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LINKING, BONDING, BRIDGING

The role of social capital in facilitating access to livelihoods among refugees in Gulu city, Uganda

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Abstract

This study examines the role of social capital in facilitating access to livelihoods for urban refugees in Gulu City, Uganda. The author, Betty Adoch, argues that, although refugees in Gulu City actively interact with the host community and other refugees and maintain strong bonds with relatives, more could be done to support their ability to build social capital, become self-reliant, and improve their access to formal services such as healthcare, banking, and government social protection.

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Acronyms

CBO	Community-Based Organisation
FGD	Focus Group Discussion
IDI	In-depth Interview
KII	Key informant interview
NGO	Non-Governmental Organisation
OPM	Office of the Prime Minister
RLO	Refugee-led Organisation
U-LEARN	Uganda Learning, Evidence, Accountability and Research Network
UNHCR	United Nations High Commissioner for Refugees

EXECUTIVE SUMMARY

- Gulu city hosts over 5,000 refugees who mostly come from South Sudan and from the Democratic Republic of the Congo (DRC).
- Refugees in Gulu city maintain close ties with family members and relatives, which provides avenues for economic survival. In the city, refugees tend to stay in the same neighbourhoods to offer each other protection and support.
- Many refugees within Gulu have established cordial relations with the host community. Most interactions between refugees and host communities take place in neighbourhoods, churches, and schools. However, some refugees struggle to connect with members of the host community and other refugees because of language barriers. Local authorities should consider creating more places for refugees and host communities to interact casually and build networks. These places could offer interactive activities such as guidance and counselling, games and sports, and language classes.
- There is very little humanitarian presence in Gulu city, and only limited interactions between refugees and local government institutions. Instead, churches play a significant role in building social capital and bridging relations, and in providing livelihood assistance and informal psychosocial counselling.
- Many refugees engaged in businesses for income generation reported experiencing financial challenges because of insufficient capital and the high costs of conducting business. Well-connected refugees leverage their social networks to access information on business opportunities, ideas, support, and market linkages. Some Congolese refugees use savings groups to finance their businesses with other refugees and host community members. However, the amount that participants in savings groups can borrow is minimal and does not allow refugees to expand their businesses.
- Some Congolese refugee respondents mentioned accessing job opportunities through referrals from fellow refugee friends and through host communities. However, only a few refugees are able to access the formal sector.
- Many young refugee students drop out of secondary school and struggle to access training opportunities due to financial difficulties. Providing support for refugee students to complete their schooling would increase their chances of becoming self-reliant.
- Because of the cost of travelling to the settlements, urban refugees may bypass registration points and this affects their opportunity to obtain a refugee identity card.

Refugees without ID are unable to access critical services such as SIM registration and banking. The Government of Uganda should decentralise and simplify refugee registration in urban areas with a significant population of refugees, including Gulu city.

Introduction

Background

Refugees in Uganda are allowed to reside in urban areas; the 2006 Refugee Act guarantees their freedom of movement within Uganda.¹ However, urban refugees do not receive humanitarian assistance from the government or non-governmental organisations on the same scale as those in settlements. As a result, a large majority of refugees in Uganda resides in settlements (91% of a caseload of close to 1.8 million), while a minority (8%) chooses to reside in urban areas among the host community.²

According to the preliminary results of the Uganda National Population and Housing Census 2024, Gulu city hosts 5,231 refugees (equally distributed between men and women).³ Existing literature shows that urban refugees in Northern Uganda are able to generate income through various options such as remittances, engagement in informal businesses, and formal employment.⁴ They do, however, face various challenges in accessing sustainable livelihoods, formal financial services, and capital to start businesses.⁵ In the absence of aid, refugees rely on social networks to thrive in the urban environment.⁶ The capital that comes with social networks has

¹ Monteith W, Lwasa S, Nsangi G, Sseviiri H & Byarugaba D (2017) '[Upholding the rights of urban refugees in Uganda](#)', Briefing Paper, International Institute for Environment and Development.

² Uganda's Office of the Prime Minister (OPM) and UNHCR (2024) '[Uganda - Refugee Statistics Map, December 2024](#)'.

³ Uganda Bureau of Statistics (2024) '[National Population and Housing Census 2024](#)'.

⁴ Uganda Learning, Evidence, Accountability and Research Network (U-LEARN), REACH, Livelihoods & Resilience Sector Working Group (2023) '[The Realities of Self-Reliance Within the Ugandan Refugee Context: An assessment of livelihood barriers and enablers for refugees and host communities in urban and settlement locations](#)'.

⁵ U-LEARN (2023) '[Refugee Entrepreneurship in Uganda: Desk review for the Uganda refugee response](#)'.

⁶ Enock A, Atukunda G & Mukibi K (2023) '[Social Capital and Livelihood Among the Congolese Urban Refugees: A Narrative Literature Review](#)', *American Research Journal of Humanities and Science*, Vol. 6, Issue 5, pp 76-86.

been crucial for many people settling in Gulu city, especially in accessing information and financial resources.⁷

The concept of social capital is described as the resources available to individuals or groups stemming from their social networks. In times of emergency or vulnerability such as protracted displacement, social capital can be the best accessible option for refugees, if they can leverage it for livelihood opportunities or for social insurance.⁸

This working paper draws on Asiimwe et al. (2023) to frame three forms of social capital – bonding, bridging and linking – to explore how urban refugees in Gulu form connections and build networks with other individuals and groups to access livelihood opportunities and survive.⁹

1. **Bonding** occurs among those who share common values and norms, often among family members, friends and individuals from the same ethnic group. These bonds serve to provide livelihood benefits for refugees in the form of “remittances, money savings, material gifts, food and non-food items and other related benefits.”¹⁰
2. **Bridging** connects individuals with people or groups outside their immediate community (in terms of family or ethnicity, for example) to include members of the host community and other ethnicities and nationalities. Bridging creates a wider network for the benefit of sharing information on employment and funding opportunities, safety within the community, and informal financing through savings groups.¹¹
3. **Linking** on the other hand is where hierarchical connections between individuals and institutions such as the government, non-governmental organisations (NGOs), banks, and associations are established. These connections create a vertical relationship where refugees have access to institutions of authority and influence that offer “job opportunities, business

⁷ Kalyango R (2018) [*Mobility and crisis in Gulu: Drivers, dynamics and challenges of rural to urban mobility*](#), Rift Valley Institute.

⁸ Uzelac A, Meester J, Van Den Berg W & Goransson M (2017) ‘[The importance of social capital in protracted displacement](#)’, *Forced Migration Review*.

⁹ Asiimwe E, Atukunda G & Mukibi IK (2023) ‘[Social Capital and Livelihood Among the Congolese Urban Refugees: A Narrative Literature Review](#)’, *American Research Journal of Humanities and Science*, Vol. 6, Issue 5, pp 76-86.

¹⁰ Ibid

¹¹ Ibid

opportunities, credit opportunities, capacity building opportunities and favour.”¹²

Research objectives and methods

This working paper explores the role of social capital in facilitating access to livelihoods among South Sudanese and Congolese refugees in Gulu city, guided by three key research questions:

1. What forms of social capital are prevalent among refugees in Gulu city?
2. How does social capital influence access to livelihood capitals among refugees in Gulu city?
3. What are the challenges faced by refugees in accessing livelihood capital in Gulu city?

The study employed a combination of qualitative data collection methods, including in-depth interviews (IDI), key informant interviews (KII), and focus group discussions (FGD), and was conducted from June to July 2024 in Gulu city. Tools included:

- **IDIs with 34 participants**, including 18 South Sudanese refugees and 16 Congolese refugees.
- **KIIs with five individuals**, targeting key stakeholders involved in refugee affairs, including two local councils in the wards of Kasubi and Kanyagoga in Bardege-Layibi division, a refugee leader, a livelihood focal person working with an NGO, and a political leader in Bardege-Layibi division.
- **Four FGDs**, each comprising six to seven participants. To promote diversity, we recruited participants from different areas of the city, and included male refugees, female refugees, youth refugees and host community participants.

Table 1: Tools, Nationality and Gender

	IDIs			FGDs			
Nationality	Male	Female	Total	Male	Female	Total	Total
South Sudanese	6	12	18	5	4	9	27
Congolese	5	11	16	3	6	9	25
Host Community	0	0	0	3	4	7	14

¹² Ibid

Members (Ugandans)							
Total	14	12	26	15	11	26	52

Forms of social capital among refugees in Gulu city

Bonding relations with family members and friends

Refugees in Gulu city maintain close ties with family members and relatives. These have been in the form of phone calls to spouses and relatives in their home country and to those in settlements and camps within Uganda. These communications are mainly to obtain financial support and maintain close family relations despite the distance. The close networks among refugees provide avenues for economic survival, and refugees use communication channels as a vital resource to address family challenges. To strengthen relationships, refugees also routinely make in-person visits to relatives within Gulu city, especially over weekends, where they participate in celebrations such as birthdays and mourn together in times of sorrow. These visits are important for social interaction and maintaining emotional well-being.

Refugees stay in the same neighbourhood and tend to cluster together to offer each other protection and support. Before settling in the city, refugees seek information about the area where refugees from their community live, and this influences their choice of location. South Sudanese participants explained that there is a long history of South Sudanese settlement in Gulu and that they tend to come for better education and health care for their children, often with financial support from relatives in South Sudan or Kampala. Some said that they isolate themselves from the host community to avoid potential conflict. Congolese refugees, however, said that they come to Gulu to seek business opportunities as there is less competition there than in Kampala, based on information gathered from other refugees before they arrive.

The nature of bonding relationships and how they are maintained differs between Congolese and South Sudanese refugees, and between men and women. Congolese refugees generally had fewer interactions with family members back in DRC or in the camps, and in interviews they emphasised their bonding interactions with friends from the host community or other Congolese refugees. South Sudanese women, however, emphasised the importance of contact with family members and were generally responsible for keeping in touch with relatives.

"I make phone calls to my husband who sends me money for food, rent and school fees." IDI, South Sudanese female refugee, 36 years old

"South Sudanese refugees stay together and have mainly settled in Kanyagoga ward, while Congolese refugees are concentrated in Kasubi ward. This is to ensure that they keep together as family." KII, Congolese refugee leader

"... every Sunday, I see South Sudanese refugees carrying crates of soda going to visit their people. They are so united." KII, local host community leader, Kanyagoga ward

Bridging relations with the host community

Many refugees within Gulu have established cordial relations with the host community, evident in daily interactions such as an interdependence for basic needs like food items. Most urban refugees do not receive food aid from settlement or welfare programmes as they lack a refugee identification card; they are therefore required to be self-reliant or return to the settlements to receive food from there. They sometimes ask for food assistance from their neighbours in the host community, who offer it when able. Most 'bridging' relationships between refugees and host communities take place in neighbourhoods, churches and schools (for refugees with children). There was no reported difference between men and women refugees in terms of relationships with the host community. Participants all agreed that there were only a few instances of tension and dispute between the host community and refugees.

"We share water sources, and food items with our neighbours." IDI, South Sudanese female refugee, 35 years old

"I always borrow vegetables like cassava leaves from my neighbour's compound to feed my family. The people here are friendly and support us." IDI, Congolese female refugee, 40 years old

Congolese refugees appear to be more proactive in turning 'bridging' relations into 'bonding' relations with the host community. Participants said that Congolese refugees socialised more and interacted more with other business owners (eg if they do business in the same market), whereas South Sudanese refugees maintained cordial neighbourly and business relations but were less likely to develop friendships with members of the host community. This was attributed to language differences, perceptions that Ugandans might scam them (lack of trust), and the prioritisation of

family ties over social integration into the local community. Congolese refugees are also generally more involved with Ugandans when conducting business; Congolese business owners often sold Ugandan products, while South Sudanese businesses tended to focus on the preferences of South Sudanese customers and brought in products from South Sudan – in turn encouraging South Sudanese to buy from South Sudanese businesses.

Some South Sudanese and, to a lesser extent, Congolese refugees struggle to connect with members of the host community and other refugees because of language barriers. Gulu city has a diversity of nationalities and groups with different languages and dialects, which may create language barriers between refugees themselves and with the host community. English is widely spoken in the host community but can be a challenge for refugees with lower levels of education. Furthermore, among refugees themselves there is a language barrier due to the presence of diverse tribes. In some cases, refugees and Ugandans may come from the same tribe (eg Acholi), which makes communications easier. Some participants reported difficulties in conducting business, sometimes resorting to non-verbal communication. Cases of fraud are not uncommon, with some sellers overcharging customers who may not understand the local language. This has led some customers to favour certain vendors or service providers in order to avoid being overcharged or subjected to other forms of fraud. Language barriers make ‘bonding’ – for example, in seeking emotional support – more challenging. During celebrations, some refugees may fail to interact and communicate with each other, creating a feeling of isolation and loneliness among them.

“The problem is the language barrier because the shop keeper and Boda-boda riders overcharge when they realise that you don’t know the local language. So, to avoid being cheated, I use one boda-boda and one shop.” IDI, South Sudanese male refugee, 39 years old

“Congolese hawkers are often robbed of their items by thugs within the community. [The thugs] use sign language and invite the hawkers into isolated areas and grab their items and disappear.” FGD, host community participant

“...the South Sudanese who are here are not related and they don’t speak the same language, though the majority of the people are Dinka. So, when they meet for a party, they tend to hide their problems from others and stay quiet.” IDI, South Sudanese female refugee, 30 years old

Linking interactions with institutions

Generally, 'linking' interactions are limited, with the exception of churches.

There is little humanitarian presence in Gulu. There is no NGO that focuses on refugee issues specifically that has an office in the city. There are some Community-Based Organisations (CBOs) active in the city, but they do not focus solely on refugees. One example is the Programme for Prevention, Awareness, Counselling and Treatment of Addiction (PACTA) Uganda Rehabilitation Centre, which provides services to both host and refugee individuals dealing with addiction.¹³

Both Congolese and South Sudanese refugees interact sparsely with local government institutions (including the local council and leaders) in Gulu city. During the COVID-19 pandemic, refugees at times benefitted from specific government programmes within the community, such as mosquito net distributions and food items, but those programmes are no longer available. Urban refugees can also receive free basic health care in public hospitals, like Ugandans.¹⁴ Local leaders are accessible to refugees but mostly for mediation purposes (eg in case of dispute, rather than going to court), as local leaders do not provide livelihood assistance.

Churches play a great role in building social capital and bridging relations, and in providing livelihood assistance. Refugees have access to support from the churches within the community; they can access counselling services, participate in church activities and are free to host events in the church premises. Both South Sudanese and Congolese refugees attend church services along with Ugandans. One church in Gulu is run by a South Sudanese priest and holds prayers in the Dinka language.

"... through the division office, we were given mosquito nets in 2020 and food items. We also use the city cemetery for burials although with restricted conditions." KII, Congolese refugee leader

"The church sometimes distributes food items that support refugees for a few days and the pastor counsels me if I am overthinking." IDI, South Sudanese female refugee, 40 years old

Influence of social capital on access to livelihood capital among refugees in Gulu city

Income generation

¹³ See: <https://www.pactauganda.org/>

¹⁴ UNHCR (2023) [*Uganda-GRF Situational Analysis: Access to Services 2024-2025*](#)

Many refugees engaged in businesses for income generation reported experiencing financial challenges.¹⁵ The challenges emanate from insufficient capital invested in businesses with low returns despite borrowing. Sometimes the sales are so low that repaying debts becomes a huge threat to businesses. This has affected livelihoods and makes it difficult to obtain food, medicine, and education. Refugees with businesses also reported the high costs of renting houses for businesses, prompting some to operate from verandas and selling vegetables at market stalls. Such places lack secure storage facilities, posing a huge challenge to businesses. Some traders have resorted to hawking items around the community while others travel to rural areas in search of customers. This business mode diminishes their capacity to generate sufficient income to facilitate family needs.

"There are microfinances here that give loans, and refugees get a lot of pressure to pay the money which is not good for business growth. Some refugees borrow money and don't invest but instead use it to buy food." KII, Congolese refugee leader

"It is expensive to pay for shop rent. Due to the inability to afford business rent, most of the refugees have resorted to hawking." IDI, South Sudanese female refugee, 42 years old

Well-connected refugees leverage their social networks (bonding and bridging) to overcome these challenges. To access information on crucial business opportunities, including generating business ideas and market linkages, refugees largely rely on bonding relations (with community members and refugee leaders). Congolese refugees also reported that they rely on some bridging relationships (with neighbours and friends) to access information.

Participants emphasised the important role of refugee leaders in linking them to opportunities. Several Congolese refugees said they participate in the manufacturing and sale (through hawking) of liquid and bar soap manufactured in a cottage factory owned by one of their leaders. This allows them to save the profits to start their own businesses.

"I came to our chairman to get a business plan and now I sell shoes that I buy from Kampala." FGD, Congolese female refugee, 25 years old

¹⁵ U-LEARN (2023) [Refugee Entrepreneurship in Uganda: Desk Review for the Uganda Refugee Response](#).

"I make liquid and bar soap and invite both men and women interested in business to participate in the sales. Whenever they sell, the profits are theirs and they accumulate some capital to start their own businesses." KII, Congolese refugee leader

"Through interactions with host community friends, I have been able to get casual labour jobs at the construction sites as a porter." IDI, Congolese male refugee, 25 years old

Congolese refugees often use savings groups to finance their businesses. The savings groups by both host community and refugees have been vital in supporting access to finance for business development. The group members are allowed to borrow money without any collateral or credit history which is not the case with other formal microfinance institutions. However, the amount that participants in savings groups can borrow is minimal and does not allow refugees to expand their businesses, but rather only to ensure their survival. Savings groups are often the result of 'bridging' interactions; Congolese refugees have set them up with host communities with whom they share a business space (eg in a market). South Sudanese participants did not report participation in savings groups in the interviews.

"... refugees, especially Congolese, have financial savings groups and we as host communities have also joined to save money with them. We are able to borrow and support our businesses like my mobile money business." FGD, female host community participant

A few refugees have accessed agricultural land for farming and constructing homes, which they acquire either through renting or buying from the local community. This practice is more common among South Sudanese male refugees who have some level of existing capital, who grow crops like maize at a subsistence level and sell the surplus for an income. A few refugees have been able to engage in farming, but this requires both capital and the ability to be referred to landowners from a trusted source in order to avoid scams.

"Some refugees have also hired land for farming and we have no problem with them." FGD, host community participant

"Our host community people don't segregate us. We are freely living with them. I am renting farmland in another district where I got it through a host community

leader connection.” FGD, South Sudanese male refugee

Some Congolese refugee respondents mentioned accessing job opportunities through referrals from fellow refugee friends and through host communities ('bonding'). Most of the available jobs include casual labour such as potters at construction sites, catering services, bakery, restaurants, social lounge attendants, car washing, and hired farm labour. The job connections are instrumental in enabling refugees to obtain the means of generating incomes to sustain themselves. Refugees who have fewer connections are unlikely to find employment.

“In order to survive and feed my children as a widow who did not even go to school, I move around and keep asking for jobs in town. Through a [host community] friend, I found a job as a waitress in a restaurant.” FGD, Congolese female refugee, 27 years old

“Through interactions with host community friends, I have been able to get a casual job at the construction site as a porter.” IDI, Congolese male refugee, 25 years old

Only a few refugees are able to access the formal sector. Only refugees with refugee ID and proof of qualifications can access these competitive jobs. Participants reported cases of refugees who have been hired by CBOs and hospitals in Gulu, but it is unclear to what extent they were referred by others to those jobs or if they followed a competitive application process.

Access to education

Both Congolese and South Sudanese refugee youth reported challenges in accessing skills training due to high costs. Most of these youth, especially girls, dropped out of school due to lack of capacity to pay fees at primary and secondary levels, and instead require skills training to support their livelihoods. Refugees are allowed access to government-run free training centres, but these may be difficult to access because of the selection process and lack of information. A refugee leader reported a case of 'linking' that may contribute to refugee livelihoods: a training centre sent him an invitation to refer fellow refugees to apply for their programme (although it is unclear how many refugees managed to get into the programme).

Overall, refugees relied on 'bonding' relationships to pay school fees, when they did not have the resources themselves. Many mothers rely on their spouses to pay school fees. Widows with insufficient income and no other relatives to support them

were not able to pay school fees and have to rely on settlement rations to feed their families.

"I wish that skills training could be introduced for school dropouts like me. I used to make liquid soap with my late mother and pay my school fees but now I have dropped out of school due to limited finances to continue with education. I now want skills training and to make money to support my younger brother to study. My uncle has decided to only pay for his children." FGD, South Sudanese female refugee youth

"I want my children to complete education and get work to support me but the problem is I cannot afford school fees." IDI, South Sudanese female refugee, 52 years old

'Bridging' relationships have a limited impact on access to education for refugees, despite some instances of local philanthropy. A few refugees' families reported receiving education support through scholarships offered by well-wishers from the host community to refugee children facing financial constraints. The beneficiaries were identified with the help of refugee leaders within the community. However, the scholarships are often short-lived, offered for periods of a term or two and then cut short, which leads to students dropping out of school shortly after.

"...a well-wisher asked me to select some children at primary level to pay school fees for, especially those with financial problems, which I did." KII, South Sudanese male refugee leader

Mental health and psychosocial support

Many refugees suffer from stress and trauma and reach out to their social networks to seek psychosocial support. For example, many widows reported experiencing stress due to limited access to food and the financial burden of school fees, as they care for a large number of orphans. The stress hinders their ability to engage in meaningful activities to support their family and sometimes creates feelings of isolation and marginalisation. Refugee participants provided several examples of seeking consolation and counselling services from bonding relationships (eg relatives and close friends). Church leaders also provided informal psychosocial support.

“...the Reverend in the church gives me spiritual counselling which comforts me whenever I am stressed due to over-thinking about food and school fees. And by believing in God, everything is possible.” IDI, South Sudanese female refugee, 45 years old

A few refugees also receive mental health support from organisations. PACTA offers counselling and mental health services to members of the community in Gulu, including refugees, to help them address stress and trauma. It is not free of charge: they use cost-sharing (meaning that they have to pay part of the services). Refugees who have accessed PACTA said that they learned about the services they offer from networks including friends and/or fellow refugees employed by PACTA.

Access to services

Several refugees in Gulu city lack a refugee identification card (ID), which is only issued at the reception points in settlements. Refugees from DRC without ID do not register because of the cost of travelling to the settlement. They tend to follow their peers to the city in search of job opportunities, bypassing the settlements and, consequently, the registration process for the refugee ID. The absence of a refugee card limits their ability to access essential services, such as banking, registering SIM cards, formal employment, registering their businesses, and receiving aid. South Sudanese participants generally had refugee IDs.

Well-connected refugees are able to overcome some of these challenges. They may register their SIM card and mobile money account using someone else’s identity (eg a registered refugee or host community friend). However, relying on others may create additional risks for them in case of dispute.

“So many refugees in Gulu city don’t have a refugee identification card because they fear going to the camp to get it due to the expensive transport costs and the long time spent waiting for the card. Even though I am doing business and have stayed here for over ten years, I don’t have the refugee identification card. My SIM card is registered in someone else’s name. I cannot save money in the bank or the phone, which is bad.” KII, Congolese refugee leader

Conclusion and recommendations

Refugees in Gulu city actively interact with the host community and other refugees. While they maintain strong bonds with relatives, more could be done to support their ability to build social capital and become self-reliant (*bridging*) and to improve their

access to formal services such as health care, banking, and government social protection (*linking*).

This Working Paper recommends the following:

- **The Government of Uganda should decentralise and simplify the refugee registration in urban areas with a significant population of refugees,** including Gulu city. There is evidence that several urban refugees often bypass registration points located in settlements and this affects their opportunity to obtain a refugee identity card (which is freely available). The transportation costs to registration offices located in settlements often deter urban refugees from completing the process which can often take three months or more. They are therefore unable to access critical services such as SIM registration, banking, subsidised health care, and formal employment without the refugee ID. In bringing registration closer to urban refugees, the challenge of inequality in accessing services among refugees and the host communities will be eased. This will also alleviate any potential exclusion due to absence of documentation and the travel challenges to the capital.
- **Donors should offer bursaries that consistently support refugee children to obtain education.** Many young refugee students drop out of school due to financial difficulties, creating a gap in education for refugees. Providing consistent support for refugee students to complete school would increase their chances in building networks with the host community, accessing formal employment, and ultimately becoming self-reliant.
- **Donors should support the government and civil society by funding youth or community centres to promote social interactions** and language learning among refugees and Ugandans. Refugees and host communities typically interact in the neighbourhood, at church, or at school. Local authorities should consider creating more places for refugees and host communities to interact casually (eg joint youth centres and playing fields) where they could offer interactive activities such as guidance and counselling, games and sports, sexual and reproductive health sessions, and language classes (English or local language). Such interactions are beneficial for social capital formation and for creating networks for job referrals and community support.

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