the household's share of business assets, savings, and debt). As a secondary measure, we also report cost-effectiveness based on income, since it is a commonly used impact metric among other organizations and funders, though we consider income a less reliable metric.

Table 27 summarizes treatment effects on key outcomes for the full sample and subgroups. All treatment effects are significant at the 1% level, except for the asset effects for Cohort 4, which is significant at the 5% level.

**Table 27. Treatment Effects On Key Outcomes**

| Variable | All | Refugees | Hosts | Cohort 3 | Cohort 4 | Cohort 5 | Cohort 6 |
|---|---|---|---|---|---|---|---|
| Consumption (Household, Monthly, USD) | 19.10 | 13.74 | 27.99 | 22.88 | 15.90 | 20.29 | 17.37 |
| Net Asset Value (USD) | 278.06 | 127.33 | 516.79 | 405.27 | 178.69 | 245.84 | 278.81 |
| Income (Household, Monthly, USD | 8.35 | 6.20 | 12.20 | 9.98 | 8.72 | 7.23 | 7.45 |
| Wellbeing Index (Standardized) | 0.33 | 0.31 | 0.38 | 0.39 | 0.36 | 0.30 | 0.27 |
| Women's Economic Empowerment Index (Standardized) | 0.54 | 0.58 | 0.49 | 0.59 | 0.50 | 0.52 | 0.57 |

While the RCT data provides rigorous estimates of the short-to medium term impacts of DREAMS (6-18 months after the program's conclusion), any projection of future benefits relies on assumptions about whether treatment effects will be sustained. The fact that treatment effects are similar for cohorts that finished the program earlier (Cohorts 3 & 4) compared to cohorts that finished the program later (Cohorts 5 & 6) provides suggestive evidence that effects may be sustained for some period after the program's conclusion. Moreover, the asset treatment effect ($278) was larger than the average per-household value of direct transfers including seed capital and subsidies ($75), demonstrating that households were not merely spending down the value of transfers, which further suggests that the program effects may be sustained. However, given limited evidence on how long effects may be sustained, we present the ROI below under a range of possible durations.

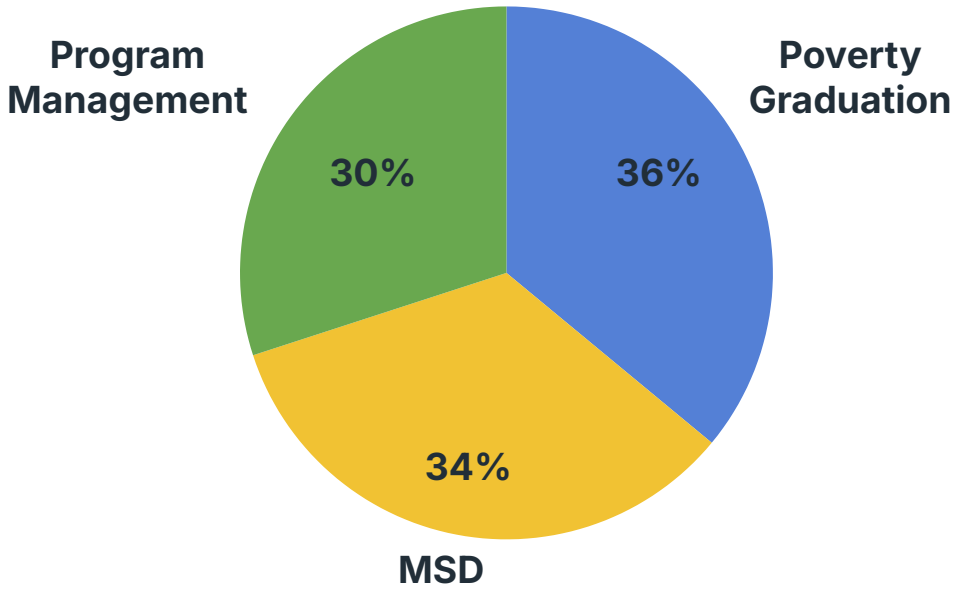
When estimating total impact, we applied a discount rate to future benefits. This discount rate reflects the tradeoff that a social planner faces when deciding between programs that deliver benefits sooner rather than later. While it is common practice in CEA to apply a discount rate, researchers do not use a standard discount rate. We applied the most common discount rate that we have observed in previous CEAs of programs in low-resource settings, a 10% annual rate, which is applied to consumption effects after the first year (and thus not to the one-time asset effect measured at Endline 1).

## 5.3 Estimating costs

We estimate program costs based on data shared by Village Enterprise and Mercy Corps. Some of the costs were specific to the study cohorts (Cohorts 3-6), including: targeting, training, mentoring, and business grants. Other costs - including personnel, market systems development interventions, M&E, office administration, and indirect costs - were spread across study cohorts, and so costs were prorated to the study cohorts. The per-household cost of the DREAMS program in study cohorts was $540.95. We consider this a conservative estimate of the per-household cost in a scaled version of the program, since some of the costs (particularly those related to market systems development) would likely not scale proportionally to the number of households directly involved in poverty graduation.

Figure 15 shows how program costs were divided across different cost categories. Program management costs include global personnel salaries, monitoring and evaluation costs, office costs, and other overhead costs.

**Figure 15. Program costs**




## 5.4 Cost-effectiveness estimates

Our preferred cost-effectiveness estimate uses treatment effects on consumption and net assets from Table 27 and applies a 10% annual discount rate on consumption impacts accrued after the first year. Table 28 reports the ROI for the DREAMS program over the first five years. The program 'breaks even' in less than two years: if program impacts are sustained for at least two years, then the monetary value of program impacts exceeds implementation costs. After five years, if impacts are sustained, then the ROI is more than 2x.

**Table 28. DREAMS Return On Investment (Benefits/Costs) Over Time**

| Year | Full Sample | Refugees | Hosts |
|---|---|---|---|
| 1 | 0.94x | 0.54x | 1.58x |
| 2 | 1.32x | 0.82x | 2.14x |
| 3 | 1.67x | 1.07x | 2.65x |
| 4 | 1.99x | 1.30x | 3.12x |
| 5 | 2.28x | 1.51x | 3.54x |

Since the impact of the program for host communities, compared to refugees, was more than 2x in terms of consumption and 4x in terms of assets, the ROI is significantly more favorable in host communities. By Endline 1, the program's impacts already exceed costs for hosts, whereas it takes three years for the program to break even for refugees.

Figure 16a plots the program ROI over the long run, and compares ROI for refugee vs host communities. If impacts are sustained in perpetuity then the total program ROI maxes out at 5x. The long-term ROI for host communities exceeds 7x, about twice the long-term ROI as the program has in refugee communities.

**Figure 16a. ROI, refugees vs hosts**

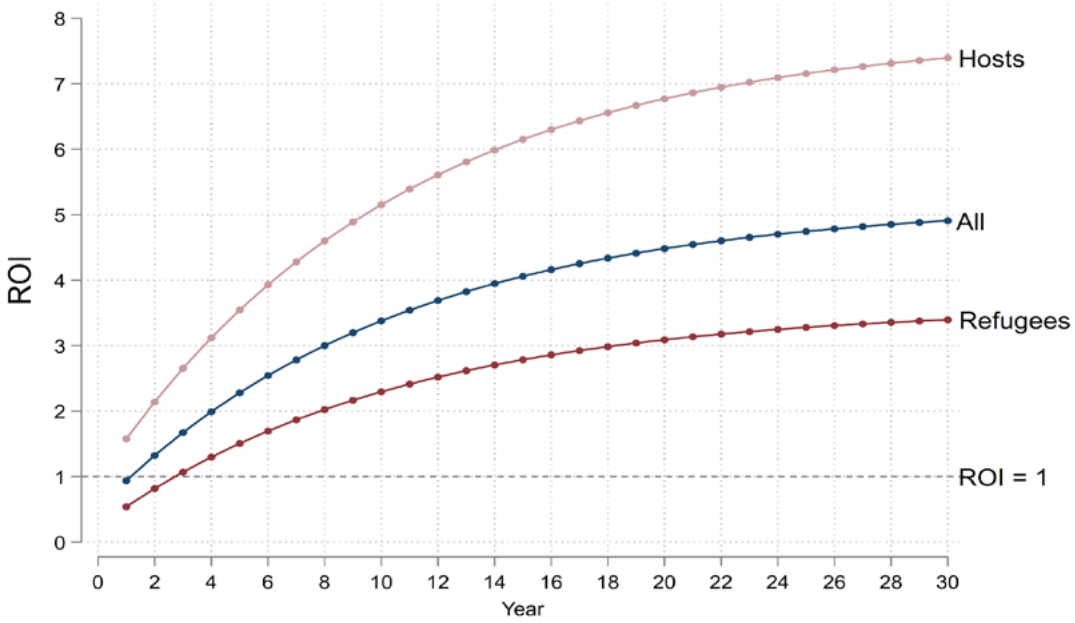
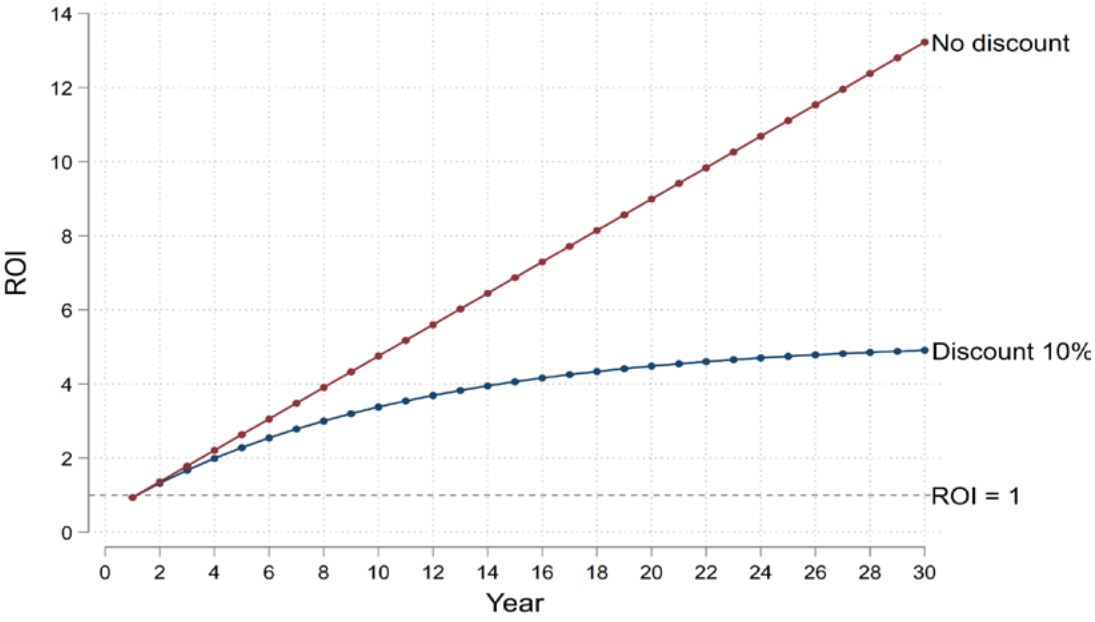



Figure 16b demonstrates the effect that discounting has on ROI for the full sample. This "no discount" scenario compares nominal benefits to costs over time, but should be regarded as optimistic since it assumes that benefits should be weighted equally regardless of how far into the future they are accrued. As expected, the program ROI is significantly higher in the long run if discounting is not applied. Subsequent figures apply an annual discount rate of 10%.

**Figure 16b. ROI, discounting vs no discounting**

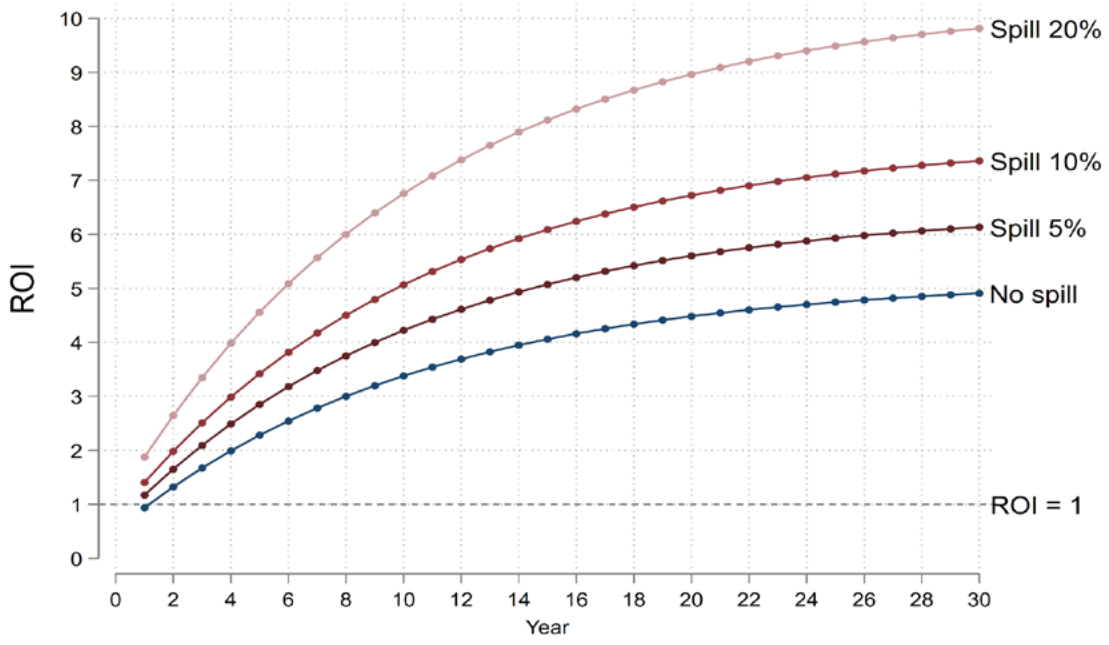


Finally, we consider how spillovers may influence our cost-effectiveness estimates. It is clear from qualitative data that DREAMS strengthened markets and positively impacted livelihoods in the broader community. In qualitative interviews, control group respondents reported learning business and farming techniques from treatment households, participating in BSGs after the program had ended, and accessing services from PSAs. With the broader market strengthening from the increased number of local businesses, MSD may have reduced prices or increased availability of certain goods and services. These 'indirect' effects of DREAMS may not be captured in the quantitative estimates, as they likely benefited control households as well. Thus, we believe that the quantitative estimates are a lower bound on the total impact of DREAMS on livelihoods and well-being in study communities.
To model spillovers, we first estimate the number of households affected by positive spillovers. According to UNHCR, as of October 2025, Bidibidi camp contained 209,104 refugees and Rhino camp contained 199,239 refugees (link). If we assume that the average household size in the camps is equivalent to the average household size in our sample (7.96), then this implies that there are roughly 26,269 households in Bidibidi and 25,030 in Rhino, or 51,299 refugee households total.

It is more difficult to estimate the number of households in host communities. The poverty graduation component of DREAMS intended to reach 70% refugee households and 30% host households; if we assume a similar breakdown for the number of households affected by spillovers, then this would imply 0.3*(51,299/0.7) = 21,985 host households affected by spillovers, or 73,284 refugee and host households affected by spillovers in total. Given 12,000 households directly targeted by the program, the number of spillover households is roughly 5x the number of treatment households.

In Figure 16c we show the ROI under different assumptions about the magnitudes of possibly spillover effects. For instance, if spillover effects are 5% of program effects, then the lifetime ROI of DREAMS is 6x rather than 5x if spillovers are negligible. If spillovers on non-DREAMS households are 20%, then the ROI after two years is more than 2x and the lifetime ROI jumps to nearly 10x.

**Figure 16c. ROI, spillover scenarios**




Our cost-effectiveness model attempts to project the future cost-effectiveness of the DREAMS program based on impact and cost data collected from the previous iteration of DREAMS. This projection may be inaccurate if impacts or costs are imprecisely estimated, if assumptions about the sustainability of

impacts are incorrect, or if assumptions about future iterations of the program are inaccurate. Table 29 provides a non-comprehensive list of factors that may lead us to mis-estimate cost-effectiveness; based on these factors, we believe that it is more likely that we are underestimating cost-effectiveness rather than overestimating cost-effectiveness.

### Table 29. Factors Influencing Accuracy of Cost-Effectiveness Estimates

#### Factor would increase (+) or decrease (-) cost-effectiveness

| Factors affecting impact estimates | Factors affecting cost estimates |
|---|---|
| • MSD indirect effects and other spillovers are not captured in RCT estimates (+)<br>• The ROI numerator does not monetize non-economic benefits, such as gains in perceived well-being and women's empowerment. If these were converted to equivalent monetary values, including them would increase the program ROI (+)<br>• Sustainability of impacts, trajectory of impacts over time (+/-)<br>• Discount rate may not be appropriate for the context (+/-) | • Program costs do not include costs of setting up in a new country (-)<br>• Program costs were higher for RCT cohorts than non-study cohorts (e.g. needed to target more HHs) (+)<br>• Design costs may be lower for subsequent iterations of the program (+) |

## 5.5 Comparisons to other livelihoods programs

The cost-effectiveness of DREAMS compares favorably with other livelihoods programs. Table 30 presents ROI estimates for other poverty graduation programs in Uganda. Using inputs from each program's RCT results, we update the ROI calculations using consistent assumptions, specifically: Benefits are calculated as household consumption plus net assets, and a 10% discount rate is applied to benefits accrued after Year 1. We report 5-year ROIs for each program.

### Table 30. 5-Year ROI for Comparator Programs

| Program | CE estimate: 5yr ROI | Notes |
|---|---|---|
| DREAMS Uganda | • Pooled: 2.28x<br>• Refugees only: 1.51x<br>• Hosts only: 2.54x | See above |
| Village Enterprise (DIB program) | • Pooled: 1.84x<br>• Kenya only: 2.84x<br>• Uganda only: 0.72x | Final evaluation report (link)<br>CEA write-up (link) |
| AVSI program in Rwamwanja (IPA RCT - Uganda only) | • Group arm: 0.76x<br>• Individual arm: 0.63x | Working paper (link). The working paper reports a lifetime ROI of 3.6x in the group training arm and 2.9x in the individual training arm, extrapolating the consumption effect indefinitely into the future. The authors' calculation does not include the asset effect, and uses a 5% discount rate. We update these calculations, using inputs from Tables 1 & 2. |
| Targeting the Ultra Poor | • India (highest CE): 0.72x<br>• Ethiopia: 0.44x<br>• Ghana: 0.26x | Publication (link). The paper reports a lifetime ROI using a 10% discount rate as 1.24x (Ethiopia), 0.63x (Ghana), and 2.11x (India). We update these calculations using inputs from Table 4. |

The DREAMS Uganda ROI is comparable to the VE DIB ROI, and higher than the ROI of other poverty graduation programs evaluated in Uganda and elsewhere.

# 6. CONCLUSION AND NEXT STEPS

The findings from DREAMS demonstrate that well-designed livelihood programs can meaningfully improve the short- to medium-term economic outcomes of both refugee and host community households in West Nile, Uganda. This evidence is particularly significant amid sharply declining humanitarian aid and growing recognition of the need to move beyond in-kind assistance toward more sustainable, development-oriented approaches in protracted refugee contexts. By promoting group-based entrepreneurship, financial inclusion, productive use of grants and savings, and intentional linkages to strengthened market systems, DREAMS illustrates how targeted, market-linked interventions can empower vulnerable households to build self-reliance and resilience. In doing so, the program offers a compelling model for how humanitarian and development actors can work together to create durable economic opportunities that bridge immediate relief and long-term empowerment.

As a next step, IDinsight will conduct a second endline survey in April 2026, approximately one year after the first, capturing outcomes 24 to 36 months after program implementation across the evaluation cohorts. This follow-up will provide critical evidence on the medium- to long-term impacts of the DREAMS program, offering insight into whether the gains observed to date are sustained, amplified, or diminished over time. This next round of data collection is particularly important, as many of DREAMS' anticipated effects, especially those stemming from the Market Systems Development (MSD) component, are expected to emerge gradually, as market relationships strengthen and enterprise activities mature. The second endline will also provide an opportunity to assess whether the economic, resilience, and well-being improvements achieved through the poverty graduation model are maintained over time, and to better understand the extent to which DREAMS has fostered lasting self-reliance among refugee and host households.

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# APPENDICES

## Appendix A: Analytical Model

To estimate program effects, the primary analysis follows an Intention-to-Treat (ITT) framework, comparing the outcomes of households assigned to the treatment and control groups. The analytical model takes the following form:

$$Y_i = \beta_1 T_i + X'_i\gamma + \alpha'_s + \varepsilon_i$$

Where:

- $Y_i$ denotes the outcome variable (household well-being, empowerment, and cohesion/integration measures) for household *i* at endline 1 or endline 2
- $T_i$ denotes the treatment status of household *i* (1 for treatment group; 0 for control group)
- $\beta_1$ is the estimated treatment effect of DREAMS compared to control
- $X'_i$ is a vector of household-level covariates, including gender, marital status, and the VC involvement and PPI score from the targeting survey
- $\gamma$ is a vector of coefficients for the included covariates
- $\alpha'_s$ is a vector of categorical factors corresponding to the stratum that the household is found in. Households were stratified by cohort, village, and PPI score.
- $\varepsilon_i$ denotes the household error term *i*

The ITT estimator reflects the impact of households being offered participation in the program, even though some households opted to not participate or to participate in only some activities. ITT is the most reliable estimator for projecting the likely impact of the program if it were implemented in a similar environment in the future. We also present treatment-on-the-treated (TOT) estimates in Appendix C, which reflects the impact of the program on those households who opted to participate. In practice, since the vast majority of households offered the program opted to participate in it, and since few households assigned to the control group participated in program activities, the ITT and TOT estimates are extremely similar.

## Appendix B: Balance of Targeting Variables

Table B1 confirms that before the program began, the two study arms were balanced on demographic factors (such as household head gender and age, and household size) and core economic characteristics (such as Poverty Likelihood and value chain involvement), ensuring that any observed differences in endline outcomes can be reliably attributed to the DREAMS intervention.

### Table B1. Balance on Targeting Variables for Endline Sample

| Variable | # Obs | Control Mean | Treatment Mean | Difference |
|---|---|---|---|---|
| HH Head is Female | 6560 | 0.65 | 0.65 | 0.00 |
| HH Head Age | 6316 | 40.48 | 39.99 | -0.48 |
| HH is polygamous | 6560 | 0.07 | 0.07 | 0.00 |
| HH is 7 or more people | 6560 | 0.14 | 0.15 | 0.01 |
| Any VC involvement | 6560 | 0.56 | 0.55 | -0.01 |
| VC involvement for sale | 6560 | 0.32 | 0.32 | 0.00 |
| VC is main income | 6560 | 0.11 | 0.11 | 0.00 |
| Poverty Likelihood | 6560 | 0.57 | 0.57 | 0.00 |

# Appendix C: Treatment-on-the-Treated

Appendix C presents the **Treatment-on-the-Treated (TOT) estimates,** which measure the program's effect only on those households that actively participated in the core DREAMS components. The TOT estimates typically serve as a secondary measure of impact and are compared to the primary Intention-to-Treat (ITT) estimates. Given the low rate of control group participation and high rate of compliance in the treatment group, the TOT estimates are found to be extremely similar to the ITT estimates.
To ensure robustness, the report includes two distinct definitions of "treated" based on the level of participation:

- **Narrow Definition (Full Package):** A household is considered "treated" only if it engaged in the core sequence of the program, defined as **starting/running a business with Business Savings Group (BSG) members and receiving financial capital** (which includes Seed Grants, BSG loans, or subsidies). This definition tests the theory that impact is only realized with the delivery of the full, integrated DREAMS package.
- **Broad Definition (Any Major Component):** A household is considered "treated" if they completed any major component of the intervention, including **joining a BSG, starting a business with BSG members, receiving mentoring/support from Village Enterprise, receiving a loan from Village Enterprise, or receiving discounts/subsidies.** This definition tests the theory that any individual component from the integrated approach may be sufficient to improve outcomes.

### Table C1. Treatment-on-Treated Estimates of Main Outcomes

| Variable | # Obs | Ctrl Mean | ITT, All | TOT, Broad | TOT, Narrow |
|---|---|---|---|---|---|
| Monthly Household Consumption (USD) | 6560 | 112.06 | 19.10 *** | 20.21 *** | 18.86 *** |
| Standardized: Monthly Household Consumption | 6560 | 0.00 | 0.28 *** | 0.30 *** | 0.28 *** |
| Total Household Asset Value (USD) | 6560 | 930.35 | 184.10 *** | 201.39 *** | 179.71 *** |
| Standardized: Total Household Asset Value | 6560 | 0.00 | 0.11 *** | 0.12 *** | 0.11 *** |
| Total Monthly Household Income (USD) | 6522 | 34.76 | 8.35 *** | 8.72 *** | 8.35 *** |
| Standardized: Total Household Income | 6522 | 0.00 | 0.28 *** | 0.29 *** | 0.28 *** |
| Total HH Business Profit (USD), Monthly | 6560 | 1.01 | 1.22 *** | 1.25 *** | 1.20 *** |

| | | | | | |
|---|---|---|---|---|---|
| Farming Profit (USD), Monthly | 6555 | 0.33 | 0.40 *** | 0.42 *** | 0.34 *** |
| Livestock Profit (USD), Monthly | 6557 | 1.82 | 0.99 *** | 1.02*** | 1.01 *** |
| Total Employment Income (USD), Monthly | 6560 | 5.51 | 0.12 | 0.26 | 0.02 |
| Household Savings (USD) | 6543 | 25.02 | 27.01 *** | 28.53 *** | 26.39 *** |
| Poverty Likelihood % (From PPI) | 6560 | 0.41 | -0.03 *** | -0.04 *** | -0.03 *** |
| Standardized: Food Insecurity Index | 6560 | 0.00 | -0.10 *** | -0.11 *** | -0.12 *** |
| Standardized: Wellbeing Index | 6560 | 0.00 | 0.33 *** | 0.33 *** | 0.34 *** |
| Women's Economic Empowerment Index (0-1) | 6005 | 0.32 | 0.06 *** | 0.06 *** | 0.06 *** |
| Standardized: Women's Economic Empowerment Index | 6005 | 0.00 | 0.54 *** | 0.57 *** | 0.56 *** |

# Appendix D: Detailed Consumption & Asset Results

### Table D1. ITT Estimates on Individual Consumption Items

| Variable | Control Mean (UGX) | ITT (UGX) | q-value |
|---|---|---|---|
| Maize Flour | 22469.21 | 1197.33 | 0.107 |
| Millet | 2572.58 | 755.96 | 0.017 |
| Sorghum | 38756.88 | 4170.81 | 0.004 |
| Bread | 2421.25 | 929.11 | 0.001 |
| Rice | 5675.35 | 2538.44 | 0.001 |
| Maize | 6908.30 | 1482.49 | 0.004 |
| Sweet Potatoes | 1571.49 | 425.14 | 0.023 |
| Irish Potatoes | 336.23 | 219.64 | 0.017 |
| Cassava | 12484.69 | 2065.79 | 0.001 |
| Cassava Flour | 53763.13 | 5177.37 | 0.001 |
| Matooke | 1115.57 | 138.44 | 0.132 |
| Beans | 31134.87 | 2061.88 | 0.006 |
| Groundnuts | 8788.44 | 2391.78 | 0.001 |
| Tomatoes | 5223.16 | 1305.62 | 0.001 |
| Dodo | 19142.65 | 933.10 | 0.017 |
| Onions | 5214.90 | 637.76 | 0.001 |
| Beef | 11266.47 | 5579.82 | 0.001 |
| Chicken | 9581.55 | 5565.11 | 0.001 |
| Fish | 13696.67 | 3541.61 | 0.001 |
| Simsim | 6572.40 | 1473.81 | 0.001 |
| Soya | 1031.28 | 768.57 | 0.001 |
| Sunflower | 107.67 | 170.74 | 0.007 |
| Milk | 3130.83 | 1560.96 | 0.001 |
| Avocado | 1291.74 | 550.13 | 0.001 |
| Oil | 11335.86 | 1614.12 | 0.001 |
| Tea | 901.21 | 184.24 | 0.001 |
| Porridge | 1461.39 | 448.05 | 0.01 |
| Other | 4209.15 | 247.47 | 0.111 |
| Outside Meals | 439.28 | -12.11 | 0.24 |

| | | | |
|---|---|---|---|
| Soap | 8710.20 | 925.03 | 0.001 |
| Firewood | 3238.69 | 567.78 | 0.01 |
| Charcoal | 2848.48 | 957.63 | 0.001 |
| Batteries | 1362.44 | 319.78 | 0.057 |
| Toothpaste | 785.00 | 179.83 | 0.001 |
| Matches | 314.27 | 15.19 | 0.034 |
| Women's Clothing | 2654.86 | 892.36 | 0.001 |
| Men's Clothing | 1913.40 | 427.52 | 0.001 |
| Kid's Clothing | 5012.84 | 1171.87 | 0.001 |
| Cosmetics | 1957.63 | 220.97 | 0.001 |
| Educational Expenses | 20018.27 | 4595.13 | 0.001 |
| Health Expenses | 7276.58 | 423.20 | 0.144 |
| Furniture | 1867.12 | 1919.87 | 0.001 |
| Bicycles | 2906.00 | 788.13 | 0.071 |
| Appliances | 144.84 | 113.33 | 0.089 |
| Social Expenditure | 4736.72 | 676.61 | 0.046 |

### Table D2. ITT Estimates on Individual Asset Items

| Variable | Control Mean (UGX) | ITT (UGX) | q-value |
|---|---|---|---|
| Chairs | 40760.77 | 8475.78 | 0.001 |
| Tables | 18412.523 | 3501.59 | 0.001 |
| Beds | 130820.73 | 19129.07 | 0.001 |
| Other Furniture | 14420.719 | 7209.75 | 0.141 |
| Houses | 566113.56 | 143999.28 | 0.025 |
| Other Buildings | 371168.22 | -10267.18 | 0.597 |
| Phones | 76573.639 | 6185.84 | 0.123 |
| Radios | 28541.411 | -782.04 | 0.466 |
| Solar Panels | 65736.432 | 12917.92 | 0.006 |
| Bicycles | 142167.51 | 10219.22 | 0.232 |
| TVs | 310172.41 | -382.32 | 0.609 |
| Appliances | 15918.899 | 1395.03 | 0.14 |
| Motorcycles | 1394160.7 | 182323.09 | 0.141 |
| Jewelry | 9045.937 | -694.90 | 0.56 |
| Theaters | 166239.13 | -114861.81 | 0.408 |
| Hoes | 18642.485 | 2315.55 | 0.001 |
| Pangas | 5977.8003 | 273.62 | 0.08 |
| Axes | 11753.721 | 650.17 | 0.141 |
| Goats | 367183.91 | 68024.52 | 0.001 |
| Sheep | 350049.08 | 60768.46 | 0.232 |
| Cattle | 3535275.9 | 1131869.01 | 0.232 |
| Pigs | 431166.67 | -31658.99 | 0.56 |
| Chickens | 98738.784 | 23749.19 | 0.001 |
| Ducks | 50007.663 | 5082.49 | 0.141 |
| Feed | 14667.232 | 3678.71 | 0.232 |

| | | | |
|---|---|---|---|
| Seed | 34550.742 | 8733.21 | 0.011 |
| Agricultural Land | 5569187.5 | 182893.47 | 0.582 |
| Non-Agricultural Land | 6520173.4 | -705369.07 | 0.56 |

# Appendix E: Non-winsorized Outcomes

### Table E1. ITT Estimates on Non-Winsorized Main Outcomes

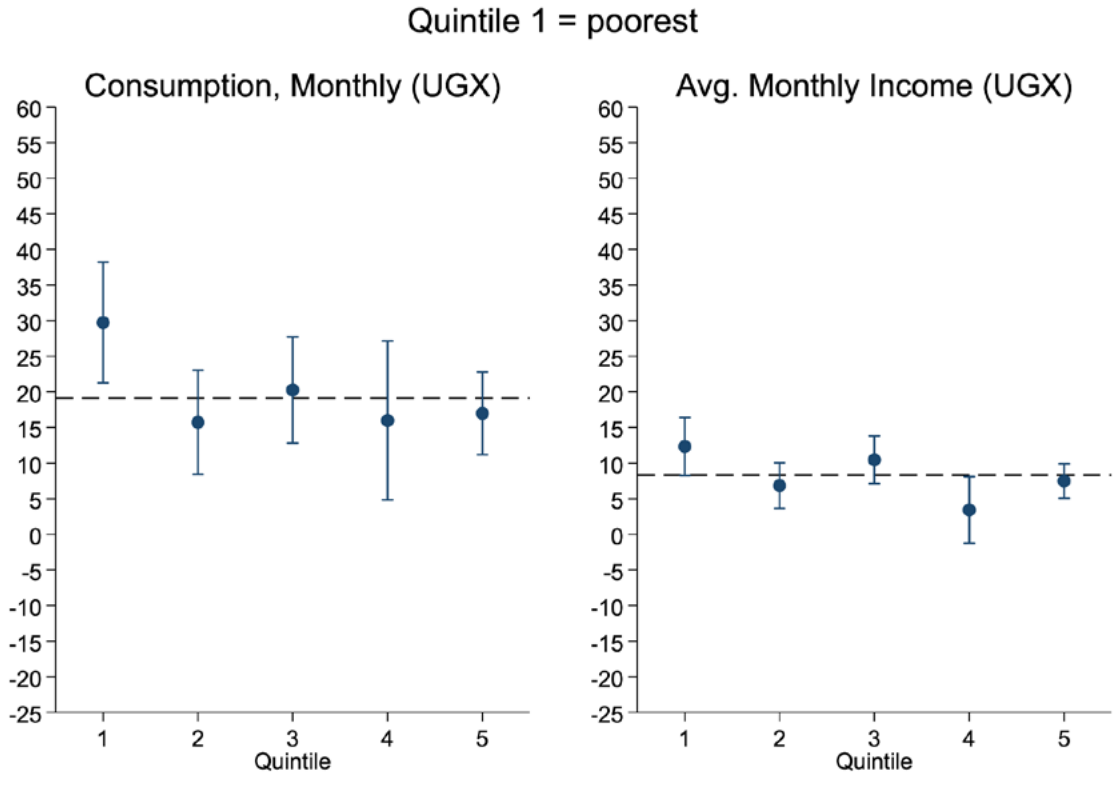
| Variable | # Obs | Ctrl Mean | ITT, All | Ctrl Mean, Refugee | ITT, Refugee | Ctrl Mean, Host | ITT, Host Community | DiD Refugee/ Host |
|---|---|---|---|---|---|---|---|---|
| Total HH Business Income (USD) | 6560 | 14.87 | 20.06 *** | 11.2 | 16.61 *** | 21.49 | 26.68 *** | -10.06 ** |
| Total HH Business Expenses (USD) | 6560 | 8.18 | 8.52 *** | 8.32 | 7.96 *** | 7.94 | 9.42 *** | -1.46 |
| Total HH Business Profit (USD) | 6560 | 1.05 | 1.67 *** | 0.46 | 1.28 ** | 2.11 | 2.45 *** | -1.17 * |
| Farming monthly profit (USD) | 6555 | 0.49 | 0.72 *** | -0.1 | 0.41 * | 1.56 | 1.24 *** | -0.83 * |
| Livestock monthly profit (USD) | 6557 | 2.35 | 1.19 *** | 1.24 | 0.72 *** | 4.35 | 1.93 * | -1.22 |
| Total Employment Income (USD) | 6560 | 6.21 | 0.26 | 6.15 | -0.19 | 6.32 | 0.99 | -1.18 |
| Approx. Value of Gifts HH Received (USD), Monthly | 6559 | 0.32 | -0.06 | 0.3 | -0.15 *** | 0.35 | 0.09 | -0.25** |
| Approx. Value of Cash Assistance Received (USD), Monthly | 6559 | 3.17 | -0.2 | 4.86 | -0.35 | 0.13 | 0.02 | -0.37 |
| Weekly Food Consumption (USD) | 6559 | 18.11 | 3.07 *** | 16.98 | 2.03 *** | 20.14 | 4.82 *** | -2.80 *** |
| Monthly Household Consumption (USD) | 6560 | 113.66 | 20.28 *** | 106.07 | 14.11 *** | 127.35 | 30.56 *** | -16.45 *** |
| Total Household Asset Value (USD) | 6560 | 1357.21 | 135.4 | 266.38 | 54.92 *** | 3321.84 | 229.17 | -174.25 |
| Total Durable Asset Value (USD) | 6560 | 266.97 | 74.46 *** | 197.76 | 27.88 *** | 391.63 | 150.17 *** | -122.29 *** |
| Total Agricultural Asset Value (USD) | 6560 | 966.05 | 76.72 | 66.5 | 24.83 *** | 2586.17 | 134.22 | -109.39 |
| Total Value of Business Assets (USD) | 6560 | 61.09 | 92.74 *** | 44.52 | 52.58 *** | 90.92 | 162.52 *** | -109.94 * |

# Appendix F: Additional Analyses

### Table F1. ITT Estimates on Main Outcomes, Bidibidi and Rhino Settlements

| Variable | # Obs | Ctrl Mean | ITT, All | ITT, Bidibidi | ITT, Rhino |
|---|---|---|---|---|---|
| Monthly Household Consumption (USD) | 6560 | 112.06 | 19.10 *** | 16.52 *** | 25.76 *** |
| Standardized: Monthly Household Consumption | 6560 | 0.00 | 0.28 *** | 0.24 *** | 0.38 *** |
| Total Household Asset Value (USD) | 6560 | 930.35 | 184.10 *** | 104.28 ** | 355.36 *** |
| Standardized: Total Household Asset Value | 6560 | 0.00 | 0.11 *** | 0.06 ** | 0.21 *** |
| Total Monthly Household Income (USD) | 6522 | 34.76 | 8.35 *** | 8.45 *** | 8.16 *** |
| Standardized: Total Household Income | 6522 | 0.00 | 0.28 *** | 0.28 *** | 0.27 *** |
| Total HH Business Profit (USD), Monthly | 6560 | 1.01 | 1.22 *** | 1.31 *** | 1.04 *** |
| Farming Profit (USD), Monthly | 6555 | 0.33 | 0.40 *** | 0.32 ** | 0.57 *** |
| Livestock Profit (USD), Monthly | 6557 | 1.82 | 0.99 *** | 0.87 *** | 1.25 *** |
| Total Employment Income (USD), Monthly | 6560 | 5.51 | 0.12 | 0.35 | -0.4 |
| Household Savings (USD) | 6543 | 25.02 | 27.01 *** | 26.18 *** | 28.89 *** |
| Poverty Likelihood % (From PPI) | 6560 | 0.41 | -0.03 *** | -0.03 *** | -0.03 *** |
| Standardized: Food Insecurity Index | 6560 | 0.00 | -0.10 *** | -0.10 *** | -0.10 ** |
| Standardized: Wellbeing Index | 6560 | 0.00 | 0.33*** | 0.34 *** | 0.32 *** |
| Women's Economic Empowerment Index (0-1) | 6005 | 0.32 | 0.06 *** | 0.06 *** | 0.06 *** |
| Standardized: Women's Economic Empowerment Index | 6005 | 0.00 | 0.54 *** | 0.53 *** | 0.57 *** |

### Figure F1: Targeting PPI Quintiles




The dotted lines show the full-sample ITTs for reference.

## Table F2. Female and Male Respondents

| Variable | # Obs | Ctrl Mean | ITT, All | ITT, Female | ITT, Male | DiD, Female/ Male |
|---|---|---|---|---|---|---|
| Monthly Household Consumption (USD) | 6560 | 112.06 | 19.10 *** | 17.87 *** | 24.08 *** | -5.6 |
| Standardized: Monthly Household Consumption | 6560 | 0.00 | 0.28 *** | 0.26 *** | 0.35 *** | -0.08 |
| Total Household Asset Value (USD) | 6560 | 930.35 | 184.10 *** | 147.40 *** | 256.64 ** | -164.22 |
| Standardized: Total Household Asset Value | 6560 | 0.00 | 0.11 *** | 0.09 *** | 0.15 ** | -0.10 |
| Total Monthly Household Income (USD) | 6522 | 34.76 | 8.35 *** | 7.88 *** | 9.25 *** | -2.58 |
| Standardized: Total Household Income | 6522 | 0.00 | 0.28 *** | 0.26 *** | 0.31 *** | -0.09 |
| Total HH Business Profit (USD), Monthly | 6560 | 1.01 | 1.22 *** | 1.18 *** | 1.34 *** | -0.23 |
| Farming Profit (USD), Monthly | 6555 | 0.33 | 0.40 *** | 0.27 ** | 0.83 *** | -0.72 ** |
| Livestock Profit (USD), Monthly | 6557 | 1.82 | 0.99 *** | 0.82 *** | 1.67 *** | -0.78 ** |
| Total Employment Income (USD), Monthly | 6560 | 5.51 | 0.12 | -0.06 | 1.33 ** | -1.23 * |
| Household Savings (USD) | 6543 | 25.02 | 27.01 *** | 25.04 *** | 35.13 *** | -10.42 ** |
| Poverty Likelihood % (From PPI) | 6560 | 0.41 | -0.03 *** | -0.03 *** | -0.05 *** | 0.02 |
| Standardized: Food Insecurity Index | 6560 | 0.00 | -0.10 *** | -0.08 *** | -0.22 *** | 0.12 * |
| Standardized: Wellbeing Index | 6560 | 0.00 | 0.33 *** | 0.35 *** | 0.30 *** | 0.06 |
| Women's Economic Empowerment Index (0-1) | 6005 | 0.32 | 0.06 *** | 0.06 *** | 0.03 *** | 0.03 *** |
| Standardized: Women's Economic Empowerment Index | 6005 | 0.00 | 0.54 *** | 0.58 *** | 0.29 *** | 0.31 *** |

## Table F3. VC Activities and Perceptions at Endline

| Variable | # Obs | Ctrl Mean | ITT, All | Ctrl Mean, Refugee | ITT, Refugee | Ctrl Mean, Host | ITT, Host Community | DiD Refugee/ Host |
|---|---|---|---|---|---|---|---|---|
| Household is Involved in VC at Endline | 6560 | 0.39 | 0.17 *** | 0.32 | 0.20 *** | 0.52 | 0.11 *** | 0.09*** |
| Soybean | | | | | | | | |
| Household is Currently Involved in VC: Soybean Production | 6,560 | 0.06 | 0.04 *** | 0.04 | 0.02 *** | 0.12 | 0.07 *** | -0.05 *** |
| Soybean is Main Income for Household | 6560 | 0.01 | 0.01 ** | 0.01 | 0.00 | 0.02 | 0.01 ** | -0.01 ** |
| Household Sold At Least Some of Its Soybean | 6560 | 0.06 | 0.04 *** | 0.03 | 0.02 *** | 0.10 | 0.07 *** | -0.06 *** |
| Household Saw Income Increase in Soybean | 6560 | 0.04 | 0.04 *** | 0.02 | 0.02 *** | 0.07 | 0.08 *** | -0.06 *** |
| Household has Confidence in Future Income of Soybean | 6560 | 0.05 | 0.04 *** | 0.03 | 0.02 *** | 0.09 | 0.08 *** | -0.06 *** |
| Sunflower | | | | | | | | |
| Household is Currently Involved in VC: Sunflower Production | 6,560 | 0.01 | 0.01 *** | 0.01 | 0.01 *** | 0.03 | 0.02 ** | 0.00 |
| Sunflower is Main Income for Household | 6560 | 0.00 | 0.00 ** | 0.00 | 0.00 | 0.00 | 0.01 ** | -0.01** |
| Household Sold At Least Some of Its Sunflower | 6560 | 0.01 | 0.01 *** | 0.01 | 0.01 *** | 0.02 | 0.02 ** | 0.00 |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Household Saw Income Increase in Sunflower | 6560 | 0.04 | 0.04 *** | 0.02 | 0.02 *** | 0.07 | 0.08 *** | -0.06 *** |
| Household has Confidence in Future Income of Sunflower | 6560 | 0.05 | 0.04 *** | 0.03 | 0.02 *** | 0.09 | 0.08 *** | -0.06 *** |
| Sesame | | | | | | | | |
| Household is Currently Involved in VC: Sesame Production | 6,560 | 0.35 | 0.08 *** | 0.28 | 0.09 *** | 0.48 | 0.05 *** | 0.04 * |
| Sesame is Main Income for Household | 6560 | 0.20 | 0.02 * | 0.16 | 0.02 * | 0.29 | 0.01 | 0.01 |
| Household Sold At Least Some of Its Sesame | 6560 | 0.32 | 0.09 *** | 0.25 | 0.10 *** | 0.45 | 0.07*** | 0.03 |
| Household Saw Income Increase in Sesame | 6560 | 0.24 | 0.11 *** | 0.21 | 0.09 *** | 0.29 | 0.15*** | -0.06 *** |
| Household has Confidence in Future Income of Sesame | 6560 | 0.30 | 0.10 *** | 0.25 | 0.10 *** | 0.40 | 0.09 *** | 0.01 |
| Local Poultry | | | | | | | | |
| Household is Currently Involved in VC: Poultry (Local Breeds) | 6,560 | 0.34 | 0.08 *** | 0.28 | 0.08 *** | 0.45 | 0.07 *** | 0.00 |
| Local Poultry is Main Income for Household | 6560 | 0.14 | 0.01 | 0.13 | -0.01 | 0.16 | 0.03 ** | -0.04 ** |
| Household Sold At Least Some of Its Local Poultry | 6560 | 0.33 | 0.08 *** | 0.27 | 0.08*** | 0.43 | 0.08 *** | 0.00 |
| Household Saw Income Increase in Local Poultry | 6560 | 0.24 | 0.11 *** | 0.21 | 0.09 *** | 0.29 | 0.15 *** | -0.06 *** |
| Household has Confidence in Future Income of Local Poultry | 6560 | 0.30 | 0.10 *** | 0.25 | 0.10 *** | 0.40 | 0.09 *** | 0.01 |
| Improved Poultry | | | | | | | | |
| Household is Currently Involved in VC: Poultry (Improved Breeds) | 6,560 | 0.05 | 0.16 *** | 0.05 | 0.20 *** | 0.03 | 0.09 *** | 0.11 *** |
| Improved Poultry is Main Income for Household | 6560 | 0.02 | 0.07 *** | 0.02 | 0.09 *** | 0.01 | 0.05 *** | 0.04 *** |
| Household Sold At Least Some of Its Improved Poultry | 6560 | 0.04 | 0.16 *** | 0.05 | 0.20 *** | 0.03 | 0.10 *** | 0.10 *** |
| Household Saw Income Increase in Improved Poultry | 6560 | 0.04 | 0.13 *** | 0.04 | 0.17 *** | 0.02 | 0.08 *** | 6560 |
| Household has Confidence in Future Income of Improved Poultry | 6560 | 0.04 | 0.15 *** | 0.05 | 0.19 *** | 0.03 | 0.08 *** | 6560 |
| Retail | | | | | | | | |
| Household is Currently Involved in VC: Retail | 6,560 | 0.14 | 0.15 *** | 0.18 | 0.20 *** | 0.06 | 0.06 *** | 0.14 *** |
| Retail is Main Income for Household | 6560 | 0.10 | 0.09 *** | 0.13 | 0.13 *** | 0.04 | 0.01 | 0.12 *** |
| Household Saw Income Increase in Retail | 6560 | 0.10 | 0.14 *** | 0.14 | 0.19 *** | 0.04 | 0.06 *** | 0.13 *** |
| Household Has Confidence in Future Income of Retail | 6560 | 0.12 | 0.14 *** | 0.16 | 0.19 *** | 0.05 | 0.06 *** | 0.13 *** |

* "Ctrl Mean" shows the average for the control group. "ITT, All" is the treatment effect for the full sample. Refugee and host columns show control means and treatment effects separately for those groups. "DiD Refugee/Host" reports the coefficient and statistical significance from an interaction term refugee*treatment, and thus reflects whether treatment effects differ between refugees and hosts.

* Stars indicate statistical significance: *** for $p \leq 0.01$; ** for $0.01 < p \leq 0.05$; * for $0.05 < p \leq 0.10$

## Table F5. Food Security

| Variable | # Obs | Ctrl Mean | ITT, All | Ctrl Mean, Refugee | ITT, Refugee | Ctrl Mean, Host | ITT, Host Community | DiD Refugee/ Host |
|---|---|---|---|---|---|---|---|---|
| Food Insecurity Events (FIES-8 style sum, 0-8) | 6560 | 4.54 | -0.22 *** | 4.95 | -0.16 *** | 3.80 | -0.32 *** | 0.16 |
| Standardized: Food Insecurity Events (FIES-8 style sum, 0-8) | 6560 | 0.00 | -0.10 *** | 0.18 | -0.07 *** | -0.33 | -0.14 *** | 0.07 |
| Reporting That Adults Cut/ Skip Meals (30d) | 6560 | 0.77 | -0.05 *** | 0.84 | -0.04 *** | 0.64 | -0.06 *** | 0.02 |
| Number of Days Adults Cut/Skip Meals (30d) | 6558 | 6.33 | -0.71 *** | 7.68 | -0.69 ** | 3.89 | -0.72 *** | 0.03 |
| Reporting That Adults Went Whole Day With No Meals (30d) | 6560 | 0.63 | -0.05 *** | 0.71 | -0.03 ** | 0.48 | -0.07 *** | 0.04 |
| Number of Days That Adults Went Whole Day No Meals (30d) | 6560 | 2.70 | -0.25 *** | 3.04 | -0.10 | 2.08 | -0.49 *** | 0.38** |
| Reporting That Children Cut/Skip Meals (30d) | 6560 | 0.54 | -0.01 | 0.62 | 0.00 | 0.39 | -0.03 | 0.03 |
| Number of Days That Children Cut/Skip Meals (30d) | 6559 | 3.49 | -0.29 * | 4.27 | -0.22 | 2.09 | -0.42 *** | 0.19 |
| Reporting That Children Whole Day No Meals (30d) | 6560 | 0.37 | -0.01 | 0.44 | 0.01 | 0.26 | -0.05 *** | 0.06*** |
| Number of Days That Children Whole Day No Meals (30d) | 6559 | 1.41 | -0.05 | 1.63 | 0.04 | 1.01 | -0.20 ** | 0.24* |
| Ate Less-Preferred Foods (30d) | 6560 | 0.78 | -0.02 ** | 0.84 | -0.02 ** | 0.67 | -0.01 | -0.01 |
| Number of Days Household Ate Less-Preferred Foods (30d) | 6559 | 6.13 | -0.65 *** | 7.17 | -0.71 *** | 4.25 | -0.51 ** | -0.20 |
| Borrowed Food (30d) | 6560 | 0.49 | -0.02 * | 0.53 | -0.02 | 0.43 | -0.02 | 0.00 |
| Number of Days Household Borrowed Food (30d) | 6560 | 1.46 | -0.08 | 1.53 | -0.06 | 1.34 | -0.11 | 0.05 |
| Bought Food On Credit (30d) | 6560 | 0.45 | -0.01 | 0.44 | 0.00 | 0.47 | -0.02 | 0.01 |
| Number of Days Household Bought Food On Credit (30d) | 6559 | 1.41 | -0.07 | 1.26 | -0.01 | 1.70 | -0.18 * | 0.17 |
| Gathered Wild Food/Etc. (30d) | 6560 | 0.51 | -0.06 *** | 0.53 | -0.05 *** | 0.47 | -0.06 *** | 0.01 |
| Number of Days Household Gathered Wild Food/Etc. (30d) | 6560 | 2.82 | -0.61 *** | 2.93 | -0.59 *** | 2.64 | -0.62 *** | 0.02 |
| Ate Seed Stock (30d) | 6560 | 0.52 | 0.01 | 0.52 | 0.01 | 0.52 | 0.02 | -0.01 |
| Number of Days Household Ate Seed Stock (30d) | 6558 | 2.09 | -0.07 | 1.85 | -0.05 | 2.51 | -0.11 | 0.06 |
| Ate Elsewhere Due To Shortage (30d) | 6560 | 0.18 | -0.02 ** | 0.19 | -0.02 | 0.17 | -0.03 ** | 0.02 |
| Number of Days Household Ate Elsewhere (30d) | 6558 | 0.63 | -0.10 ** | 0.60 | -0.05 | 0.69 | -0.17 ** | 0.12 |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Respondent Went To Bed Hungry (30d) | 6560 | 0.62 | -0.04 *** | 0.68 | -0.01 | 0.51 | -0.10 *** | 0.08*** |
| Number of Days Respondent Went To Bed Hungry (30d) | 6560 | 1.94 | -0.24 *** | 2.11 | -0.12 * | 1.63 | -0.43 *** | 0.31*** |
| Household Regularly Eats At Least Two Meals a Day | 6560 | 0.50 | 0.08 *** | 0.42 | 0.08 *** | 0.64 | 0.09 *** | -0.01 |
| Household Regularly Eats Until Content | 6560 | 0.44 | 0.07 *** | 0.37 | 0.07 *** | 0.57 | 0.06 *** | 0.01 |
| Household Has Enough Food For Tomorrow | 6560 | 0.51 | 0.08 *** | 0.48 | 0.07 *** | 0.56 | 0.10 *** | -0.03 |
| Food Insecurity Category is Moderate/Severe | 6560 | 0.69 | -0.05 *** | 0.77 | -0.05 *** | 0.54 | -0.04 ** | -0.01 |

### Table F6. Treatment and Control Experience with Shocks

| Variable | # Obs | Ctrl Mean | ITT, All | Ctrl Mean, Refugee | ITT, Refugee | Ctrl Mean, Host | ITT, Host Community | DiD Refugee/ Host |
|---|---|---|---|---|---|---|---|---|
| Household Adapting to Future Shock With: Increased Financial Savings | 6560 | 0.18 | 0.11*** | 0.19 | 0.10*** | 0.17 | 0.12*** | -0.03 |
| Household Adapting to Future Shock With: Increased Savings via Property | 6560 | 0.08 | 0.03*** | 0.07 | 0.02** | 0.09 | 0.05*** | -0.03* |
| Household Adapting to Future Shock With: Diversifying/Increasing crops | 6560 | 0.27 | 0.04*** | 0.31 | 0.04*** | 0.21 | 0.05*** | 0.00 |
| Household Adapting to Future Shock With: Diversifying/Increasing Livestock | 6560 | 0.16 | 0.05*** | 0.14 | 0.05*** | 0.18 | 0.04** | 0.02 |
| Household Adapting to Future Shock With: Increased Security | 6560 | 0.03 | 0.01*** | 0.03 | 0.01 | 0.04 | 0.03*** | -0.02* |

### Table F7: Social Cohesion for Refugee Respondents

| Variable | # Obs | Ctrl Mean | ITT, Refugee |
|---|---|---|---|
| Refugee Respondent has Interacted with Host | 4185 | 0.94 | 0.01 |
| Refugee Interacting with Host: Lives nearby | 3974 | 0.66 | 0.01 |
| Refugee Interacting with Host: Friend | 3974 | 0.59 | 0.01 |
| Refugee Interacting with Host: Business transaction | 3974 | 0.65 | 0.03 ** |
| Refugee Interacting with Host: School/training | 3974 | 0.20 | 0.01 |
| Refugee Interacting with Host: Family member/spouse | 3974 | 0.02 | 0.00 |
| Refugee Interacting with Host: Church/mosque | 3974 | 0.26 | 0.00 |
| Refugee Interacting with Host: Colleague/business partner | 3974 | 0.07 | 0.02 ** |

### Table F8: Program Feedback

| Variable | # Obs | Treatment Mean | Refugee Mean | Host Mean |
|---|---|---|---|---|
| Most Appreciated Part of the DREAMS Program: Grants | 3280 | 0.32 | 0.34 | 0.28 |
| Most Appreciated Part of the DREAMS Program: Trainings | 3280 | 0.37 | 0.33 | 0.42 |
| Most Appreciated Part of the DREAMS Program: Mentoring | 3280 | 0.08 | 0.07 | 0.09 |
| Most Appreciated Part of the DREAMS Program: Business Selection | 3280 | 0.09 | 0.10 | 0.08 |
| Most Appreciated Part of the DREAMS Program: Subsidies | 3280 | 0.09 | 0.10 | 0.07 |
| Most Appreciated Part of the DREAMS Program: All components | 3280 | 0.03 | 0.03 | 0.02 |
| Most Appreciated Part of the DREAMS Program: Others | 3280 | 0.05 | 0.05 | 0.05 |
| Least Appreciated Part of the DREAMS Program: Grants | 3280 | 0.08 | 0.07 | 0.10 |
| Least Appreciated Part of the DREAMS Program: Training | 3280 | 0.03 | 0.04 | 0.02 |
| Least Appreciated Part of the DREAMS Program: Mentoring | 3280 | 0.04 | 0.05 | 0.02 |
| Least Appreciated Part of the DREAMS Program: Business Selection | 3280 | 0.13 | 0.15 | 0.10 |
| Least Appreciated Part of the DREAMS Program: Subsidies | 3280 | 0.36 | 0.34 | 0.39 |
| Least Appreciated Part of the DREAMS Program: None | 3280 | 0.34 | 0.35 | 0.33 |
| Least Appreciated Part of the DREAMS Program: Other | 3280 | 0.36 | 0.36 | 0.37 |
| Respondent Reports Being Richer Than 1yr Ago | 3266 | 0.79 | 0.73 | 0.89 |
| Respondent Reports Being Poorer Than 1yr Ago | 3266 | 0.10 | 0.14 | 0.04 |
| Reporting Neither Being Richer or Poorer Than 1yr Ago | 3266 | 0.11 | 0.13 | 0.08 |

# Appendix G: Survey Instrument

## Endline Survey v5

### *April 27, 2025*

| Section: Respondent Identification and Informed Consent | | |
|---|---|---|
| **Overview: The Basic Information Module captures the respondent's availability and consent before the rest of the survey can be administered.** | | |
| **Section 1a: Basic Survey Information** | | |
| # | **Question** | **Response** |
| | Enumerator: Please select the name of your supervisor | Dropdown |
| | Enumerator: Please select your name | Dropdown |
| | Enumerator: Select the date of the survey | Date |
| | Enumerator: Is the household you are visiting from the MAIN sample or the REPLACEMENT sample? | 1... Main Sample<br>2... Replacement |
| | Enumerator: Is this the first or second visit to this household? | 1... 1st visit<br>2... 2nd visit |
| | Enumerator: What is the unique household ID of the household you are visiting? | Integer |
| | Enumerator: You have entered a household ID that is not in the sample. Correct in order to begin the survey. | |
| | Enumerator: Is the following information about the household accurate? If not, please check you have inputted the correct HHID.<br><br>Village: ${village}<br>Household type: ${refugee}<br>Respondent name: ${hh_name} | |
| | [If incorrect data in previous question]<br>Enumerator: Go back and input the correct HHID | |
| | Enumerator: Collect the GPS for the household | |

| | | |
|---|---|---|
| | Hello, my name is ${enum_name}. I work with Apata Insights, a research organization based in Kampala. We are a team of researchers trying to better understand household well-being in your area.<br><br>Before I proceed to ask you different questions about important aspects of your participation in our study, I would like to carefully explain to you what this study is about and share important information with you. Some of the questions for this study are best answered by someone who is aware of household spending, wealth levels, and income-generating activity. For some sections, I will ask the household to nominate the best person to respond. | |
| | Is ${hh_name} available? | 0... No<br>1... Yes |
| | Why is ${hh_name} not available? | 1... Respondent is not home right now<br>2... Respondent is unwell or sick<br>3... Respondent does not currently want to speak with you<br>4... Respondent does not want to speak to you at all<br>5... Respondent cannot be found<br>88... Other |
| | Please specify “Other” | text |
| | Please tell us when we can return in the next two days to complete the survey with this household | Date & time |
| | Is there a phone number I can have to schedule a revisit? | text<br>If no number enter 000000000 |
| | Enumerator: You have indicated this respondent should be revisited a second time. Please finish and submit this survey and inform your supervisor when possible that you will attempt to interview this respondent a second time. | |
| | Enumerator: Since you have indicated the respondent does not want to participate, this respondent will be replaced. Please finish and submit this survey, and contact your supervisor for a replacement household. | |
| | Enumerator: Since you have indicated that this is the second visit where the respondent is unavailable, this respondent will be replaced. Please finish and submit this survey, and contact your supervisor for a replacement household. | |
| | Based on the description, is there another respondent that you think should join the conversation? | 0... No<br>1... Yes |
| | Enumerator: Please write down the name of the new respondent. | Text |

| | |
|---|---|
| | Before I proceed asking you different questions about important aspects of your life, I would like to first carefully explain to you what this study is about and to share important information with you. To ensure I have correctly shared all relevant information with you, I would like to audio record this first part. Some questions about your life that follow may also be audio recorded.<br><br>I have this information sheet here, which carefully explains important information about this study. Would you prefer to read this study Information Sheet yourself or would you like me to read it out loud?<br><br>[If respondent wants to read Information sheet his/herself]<br><br>ENUMERATOR: Please hand the study information sheet over to the respondent and allow time for the respondent to read the form carefully. Please ask the respondent if he/she has any questions. If there are any questions, please answer them carefully to your best knowledge.<br><br>[If the respondent wants the enumerator to read information sheet out loud]<br><br>ENUMERATOR: Please read the Study Information Sheet out loud. Afterwards, hand the sheet over to the respondent to keep. |
| | ENUMERATOR: Please hand a copy of the study Information Sheet over to the respondent and summarize the key points of the study information sheet.<br><br>Please remember to mention:<br>- [ If treatment] Purpose is to better understand how the DREAMS program affects the lives of refugees and host communities.<br>- There are no direct benefits<br>- There are no major risks and answers will not affect the eligibility for Village Enterprise, Mercy Corps or other programs.<br>- Participation is voluntary and information will be kept confidential<br>- Survey length is about 90 minutes<br><br>ENUMERATOR: Please ask the respondent, if s/he has any questions. If there are any questions, please answer them carefully to your best knowledge. |

| | | |
|---|---|---|
| | I will now read out the consent form to you:<br><br>I, the undersigned, have read or listened to, and understood the Study Information Sheet provided<br><br>I have been given the opportunity to ask questions about the study and my questions have been answered<br><br>I understand that taking part in the study will include being interviewed and, if applicable, audio recorded.<br><br>I understand that my personal details will not be revealed to people outside the study team.<br><br>I understand that my words may be quoted in publications, reports, webpages, and other research outputs but my name will not be used and there will be no way to link my words back to me.<br><br>I understand that participation is voluntary and that I can withdraw from the study at any time. I will not be asked any question about why I no longer want to take part.<br><br>I have been given adequate time to consider my decision, I understand the benefits and risks of participating and I agree to take part in the study.<br><br>ENUMERATOR: Please ask the respondent once more, if s/he has any questions. If there are any questions, please answer them carefully to your best knowledge.<br><br>Now I would like to ask you for your verbal permission to proceed with the interview. If you consent, please say the following sentence out loud: "Yes, I, ${hh_name} understand the risks and benefits of this research as well as my rights and agree to participate" | |
| | ENUMERATOR: Ask the participants if, in addition to the verbal consent, they would like to read the consent form themselves and sign or leave their mark under the consent on the data collection device. | Image/place to sign |
| | ENUMERATOR: Has the respondent agreed to participate? | 0... No<br>1... Yes |
| | ENUMERATOR: Why did the respondent refuse the survey? | 1... Don't have time<br>2... Don't know how the information will be used<br>3... Head of household has not consented<br>88... Other<br>-997... Refuse to answer |
| | Please specify "Other" | Text |
| | I would like to collect some additional details in case I need to contact you. Under what phone number can I reach you? | Text |
| | Is there another phone number I could reach you on? (e.g., a phone number of your country of origin, WhatsApp number, etc. | 0... No<br>1... Yes |
| | ENUMERATOR: Enter the phone number. | Text |

| | | |
|---|---|---|
| | [If no phone] Is there anyone else, who has a phone on which I could reach you (e.g., your spouse or partner, your parents or in-laws, children, etc.)? | 0... No<br>1... Yes |
| | ENUMERATOR: Please enter the phone number. | Text |
| | (If refugee community)<br>What is the group number for the household? | Text |
| | (If refugee community)<br>What is the individual card number for the head of the household? | Text |
| | (If host community)<br>What is the National ID number (NIN) of the head of the household? | Text |
| | ENUMERATOR: Did the respondent show their ID/Group card to verify the number? | 0... No<br>1... Yes |

| **Section 1: Household Characteristics** | | |
|---|---|---|
| **Overview: The HH Roster module captures explanatory demographic information, including age, family structure, etc.** | | |
| **Section 1a: Initial household information** | | |
| # | **Question** | **Options** |
| | Read: The DREAMS program helps people in refugee camps and nearby communities start small businesses and connect with local markets. It is run by the NGOs Village Enterprise and Mercy Corps. The program teaches people how to save money, provides business training, and supports starting new businesses. It also works to improve the market environment in refugee camps, making it easier for businesses to grow and succeed. | |
| 1.01 | Have you heard of this program before today? | 1... Yes<br>0... No<br>-997... Refuse to answer<br>-999... Don't know |
| 1.02 | Was your household offered to participate in the DREAMS program within the previous two years? | 1... Yes<br>0... No |
| 1.03 | ENUMERATOR: Please confirm that you are speaking to ${hh_name}. | 1... Yes<br>0... No |
| 1.04 | Are you the head of this household? | 1... Yes<br>0... No |
| 1.05 | How old are you? | Integer |
| 1.06 | What is your gender? | 0... Male<br>1... Female |

| | | |
|---|---|---|
| 1.07 | What is your marital status? | 1... Single<br>2... Married<br>3... Widowed<br>4... Divorced<br>5... Separated<br>-997... Refuse to answer |
| 1.08 | What is your religion? | 1... Muslim<br>2... Catholic<br>3... Pentecostal<br>4... Protestant<br>5... Presbyterian<br>6... Jehovah's Witness<br>7... Seventh Day Adventist<br>8... Born Again Christian<br>9... Other Christian Denomination<br>88... Other<br>-999... Don't Know/Refused to answer |
| 1.09 | Are you able to read and/or write in any language? | 1... Yes<br>0... No<br>-997... Refuse to answer<br>-999... Don't know |
| 1.10 | What is your highest level of education completed? | 0... None<br>1... Primary incomplete<br>2... Primary complete<br>3... Secondary incomplete<br>4... Secondary complete<br>5... College level<br>6... University level |
| 1.11 | What is your current employment status? | 1... Working full-time for pay<br>2... Working part-time for pay<br>3... Casual worker<br>4... Own account worker (self-employed/business)<br>5... Volunteer for NGO/Government<br>6... Unpaid worker in household business<br>7... Unemployed: Not looking for work/ hasn't looked for work in the past four weeks<br>8... Unemployed: Has looked for work in the past four weeks<br>-999... Don't know/Refused to answer |

| | | |
|---|---|---|
| 1.12 | Describe the nature of the work that you do | Multi-select<br>Options:<br>1... Crop farmer<br>2... Livestock farmer<br>3... Counsellor<br>4... Community-based volunteer<br>5... Bricklayer<br>6... School teacher<br>7... Shop keeper<br>8... Petty trading<br>9... Gardening (including selling vegetables)<br>88... Other (Specify) |
| If main respondent isn't the head of the household | | |
| 1.13 | What is the name of the head of this household? | Text |
| 1.14 | What is the gender of the household head? | 0... Male<br>1... Female |
| 1.15 | How old is the head of this household? | Integer |
| 1.16 | What is their current employment status? | 1... Working full-time for pay<br>2... Working part-time for pay<br>3... Casual worker<br>4... Own account worker (self-employed/business)<br>5... Volunteer for NGO/Government<br>6... Unpaid worker in household business<br>7... Unemployed: Not looking for work<br>8... Unemployed: Has looked for work in the past four weeks<br>-999... Don't know/Refused to answer |
| 1.17 | Describe the nature of the work that they do. | 1... Crop farmer<br>2... Livestock farmer<br>3... Counsellor<br>4... Community-based volunteer<br>5... Bricklayer<br>6... School teacher<br>7... Shop keeper<br>8... Petty trading<br>9... Gardening (including selling vegetables)<br>88... Other (Specify) |
| 1.18 | Was the head of household orphaned or abandoned as a child under the age of 18? | 1... Yes<br>0... No<br>-997... Refuse to answer<br>-999... Don't know |

| | | |
|---|---|---|
| 1.19 | Is the head of household a single parent? | 1... Yes<br>0... No |
| 1.20 | Can the head of household read and write in any language? | 1... Yes<br>0... No |
| 1.21 | Were you orphaned or abandoned as a child under the age of 18? | 1... Yes<br>0... No<br>-997... Refuse to answer<br>-999... Don't know |
| 1.22 | Are you a single parent? | 1... Yes<br>0... No |
| 1.23 | Is any member of the household suffering from a chronic disability/ illness that continuously draws substantially from the household resources? | 1... Yes<br>0... No<br>-997... Refuse to answer<br>-999... Don't know |
| 1.24 | Is this a polygamous family? | 1... Yes<br>0... No |
| 1.25 | [If yes] How many wives are part of this family (including yourself)? | Integer |
| 1.26 | How many members does this household have (including yourself)? | Integer |
| 1.27 | How many children below two years are living in this household? | Integer |
| 1.28 | How many children between 2-5 years are living in this household? | Integer |
| 1.29 | How many children between 5-18 years are living in this household? | Integer |
| 1.30 | How many of those children are currently enrolled in any type of school? | Integer |
| 1.31 | How many adults over 18 years are living in this household? | Integer |
| 1.32 | ENUMERATOR: You answered that the household has ${hh_ members}, and the total number of children + adults is ${hh_ members_check}. Does this match? | 1... Yes<br>0... No |

| | | |
|---|---|---|
| **Section 2: Household economic activities and outcomes** | | |
| **Overview: This module captures the various economic activities and outputs of the household** | | |
| **Section 2a: Income** | | |
| 2.01 | In a typical month, what is the total income of the household? | Integer |
| Business Income | | |

| | | |
|---|---|---|
| 2.02 | In the past 6 months, did you or someone in the household engage in business? | 1... Yes<br>0... No |
| 2.03 | How many businesses was the household engaged in? | Integer |
| For each business... | | |
| 2.04 | Please describe this business | Text |
| 2.05 | ENUMERATOR: Select the category of this business. ${biz_info} | 1... Agricultural<br>2... Non-Agricultural |
| For each of the businesses you just described... | | |
| 2.06 | ${biz_name}: Is this business solely owned by your household, or is it jointly owned with others? | 1... Solely owned by respondent's household<br>2... Jointly owned with other households |
| 2.07 | ${biz_name}: How many other households own the business? | Integer |
| 2.08 | ${biz_name}: What percentage of the business' income can you claim as your own? | Integer |
| 2.09 | ${biz_name}: What does this business sell? | 0... Crops/livestock/poultry<br>1... Clothing and footwear<br>2... Household essentials (soap, firewood, matches, batteries)<br>3... Healthcare items<br>4... Cooking essentials (oils, spices, tea)<br>5... Other farmers' produce<br>6... Electronics<br>7... Fabric<br>8... Metalwork<br>9... Jewelry<br>88... Other (Specify) |
| 2.10 | ${biz_name}: In the past 30 days, approximately how much was the income of this business? | |
| 2.11 | ${biz_name}: In the past 30 days, approximately how much were the expenses of this business? | Integer |
| 2.12 | In the past 30 days, what sources of information did you use to make decisions about production and sales for this business, if any? | [Select multiple]<br>0... No sources of information<br>1... Private company<br>2... Local Government Production Department<br>3... NGO (Please specify: .....)<br>4... Going to local market<br>5... Other community members<br>6... Family<br>88... Other |
| 2.13 | [If multiple selected] Which of these sources did you use the most? | [Select one from previous selection] |

| | | |
|---|---|---|
| 2.14 | How confident are you that the information from this source was accurate? | 1... Very confident<br>2... Confident<br>3... Neutral<br>4... Not very confident<br>5... Not at all confident |
| 2.12 | In the past 12 months, did the household cultivate any plot of land? | 1... Yes<br>0... No |
| Farming income | | begin group |
| 2.13 | Which crops were cultivated? | 1... Simsim (Sesame)<br>2... Soybeans<br>3... Sunflower<br>4... Groundnut<br>5... Maize<br>6... Cassava<br>7... Sorghum<br>8... Tomatoes<br>9... Peas<br>10... Rice<br>11... Beans<br>12... Eggplant<br>13... Okra<br>14... Choroko<br>15... Sweet Potatoes<br>16... Cabbage<br>88... Other (Specify) |
| 2.14 | In the past 12 months, approximately how much income did the household earn from selling crops? | Integer |
| 2.15 | In the past 12 months, approximately how much money did the household spend on inputs (Fertilizers, Chemicals, Seeds, etc.) | Integer |
| 2.16 | In the past 12 months, approximately how much money did the household spend on irrigation, equipment rent, energy, and land rent? | Integer |
| 2.17 | In the past 12 months, how much money did the household spend on hired labor (Cash and estimated value of in-kind payments) | Integer |

| | | |
|---|---|---|
| 2.18 | What was the main source of seed in the last season? | 1... Private company<br>2... Local Government Production Department<br>3... NGO (Please specify: .....)<br>4... Local market<br>5... Home save (Previous harvest)<br>88... Other |
| 2.19 | How confident are you in the quality of seeds received from this source? | 1... Very confident<br>2... Confident<br>3... Neutral<br>4... Not very confident<br>5... Not at all confident |
| 2.20 | In the past 6 months, did your household own or receive income from livestock or poultry? | 1... Yes<br>0... No |
| Livestock Income | | begin group |
| 2.21 | Which livestock or poultry did you own or receive income from? | 1... Cattle<br>2... Chicken<br>3... Goats<br>4... Sheep<br>5... Pigs<br>6... Ducks<br>7... Turkeys<br>8... Guinea Fowl / Pigeons<br>9... Rabbits<br>88... Other (Specify) |
| 2.22 | In the past 6 months, approximately how much income did the household earn from livestock or poultry products? | Integer |
| 2.23 | In the past 6 months, approximately how much money did the household spend on breeding, housing, water, and feed for livestock? | Integer |
| 2.24 | In the past 6 months, approximately how much money did the household spend on hired labor (cash and estimated value of in-kind payments) for livestock? | Integer |
| 2.25 | In the past 6 months, approximately how much money did the household spend on other expenses (vet, etc.)? | Integer |

| | | |
|---|---|---|
| 2.26 | In the past 6 months, what was the primary source of inputs like medicine and feed for your animals? | 1... Private company<br>2... Local Government Production Department<br>3... NGO (Please specify: .....)<br>4... Local market<br>5... Foraging<br>88... Other |
| 2.27 | How confident are you in the quality of the inputs received from this source? | 1... Very confident<br>2... Confident<br>3... Neutral<br>4... Not very confident<br>5... Not at all confident |
| 2.28 | In the past 30 days, has someone in your household worked for pay or in-kind payment for any person outside your household? | 1... Yes<br>0... No |
| 2.29 | In the past 30 days, how many activities have household members engaged in for a salary? | Integer |
| For each employment activity... | | begin repeat |
| 2.30 | What type of employment was this activity? | 1... Working full-time for pay<br>2... Working part-time for pay<br>3... Full-time casual worker (i.e no contract)<br>4... Part-time casual worker |
| 2.31 | Please describe the employment | Text<br>[Single-select]<br>1...Farming<br>2...Manual Labor<br>3...Retail<br>4...Crafts/Artisanal work<br>5...Volunteer/NGO Work<br>6...Security/Watchman<br>88... Other (Specify) |
| 2.32 | In the past 30 days, approximately how much did the household receive from the activity in cash and in-kind? | Integer |
| Transfers | | begin group |
| 2.33 | In the past 12 months, did the household receive any gifts in cash or in-kind from a family or friend? | 1... Yes<br>0... No |
| 2.34 | In the past 12 months, what is the approximate cash value of all the gifts received by the household? | Integer |
| 2.35 | In the past 12 months, did the household receive any cash assistance from the World Food Programme or UNHCR? | 1... Yes<br>0... No |

| | | |
|---|---|---|
| 2.36 | What is the approximate cash value of the cash assistance? | Integer |

| **Section 2b: Participation in Value Chains** | | |
|---|---|---|
| Thank you for telling me about some of your household activities. Now, I'm going to list crop and livestock activities that some households in your area engage in | | |
| 2.37 | Does your household currently engage in any of the following? | [Select multiple]<br><br>1... Soybean production<br>2... Sunflower production<br>3... Sesame/simsim production<br>4... Poultry: local breeds<br>5... Poultry: Improved hybrid breeds<br>6... General merchandising business/retail shop<br>88... Other |
| 2.38 | Are any of these Value Chain activities you engage in the main source of income for your household? | 1... Soybean production<br>2... Sunflower production<br>3... Sesame/simsim production<br>4... Poultry: local breeds<br>5... Poultry: Improved hybrid breeds<br>6... General merchandising business/retail shop<br>88... Other |
| [For each value chain] | | |
| 2.39 | Does your household consume or share everything you produce, or do you sell some of what you produce? | 1... Produced for consumption/sharing ONLY<br>2... Produced for sale ONLY<br>3... Produced for BOTH consumption/sharing and sale |
| 2.40 | Did you begin engaging in this activity before or after [start date of DREAMS program for cohort]? | 1... Before<br>2... After<br>-997... Refuse to answer<br>-999... Don't know |
| 2.41 | [If engaged in activity after start date] Did you receive any guidance about starting this activity from any sources in the community? | [Select multiple]<br><br>1... Private sector actors (input suppliers, buyers, etc.)<br>2... Other community members<br>3... Family members<br>4... Government or nonprofit organization<br>88... Other |

| | | |
|---|---|---|
| 2.42 | Since [start of date of DREAMS program for cohort] would you say that your household income from this activity has… | 1… Grown a lot<br>2… Grown somewhat<br>3… Stayed about the same<br>4… Reduced somewhat<br>5… Reduced a lot |
| 2.43 | How confident are you that you can continue earning income from this value chain in the future? | 1… Very confident<br>2… Confident<br>3… Neutral<br>4… Not very confident<br>5… Not at all confident |

| DREAMS – Endline Survey<br>Section 3: Household Consumption | | | | | | | |
|---|---|---|---|---|---|---|---|
| **Overview: The module captures household weekly, monthly, and annual consumption, including food and other non-durable spending. The data collected through this survey will be used to measure consumption** | | | | | | | |
| | | | | | | | |
| **Section 3a: Household food and beverage consumption** | | | | | | | |
| Enumerator Prompt: Now I would like to ask you about the things your household eats and how much money you spend on them. Please remember that all your responses are completely confidential, and there are no consequences to participating in this survey. | | | | | | | |
| Enumerator will go through each category below for food and read out the list of items under each category | | | | | | | |
| | | A | B | C | D | E | F |
| Line No. (for categories | Food | In the last 7 days, has anyone in the HH eaten (food) at home or outside?<br><br>1 = Yes<br>0 = No<br>If no, go to the next food item. | What quantity of (food) did the household consume in the last week?<br><br>Integer<br><br>-999 = refused<br>-998 = Don't know | [Unit]<br><br>01 = Piece<br>02 = Whole<br>03 = Kilogram<br>04 = Gram<br>05 = Litre<br>06 = Sacks<br>07 = Bunch<br>08 = Teaspoon<br>09 = Heap<br>10 = Basin<br>11 = Pack<br>12 = Sachets<br>13 = Tray<br>14 = Cup<br>15 = Handful<br>16 = Wenge<br>88 = other | How much does one[unit] of [food] cost in your nearest market?<br><br>Integer<br><br>-999 = Refused to answer<br>-998 = Do not know | How much does one [unit] of [food] cost in your nearest market? | Enumerator: Your response indicates that the household consumed UGX of [food] in the last week. Is this correct? |
| 1 | Maize flour | | | | | | |
| 2 | Millet flour | | | | | | |
| 3 | Sorghum | | | | | | |
| 4 | Bread (Wheat) | | | | | | |
| 5 | PPI: Rice | | | | | | |
| 6 | Maize | | | | | | |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 7 | Sweet potatoes | | | | | | |
| 8 | Irish potatoes | | | | | | |
| 9 | Cassava | | | | | | |
| 10 | Cassava flour | | | | | | |
| 11 | Matooke | | | | | | |
| 12 | Beans | | | | | | |
| 13 | Ground nuts | | | | | | |
| 14 | Tomatoes | | | | | | |
| 15 | Dodo/Nakati/Gyobyo/ Malakwang | | | | | | |
| 16 | Onions | | | | | | |
| 17 | Beef | | | | | | |
| 18 | Chicken | | | | | | |
| 19 | Fish | | | | | | |
| 20 | Simsim (Sesame) | | | | | | |
| 21 | Soya beans | | | | | | |
| 22 | Sunflower | | | | | | |
| 23 | Milk | | | | | | |
| 24 | Avocado | | | | | | |
| 25 | Vegetable oil (Palm oil, margarine, coconut oil, peanut oil, etc.) | | | | | | |
| 26 | PPI: Tea leaves | | | | | | |
| 27 | Nutritous Porridge | | | | | | |
| 28a | Other Foods | | | | | | |
| 28b | Please specify what other food items you have spent money on in the last week. | | | | | | |
| 29 | Outside meals | | | | | | |

| **Section 3b: Recurring consumption.**<br>**Now I would like to ask you the things that your household has bought in the last 30 days** | | | | | | |
|---|---|---|---|---|---|---|
| | | A | B | C | E | F |
| Line No. | Type of good or service | In the last month, has anyone in HH bought [type of good]?<br><br>1 = Yes<br>0 = No<br>If no, go to the next food item. | How much did your HH buy of [type of good]?<br><br>-999 = refused<br>-998 = Don't know | [Unit]<br><br>01 = Piece<br>02 = Whole<br>03 = Kilogram<br>04 = Gram<br>05 = Litre<br>06 = Sacks<br>07 = Bunch<br>08 = Teaspoon<br>09 = Heap<br>10 = Basin<br>11 = Pack<br>12 = Sachets<br>13 = Tray<br>14 = Cup<br>15 = Handful<br>16 = Wenge<br>88 = other | How much does a [Unit] of [Item] cost in your nearest market? | Enumerator: Your response indicates that the household consumed UGX of [food] in the last week. Is this correct? |
| 1 | Washing soap | | | | | |
| 2 | Firewood | | | | | |
| 3 | Charcoal | | | | | |
| 4 | Batteries | | | | | |
| 5 | Toothpaste | | | | | |
| 6 | Matches | | | | | |

| Section 3c: Infrequent expense<br>Now I would like to ask you the things that your household has bought in the last year | | | |
|---|---|---|---|
| | | A | B |
| Line No. | [Type of good or service] | In the last 12 months, has anyone in HH bought or paid for [type of good/service]?<br><br>1…Yes<br>0… No | In total, how much did your HH pay for [type of good/service in the last 12 months? |
| 1 | Women's clothing & footwear | | |
| 2 | Men's clothing & footwear | | |
| 3 | Children's clothing and footwear | | |
| 4 | Cosmetics (body lotion, deodorant, etc.) | | |
| 5 | Educational expenses (School fees, books, transportation) | | |
| 6 | Healthcare expenses | | |
| 7 | Funerals and other social functions | | |
| 8 | Furniture (Chairs, tables, mattresses, etc.) | | |
| 9 | Bicycle or Motorcycle | | |
| 10 | Household appliances (Kettle, flat iron) | | |
| 11 | Funerals and/or other social functions | | |

| DREAMS – Endline Survey<br>Section 4: Assets |
|---|
| **Overview: The assets module captures information on the quantity and value of household and business assets. This information will be used to measure total household assets, including information on household durable assets, home improvements, productive assets, household savings, savings generated through VE business savings groups, business assets, and household liabilities.** |
| Introduction: Next, I will ask you about your assets. I will list objects (e.g., bicycles) and you will tell me the number of that object this household owns and that is owned through any business that you are part of as well. I will also ask you the value of these assets at the moment. [If in DREAMS] We would like to know about the businesses you have as a result of the DREAMS program and other businesses you are a part of. I would like to remind you that your responses will not in any way influence your participation in the program currently or in the future. Would you like to nominate someone to answer these questions? (If no, respondent may proceed in answering these questions) |
| **Section 4a: Household construction** |

| | | |
|---|---|---|
| 4.01 | PPI: What is the major material of the floor of the household? | 1...Rammed earth<br>2...Wood<br>3... Tiles<br>4... Concrete<br>5... Bricks<br>6...Stone<br>7...Cement<br>8...Screed<br>88...Other |
| 4.02 | PPI: What is the major construction material of the external walls of the household? | 1... Unburnt bricks with cement/mud<br>2... Wood<br>3... Mud and pole<br>4... Tin/iron<br>5... Concrete/stones<br>6...Cement blocks<br>7...Burnt/stabilised blocks<br>88... Other |
| 4.03 | What type of material is mainly used for construction of the roof dwelling? | 1... Thatch<br>2...Tins<br>3... Iron sheets<br>4...Concrete<br>5...Tiles<br>6...Asbestos<br>88...Other |
| 4.04 | PPI: What type of toilet is mainly used in your household? | 1... Open pit<br>2...Composting toilet<br>3...Hanging toilet<br>4...No facility<br>5... Flush to anywhere<br>6...Ventilated improved pit latrine<br>7...Pit latrine with slab |

| **Section 4b: Household Assets** | | | |
|---|---|---|---|
| 4.05 | Does every household member have at least one pair of wearable shoes? | 1... Yes<br>0... No | |
| 4.06 Durable and productive household assets | | | |
| | | A | B |

| | Asset | WEE: Do you own any [asset]?<br><br>1... Yes, solely me and no one else in the household<br>2... Yes, jointly, me and others in the household<br>3... Yes, I own some of the assets myself, and others I own jointly with others in the household<br>4... No, but someone else in my household does<br>5... No, and no one in my household | If you were to sell all the [asset] your household owns today in its current condition, how much do you think you would get for it?<br><br>Integer<br>-997... Refused to answer<br>-999... Do not know |
|---|---|---|---|
| 1 | Chairs | | |
| 2 | Table | | |
| 3 | Bed/Mattress | | |
| 4 | All other furniture | | |
| 5 | House | | |
| 6 | Other buildings (Barn, storage silo, etc.) | | |
| 7 | Mobile Phone | | |
| 8 | Radio | | |
| 9 | Solar panel/electric inverters | | |
| 10 | Bicycle | | |
| 11 | Agricultural land | | |
| 12 | Non-agricultural land | | |
| 13 | Television | | |
| 14 | Household appliances (Kettle, flat iron, etc.) | | |
| 15 | Motorcycle | | |
| 16 | Jewelry and Watches | | |
| 17 | Home theatre or music system | | |
| 18 | Hoe | | |
| 19 | Panga | | |
| 20 | Axe | | |
| 21 | Ox plow | | |

| | | | |
|---|---|---|---|
| 22 | Goats | | |
| 23 | Sheep | | |
| 24 | Cattle | | |
| 25 | Pigs | | |
| 26 | Chickens | | |
| 27 | Ducks | | |
| 28 | Livestock/poultry feed | | |
| 29 | Seeds | | |
| 30 | Other large assets (specify) | | |

| **Section 4c: Business Assets** | | |
|---|---|---|
| Enumerator Prompt: You said you were involved in [#] business(es). We are going to ask about the assets owned by each of those businesses and the share of the assets owned by your household compared to other business partners. | | |
| [For each business] | | |
| 4.07 | Think about all of this business's assets, including buildings, vehicles, machines, tools, furniture, etc., but not including stock or inventory. If you were to sell all of these assets in their current condition, approximately how many shillings would it sell for? | Integer |
| 4.08 | Now, consider this business and any stock or inventory it has. If you were to sell all of this stock and inventory, approximately how many shillings would it sell for? | Integer |
| 4.09 | What is the share of assets that you own as a part of this business? If you were to sell all the assets as previously described, what percentage of the money would be yours? | Integer % |

| **Section 4d: Physical Capital** | | |
|---|---|---|
| Enumerator Prompt: Now, I'd like to ask you specifically about your household's land. | | |
| 4.10 | WEE: Does anyone in your household currently own or cultivate land? | 1...Yes<br>0...No |
| 4.11 | [If yes] How much land does your household cultivate? | Integer (hectares) |
| 4.12 | WEE: Who generally makes decisions about what to plant on this land? | Enter up to three member IDs<br><br>Other codes:<br>88 = Other<br>94 = Non HH member |

| | | |
|---|---|---|
| 4.13 | WEE: Do you solely or jointly cultivate any land? | 1 = Yes, solely<br>2 = Yes, jointly<br>3 = Yes, solely and jointly<br>4 = No |
| 4.14 | Does anyone in your household own any agricultural land? | 1... Yes, solely me and no one else in the household<br>2... Yes, jointly, me and others in the household<br>3... Yes, I own some of the assets myself, and others I own jointly with others in the household<br>4... No, but someone else in my household does<br>0... No, and no one in my household |
| 4.15 | How much agricultural land does your household own? Enumerator, first select the unit specified. | Acres<br>Hectares<br>Other (Please Specify) |
| 4.16 | If you were to sell all the agricultural land your household owns today in its current condition, how much do you think you would get for it? | Integer |
| 4.17 | Does anyone in your household own any non-agricultural land? | 1... Yes, solely me and no one else in the household<br>2... Yes, jointly, me and others in the household<br>3... Yes, I own some of the assets myself, and others I own jointly with others in the household<br>4... No, but someone else in my household does<br>0... No, and no one in my household |
| 4.18 | How much non-agricultural land does your household own? Enumerator, first select the unit specified. | Acres<br>Hectares<br>Other (Please Specify) |
| 4.19 | If you were to sell all the non-agricultural land your household owns today in its current condition, how much do you think you would get for it? | Integer |

| Section 4e: Household Savings | | |
|---|---|---|
| 4.20 | Does your household keep savings? | 1... Yes<br>0... No |
| 4.21 | Where do you currently keep savings? | [Select multiple]<br><br>1... At home<br>2... With other relative outside of household<br>3... With neighbour/friend<br>4... With shopkeeper<br>5... SACCOS, ROSCAS, other savings groups<br>6... NGO<br>7... Bank account<br>8... Mobile Money<br>9... MFI<br>88... Other |
| 4.22 | Across all these locations, how much does your household have in savings? | Integer |

| Section 4f: Business Savings | | |
|---|---|---|
| Enumerator Prompt: Now I'm going to ask you about any savings you might have with each of your businesses | | |
| [For each business] | | |
| 4.23 | Does this business keep any savings? | 1... Yes<br>0... No |
| 4.24 | Where are the savings kept? | [Select multiple]<br><br>1... Saving at home<br>2... With other relative outside of household<br>3... With neighbour/friend<br>4... With shopkeeper<br>5... SACCOS, ROSCAS, other savings groups<br>6... NGO<br>7... Bank account<br>8... Mobile Money<br>9... MFI<br>88... Other |
| 4.25 | Across all types of savings, approximately how much is saved? | Integer |
| 4.26 | Across all types of savings, how much is your portion of the business savings? | Integer % |

| Section 4g: Household loans | | | | | | | |
|---|---|---|---|---|---|---|---|
| 4.27 | | A | B | C | D | E | F |
| | Lending source | WEE: Would you or anyone in your household be able to take a loan or borrow cash from [source] if you wanted to?<br><br>1... Yes<br>2... No<br>3... Maybe | WEE: Has anyone in your household taken any loans or borrowed cash from [source] in the past 12 months?<br><br>1... Yes<br>0... No<br>-999... Don't know | What was the total loan amount?<br><br>Integer | What is the total remaining to be repaid as of right now?<br><br>Integer | WEE: Who made the decision to borrow from [Source]<br><br>Enter up to three HH member IDs | WEE: Who makes the decision about what to do with the money or item borrowed from [Source] most of the time?<br><br>Enter up to three HH member IDs |
| 1 | Bank, NGO, or other formal lender | | | | | | |
| 2 | Friend, relative, or other community member | | | | | | |
| 3 | Community Savings group | | | | | | |
| 4 | Private sector actor (input supplier, buyer) | | | | | | |

| Section 4h: Business Loans | | |
|---|---|---|
| Enumerator Prompt: Now let's discuss any loans your business(es) might have. | | |
| [For each business] | | |
| 4.28 | Does this business have any current loans? | 1... Yes<br>0... No |

| | | |
|---|---|---|
| 4.29 | From where did your business get the loans? | [Select multiple]<br><br>1... Bank, NGO, or other formal lender<br>2... Friend, relative, or other community member<br>3... Community Savings Group<br>4... Private Service Actor (input suppliers, buyers)<br>88... Other |
| 4.30 | Across all loans, how much are the current loans worth? | Integer (Shillings) |
| 4.31 | What is the total amount of your share of this loan remaining to be repaid as of right now? | Integer (Shillings) |

| **Section 5: Food Security** | | | |
|---|---|---|---|
| **Overview: The Food Security Module captures the frequency of household members going with food, food shortages, etc.** | | | |
| 5.1 | In the last month, have adults cut the size of meals or skipped meals because too little food was available? | | 1...Yes<br>0...No |
| a | Yes | How often? | Integer (days) |
| 5.2 | In the last month, have adults gone a whole day without meals because too little food was available? | | 1...Yes<br>0...No |
| a | Yes | How often? | Integer (days) |
| 5.3 | In the last month, have children under 18 years old cut the size of meals or skipped meals because too little food was available? | | 1...Yes<br>0...No |
| a | Yes | How often? | Integer (days) |
| 5.4 | In the last month, have any children under 18 years old gone a whole day without meals because too little food was available? | | 1...Yes<br>0...No |
| a | Yes | How often? | Integer (days) |
| 5.5 | In the last month, have household members had to eat less-preferred or less-expensive foods compared to your weekly eating routine? | | 1...Yes<br>0...No |
| a | Yes | How often? | Integer (days) |
| 5.6 | In the last month, have household members had to borrow food or rely on help from a friend or relative to get enough food? | | 1...Yes<br>0...No |
| a | Yes | How often? | Integer (days) |
| 5.7 | In the last month, have household members had to purchase food on credit? | | 1...Yes<br>0...No |
| a | Yes | How often? | Integer (days) |
| 5.8 | In the last month, have household members had to gather wild food, hunt, or harvest immature crops because of food shortage? | | 1...Yes<br>0...No |

| | | | |
|---|---|---|---|
| a | Yes | How often? | Integer (days) |
| 5.9 | In the last month, have household members had to consume seed stock held for next season? | | 1...Yes<br>0...No |
| a | Yes | How often? | Integer (days) |
| 5.10 | In the last month, have household members had to go elsewhere to eat because there was not enough food in the house? | | 1...Yes<br>0...No |
| a | Yes | How often? | Integer (days) |
| 5.11 | In the last month, have household members had to beg because there was not enough food in the house? | | 1...Yes<br>0...No |
| a | Yes | How often? | Integer (days) |
| 5.12 | In the last month, have you (respondent) had to go to bed hungry? | | 1...Yes<br>0...No |
| a | Yes | How often? | Integer (days) |
| 5.13 | Do all members of your household regularly eat at least 2 meals a day? | | 1...Yes<br>0...No |
| 5.14 | Do all members usually eat until they are content each day? | | 1...Yes<br>0...No |
| 5.15 | Does the household have enough food in your home for tomorrow's meals? | | 1...Yes<br>0...No |

| **Section 6: Exposure to shock** | | |
|---|---|---|
| **Overview: The exposure to shock module captures negative shocks that affected the household during the study period.** | | |
| Next, I'd like to ask you about any negative shocks that might have affected your household in the last year. | | |
| **Exposures to shock** | | |
| 6.01 | In the past year, has the household suffered a difficult situation that had a significant effect on the household's income or savings? | 1...Yes<br>0...No |
| 6.02 | Please explain the kind of difficult/unpleasant situation | [Select multiple]<br><br>1... Death in the household<br>2... Loss of employment<br>3... Loss of crop due to drought, flood, disease,t<br>4... Loss of cash and/or food assistance<br>5... Injury, sickness or large health expense<br>6... Theft of personal property<br>88... Other |

| | | |
|---|---|---|
| 6.03 | Consider the shock that had the most significant effect on your household's income or savings. Was the household able to get the needed support from others during the time of difficulty/unpleasant situation? | 1...Yes<br>0...No |
| 6.04 | [If support was received] Who did you receive support from? | [Select multiple]<br><br>1... Family<br>2... Other community members<br>3... Private business<br>4... Nonprofit<br>5... Local government<br>6... Other |
| 6.05 | Did/has the household fully or partially recover/recovered from this difficult/unpleasant situation? | 1...Yes<br>0...No |
| 6.06 | Do you believe your household will be able to cope with any future shocks? | 1...Yes<br>0...No |
| 6.07 | Has the household made any adaptations in expectation of future shocks? | 1...Yes<br>0...No |
| 6.08 | Briefly explain these adaptations | <br><br>[Select Multiple]<br><br>1... Increased financial savings<br>2... Increased savings through property (land investments, livestock, etc.)<br>3... Diversifying crops grown<br>4... Diversifying livestock reared<br>5... Increase security of personal items and investments<br>88... Other (Specify) |

| Section 7: Financial Inclusion | | |
|---|---|---|
| **Overview: This module captures what types of financial services respondents have used and/or have access to.** | | |
| 7.01 | What type of financial services do members of your household use? | [Select multiple]<br><br>1... My household doesn't use any financial services<br>2... Formal services (Microfinance or bank)<br>3... Mobile money<br>4... Community based savings group<br>5... Private sector actors (input suppliers, buyers, etc.)<br>88... Other (specify)<br>99... Don't Know/Refused |
| 7.02 | What are the main challenges you face with access to formal financial services (e.g., banks, or microfinance)? | [Select multiple]<br><br>0... No financial challenges<br>1... Lack of collateral<br>2... Too much paperwork and admin in lending process<br>3... Cash flow not being considered strong enough<br>4... Formal financial services are too far away for me to access<br>88... Other (specify) |

| Section 8: Perceived well-being | | |
|---|---|---|
| **Overview: The Perceived Wellbeing Module captures the wellness perception in terms of physical, psychological, social, and emotional dimensions** | | |
| 8.01 | Taking all things together, would you say you are | 1.... Very happy<br>2.... Rather happy<br>3.... Not very happy<br>4.... Not at all happy |
| 8.02 | All in all, how would you describe your state of health these days? Would you say it is... | 1...Very good<br>2...Good<br>3...Fair<br>4...Poor<br>5...Very poor |

| | | |
|---|---|---|
| 8.03 | Some people feel they have complete free choice and control over their lives, while other people feel that what they do has no real effect on what happens to them. Please use this scale where 1 means “no choice at all” and 10 means “a great deal of choice” to indicate how much freedom of choice and control you feel you have over the way your life turns out | 1...No choice at all<br>2<br>3<br>4<br>5<br>6<br>7<br>8<br>9<br>10...A great deal of choice |
| 8.04 | All things considered, how satisfied are you with your life as a whole these days? Using this card on which 1 means you are “completely dissatisfied” and 10 means you are “completely satisfied”. Where would you put your satisfaction with your life as a whole? | 1...Completely dissatisfied<br>2<br>3<br>4<br>5<br>6<br>7<br>8<br>9<br>10...Completely satisfied |
| 8.05 | How satisfied are you with the financial situation of your household? Using this card on which 1 means you are “completely dissatisfied” and 10 means you are “completely satisfied”. | 1...Completely dissatisfied<br>2<br>3<br>4<br>5<br>6<br>7<br>8<br>9<br>10...Completely satisfied |
| 8.06 | In the last 12 months, how often have you or your family...? | |
| a | Felt unsafe from crime in your home | 1...Often<br>2...Sometimes<br>3...Rarely<br>4...Never<br>-997... refused to answer |
| b | Gone without medicine or medical treatment that you needed | 1...Often<br>2...Sometimes<br>3...Rarely<br>4...Never<br>-997... refused to answer |

| | | |
|---|---|---|
| c | Gone without a safe shelter over your head | 1...Often<br>2...Sometimes<br>3...Rarely<br>4...Never<br>-997... refused to answer |
| 8.07 | Comparing your standard of living with your parents' standard of living when they were about your age, would say you are better off, worse off, about the same? | 1...Better off<br>2...Worse off<br>3...About the same |

**Section 9: Social Cohesion**

**Overview: The social cohesion module captures the relationships between refugees and the host communities and the safety and security of the settlement and host communities.**

| **Section 9a [Host Community]: Perceived sense of trust among refugees and host communities** | | |
|---|---|---|
| 9.01 | Have you ever interacted with someone from the refugee communities around here in any way? | 1... Yes<br>0... No |
| 9.02 | [If yes] In what ways have you interacted? | [Select Multiple]<br><br>1...Neighbour/ lives nearby<br>2...Friend<br>3...Business transaction (e.g., buying from/ selling to host nationals on the market)<br>4...Attending school or training<br>5...Spouse or family member<br>6...Attending Church or Mosque<br>7...Colleague or business partner<br>88...Other, specify<br>-997.. Refuse to respond<br>-999.. Don't know |
| 9.03 | Overall, would you describe the relations between national and refugee communities as good or not good? | 1...Good<br>2...Not good<br>-998... Refuse to respond<br>-999.. Don't know |

| | | |
|---|---|---|
| 9.04 | Would you say that the relationship between Ugandan nationals and refugees has improved, worsened, or stayed the same in the last year? | 1...Improved<br>2...Worsened<br>3...Stayed the same<br>-998.. Refuse to respond<br>-999.. Don't know |
| 9.05 | Overall, to what extent do you think that host and refugee communities respect one another? | 1...Totally disrespect<br>2...Somewhat disrespect<br>3...Somewhat respect<br>4...Totally respect<br>-998... Refuse to respond<br>-999... Don't know |
| | Enumerator Prompt: I am going to ask you some questions about how much you feel you can trust people. Please tell me how much you agree with each of these statements. | |
| 9.06 | In general, you can trust refugees in this settlement. | 1...Strongly disagree<br>2...Disagree somewhat<br>3...Agree somewhat<br>4...Strongly agree<br>-998... Refuse to respond<br>-999... Don't know |
| 9.07 | In general, you can trust people from the Ugandan host communities. | 1...Strongly disagree<br>2...Disagree somewhat<br>3...Agree somewhat<br>4...Strongly agree<br>-998... Refuse to respond<br>-999... Don't know |

| **Section 9a [Refugee]: Perceived sense of trust among refugees and host communities** | | |
|---|---|---|
| 9.08 | How long has your household been in this refugee camp? | 1... Less than 6 months<br>2... 6 months to 1 year<br>3... 1-3 years<br>4... 3-5 years<br>5... More than 5 years |
| 9.09 | What country are you a refugee from? | 1... South Sudan<br>2... Democratic Republic of Congo<br>3... Somalia<br>4... Burundi<br>5... Sudan<br>88... Other<br>-997... Refused to answer |

| | | |
|---|---|---|
| 9.10 | Where was your household located before coming to this refugee camp? | 1... Bidi Bidi Settlement<br>2... Rhino Settlement<br>3... Imvepi Settlement<br>4... Other refugee camp (specify)<br>5... In a city or urban area within Uganda<br>6... In a rural area within Uganda<br>7... Home country (from previous question)<br>88... Other<br>-997... Refused to answer |
| 9.11 | Have you ever interacted with someone from the Ugandan communities around this refugee camp in any way? | 1... Yes<br>0... No |
| 9.12 | [If yes] In what ways have you interacted? | Select all that apply:<br>1...Neighbour/ lives nearby<br>2...Friend<br>3...Business transaction (e.g., buying from/ selling to host nationals on the market)<br>4...Attending school or training<br>5...Spouse or family member<br>6...Attending Church or Mosque<br>7...Colleague or business partner<br>88...Other, specify<br>-997.. Refuse to respond<br>-999.. Don't know |
| 9.13 | Overall, would you describe the relations as good or not good? | 1...Good<br>2...Not good<br>998.. Refuse to respond<br>999.. Don't know |
| 9.14 | Would you say that the relationship between host nationals and refugees has improved, worsened or stayed the same in the last year? | 1...Improved<br>2...Worsened<br>3...Stayed the same<br>998.. Refuse to respond<br>999.. Don't know |
| 9.15 | Overall, to what extent do you think that host and refugee communities respect one another? | 1...Totally disrespect<br>2...Somewhat disrespect<br>3...Somewhat respect<br>4...Totally respect<br>998.. Refuse to respond<br>999.. Don't know |
| Enumerator Prompt: I am going to ask you some questions about how much you feel you can trust people. Please tell me how much you agree with each of these statements. | | |

| | | |
|---|---|---|
| 9.16 | In general, you can trust other refugees in this settlement. | 1…Strongly disagree<br>2…Disagree somewhat<br>3…Agree somewhat<br>4…Strongly agree<br>998.. Refuse to respond<br>999.. Don't know |
| 9.17 | In general, you can trust people from the Ugandan host communities. | 1…Strongly disagree<br>2…Disagree somewhat<br>3…Agree somewhat<br>4…Strongly agree<br>998.. Refuse to respond<br>999.. Don't know |

| **Section 9b: Perceived economic conditions in the community** | | |
|---|---|---|
| 9.18 | In what ways has your community's economic conditions changed over the last 12 months? | [Select Multiple]<br><br>0…No change<br>1…Increased cost of essential goods (food, transportation, household items)<br>2…Decreased cost of essential goods (food, transportation, household items)<br>3…Increased cost of farming or business inputs/supplies<br>4…Decreased cost of farming or business inputs/supplies<br>5…Hard to find essential goods<br>6…Easier to find essential goods<br>7…Hard to find farming or business inputs/supplies<br>8…Easy to find farming or business inputs/supplies<br>9…Reduced business or employment opportunities<br>10…Increased business or employment opportunities.<br>88…Other |

| | | |
|---|---|---|
| 9.19 | How have the changes in economic conditions affected you and your household over the past 12 months? | [Select Multiple]<br><br>0…No change<br>1…Reduced household income<br>2…Increased household income<br>3…Difficulty in affording basic needs<br>4…Improved ability to afford basic needs<br>5…Difficulty finding essential goods<br>6…Easier access to essential goods<br>7…Reduced ability to invest in farming or business activities<br>8…Increased ability to invest in farming and business activities<br>9…Decline in business or farming profit<br>10…Improved business or farming sales/profitability<br>88…Other |
| 9.20 | In what ways has the presence or support of aid/NGOs in your community changed over the last 12 months? | [Select Multiple]<br><br>0… No change<br>1… Decrease in the frequency of aid distribution<br>2…Increase in the frequency of aid distribution<br>3… Increase in the number of NGOs operating in the community<br>4… Decrease in the number of NGOs operating in the community<br>88… Other (please specify) |

| **Section 10: Access to Humanitarian Aid** | | |
|---|---|---|
| **Overview: This section covers if and when respondents received humanitarian aid** | | |
| Enumerator Prompt: Before we ask this next question, we want to assure you that your answer will not impact your ability to participate in any DREAMS programs or programs from other NGOs or agencies now or in the future. Your response is only for our research purposes, and it will not affect your eligibility for any support from DREAMS. We are simply trying to understand what other types of support households may have received. | | |
| 10.1 | In the past 12 months, has your household received any assistance or support from a program or agency that is not part of DREAMS such as WFP, UNHCR, a local NGO, or other NGO or government program? | 1…Yes<br>0…No<br>-997… Refuse to answer<br>-999…Don’t know |

| | | |
|---|---|---|
| 10.2 | [If yes] Which organization did you receive support from? | [Select multiple]<br><br>1... World Food Program<br>2... UNHCR<br>3...Local NGO<br>4... Government Assistance<br>88... Other<br>-997... Refuse to answer<br>-999...Don't know |
| 10.3 | Do you currently receive cash assistance from the World Food Programme? | 1... Yes<br>0... No<br>-997... Refuse to answer<br>-999...Don't know |
| 10.4 | Do you currently receive food assistance from the World Food Programme? | 1... Yes<br>0... No<br>-997... Refuse to answer<br>-999...Don't know |
| 10.5 | In July 2023, some households' vulnerability category with the World Food Programme changed. Thinking back BEFORE July 2023, Did you receive cash assistance from WFP before July 2023? | 1... Yes<br>0... No<br>-997... Refuse to answer<br>-999...Don't know |
| 10.6 | Did you receive food assistance from WFP before July 2023? | 1... Yes<br>0... No<br>-997... Refuse to answer<br>-999...Don't know |

| **Section 11: [Treatment] Interactions with Interventions** | | |
|---|---|---|
| **Overview: This section covers what experience respondents had in the DREAMS program** | | |
| Enumerator Prompt: I'm going to ask you about the DREAMS program, which took place in your community. DREAMS is a program run by Village Enterprise and Mercy Corps that forms savings groups, helps community members start small businesses, connect with local markets, and grow their income and savings to support their families and futures. | | |
| 11.01 | Did you or your household participate in this program? | 1... Yes<br>0... No |

| | | |
|---|---|---|
| 11.02 | [If no] Why not? | 1... Not invited to participate<br>2... Did not know how to join<br>3... Could not participate due to time constraints<br>4...Was not interested in participating<br>5... Meetings were too far/not accessible<br>88...Other |
| Enumerator Prompt: "One of the first activities of the DREAMS program was the formation of a Business Savings Group (BSG) with other members of your community. This group was set up specifically by Village Enterprise to help you save money and attend business trainings. I want to ask you about your BSG. | | |
| 11.03 | Did you join a DREAMS BSG in your community? | 1... Yes<br>0... No |
| 11.04 | [If no] Why not? | 1... Not invited to participate<br>2... Did not know how to join<br>3... Could not participate due to time constraints<br>4...Was not interested in participating<br>5...Meetings were too far/not accessible<br>88...Other |
| 11.05 | What was the name of the BSG that you joined? | Text |
| 11.06 | From [dates of graduation training for specific cohort], roughly how frequently did you attend meetings or trainings with your BSG? | 1...Daily<br>2...Weekly<br>3...Two to three times a month<br>4...Monthly<br>5...Three times<br>6...Twice<br>7...Once |
| 11.07 | [If less than weekly] Why not more frequently? | 1... Other commitments (work, school, family)<br>2... Meetings were too far/not accessible<br>3... Did not feel that the trainings were relavent/helpful<br>88... Other |
| 11.08 | What topics were covered during those meetings or trainings? | [Multiple select]<br><br>1... Financial literacy<br>2... Identifying business opportunities<br>3... Value chain specific training<br>4... Preparing for grant disbursements<br>5... Maintaining business records<br>6... Post harvest handling<br>7... Increasing business profitability |
| 11.09 | Did you ever save any money as part of the BSG? | 1... Yes<br>0... No |

| | | |
|---|---|---|
| 11.10 | [If yes] About how frequently did you save money? | 1... Daily<br>2... Weekly<br>3... Two to three times a month<br>4... Monthly<br>5... Three times<br>6... Twice<br>7... Once |
| 11.11 | [If yes] do you continue to save money as part of the BSG? | 1... Yes<br>0... No |
| 11.12 | Did you ever receive a loan from the BSG? | 1... Yes<br>0... No |
| 11.13 | [If yes] What did you spend that money on? | [Multiple select]<br><br>1... Purchasing inputs for business (seeds, goods for resale)<br>2... Tools/equipment for the business<br>3... Business related transportation costs<br>4... Business related labour<br>5... Household expenses<br>6... School fees<br>7... Healthcare<br>8... Social contributions (funerals, weddings)<br>9... Savings<br>88... Other |
| 11.14 | Did your BSG ever receive a loan from a financial institution? | 1... Yes<br>0... No |
| 11.15 | [If yes] How was that loan used? | [Multiple select]<br><br>1... Purchasing inputs for business (seeds, goods for resale)<br>2... Tools/equipment for the business<br>3... Business related transportation costs<br>4... Business related labour<br>5... Household expenses<br>6... School fees<br>7... Healthcare<br>8... Social contributions (funerals, weddings)<br>9... Savings<br>88... Other |
| Enumerator Prompt: “Next I’m going to ask about your Business Mentor or teacher who led the Business Savings Group and may have provided mentoring to you or your Business Group” | | |

| | | |
|---|---|---|
| 11.16 | Did you ever meet with your Business Mentor or teacher for mentoring? | 1... Yes<br>0... No |
| 11.17 | [If yes] From [dates of post-training mentoring for specific cohort], roughly how frequently did you meet with or receive mentoring from your Business Mentor or teacher? | 1... Daily<br>2... Weekly<br>3... Two to three times a month<br>4... Monthly<br>5... Three times<br>6... Twice<br>7... Once |
| 11.18 | [If yes] What topics were covered during those sessions? | [Multiple select]<br><br>1... Financial literacy<br>2... Identifying business opportunities<br>3... Value chain specific training<br>4... Preparing for grant disbursements<br>5... Maintaining business records<br>6... Post harvest handling<br>7... Increasing business profitability |
| Enumerator Prompt: Next, I'm going to ask you about your Business Group. This is the group of three people you are part of - set up with support from Village Enterprise - that you run your business with through the DREAMS program. | | |
| 11.19 | Were you in a Business Group during the DREAMS program? | 1... Yes<br>0... No |
| 11.20 | [If no] Why not? | 1... Not invited to participate<br>2... Did not have a business idea<br>3... Could not participate due to time constraints<br>4...Focus on other income streams/businesses<br>88...Other |
| 11.21 | What was the name of your business group? | Text |
| 11.21 | Are you still a part of this Business Group? | 1... Yes<br>0... No |
| 11.22 | [If no] Why not? | 1... Business was not profitable<br>2... Disagreements with other business group members<br>3... Time constraints<br>4... Focus on other income streams/businesses<br>88... Other |
| 11.23 | [If no] Did you join a new Business Group? | 1... Yes<br>0... No |

| | | |
|---|---|---|
| 11.24 | What business did your Business Group form initially? | [Single select]<br><br>1... Soybean production<br>2... Sunflower production<br>3... Seasame/simsim production<br>4... Poultry: local breeds<br>5... Poultry: Improved hybrid breeds<br>6... General merchandising business/retail shop<br>88... Other |
| 11.25 | [If business is not in a priority value chain] In some communities, DREAMS Business Mentors or teachers encouraged BGs to start certain types of businesses, namely rearing chickens, and growing simsim, soybean or sunflowers. Did your BM encourage you to start any of these types of businesses? | [Multiple select]<br><br>1... Soybean production<br>2... Sunflower production<br>3... Seasame/simsim production<br>4... Poultry: local breeds<br>5... Poultry: Improved hybrid breeds<br>6... General merchandising business/retail shop<br>88... Other |
| 11.26 | Is this business still active? | 1... Yes<br>0... No |
| 11.27 | In the past 30 days, approximately how much was the income of this business ? | Integer |
| 11.28 | In the past 30 days approximately how much were the expenses from this business? | Integer |
| 11.29 | Did your Business Group start additional businesses? | 1... Yes<br>0... No |
| [For each additional business] | | |
| 11.30 | What did this business sell? | [Multiple select]<br><br>1... Chickens<br>2...Simsim<br>3... Soybeans<br>4... Sunflowers<br>88... Other |
| 11.31 | Is this business still active? | 1... Yes<br>0... No |
| 11.32 | In the past 30 days, approximately how much was the income of this business? | Integer |
| 11.33 | In the past 30 days approximately how much were the expenses of this business? | Integer |

| | | |
|---|---|---|
| Enumerator Prompt: “Next, I’m going to ask about grants made to your Business Group. As a reminder, your responses will be confidential and will not be reported back to DREAMS or to others. | | |
| 11.34 | Did your Business Group receive a grant from Village Enterprise?<br>Enumerator hint: First money given after the training is finished. It is worth 500k | 1... Yes<br>0... No |
| 11.35 | [If no] Why not? | 1... Group was not eligible<br>2... Did not complete application<br>3... Application was denied<br>4... Technical issues with grant delivery (Mobile Money issue)<br>88... Other<br>-999... Don’t know |
| 11.36 | [If yes] How many shillings did you receive in this grant? | Integer |
| 11.37 | [If yes] How much of it did you spend? | Integer |
| 11.38 | [If entire or part of grant was spent] What did you spend it on? | [Multiple Select]<br><br>1... Purchasing inputs for business (seeds, goods for resale)<br>2... Tools/equipment for the business<br>3... Business related transportation costs<br>4... Business related labour<br>5... Household expenses<br>6... School fees<br>7... Healthcare<br>8... Social contributions (funerals, weddings)<br>9... Savings<br>88... Other |
| 11.39 | Did your Business Group receive a second grant from Village Enterprise ?<br>Enumerator hint: Second money given after the training is finished. It is worth 240k | 1... Yes<br>0... No |
| 11.40 | [If no] Why not? | 1... Group was not eligible<br>2... Technical issues with grant delivery (Mobile Money issue)<br>88... Other<br>-999... Don’t know |
| 11.41 | [If yes] How many shillings did you receive in this grant? | Integer |
| 11.42 | [If yes] How much of it did your BG spend? | Integer |

| | | |
|---|---|---|
| 11.43 | [If entire or part of grant was spent] What did your BG spend it on? | [Multiple Select]<br><br>1... Purchasing inputs for business (seeds, goods for resale)<br>2... Tools/equipment for the business<br>3... Business related transportation costs<br>4... Business related labour<br>5... Household expenses<br>6... School fees<br>7... Healthcare<br>8... Social contributions (funerals, weddings)<br>9... Savings<br>88... Other |
| [Skip section if first business was not in a priority VC]<br><br>Enumerator Prompt: "Next, I'm going to ask about vouchers or discounts for business inputs that may have been offered to your Business Group. You indicated that your first business was in [Priority value chain]" | | |
| 11.44 | For this business, did your BG ever receive a subsidy or pay a discounted price for the inputs of your business? | 1... Yes<br>0... No |
| 11.45 | [If yes] What did you purchase with your subsidy or discount? | 1...Chicks<br>2...Simsim Seeds<br>3...Soya Seeds<br>4...Sunflower Seeds<br>88... Other (Specify) |
| 11.46 | [If yes] How much did you pay for [input]? | Integer |
| 11.47 | [If yes] How satisfied were you with this voucher/subsidy/discount? | 1... Very Dissatisfied<br>2... Dissatisfied<br>3... Neutral<br>4... Satisfied<br>5... Very Satisfied |
| 11.48 | [If yes] Did you or anyone in your business group ever share that subsidy, or the items you purchased with that subsidy, with anyone outside of your household or business group? | 1... Yes<br>0... No<br>-997... Refused to answer<br>-999... Don't know |
| 11.49 | Did you business get help clearing your farm land by Mercy Corps? | 1... Yes<br>0... No<br>-997... Refused to answer<br>-999... Don't know |

| | | |
|---|---|---|
| 11.50 | Did your business group receive any other support for your business that we haven't already mentioned? | [Multiple select]<br><br>0... None<br>1... Inputs<br>2... Subsidies<br>3... Vouchers<br>4... Trainings<br>5... Bulking<br>6... Loans |

| **Section 12: [Control] Interactions with Interventions** | | |
|---|---|---|
| **Overview: This section covers how control households might have interacted with the DREAMS program** | | |
| Enumerator Prompt: "Various programs or interventions may happen in your community to support the livelihoods of community members. We are curious about one program that may or may not have happened in your community called the DREAMS program. DREAMS is a program from Village Enterprise and Mercy Corps. It helps community members start savings groups, small businesses, connect with local markets, and grow their income and savings to support their families and futures. As independent researchers we are not affiliated with this program and have no ability to decide who gets the program or not. However, we are interested to know if this type of program may be an effective way to improve livelihoods in communities like yours." | | |
| 11.01 | Have you heard about this program in your community? | 1... Yes<br>0... No |
| 11.02 | [If yes] How did you hear about this program? | [Select Multiple]<br><br>1...Family member<br>2...Friend<br>3...Neighbor<br>4...Community member/meeting<br>88...Other (specify) |
| 11.03 | [If yes] Do you know any households who participate in this program? | 1... Yes<br>0... No |
| 11.04 | [If yes] What is your relationship to these households? | [Select multiple]<br><br>1... Family member<br>2... Friend<br>3... Neighbor<br>88... Other (Specify) |

| | | |
|---|---|---|
| 11.05 | [If heard of DREAMS] Did you or anyone in your household ever do the following? | [Select multiple]<br><br>1... Attend any Village Enterprise meetings or trainings (Not including introduction community meetings)<br>2... Join a business savings group organized by Village Enterprise<br>3... Start or run a business with BSG members<br>4... Receive mentoring or support from a Village Enterprise Business Mentor or teacher<br>5... Receive a loan from a Village Enterprise representative<br>6... Receive discounts for specific inputs for your business from Mercy Corps (ex. Chicken or seeds)<br>7... Receive any other support from a Village Enterprise or Mercy Corps representative not mentioned above<br>0... None |
| 11.06 | [If attended meetings or joined a BG] In the past 12 months, how many times did you attend any of these DREAMS meetings or trainings | Integer |
| 11.07 | [If joined a BSG] What is the name of the business savings group that you joined? | Text |
| 11.08 | [If joined a BSG] Approximately when did you join this group? | Month, Year |
| 11.09 | [If joined a BSG] Did you ever save any money as part of the BSG? | 1... Yes<br>0... No |
| 11.10 | [If joined a BSG] About how frequently did you save money? | 1... Daily<br>2... Weekly<br>3... Two to three times a month<br>4... Monthly<br>5... Three times<br>6... Twice<br>7... Once |
| 11.11 | [If joined a BSG] Do you continue to save money as part of the BSG? | 1... Yes<br>0... No |
| 11.12 | [If joined a BSG] Did you ever receive a loan from the BSG? | 1... Yes<br>0... No |

| | | |
|---|---|---|
| 11.13 | [If joined a BSG] What did you spend that money on? | [Multiple select]<br><br>1... Purchasing inputs for business (seeds, goods for resale)<br>2... Tools/equipment for the business<br>3... Business related transportation costs<br>4... Business related labour<br>5... Household expenses<br>6... School fees<br>7... Healthcare<br>8... Social contributions (funerals, weddings)<br>9... Savings<br>88... Other |
| 11.14 | [If joined a BSG] Did you receive any help or advice from other members of the BSG? | [Select multiple]<br><br>0... None<br>1... Training materials<br>2... Business advice<br>3... Access to new business customers<br>4... Business inputs (Like chickens or seeds)<br>88... Other |
| 11.15 | [If joined a business group] What is the name of the business group you joined? | Text |
| 11.16 | [If joined a business group] How did you join this group? | 1... Invited by a friend<br>2... Invited by a family member<br>3... Replacing a family member<br>4... Replacing a friend<br>5... Invited by Village Enterprise or Mercy Corps<br>88... Other (Specify) |
| 11.17 | [If joined a business group] What was your net income earned from the business you were a part of with this group? | Integer |
| 11.18 | [If received mentoring or support from BM] In the past 12 months, how many times have you received mentoring from this Business Mentor or teacher | Integer |
| 11.19 | [If received a loan from Village Enterprise] What was the value in shillings of this loan? | Integer |
| 11.20 | [If received subsidy from Mercy Corps] What was the value in shillings of this discount? | Integer |
| 11.21 | [If other] Please specify the support you received | Text |
| 11.22 | [If involved in any DREAMS activities] What extent would you say that these activities improved your household or business financial situation? | 1... Improved a lot<br>2... Improved somewhat<br>3... Stayed about the same |

| Section 12: Women's Economic Empowerment | | | | |
|---|---|---|---|---|
| **Overview: This section covers Women's Empowerment by discussing decision-making power, access to capital, and cultural norms and beliefs** | | | | |
| | | | | |
| **Section 10a - Decision making power & economic participation** | | | | |
| [If primary respondent is a male] Because the respondent is male, we want to interveiw a female household member for this section. Ask the respondent the following: "This section is designed for female respondents. Is there a female decision-maker adult available that I can speak to?"<br><br>Enumerator Prompt: Now, I'd like to ask you some questions about your participation in certain types of work activities and decision-making on various aspects of household life. | | | | |
| 12.1 | | A | B | D |
| Activity | | Did you [Name] participate in [Activity] in the past 12 months (that is, during the last [one/two] cropping seasons), from [PRESENT MONTH] last year to [PRESENT MONTH] this year?<br><br>1...Yes<br>0...No<br><br>(If no, move to next activity) | When decisions are made regarding [Activity], who normally makes the decision?<br><br>1... Self<br>2... Spouse<br>3... Mother<br>4... Father<br>5... Aunt<br>6... Uncle<br>7... Brother<br>8... Sister<br>9... Son<br>10... Daughter<br>94... Non HH member<br>88... Other (specify) | To what extent do you feel you can participate in decisions regarding [Activity] if you want(ed) to?<br><br>1...Not at all<br>2...Small Extent<br>3...Medium extent<br>4...To a high extent |
| A | Staple grain farming and processing of the harvest: grains that are grown primarily for food consumption (rice, maize, wheat, millet) | | | |

| | | | | |
|---|---|---|---|---|
| B | Horticultural (gardens) or high value crop farming and processing of the harvest (sim sim, sunflowers, watermelons) | | | |
| C | Large livestock raising (cattle) and processing of milk and/or meat | | | |
| D | Small livestock raising (sheep, goats, pigs) and processing of milk and/or meat | | | |
| E | Poultry and other small animals raising (chickens, ducks, turkeys) and processing of eggs and/or meat | | | |
| F | Non-farm economic activities<br><br>(running a small business, self-employment, buy-and-sell) | | | |
| G | Wage and salary employment (work that is paid for in cash or in-kind, including both agriculture and other wage work) | | | |
| H | Large, occasional household purchases (bicycles, land, transport vehicles) | | | |
| I | Routine household purchases (food for daily consumption or other household needs) | | | |

| Section 12b - Human & Social Capital | | | |
|---|---|---|---|
| Enumerator Prompt: Now, I'm going to ask you about groups in the community. These can be either formal or informal groups. | | | |
| 12.2 | | A | B |
| Group Categories | | Is there a [Group] in your community?<br><br>1...Yes<br>0...No<br>97...Don't Know<br><br>If no or don't know move to next group | Are you an active member of this [Group]?<br><br>1...Yes<br>0...No |
| A | Agricultural/livestock/fisheries producers group | | |
| B | Water users group | | |
| C | Forest users group | | |
| D | Insurance, credit or microfinance group | | |
| F | Trade and business association group (Business group) | | |
| G | Civic group (groups involved in local politics) | | |
| H | Religious group (groups formed out of a religious congregation) | | |
| I | Disabilities group | | |
| J | Other (specify): | | |

| Section 10c: Social Norms and cultural barriers | | | |
|---|---|---|---|
| **Overview: This section will cover relationships outside your household to better understand social norms in the area.** | | | |
| Enumerator Prompt: I'd like to ask you how frequently you visit some different places. | | | |
| 12.3 | | A | B |
| Place | | In the last 6 months, how often did you go to [place]<br><br>0…Never<br>1…Daily<br>2…Weekly<br>3…Two to three times a month<br>4…Monthly<br>5…Three times<br>6…Twice<br>7…Once<br><br>If "Never" move to next place | Who usually decides whether you can go to [Place]?<br><br>Enter up to three (3) member IDs<br><br>If response is self-only, move to the next place<br><br>Other codes:<br>94…Non HH member<br>98…Not applicable |
| A | Urban Center | | |
| B | Market / haat / bazaar | | |
| C | Visit family or relatives | | |
| D | Visit a friend / neighbor's house | | |
| E | Hospital / clinic / doctor (seek health service) | | |
| F | Temple / church / mosque | | |
| G | Public village gathering or community meeting | | |
| H | Training for NGO / programs | | |
| I | Social gatherings (Weddings/Funerals) | | |
| J | Food/goods distribution sites | | |

| Section 12d: Spousal Relationships [If married] | |
|---|---|
| [If primary respondent is male] You can now return to interviewing the male respondent for the rest of the survey.<br><br>Enumerator Prompt: Now, I'd like to ask you some questions about how you feel about other people in your household or family group and how you think they feel about you. | |
| 12.4 Do you respect your spouse? | 1...Most of the time<br>2...Sometimes<br>3...Rarely<br>4...Never<br>-997... Refused to respond |
| 12.5 Does your spouse respect you? | 1...Most of the time<br>2...Sometimes<br>3...Rarely<br>4...Never<br>-997... Refused to respond |
| 12.6 Do you trust your spouse to do things in your best interest? | 1...Most of the time<br>2...Sometimes<br>3...Rarely<br>4...Never<br>-997... Refused to respond |
| 12.7 When you disagree with your spouse, do you feel comfortable telling him/her that you disagree? | 1...Most of the time<br>2...Sometimes<br>3...Rarely<br>4...Never<br>-997... Refused to respond |

| 12e: Social Norms | | |
|---|---|---|
| Enumerator Prompt: I'm going to read a series of statements. Please tell me which statement you agree with more. | | |
| B | a. It is acceptable if a woman works outside home to support her family economically.<br><br>b. A woman should be working at home and let her husband earn money for the family. | a/b |
| C | a. If a woman gets the right opportunities, she can be as good a businessperson as a man.<br><br>b. A woman cannot be as good a business person as a man, even if she gets the right opportunities. | a/b |
| D | a. It is acceptable for women to take up roles that conventionally are considered men's jobs.<br><br>b. Women should only take up professions that are regarded as women's professions. | a/b |
| E | a. A man should decide how his wife's income is spent.<br><br>b. A woman can decide independently how she wants to spend her own income/her enterprise income. | a/b |

| Section 13:[Treatment only] Feedback on the DREAMS Program | | |
|---|---|---|
| **Overview: This section gathers general feedback on the DREAMS programme at large.** | | |
| Read: Thank you for telling me about your involvement in the DREAMS program. We are nearing the end of our survey. For my last questions, I'd like to ask you for your feedback on DREAMS. | | |
| 13.1 | Looking at the whole DREAMS program, what part of the program did you appreciate most? | 1...Training<br>2...Mentoring<br>3...Business Selection<br>4...Market linkages support<br>5...Other (Specify) |
| 13.2 | Looking at the whole DREAMS program, what part of the program did you least appreciate? | 1...Training<br>2...Mentoring<br>3...Business Selection<br>4...Market linkages support<br>5...Other (Specify) |
| 13.3 | Are you richer or poorer than you were one year ago? | 1...Richer<br>2...Poorer<br>3...Stayed the same<br>4...Don't know/Unsure |
| 13.4 | Do you have any other feedback on how the DREAMS program could have been more useful for you and your business group? This could be related to your BSG, trainings, Business Mentor, mentoring, grants, vouchers, linkages with other market actors, or anything else that comes to mind. | [Text] |

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