





Fostering Refugee Self-Reliance:

Insights from Re:BUiLD

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List of Acronyms

ERD Economic Recovery and Development

IRC International Rescue Committee

RCT Randomized Control Trials

Re:BUiLD Refugees in East Africa: Building Urban innovations for Livelihood Development

SRI Self-Reliance Index

USLA Urban Savings and Learning Associations

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Executive Summary:

Promoting and measuring self-reliance is a key component of sustainable livelihood promotion, especially in urban settings. Self-reliance is defined as the social and economic ability of an individual, a household, or a community to meet its needs in a sustainable manner. This learning brief examines the insights from the <u>RE:BUILD Program</u> interventions implemented to support refugees and vulnerable host communities towards achieving self-reliance. The brief also provides highlights on how Re:BUILD has been able to apply the <u>self-reliance index (SRI)</u>¹ as a tool for measuring self-reliance.

The Re:BUILD program has been intentional from the onset to support its clients to be able to depend on themselves. The program targets 20,000 clients (60% refugees, 40% host; 60% female and 40% male) to be reached within a span of 5 years (2021-2025). Through a carefully designed set of initiatives, the program has endeavored to equip refugees with the necessary tools and resources to thrive independently. Some of these interventions include supporting skill certification and accreditation, vocational training and facilitating experiential learning via apprenticeships. The aim was mainly to encourage participants to rely on their skills and initiative to succeed in the workforce thus reducing dependance on humanitarian aid and fostering self-reliance. Additionally, Re:BUILD implemented a microenterprise program that provided business grants to selected clients in Kenya and Uganda with the aim of helping them to start or expand their businesses. The program is also supporting clients through climate smart initiatives and Urban Savings and Loaning Associations (USLA), recognizing the importance of financial literacy and access to capital in fostering economic autonomy. So far, as we approach the end of its 4th year of implementation, the program has served 20,700 clients.

In 2022, the Re:BUiLD program embarked on the journey of measuring self-reliance of the clients using the refugee self-reliance index (SRI). This is a scored survey tool (1-5 score) for measuring the progress of households towards self-reliance based on different household indicators over time. The available data from Re:BUiLD shows clear improvements in refugee self-reliance. While these improvements have been gradual, with small but noticeable score increases, they signify steady progress. For instance, in Kenya, the 9-month data from microenterprise clients supported with business grants shows the SRI average score rising from 3.00 to 3.53. The increment is also witnessed in Uganda where the average score at 9 months increased from 2.90 to 3.54 among all clients. The incremental improvements signify a notable reduction in clients' reliance on external/donor support, which can be attributed to the interventions facilitated by the Re:BUiLD program. Some of the interventions include linkage to financial services, microenterprise support for income generation, promoting savings culture through Urban savings and Loans Associations (USLA's).

¹ A scored survey tool for measuring the progress of households towards self-reliance over time.

1. Overview of refugee self-reliance

According to the Refugee self-reliance initiative (RSRI), self-reliance is the social and economic ability of an individual, a household, or a community to meet its needs in a sustainable manner. Strengthening Refugee self-reliance is key in ensuring that individuals displaced can sustain themselves economically and socially thereby reducing dependency on aid and fostering their integration into host communities.

1.1 Purpose of the learning brief

The purpose of this learning brief is to examine the insights from the Re:BUiLD program's interventions implemented to support refugees and vulnerable host communities towards greater self-reliance. Specifically, it aims:

- i. To facilitate knowledge sharing and learning among stakeholders, including program implementers, partners, policymakers, donors, and other organizations working in the field of refugee support. By disseminating insights and lessons learned from the program, the learning brief aims to contribute to evidence-based decision-making and the replication of successful approaches in similar contexts.
- ii. To highlight the experiences and achievements of clients based on data evidence within the program, to support advocacy on policies and interventions that prioritize self-reliance.

1.2 Introduction

The key objective of the Refugees in East Africa: Building urban innovations for Livelihood development (Re:BUiLD) program is to foster thriving economies and cohesive communities in low-income neighborhoods in Kampala and Nairobi. One of the focus areas that the program uses to achieve this is by supporting initiatives that promote sustainable self-reliance and wellbeing². Self-reliance encompasses an individual's ability to independently meet their basic needs, pursue opportunities for growth, and withstand adversities without undue reliance on external assistance. For refugees, particularly in urban environments, achieving self-reliance is paramount for sustainable livelihoods and integration into host communities. This entails not only economic self-sufficiency but also social and psychological empowerment.

1.3 Importance of promoting and measuring refugee self-reliance

Many humanitarian organizations working closely with refugees have noted that it is neither financially sustainable nor dignified to keep refugees dependent on irregular, frequently inconsistent donations and "care and maintenance" programs. Encouraging refugees not to depend on international humanitarian aid is essential if they are to fulfill their aspirations of supporting their families and themselves; working, using their skills, and getting to make their own decisions about their finances, lives, and futures.³

Promoting self-reliance also helps refugees and hosting communities feel more empowered, revitalized, and demonstrates tangible improvements in the nature, impact, and cost of a program. Disparities can cause conflict between refugees and hosting populations. To foster cooperation, trust, and social and economic interactions amongst communities, self-reliance is essential to development processes that encompass both refugee and host populations. It will also strengthen coexistence.⁴

² https://rebuild.rescue.org/about/areas-of-focus

³ https://www.refugeeselfreliance.org/about-selfreliance

⁴ https://www.unhcr.org/media/handbook-self-reliance-complete-publication

2. Re:BUiLD's interventions geared towards fostering self-reliance

From the onset the Re:BUILD program was intentional that the program does not encourage dependance but empowers the clients to be able to depend on themselves. The program target is 20,000 clients in the cities of Kampala and Nairobi within a period of 5 years. Out of these 60% should be refugees and 40% from the vulnerable host community. Further, in realization that women often bear a disproportionate burden in refugee contexts, facing barriers to education, employment, and decision-making⁵, the program aims to support 60% of women and 40% men.

One cornerstone of the program that was the focus between the first year of programming and the third year was its emphasis on skill-certification and accreditation⁶ and vocational training. These initiatives not only imparted practical skills but also supported clients to obtain government-recognized certifications for their existing technical skills from their home countries. This instilled confidence and self-assurance in refugees, enabling them to actively engage in the workforce and pursue meaningful employment opportunities. The vocational training provided was tailored to meet the demands of local markets, ensuring that refugees were equipped with marketable skills such as tailoring, baking, hair dressing etc. that are in demand, thus increasing their employability and income potential. Additionally, some of the clients received personalized 'start-up kits' tailored to each client's chosen vocation. This comprehensive support structure encouraged participants to rely on their skills and initiative to succeed in the workforce thus reducing dependability in humanitarian aid and fostering self-reliance.

Additionally, Re:BUiLD implemented a microenterprise program that provided business grants to selected clients (2,104 in Kenya and 2,109 in Uganda) through the randomized control trials (RCT) in Kenya and Uganda⁷. Some of these clients received mentorship from seasoned entrepreneurs, aimed at enhancing their understanding of the market dynamics. The overarching goal was to empower aspiring entrepreneurs (mentees) to make informed decisions and navigate the business landscape independently. This dual support system not only provided financial assistance but also equipped participants with the knowledge and skills necessary to establish and manage their own microenterprises, thereby promoting sustainability, self-reliance, and entrepreneurial success.

The program also supported clients with apprenticeships to offer practical, hands-on experience. These apprenticeships, akin to internships, were arranged with private sector companies, allowing clients to undergo on-the-job training for a duration of 3 months. By engaging in these apprenticeships, participants gained valuable skills and experience essential for their professional development, empowering them to take charge of their own career advancement and fostering self-reliance in the workforce.

The program also engaged in refugee value chain support. This enabled grouping refugee and host community businesses by focus area such as textiles, food, beauty, cosmetics etc promoting, networking, collaboration and market access among the refugees and host communities. It aimed to improve employment opportunities and social cohesion. Clients underwent skills training within these groups and became eligible for job placements, fostering self-reliance and economic empowerment for the individual clients.

Within the last two years (2024 and 2025) of the program, more intentional support will be provided for clients through climate smart initiatives and Urban Savings and Loaning Associations (USLA), recognizing the importance of financial literacy and access to capital in fostering economic autonomy. By facilitating access to financial resources, refugees are empowered to invest in their futures, whether through small-scale businesses or personal development initiatives.

⁵ https://www.womensrefugeecommission.org/focus-areas/economic-empowerment-and-self-reliance/refugee-self-reliance/

⁶ https://rebuild.rescue.org/reports/rebuild-skills-certification-brief

⁷ https://rebuild.rescue.org/reports/designing-a-randomized-controlled-trial-on-livelihoods-for-refugees-and-hosts%3Athe-Case-of-ReBUiLD-in-kampala

In addition to skill-building and business grants, the program implements innovative strategies such as Loan Guarantee Fund through a close collaboration with a financial institution in Kenya (Equity Bank) and Uganda (UGAFODE). These initiatives not only provide refugees with the necessary capital to start businesses but also mitigate the risks associated with entrepreneurship, thereby encouraging refugees to explore and pursue income-generating activities.

Collectively, these interventions work together to foster self-reliance among refugees by empowering them to take control of their livelihoods. By equipping refugees with skills, resources, and opportunities, the program enables them to integrate into their host communities more seamlessly, fostering mutual understanding and cooperation. Ultimately, the goal is to enable refugees to build sustainable futures beyond dependency on humanitarian aid, thereby contributing to their long-term resilience and well-being.

3. Using Self-Reliance Index (SRI) to Improve Re:BUiLD's Programming

The Re:BUILD program embarked on the journey of measuring self-reliance in 2022 using the refugee self-reliance index (SRI)⁸. It is a scored survey tool for measuring the progress of households towards self-reliance over time. The tool was developed jointly by a community of practice steered by Refuge point⁹ and Women's Refugee Commission (WRC)¹⁰. This tool measures twelve domains, with the first four domains focused on a household's ability to meet its BASIC NEEDS (Housing, Food, Education and Health Care), the next focuses on RESOURCES needed to secure these basic needs (Employment, Financial Resources, Assistance and Debt Domains). The final four domains – Savings, Safety, Social Capital, and Health Status are indicators of SUSTAINABILITY. They measure conditions and assets that may allow refugees to weather shocks, increasing the likelihood that they will be able to continue meeting their basic needs in the future¹¹.

Even though the tool uses a scoring system especially in the second section which runs from 1 to 5—it mostly encourages dialogue rather than adhering to a strict questionnaire style. The questions are meant to cover a range of topics and guarantee a thorough evaluation. Furthermore, the tool's flexibility goes beyond evaluation; it may also make referrals easier, which increases its applications¹².

⁸ https://www.refugeeselfreliance.org/sri

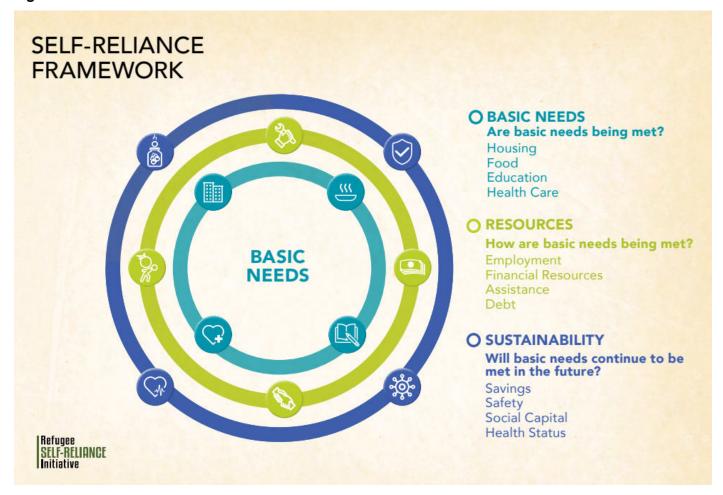
⁹ https://www.refugeeselfreliance.org/sri

¹⁰ https://www.womensrefugeecommission.org/

¹¹ https://static1.squarespace.com/static/5b96ee1f36099b138a86b3d9/t/62bcd2afe93ea66051aa0fad/1656541872869/2505-RefugePoint-SRI+framework+report+FINAL.pdf

¹² https://www.refugeeselfreliance.org/sri

Fig 1: Self-reliance Framework



3.1 Application of SRI through Re:BUiLD lenses

Under the Re:BUiLD program, the target population for the SRI tool are both refugees and vulnerable host communities. The program adopted an approach whereby the tool is administered to individual clients rather than households, thus refining the granularity of data collection and analysis.

The program integrated the SRI tool into Re:BUiLD's overall measurement architecture which includes a combination of various tools and indexes. These are all programmed into CommCareTM. By collecting SRI scores alongside other key performance indicators (KPIs) and outcome metrics within the app, the program aims to streamline evaluation processes and enhance the comprehensiveness of its follow ups, outcome, and impact assessments. This integrated approach allows for longitudinal tracking of program outcomes, from baseline to three months, six months, and twelve months post-service completion which is a key element of SRI. This allows us to monitor shifts in self-reliance over time by conducting repeat assessments.

Regarding the mode of survey administration, the tool was initially intended for administration during home visits. However, the Re:BUiLD program opted for a hybrid approach, combining phone call interviews and in person interviews. Re:BUiLD has customized the tool to streamline some questions and enhance accuracy. An example of the adjustments includes removal of open-ended questions, which are logistically challenging to collect. Based on Re:BUiLD's interventions, contexts and experience, the program settled on a targeted threshold of **3.5 score** as a measure of self-reliance, even as we strive to reach the highest score of 5.

4. Discussion: Data on self-reliance index for Re:BUiLD clients

The Re:BUiLD program has collected SRI data at baseline, 9 months and 12 month points post service completion. Examining Re:BUiLD's interventions through the available data shows clear improvements in refugee self-reliance. While these improvements have been gradual, with small but noticeable score increases, they signify definite progress.

4.1 SRI data for Microenterprise clients

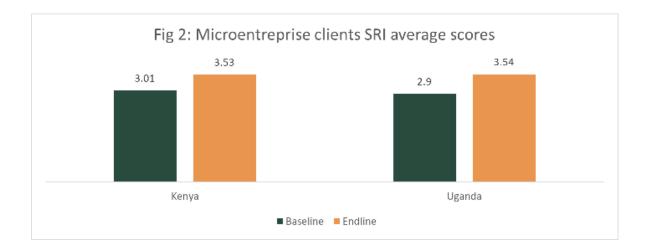
At baseline, the study reached 3,196 clients (1,650 in Uganda and 1,546 in Kenya) whereas at 9 months the study reached 2,778 in both Kenya and Uganda. This includes 1,466 females (52.8%) and 1,312 males (47.2%). There were 1,392 clients in Kenya, consisting of 634 (45.5%) men and 758 (54.5%) women. The ratio of hosts to refugees was about 50:50. In Uganda the study reached 1,386 clients, of whom 678 (48.9%) were men and 708 (51.1%) were women. Of them, 715 (51.6%) are members of the host community and 671 (48.4%) are refugees.

The baseline average SRI scores revealed a promising start, with all clients averaging 3.0. Notable gender differences were observed, with females starting slightly lower at 2.96 and males slightly higher at 3.04. Over the 9-month period, there was a commendable across-the-board increase in SRI scores, with all clients' average score rising to 3.53. Interestingly, females showed a slightly higher increase compared to males, suggesting potential gender-specific impacts or responses to services offered. Among refugees and host community members, the increase was apparent, with host community members exhibiting the highest rise to 3.63, reflecting tailored interventions or heightened self-reliance within this demographic.

In Uganda the baseline average SRI scores were slightly lower compared to Kenya but still indicated a positive starting point, with all clients averaging 2.9. Gender disparities were minimal at baseline, and over the 9-month period, there was a notable overall improvement in SRI scores. All clients' average score increased to 3.54, with males showing a slightly higher increase compared to females. Among refugees and host community members, the increase in SRI was evident, with host community members displaying the highest rise to 3.70. These findings underscore the positive trajectory of self-reliance among microenterprise clients in both Kenya and Uganda, highlighting the importance of targeted interventions and service enhancements in fostering positive outcomes.

The program settled on an SRI threshold of 3.5. At baseline, only 25% of clients surpassed this mark, with 27% in Kenya and 23% in Uganda. By the endline, however, there was a significant improvement, as 52% of clients had crossed the 3.5 threshold (55% in Kenya and 49% in Uganda). Notably, 72% of clients overall showed an increase in their SRI score, highlighting encouraging strides towards greater self-reliance across both countries. This data suggests strong progress in the program's impact on self-reliance. The increase in the percentage of clients crossing the SRI threshold (from 25% at baseline to 52% at endline) is a clear indicator that the program is effectively supporting clients in improving their independence. The fact that 72% of clients showed improvement in their SRI scores, even if they did not cross the 3.5 mark, indicates that the majority are making meaningful strides toward self-reliance.

The RCT found out that among the various domains contributing to this progress, the top contributors include **debt**, **savings**, **financial social capital**, **and employment**. This indicates a decline in instances of clients accumulating debt related to basic needs such as food, utilities/housing, healthcare, education, transport, and investments. Moreover, it suggests a positive trend where more clients are reporting the establishment of savings and expanding their financial networks, thereby enhancing their access to potential lenders or supporters during times of need.



4.2 SRI data for clients under skilling and wage employment services

The program was able to track 717 clients at 12 months from a total of 996 clients reached at baseline. The data from both Kenya and Uganda provides valuable insights into the evolution of self-reliance over time and across different demographic groups. In Kenya at baseline, the average scores were relatively moderate, with all clients starting at 2.53. Gender disparities were noticeable, with females scoring slightly lower at 2.46 and males slightly higher at 2.56. After 12 months, there was a notable improvement across the board, with all clients' average score rising to 2.93. Females and males experienced increases to 2.77 and 2.90, respectively, suggesting a more significant improvement among males. Interestingly, while refugees' scores also increased to 2.78, host community members showed a higher increase to 2.86.

In Uganda, a similar pattern emerged, albeit with some differences. At baseline, the average scores were slightly higher compared to Kenya, with all clients starting at 2.52. Gender disparities were less pronounced but still noticeable, with males starting marginally higher at 2.53 compared to females at 2.51. After 12 months, there was a significant across-the-board improvement, with all clients' average score rising to 2.98. Notably, while both females and males experienced increases to 2.97 and 3.02, respectively, males showed a slightly higher increase, echoing the trend observed in Kenya. Among refugees and host community members, similar increases were observed, with host community members displaying a slightly higher rise to 3.10. These data highlight the positive trajectory of service provision in both countries, with notable variations across gender and community demographics, underscoring the importance of nuanced approaches in service delivery.

Among clients engaged in skilling and wage services, 47% demonstrated an improvement in their self-reliance scores. However, more effort is needed to help them surpass the 3.5 threshold. In comparison to the clients who received microenterprise services who have shown a great progress, only 25% of skilling clients have crossed the threshold, up from 20% at baseline.



4.3 What the results mean for the Re:BUiLD Program

The increment in self-reliance index (SRI) score among clients in Uganda and Kenya point to a notable enhancement in self-reliance. Most clients are yet to achieve the desired score of 5, the incremental improvements signify a notable reduction in clients' reliance on external/donor support, which can be attributed to the interventions facilitated by the Re:BUILD program. Our analysis has shown that given we directly impact specific domains (safety, employment, financial resources, debt, savings, financial social capital and relational social capital); we acknowledge that we may have limited progress in the other domains. We, however, collaborate with partners or rely on referral for some of the domains we do not directly impact such as housing, food, education and healthcare.

Direct impact	Indirect impact
Domain 7: Employment	Domain 1: Housing
Domain 8: Financial resources	Domain 2: Food
Domain 9: Assistance	Domain 3: Education
Domain 10: Debt	Domain 4: Health care
Domain 11: Savings	Domain 5: Health status
Domain 12a: Financial Social Capital	Domain 6: Safety
Domain 12b: Relational social capital	

The average rise in overall SRI scores showcases the program's adaptability in addressing changing urban dynamics and programming challenges. This reflects an improved ability to manage risks, adjust to evolving conditions, and build trust with clients. Despite facing significant obstacles such as a harsh economic environment, rising living costs, inflation, climate-related shocks like floods and droughts, food insecurity, political unrest leading to displacement, and issues with refugee documentation for financial access clients still managed to see positive growth in their SRI scores. The figures also show that while there is progress towards self-reliance, there is still work to be done. The program recognizes this success and the continued need to support and refine the interventions to help clients reach full self-reliance. For instance, having supportive policies and adequate resources could help clients achieve complete self-reliance.

The overall rise in SRI scores, both in the increase of clients surpassing the 3.5 threshold and those showing progress in their scores, underscores the program's success in fostering greater self-reliance among clients.

5. How Re:BUiLD managed to improve the clients self-reliance

- i. Facilitating access to financial resources: Through tailored training and support, clients have been equipped with the knowledge and tools to access financial services effectively. This includes promoting the establishment of Urban Savings and Loan Associations (USLAs) and fostering partnerships with financial institutions such as UGAFODE in Uganda and Equity bank in Kenya to facilitate saving and borrowing opportunities.
- **ii. Instilling a savings culture:** The program is emphasizing the importance of saving among clients, encouraging them to set aside funds regularly though channels such as USLA's, microfinance, banks etc.
- **iii.** Empowering income generation: Clients are being supported in generating additional income through various means, including linkage to employment opportunities and provision of business grants. By assisting them to access wage employment, in starting or improving their businesses, the program aims to alleviate financial burdens, enabling them to provide for their families' essential needs such as food, housing, education, and healthcare more comfortably.
- iv. Enhancing social capital: Recognizing the importance of social networks, both financially and relationally, the program is dedicated to assisting clients in building and strengthening their social capital. This includes fostering connections within their communities and facilitating access to supportive networks that can provide valuable assistance and resources when needed.
- v. Microenterprise support: The program is supporting clients with business grants and interventions to help them grow their business and social networks through the RCTs. These grants serve as catalysts for business innovations enabling them to build thriving businesses, achieve financial independence and contribute meaningfully to their families and communities at large.

6. Best practices in promoting self-reliance

- **Longitudinal Measurement:** We track progress of the same interventions and individuals over time to gain deeper insights into the effectiveness and sustainability of our interventions. This has helped us effectively track the self-reliance of clients.
- **Flexibility and Adaptability:** We recognize the dynamic and evolving nature of implementation contexts. This agility enables us to customize interventions according to specific challenges and opportunities, ensuring relevance and responsiveness in diverse settings.
- Innovations and evidence generation under RCTs: Our commitment to innovation and generating evidence is exemplified by our rigorous implementation of Randomized Controlled Trials (RCTs). Through the studies, we rigorously test new ideas, approaches, and interventions, ensuring that our programs are grounded in evidence-based practices.
- Supporting women in male-dominated sectors: We are dedicated to breaking down barriers and stereotypes by facilitating women's entry into traditionally male-dominated sectors. Through targeted training, mentorship, and advocacy efforts, we support women to access opportunities in sectors where they have been historically underrepresented, driving economic growth and social progress.
- **Financial Inclusion:** We recognize the transformative power of accessing financial services and strive to create pathways for individuals and communities to participate in formal financial systems. Whether through microfinance initiatives, savings groups, or access to credit, we support individuals to build assets, manage risks, and improve their economic well-being.
- Wrap around services: Recognizing that our clients often face interconnected challenges, our programming adopts a holistic approach that provides wrap-around services. Beyond addressing immediate needs, we offer comprehensive support that addresses the multifaceted barriers to success such as childcare stipends to clients with small babies.
- Advocacy and policy change: We complement our direct services and evidence generation by utilizing
 our insights and findings to advocate for policies and regulations that foster an enabling environment
 for refugee self-reliance.

7. Key Challenges experienced while using SRI within the Re:BUiLD program

- 1. Understanding and interpreting the self-reliance index data, especially in domains like Education and Health where we did not have direct interventions, was initially challenging for the team.
- 2. Adding the SRI questions to our existing surveys made them longer. To tackle this, we omitted some open-ended questions, which may have provided additional substance and detail to those interpreting the scores.
- 3. Figuring out how to combine the SRIs of all program participants, particularly when reporting averages, is a challenge. For example, averaging the SRIs of participants in different program components like clients in microenterprise under the RCTs and service delivery pillars may not be accurate due to varying interventions. However, reporting separate SRI averages for each component can be confusing for those unfamiliar with the program.

8. Recommendations and opportunities for improvement in Selfreliance measurement

- 1. Strengthening the program's referral system: By using the SRI data, cases requiring referral can be effectively directed to appropriate programs within IRC or other relevant organizations. For example, clients in need of healthcare or education referrals, areas where Re:BUiLD currently lacks interventions, can be identified and referred to accordingly. Having data to substantiate such cases would be invaluable in facilitating seamless referrals. This is currently not being done effectively.
- 2. Long term commitment: The findings suggest that achieving complete self-reliance is a gradual process that requires sustained effort. Practitioners and policymakers should therefore be prepared for a long-term commitment to support clients.
- **3.** Holistic Assessment and Personalized Support: By offering a thorough understanding of self-reliance, the Self-Reliance Index (SRI) enables programs to create interventions that are specifically catered to the needs of individuals and families.
- 4. Enhancing data driven policy and advocacy efforts: To promote sustainable development and lessen long-term reliance on social services, policymakers can use SRI data to develop and improve policies that address the underlying causes of dependency. For instance Re:BUiLD having conducted research involving over 20 ,000 clients over a five-year period, the SRI data gathered from these RCTs would hold significant potential as evidence to bolster advocacy efforts. This data can be leveraged to advocate for increased resources to support refugees and vulnerable host communities, as well as to lobby for policy changes favorable to refugees in Kenya and Uganda.

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SRI+framework+report+FINAL.pdf



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The Re:BUILD program is funded by the IKEA Foundation and is currently under implementation in Kampala and Nairobi cities. The IRC is the lead partner and has been coordinating a consortium of local and international partners to deliver the program interventions. The program seeks to deliver livelihood interventions for urban refugees and vulnerable host residents to achieve economic self-reliance and benefit from strengthened urban economic, regulatory, and social environments. We aim to enable change at varying levels, from better access to livelihoods opportunities and inclusive services within communities, to improved refugee-related policies and more targeted and effective service delivery by national, regional, and global actors.

The opinions expressed in this brief belong to the authors and do not necessarily reflect those of Re:BUiLD's funding entities and partners.

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