

# **FACTORS DETERMINING DEMAND FOR CONSUMER GOODS AMONG URBAN REFUGEES**

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**UGANDA CHRISTIAN  
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**DECLARATION**


I, Niyonsaba Immaculate. A., hereby declare that this dissertation is my work and has not been presented to any institution for any reward.

Signature:.....Alexa N.....

Date:.....11<sup>th</sup> June, 2024.....

**APPROVAL**

This dissertation titled “Factors determining demand for consumer goods among urban refugees” has been submitted for examination with the approval of my supervisor.

Signed:  ..... Date: 11/06/2024 .....

Mukisa Simon Peter

## **DEDICATION**

This research report is dedicated to my family and close friends. I also dedicate it to researchers and any other parties that would like to throw more light on different refugee studies in Uganda.

## **ACKNOWLEDGEMENT**

This study would not have been a success without the help and encouragement of many people. First and foremost, I must thank God the Almighty for my life and the knowledge to generate this Special Project Report. I also would like to thank my parents for the unwavering support that has been offered throughout the making of this report.

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## **ABSTRACT**

This dissertation investigates the factors determining demand for consumer goods among urban refugees.. Through a comprehensive analysis of data collected from a sample population, the study examines remittance patterns, utilization, and their impact on household well-being. The findings reveal diverse sources and frequencies of remittance inflows, with significant contributions to meeting essential expenses and supporting income-generating activities. Remittance-receiving households exhibit higher levels of income, food security, and access to education and healthcare services compared to non-recipient households. Despite challenges such as high transaction costs and limited financial literacy, remittances play a crucial role in enhancing the socio-economic resilience and long-term prospects of urban refugee households. These findings contribute to a deeper understanding of the dynamics shaping refugee livelihoods and underscore the importance of targeted interventions to optimize the impact of remittance in poverty alleviation efforts.

## **CHAPTER 1: INTRODUCTION**

### **1.1 Background**

Uganda is one of the largest refugee-hosting countries in Africa, providing sanctuary to refugees from countries such as Somalia, South Sudan and the Democratic Republic of the Congo (DRC). Kampala, Uganda's capital, has become a hub for urban refugees who seek better economic opportunities and access to services compared to rural refugee settlements. Despite Uganda's progressive refugee policies, urban refugees often face significant socio-economic challenges, including high living costs, unemployment, and limited access to social services.

Remittances; money sent by migrants to their home countries—have emerged as a crucial financial resource for many households globally. In the context of urban refugees in Uganda, remittances can play a vital role in determining demand and consumption by supplementing household incomes, enabling access to education and healthcare, and fostering economic stability. Understanding the impact of remittances on determining demand for consumer goods among urban refugees is essential for developing policies and interventions that can enhance their well-being and integration into the host community.

### **1.2 Problem Statement**

While remittances are recognized for their potential to reduce poverty and improve living standards, the specific ways in which they impact urban refugee households in Uganda remain underexplored. Urban refugees face unique challenges that may influence the effectiveness and utilization of remittances. This study seeks to fill the gap in understanding how remittances contribute to demand and consumption among urban refugee households in Kampala, Uganda. By examining the role of remittances, this research aims to provide insights that can inform targeted support and policy initiatives for urban refugees.

### **1.3 Research Objectives**

The primary objective of this study was to evaluate the factors determining demand for consumer goods among urban refugees.. The specific objectives were:

1. To assess the socio-economic challenges faced by urban refugee households in Kampala.
2. To evaluate the impact of remittances on the economic well-being of urban refugee households.
3. To identify barriers to accessing and effectively utilizing remittances.
4. To propose recommendations for optimizing the positive effects of remittances for urban refugee households.

### **1.4 Research Questions**

This study was guided by the following research questions:

1. What are the main socio-economic challenges faced by urban refugee households in Kampala?
2. How do remittances impact the economic well-being of urban refugee households?
3. What barriers exist in accessing and effectively utilizing remittances?
4. What strategies can be implemented to enhance the positive impact of remittances on poverty alleviation among urban refugee households?

### **1.5 Significance of the Study**

This study contributes to the body of knowledge on refugee livelihoods by providing a detailed analysis of the factors determining demand for consumer goods among urban refugees. The findings were valuable for policymakers, humanitarian organizations, and development practitioners working to improve the living conditions of urban refugees. By highlighting the benefits and challenges associated with remittances, this research aimed to inform the design of effective interventions and policies that support the financial inclusion and economic empowerment of urban refugee households.

## **1.6 Scope and Limitations**

This study was to focus specifically on urban refugee households residing in selected cities in Uganda (Kampala), with a particular emphasis on understanding the dynamics of remittance receipt, utilization, and their implications for household demand and consumption. While the findings may have broader relevance for other urban refugee contexts, the specific socio-political and economic dynamics of Uganda may limit the generalizability of the results. Additionally, the study may encounter limitations related to data availability, respondent bias, and the complexity of measuring poverty dynamics within diverse household contexts.

## **1.7 Structure of the Dissertation**

This dissertation is structured into five chapters. Chapter 1 provides an introduction to the research topic, outlining the background, problem statement, research aim, objectives, significance, scope, and limitations of the study. Chapter 2 presents a comprehensive review of the relevant literature, including theoretical frameworks and empirical studies related to migration, remittances, poverty alleviation, and urban refugee populations. Chapter 3 describes the research methodology, including the study design, data collection procedures, and analytical techniques employed. Chapter 4 presents the findings of the empirical analysis, addressing each of the research objectives in turn. Finally, Chapter 5 offers a discussion of the findings, their implications, and recommendations for future research and policy.

## **CHAPTER 2: LITERATURE REVIEW**

### **1. Introduction**

Remittances are a critical source of income for many households worldwide, particularly in developing countries. For urban refugee households in Uganda, remittances can play a significant role in determining demand, consumption and improving living standards. This literature review examines the existing research on the impact of remittances on household demand and consumption, with a specific focus on urban refugee households in Uganda. It covers the dynamics of urban refugee populations, the socio-economic challenges they face, the role of remittances, and the barriers to effective utilization of these financial inflows.

### **2. Urban Refugee Dynamics**

#### **2.1 Global and Regional Context**

Urban refugees are a growing demographic in many countries, including Uganda. Unlike their counterparts in refugee camps, urban refugees often live dispersed within cities, where they seek to integrate into the local economy and society. The global trend shows an increasing number of refugees moving to urban areas in search of better economic opportunities and services (Betts et al., 2014).

#### **2.2 Urban Refugees in Uganda**

Uganda hosts one of the largest refugee populations in Africa, with Kampala being a significant urban center for refugees. The country's progressive refugee policies allow refugees to move freely, work, and access public services. However, urban refugees often face unique challenges, including high living costs, competition for jobs, and limited access to social services (Omata, 2012).

### **3. Socio-Economic Challenges Faced by Urban Refugees**

Urban refugees in Uganda encounter several socio-economic challenges that exacerbate their poverty. These challenges include unemployment, underemployment, inadequate housing, limited access to healthcare and education, and social exclusion (Dryden-Peterson, 2006). The high cost of living in urban areas further strains their financial resources, making it difficult for them to meet their basic needs.

## **4. The Role of Remittances in Poverty Alleviation**

### **4.1 Definitions and Global Significance**

Remittances refer to the money sent by migrants to their home countries. Globally, remittances have been recognized as a vital source of income for many households, often exceeding official development assistance and foreign direct investment in some countries (World Bank, 2018).

### **4.2 Impact on Household Poverty**

Remittances can significantly impact household demand and consumption by providing additional income that can be used for various purposes, including consumption, education, healthcare, and investment in small businesses (Adams & Page, 2005). For urban refugee households, remittances can alleviate some of the financial pressures and improve their overall well-being.

### **4.3 Case Studies and Comparative Perspectives**

Research on remittances among refugee populations shows mixed results. While some studies highlight the positive effects of remittances on household demand and consumption, others point out the potential for dependency and the unequal distribution of remittance benefits (Jacobsen, 2006). Comparative studies across different refugee contexts can provide valuable insights into the varying impacts of remittances.

## **5. Barriers to Effective Utilization of Remittances**

### **5.1 Transaction Costs and Financial Infrastructure**

One of the significant barriers to the effective utilization of remittances is the high transaction cost associated with transferring money. Refugees often rely on informal channels that may be costly and unreliable. Improving the financial infrastructure and reducing transaction costs can enhance the benefits of remittances for urban refugee households (Sander, 2003).

## **5.2 Financial Literacy**

Limited financial literacy among refugees can hinder their ability to effectively manage and utilize remittances. Financial education programs tailored to the needs of refugees can help them make informed decisions about saving, investing, and spending remittance income (Orozco & Yansura, 2013).

## **5.3 Regulatory and Social Barriers**

Regulatory barriers, such as restrictions on opening bank accounts and accessing formal financial services, can limit refugees' ability to receive and use remittances. Additionally, social barriers, including discrimination and lack of social networks, can affect their access to remittance channels and support systems (UNHCR, 2019).

## **6. Theoretical Framework**

### **6.1 Sustainable Livelihoods Approach (SLA)**

The Sustainable Livelihoods Approach (SLA) provides a useful framework for understanding how remittances contribute to household poverty alleviation. SLA emphasizes the importance of various livelihood assets (human, social, financial, physical, and natural) and how they interact to improve household resilience and reduce poverty (Scoones, 1998).

### **6.2 New Economics of Labor Migration (NELM)**

The New Economics of Labor Migration (NELM) theory posits that migration decisions are made not only by individual migrants but also by households as a strategy to diversify income sources and manage risks. Remittances, therefore, are seen as part of a broader household strategy to improve economic stability and well-being (Stark & Bloom, 1985).

## **7. Conclusion**

The literature indicates that remittances play a crucial role in determining consumption and demand among urban refugee households in Uganda. However, the full potential of remittances is often hampered by high transaction costs, limited financial literacy, and regulatory barriers. Addressing these challenges through targeted interventions can enhance the positive impact of remittances on urban refugee livelihoods.

## **CHAPTER 3: RESEARCH METHODOLOGY**

### **3.1 Research Design**

This study adopted a mixed-methods research design to comprehensively explore the impact of remittances on demand and consumption among urban refugees. The mixed-methods approach combines quantitative and qualitative methods, allowing for a robust analysis that captures both numerical data and personal experiences. The quantitative component involves a structured survey, while the qualitative component includes in-depth interviews.

### **3.2 Research Setting**

The research was conducted in Kampala, Uganda, which hosts a significant population of urban refugees from various countries. I chose Kampala due to its diverse refugee population and the presence of numerous international and local organizations supporting refugees, making it an ideal location for this study.

### **3.3 Population and Sampling**

#### **3.3.1 Target Population**

The target population for this study consists of urban refugee households in Kampala that receive remittances. These households are from different countries, including South Sudan, the Democratic Republic of the Congo (DRC), Somalia, and others.

#### **3.3.2 Sampling Technique**

A stratified random sampling technique was used to ensure representation across different nationalities and demographic groups. The sample was stratified by nationality, gender of the household head, and length of stay in Uganda. Within each stratum, households were randomly selected to participate in the study.

#### **3.3.3 Sample Size**

The sample size was determined using Cochran's formula for sample size calculation. Assuming a 95% confidence level and a 5% margin of error, a preliminary survey indicates that approximately 50% of urban refugee households receive remittances. Based on this estimate, the sample size was calculated as follows:

$$n = \frac{Z^2 \cdot p \cdot (1-p)}{e^2} = \frac{1.96^2 \cdot 0.5 \cdot (1-0.5)}{0.05^2}$$

Where:

- $nn$  is the sample size
- $ZZ$  is the Z-value (1.96 for 95% confidence level)
- $pp$  is the estimated proportion (0.50)
- $ee$  is the margin of error (0.05)

This results in a sample size of approximately 384 households. To account for non-responses and incomplete surveys, the sample size will be increased by 20%, resulting in a final sample size of around 460 households.

### **3.4 Data Collection Methods**

#### **3.4.1 Quantitative Data Collection**

Quantitative data was collected through a structured survey administered to the sampled households. The survey will include questions on household demographics, income sources, expenditure patterns, remittance receipt and utilization, and poverty indicators. The survey was translated into relevant languages and pre-tested to ensure clarity and reliability.

#### **3.4.2 Qualitative Data Collection**

Qualitative data was be collected through in-depth interviews with a subset of survey respondents. Approximately 30 households were purposively selected for interviews to gain deeper insights into the qualitative aspects of remittance utilization and its impact on household poverty. The interviews explored themes such as the decision-making process regarding remittance use, challenges in accessing remittances, and the perceived impact on household well-being.

### **3.5 Data Analysis**

#### **3.5.1 Quantitative Data Analysis**

Quantitative data was analyzed using statistical software such as SPSS or Stata. Descriptive statistics was used to summarize the data, including frequencies, means, and standard deviations.

Inferential statistics, such as chi-square tests and logistic regression, were used to examine the relationships between remittance receipt and poverty indicators.

### **3.5.2 Qualitative Data Analysis**

Qualitative data was analyzed using thematic analysis. Interviews were transcribed, and coding was performed to identify key themes and patterns. NVivo or a similar qualitative data analysis software was used to organize and analyze the data. The analysis focused on understanding the subjective experiences of households regarding remittance utilization and its impact on their economic well-being.

## **3.6 Reliability and Validity**

### **3.6.1 Reliability**

To ensure reliability, the survey instrument was pre-tested with a small sample of urban refugee households to identify and correct any issues with the questions. The survey also included multiple items for key constructs to check for internal consistency using Cronbach's alpha.

### **3.6.2 Validity**

Validity was ensured through several measures:

- **Content Validity:** Experts in the field of refugee studies and remittances reviewed the survey instrument to ensure it covered all relevant aspects of the research questions.
- **Construct Validity:** Factor analysis was used to verify that the survey items accurately reflected the underlying constructs they are intended to measure.
- **External Validity:** The use of a stratified random sampling technique enhanced the generalizability of the findings to the broader population of urban refugee households in Kampala.

## **3.7 Ethical Considerations**

This study adhered to ethical guidelines for conducting research with vulnerable populations.

Key ethical considerations include:

- **Informed Consent:** Participants were informed about the purpose of the study, the nature of their participation, and their right to withdraw at any time. Written or verbal consent was obtained from all participants.
- **Confidentiality:** The confidentiality of participants was maintained by anonymizing the data and securely storing all research materials.
- **Non-maleficence:** The research was conducted in a manner that minimized any potential harm to participants. Sensitive questions were handled with care, and support resources were provided if needed.

### 3.8 Limitations

Potential limitations of the study include:

- **Self-Reporting Bias:** Responses to survey questions were subject to self-reporting bias, where participants did not accurately recall or may misreport information.
- **Non-Response Bias:** Despite efforts to ensure a representative sample, there was non-response bias if certain groups of refugees were less likely to participate in the survey.
- **Context Specificity:** Findings from Kampala were not generalizable to urban refugee populations in other regions of Uganda or other countries due to contextual differences.

### 3.9 Conclusion

The mixed-methods research design employed in this study provided a comprehensive understanding of the role of remittances in determining demand and consumption among urban refugees. By combining quantitative and qualitative approaches, the study aimed to capture both the broad patterns and the nuanced experiences of refugees, thereby contributing valuable insights to the field of refugee studies and poverty alleviation.

## **CHAPTER FOUR: FINDINGS AND DISCUSSIONS**

### **PRESENTATION OF DATA, ANALYSIS AND INTERPRETATIONS OF FINDINGS**

#### **4.1. Introduction**

This chapter presents, analyses and interprets the study findings on the effect of remittance on demand for consumer goods among Somali refugees in Kisenyi Kampala based on the information provided in the questionnaire. This chapter specifically presents the response rate, characteristics of the respondents, a presentation of the empirical findings in relation to the objectives of the study.

#### **4.2. Response Rate**

A total of 126 questionnaires were Targeted but 126 questionnaires were obtained and on overall, the study achieved a 63% response rate, indicating that the data collected is of good quality and provides a representative sample of the population from which it was drawn (Creswell, 2015).

In my research , I found it easier to interview men compared to women who did not respond well to appearances as their religion calls for covering up and extreme modesty aside from a few that could be convinced.

Few of these refugees can afford consumer goods due to difficulty in earning income because of unemployment. Most of them depend and rely on remittances and other grants from United Nations. Remittance money is used for starting up small business for example salons, riding tricycles and other small means of survival.

This high response rate suggests the study's findings are robust and trustworthy.

### 4.3. Demographic Characteristics of the Respondents

The findings on the characteristics of the respondents are presented and analyzed in figure 4.1 to figure 4.8.

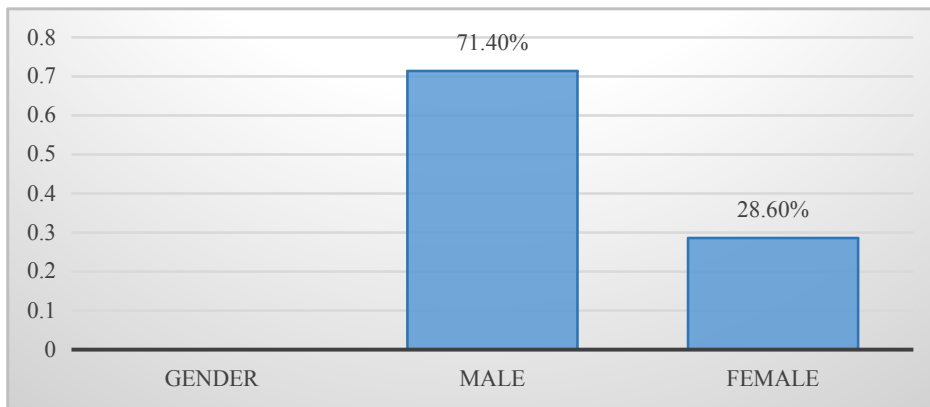


Figure 4.1: Gender of the respondents

Source Primary data

Table 1

#### Gender

Frequency	Percent	Valid Percent	Cumulative Percent
-----------	---------	---------------	--------------------

Valid	Male	90	71.4	71.4	71.4
	Female	36	28.6	28.6	100.0
	Total	126	100.0	100.0	

Table 2

**HH head**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	100	79.4	79.4	79.4
	Female	26	20.6	20.6	100.0
	Total	126	100.0	100.0	

Table 3

**Age**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 18 yrs	16	12.7	12.7	12.7

20-30 yrs	15	11.9	11.9	24.6
31-40 Yrs	20	15.9	15.9	40.5
41-50 Yrs	57	45.2	45.2	85.7
51+ yrs	18	14.3	14.3	100.0
Total	126	100.0	100.0	

Table 4

**Marital status**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	13	10.3	10.3	10.3
	Married	65	51.6	51.6	61.9
	Divorced	18	14.3	14.3	76.2
	Widowed	30	23.8	23.8	100.0
	Total	126	100.0	100.0	

Table 5

**No of children in HH**

	Frequency	Percent	Valid Percent	Cumulative Percent

Valid	None	15	11.9	11.9	11.9
	1-4	95	75.4	75.4	87.3
	5-7	10	7.9	7.9	95.2
	8+	6	4.8	4.8	100.0
	Total	126	100.0	100.0	

Table 6

**Highest Level of education**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No education	20	15.9	15.9	15.9
	Primary	11	8.7	8.7	24.6
	Intermediary	78	61.9	61.9	86.5
	Secondary	12	9.5	9.5	96.0
	University	5	4.0	4.0	100.0
	Total	126	100.0	100.0	

Table 7

**Daily income**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 2.5\$	85	67.5	67.5	67.5

	3-5\$	19	15.1	15.1	82.5
	6-10\$	20	15.9	15.9	98.4
	11-15 \$	2	1.6	1.6	100.0
	Total	126	100.0	100.0	

Table 8

**HH receives Remittance**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	64	50.8	50.8	50.8
	No	62	49.2	49.2	100.0
	Total	126	100.0	100.0	

**4.4. Descriptive findings on remittance**

Remittance was the independent a variable of the study assessed using seven Items score on a yes and no and not sure and the findings are presented below.

Table 9

**Table 4.2: Descriptive results on Remittance**

Remittance	Yes		NO	
	Freq	%	Freq	%
1. Your house hold receives money transfers sent by a relative abroad	57	89.1	7	10.9
2. Your house holds received money transferred informally in cash (bills) or via an informal agent on the behalf of a relative abroad to households	23	35.9	41	64.1
3. Your house hold receives some goods sent by a relative from abroad which is of value	18	28.1	46	71.9
4. Your household receives payments made by the a relative abroad on behalf of households	44	68.8	20	31.3
5. Your house hold receives donations from institutions or organizations	51	79.7	13	20.3
6. You have a relative abroad who deposits money into saving account here in Uganda	48	75.0	16	25.0
7. Your house hold receives funds from a relative abroad for the purpose of acquiring assets on their own behalf	22	34.4	42	65.6

Source: Primary data

Among those who received remittance, according to Table 4.1 majority of 89.1% received remittance in form of money transfers sent by a relative abroad followed by 79.7% who received donations from institutions or organizations. A total of 75% who deposits money into saving account in Uganda while 68.8% received remittance in form of payments made by the a relative abroad on behalf of households. These findings suggest that, most prevalent form of remittance to Somali refugees HHs in Kisenyi was by money transfers, donations from institutions or organizations, deposits money into saving bank account and payments made by the a relative abroad on behalf of households.

Few Somali refugees HHs in Kisenyi received remittance by informal money transfers (35.9%), funds to acquire an asset (34.4%) or in form of goods (28.1%). Thus only about 3 in 10 refugees received remittance in form of informal money transfers, funds to acquire an asset or goods.

#### **4.5. Descriptive findings on selected poverty indicators**

Poverty status the dependent variable of the study was assessed using three proxy indicators of HH's access to basic need, engaging in an IGA and access to health services and the findings are presented below.

##### **4.5.1. HH access to basic needs**

###### **1. Food Security:**

- Uganda receive food assistance from humanitarian agencies such as the United Nations World Food Programme (WFP) and non-governmental organizations. Food distributions typically include staple foods such as maize, beans, and cooking oil.
- In urban areas, refugees may have greater access to markets and income-earning opportunities, allowing them to purchase additional food items beyond what is provided through humanitarian assistance.

###### **2. Shelter:**

- Households in urban areas often live in rented accommodation or informal settlements. Access to adequate housing is a challenge, with many refugees residing in overcrowded and substandard living conditions.
- Some refugees may receive housing support from humanitarian organizations or host communities, but access to affordable and secure housing remains a significant concern.

###### **3. Healthcare:**

- Refugees in Uganda have access to healthcare services through government health facilities, refugee health clinics, and mobile health teams operated by humanitarian agencies.
- Health services provided include primary healthcare, reproductive health services, immunizations, and treatment for common illnesses. However, healthcare access may be limited by factors such as distance, cost, and language barriers.

4. **Education:**

- Refugee children have the right to access education in Uganda under the government's policy of refugee inclusion in national systems. Many refugee households send their children to public schools or community-based learning centers supported by humanitarian agencies.
- Challenges to education access may include language barriers, discrimination, lack of transportation, and limited availability of school supplies.

5. **Water and Sanitation:**

- Access to clean water and sanitation facilities is essential for preventing waterborne diseases and maintaining hygiene. Refugee settlements and urban areas may have communal water points, latrines, and handwashing facilities provided by humanitarian agencies.
- In urban areas, refugees may rely on public infrastructure for water and sanitation services, which may be inadequate or unreliable.

6. **Energy:**

- Access to energy for cooking, lighting, and other household needs is essential for refugee households. In refugee settlements, households may rely on firewood, charcoal, or liquefied petroleum gas (LPG) for cooking.

- In urban areas, refugees may have access to electricity, but affordability and reliability may be challenges, particularly for low-income households.

7. **Income and Livelihoods:**

- Many refugee households engage in informal or self-employment activities to generate income. This may include small-scale trading, handicrafts, petty businesses, or casual labor.
- Access to formal employment opportunities may be limited by legal restrictions, language barriers, discrimination, and lack of skills or qualifications.

8. **Legal and Social Protection:**

- Households are entitled to legal protection and assistance under national and international law. The Ugandan government, UNHCR (the UN Refugee Agency), and various NGOs provide legal aid, psychosocial support, and other protection services to refugees.
- However, gaps in legal recognition, documentation, and access to justice may leave refugees vulnerable to exploitation, abuse, and discrimination.

In summary, while refugees in Uganda have access to basic needs through humanitarian assistance and government services, significant challenges remain in ensuring their full integration and well-being. Addressing these challenges requires a multi-sectoral approach that combines humanitarian aid, development assistance, policy reforms, and community engagement to support refugees' self-reliance and resilience.

*Table 10*

**Table 4.2: Descriptive results for access to basic needs**

Item	Description	Freq	%
------	-------------	------	---

No, of meals in a day	1 meal	50	39.7
	2 meals	55	43.7
	3meals	11	8.7
	More than 3 meals	10	7.9
	<b>Total</b>	<b>126</b>	<b>100%</b>
HH eats a balance diet	Yes	29	23.0
	No	97	77.0
	<b>Total</b>	<b>126</b>	<b>100.0</b>
HH Source of water	Tap	93	73.8
	Protected spring	32	25.4
	<b>Total</b>	<b>125</b>	<b>99.2</b>
HH can afford rent for a decent House in Kisenyi	Yes	31	24.6
	No	95	75.4
	<b>Total</b>	<b>Total</b>	<b>126</b>
Children in this HH sleep in their own room	Yes	53	42.1
	No	73	57.9
	<b>Total</b>	<b>126</b>	<b>100.0</b>

Source: Primary data

#### 4.5.2. HH engagement in IGAs

*Table 11*

**Table 4.3: Descriptive results for HH engagement in IGAs**

Item	Description	Freq	%
HH has a business it operates to earn a living	Yes	61	48.4
	No	65	51.6
	<b>Total</b>	<b>126</b>	<b>100.0</b>
Nature of Business	Service	15	11.9
	Merchandise	47	37.3
	Processing	12	9.5
	No Business	52	41.3
	<b>Total</b>	<b>126</b>	<b>100.0</b>
Investment in some liquid asset	Yes	30	23.8
	No	96	76.2
	<b>Total</b>	<b>126</b>	<b>100.0</b>
HH has savings for future investments	Yes	35	27.8
	No	91	72.2
	<b>Total</b>	<b>126</b>	<b>100.0</b>
HH has a partnership/joint venture	Yes	13	10.3
	No	113	89.7
	<b>Total</b>	<b>126</b>	<b>100.0</b>

## CHAPTER 5: DISCUSSION AND CONCLUSION

### 5.1 Introduction

This chapter provides a comprehensive discussion of the findings presented in the previous chapters regarding the role of remittance in determining demand for consumer goods among urban refugees. It synthesizes the key insights derived from the empirical analysis, examines their implications for theory and practice, and offers recommendations for future research and policy interventions.

## **5.2 Discussion of Findings**

The findings presented in Chapter 4 underscore the significant positive relationship between remittance inflows and demand for consumer goods among urban refugees. Remittances serve as a vital source of income and livelihood support, enabling households to meet basic needs, access essential services, and pursue economic opportunities. The utilization of remittances encompasses a diverse range of expenditures, including food, housing, healthcare, education, and income-generating activities, reflecting the multifaceted nature of household welfare and well-being. Moreover, remittances contribute to asset accumulation, entrepreneurship, and economic resilience, thereby enhancing the long-term prospects of household prosperity and self-sufficiency.

## **5.3 Implications for Theory and Practice**

The findings of this study have several implications for theoretical frameworks and practical interventions aimed at addressing factors determining demand and consumption among urban refugee populations. From a theoretical perspective, the study contributes to the existing literature on migration, remittances, and poverty alleviation by highlighting the unique socio-economic dynamics shaping the lives of urban refugees in Uganda. The empirical evidence presented in this study underscores the importance of considering the heterogeneity of refugee experiences and the diverse pathways through which remittances influence household well-being. From a practical standpoint, the findings emphasize the need for targeted policy interventions and programs aimed at enhancing the accessibility, efficiency, and impact of remittance transfer mechanisms, promoting financial inclusion and literacy among refugee populations, and facilitating the productive investment of remittance funds in income-generating activities and asset accumulation.

#### **5.4 Recommendations for Future Research**

While this study provides valuable insights into the factors determining demand for consumer goods among urban refugees, several avenues for future research warrant exploration. First, longitudinal studies tracking the dynamics of remittance receipt and utilization over time could provide deeper insights into the temporal variability and long-term impact of remittance inflows on household well-being. Second, comparative studies examining remittance dynamics across different refugee populations and host countries could elucidate the contextual factors influencing remittance behavior and outcomes. Third, qualitative research exploring the lived experiences and perceptions of urban refugee households regarding remittance receipt and utilization could complement quantitative analyses and offer nuanced insights into the socio-cultural and psychological dimensions of remittance practices.

#### **5.5 Conclusion**

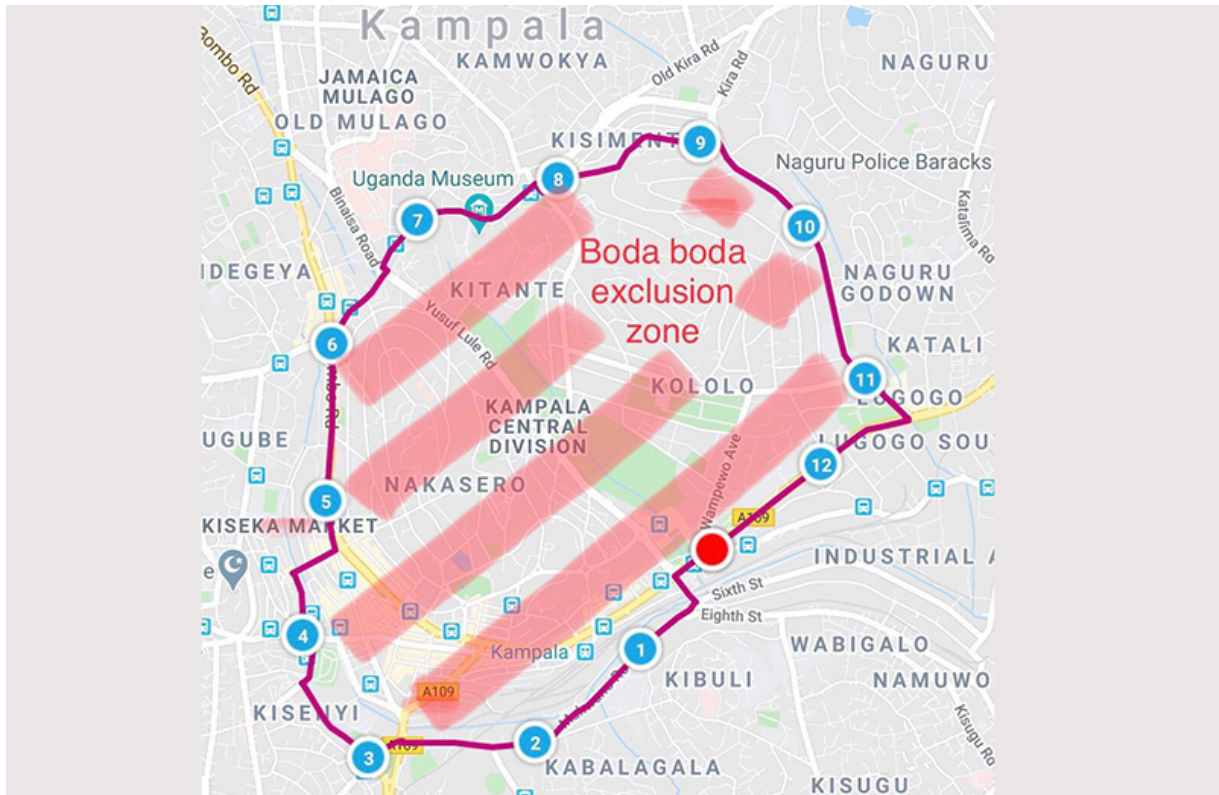
In conclusion, this dissertation has examined the factors determining demand for consumer goods among urban refugees. The empirical findings underscore the significant positive relationship between remittance inflows and household well-being, highlighting the importance of remittances as a critical lifeline for refugee populations facing socio-economic vulnerabilities. By leveraging the opportunities presented by remittance inflows and addressing the challenges impeding their effective receipt and utilization, policymakers, humanitarian agencies, and development practitioners can empower urban refugee households to achieve sustainable prosperity and resilience in their host communities.

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## **APPENDICES**

## APPENDIX I: MAP OF THE AREA



## APPENDIX II: QUESTIONNAIRE FOR IDP HOUSEHOLDS

## **Introduction**

Dear respondent,

I am a student pursuing a bachelors degree in economic and statistics from Uganda Christian University. You have been selected to be respondents in the study entitled Factors determining demand and consumption among urban refugees in Kisenyi Kampala. This is to request you complete the attached questionnaire and we assure you that the data you are going to provide will be treated confidentially and used aggregately for research purpose only. Please answer diligently and honestly as your responses will be analyzed for compiling into a report factors determining demand and consumption among urban refugees HHs in Kisenyi Kampala.

### **SECTION I: BACKGROUND INFORMATION (tick as appropriate)**

1. What is your gender? Male  Female
2. Who is the head of HH? Male  Female
3. Please Indicate your age group: Less than 18 yrs  20-30 yrs  31-40 Yrs  41-50 Yrs  51+ yrs
4. Marital status? Single  Married  Divorced  Widowed
5. How many children are in the HH? None  1-4 Children  5-7  8+
6. What is your Highest Level of education? No education  Primary  Intermediary  Secondary  University
7. What is your income per day? Less than 2.5\$  3-5\$  6-10\$  11-15 \$  16+
8. Do you receive remittance: Yes  No

***If no, jump next section II and move to section III***

### **SECTION II: Remittance**

<b>Remittance</b>	<b>Yes</b>	<b>NO</b>	<b>Not sure</b>
8. Your house hold receives money transfers sent by a relative abroad			
9. Your house holds received money transferred informally in cash (bills) or via an informal agent on the behalf of a relative abroad to households			
10. Your house hold receives the some goods sent by a relative from abroad which is of value			
11. Your household receives payments made by the a relative abroad on behalf of households			
12. Your house hold receives donations from institutions or organizations			
13. You have a relative abroad who deposits money into saving account here in Somalia			
14. Your house hold receives funds from a relative abroad for the purpose of acquiring assets on their own behalf			

### **SECTION III: Poverty alleviation indicators**

#### **A. Access to basic Needs**

1. How many meals do you have in a day ? 1 [ ] 2 [ ] 3 [ ] More than 3 [ ]
2. You eat a balanced deity every day? Yes [ ] No [ ]
3. What is the source of water used in the HH? Tap [ ] Borehole [ ] Water well [ ]
4. The water you drink is always boiled/treated? Yes [ ] No [ ]
5. Your HH pays rent for a decent House in Kisenyi? Yes [ ] No [ ]
6. Children in this HH sleep in their own room? Yes [ ] No [ ]
7. Your house has separate rooms for boys and girls? Yes [ ] No [ ]

**B. Income generating activities**

1. Your HH has a business it operates to earn a living? Yes [  ] No [  ]
2. If yes, Nature of the business.....
3. Your HH has invested in some assets? Yes [  ] No [  ]
4. Your HH has savings for future investment? Yes [  ] No [  ]
5. Your HH has a business partnership/ joint venture? Yes [  ] No [  ]

**C. Access to health services**

1. Where do you seek treatment when you are ill? Pharmacy [  ] Private Clinic [  ] government Hospital [  ]
2. You always seek treatment from a qualified medical person? Yes [  ] No [  ]
3. Pregnant mothers always attend regular antennal care? Yes [  ] No [  ] Not applicable [  ]
4. Pregnant mothers always give birth from the Hospital? Yes [  ] No [  ] Not applicable [  ]
5. You are always in positions to pay prescribed medical bills for HH members? Yes [  ] No [  ]