REBUiLD
Boosting Livelihoods

NON RCT QUANTITATIVE SURVEY REPORT

July 2025

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List of Acronyms and Abbreviations

CR	Client Responsiveness
KCCA	Kampala Capital City Authority
KPI	Key Performance Indicator
LCSI	Livelihood Coping Strategy Index
LGF	Loan Guarantee Fund
NCCG	Nairobi City Council Government
RCT	Randomized Controlled Trial
Re:BUiLD	Refugees in East Africa Boosting Urban innovations for Livelihoods Development
SRI	Self-Reliance Index
USLA	Urban Savings and Loans Association

Executive summary

The Refugees in East Africa: Boosting Urban Innovations for Livelihoods Development (Re:BUiLD) program is a five-year initiative (2021–2025) designed to promote economic self-reliance among urban refugees and vulnerable host community members, while contributing to more inclusive and responsive urban economic, regulatory, and social systems.

This survey was undertaken to assess the impact of the livelihood interventions on clients . It draws on data collected in May and June 2025 from both longitudinal and cross-sectional samples respectively. Clients participating in the Randomized Controlled Trials (RCT) were excluded to preserve the integrity of the RCT. However, for business status, this report captures micro-enterprise clients (RCT wave 1) statistics as shared by the principal investigators.

By June 2025, the program had served over 20,738 clients across Nairobi and Kampala, surpassing its program target of 20,000. Out of which 8,301 received non RCT services and 12,437 were under RCTs. The survey focused on Non RCT clients surveying 2,799 (1,568 in Kenya and 1,231 in Uganda) in both the longitudinal and cross-sectional surveys. 88% of respondents (2,451 clients;1,372 in Kenya and 1,079 in Uganda) were actively involved in economic activities. Of these, 52% were self-employed, 22% were in full-time salaried employment, 20% were engaged in casual labor and 6% in seasonal labor and as paid volunteers. The most common employment sectors include textiles and clothing, food and beverage services (hotels and restaurants), beauty and cosmetics, and retail trade.

Among those in business (self-employment), 82% reported their businesses were still operational, compared to 58% at baseline. Similarly, 80% of clients reported working at least eight days in the previous month, compared to 55% at baseline. Despite these gains in self-employment and business sustainability, improvements in income and savings have remained below target throughout the implementation period. 49% reported an increase in income against the program's 50% target. With regards to savings, 40% of clients had increased savings, against the target of 50%.

In terms of self-reliance, 68% of the surveyed clients have improved their Self-reliance Index (SRI) scores since joining the program. 40% have reached or exceeded the program's threshold score of 3.5, with 17% surpassing a score of 4.0 indicating greater progress towards self-reliance. The Domain that showed the highest movement was financial social capital.

Under financial inclusion, the program supported 4,284 members of Urban Savings and Loan Associations (USLAs) from 230 groups. Among the USLA clients surveyed, 74% reported using formal financial services, an increase from 61% in previous years. Savings were the most common use of formal financial services (46%), followed by transactions (29%), while a smaller proportion used accounts for credit (6%). Importantly, 57% of clients reported opening their first bank account after joining the program.

1. Background and Introduction

1.2 Background and context

The Refugees in East Africa: Boosting Urban Innovations for Livelihoods Development (Re:BUiLD)[1] is a 5-year program that actively commenced implementation in 2021 and is set to end in December 2025. It is being implemented in Kampala, Uganda and Nairobi, Kenya led by the International Rescue Committee (IRC) and funded by the IKEA Foundation.[2] The goal has been to foster self-reliance and sustainable livelihoods among refugees and vulnerable host communities in urban areas. In addition, the program focused on the following priority areas:

Outcome 1: People have sustainable livelihoods

- Sub-outcome 1.1: People are self-employed
- Sub-outcome 1.2: People are employed
- Sub-outcome 1.3: People manage financial risk

Outcome 2: Strong markets and effective & responsive city services are accessible to all

- Sub-outcome 2.1: The local economy is strengthened
- Sub-outcome 2.2: Cohesive communities have equitable access to services

To achieve these outcomes, the program offered clients a combination of livelihood services aimed at generating evidence across different programming areas including conducting Randomized Controlled Trials (RCTs)[3] among microenterprise clients and influencing policies at community, national and international levels.

The Re:BUiLD program had a target reach of 20 000 direct clients with 60% being refugees and 40% being vulnerable host community members from the low income neighbourhoods of Kampala and Nairobi. Additionally, the program had a set target to serve 60% women and 40% men with a focus on youth (aged 18-35 years). The Program has exceeded the 20,000 direct client target by serving 20,738 clients and indirectly reaching over 104,000 refugees and nationals. The program operates through a flexible, adaptive model that emphasizes local partnerships, continuous learning, and client-centered approaches. The main services offered to clients included Microenterprise support via business grants (under the RCTs); semi-formal financial inclusion model known as Urban Savings and Loaning Association (USLA) and graduation to formal financial service linkages through derisking mechanisms such as Loan Guarantee Funding (LGF) and results-based financing (RBF); vocational skills training; skill certification and accreditation; apprenticeship; Climate Resilience and Livelihood support; and refugee inclusive value chain support.

In addition to provision of these direct services, the program supported women to effectively receive the services by providing wraparound services like childcare. The program also included a strong influence and advocacy agenda at community, national and international levels.

[1] https://rebuild.rescue.org/
[2] https://ikeafoundation.org/
[3] https://rebuild.rescue.org/policy-briefs/rebuild-wave-1-rct-policy-brief-kenya

1.3 Introduction

1.3.1 Purpose and Objective

The primary purpose of this survey was to evaluate the outcomes and overall impact of the non RCT livelihood services delivered to clients throughout the Re:BUiLD program. Specifically, the survey aimed to:

1. Assess progress made against key performance indicators (KPIs) relative to program targets.
2. Examine the effectiveness of the various services provided over the five-year period.
3. Evaluate clients' levels of self-reliance and identify which self-reliance domains experienced greater or lesser impact; and
4. Document key lessons learned, and challenges encountered, to inform future program design and the next phase of similar interventions.

1.3.2 Survey timeline and Context

This survey was carried out in June 2025 in both Kampala and Nairobi. The sample included clients who had received Non RCT services, excluding those still actively participating in the Randomized Controlled Trial (RCT). The RCT data incorporated was the KPI information shared by the principal investigators. Additionally, this report incorporates data collected in May 2025 from a longitudinal study from a cohort of clients who have been surveyed since baseline, with follow-up surveys at 3 and 12-months post service completion. These clients were not included in the June survey to minimize the risk of survey fatigue. Both the longitudinal and cross-sectional surveys were conducted 1–3 years after clients completed services, enabling the program to assess medium- to long-term impacts and track trends over time.

2. Methodology

2.1 Survey design

The study employed both cross-sectional survey design and longitudinal design aimed at capturing client impacts, outcomes and assessing progress towards key performance indicators. Data collection focused primarily on structured interviews with clients who had received livelihood services under the Re:BUiLD program.

2.2 Tools and software used

The survey used a structured questionnaire which was developed jointly by key stakeholders including implementing partners and clients. Prior to finalization of the tool, a section of the clients were invited to share their views on the questions, approach and length. The questionnaire then underwent pilot testing to ensure reliability and validity before being digitized into CommCare.

Data was collected using CommCare- a mobile data collection platform that allowed for real-time entry and quality control. A mixed assessment approach was used to reach respondents, some interviews were conducted in person, while others were carried out via phone calls, depending on client availability, location, and accessibility. Descriptive and inferential statistical methods were employed during the analysis and MS excel and Power Bi were the main tools used for analysis.

2.3 Ethical considerations

Enumerators received comprehensive training on ethical research practices, including how to approach and ask sensitive questions with empathy and care, as guided by client input during tool development. Prior to participation, all respondents were taken through a clear informed consent process. Written consent was obtained for both participation in the survey and future use of any photos or data collected. Respondents were assured of the voluntary nature of their participation, their right to withdraw at any point without consequence, and the confidentiality of their responses. All data collected was securely stored and anonymized to protect participants' identities.

2.4 Limitations

1. Reaching clients who had been served in the early years of the program particularly the skilling clients served in year 1 (2021) was very challenging. Many of the phone numbers on record were no longer active, while others were unreachable despite multiple call attempts. In response, the team utilized alternative contact strategies, including reaching out through community mobilizers, peer referrals, and, where feasible, conducting physical visits to improve response rates.
2. Some clients felt the program was ending and saw no reason to participate. To counter this, enumerators explained the importance of feedback aimed at improving future programming.
3. Some clients had the perception that other clients were favored. This was particularly among clients who had not received business grants. This led to hesitation or outright refusal to take part in the survey. This was mitigated by explaining the objective of the RCT and the link to the micro enterprise grant.
4. There was general fatigue and apathy especially among clients who had been surveyed multiple times over the years. We solved this by keeping the interviews concise, conducting subsequent surveys with different pools of clients and reassured participants of confidentiality and the value of their input.
5. Microenterprise clients were excluded from the sample which could limit comprehensive insights related to self-employment. These clients are active in the Randomized Controlled Trials (RCT) and involving them would have an impact on the RCT. **(NOTE: The data on business status shared in this report is mainly KPI update provided by principal investigators)**

2.5 Measurement and learning under the Re:BUiLD program

Given its strong commitment to evidence and learning, Re:BUiLD embedded a robust measurement framework across the program. This included: 1) rigorous impact and cost-effectiveness analyses through two Randomized Controlled Trials (RCTs) covering 12,437 clients (60% of overall program reach); and 2) detailed longitudinal monitoring of the remaining 40% of non-RCT clients (8,301) by June 2025. The latter included three survey points; baseline, 3 months, and 12 months post-service completion which was to be administered at 30% sampling. To strengthen program learning, the measurement team oversampled at 35% for the longitudinal surveys.

In addition, to interrogate client outcomes and capture nuanced trends, the program introduced an extra 3 surveys focused on employment outcomes for clients who had received skilling services. This deep investment in measurement has enabled the program to assess medium to long-term impacts and track trends over time. It is also important to acknowledge the program's budgeting and design flexibility, which made this level of rigor and learning possible.

2.6 Report Note:

The report draws on two data sets:

- Longitudinal data from 1,500 clients who had both baseline and endline data collected from year 1 (2021) of the program, with the final round completed in May 2025.
- A cross-sectional survey conducted in June 2025, which targeted 1,600 clients but successfully interviewed 1,299. The longitudinal clients were excluded from this round to prevent survey fatigue.

Some variables were analyzed using the combined dataset, for instance, employment, while others draw from specific surveys, for example, self-reliance from longitudinal data only. All analyses were carefully conducted to avoid duplicate counts. Stratified sampling was done whereby the sample was proportionate to the larger population in terms of gender, legal status and age to achieve representative of the overall population, based on 95% confidence level, 0.5 proportion estimate, and 5% margin of error. The percentages therefore in most sections of this report can be inferenced to the non RCT population.

3. Findings/Results

3.1 Clients served

By June 2025, a total of 20,738 unique clients have been served through the Re:BUiLD program across all service tracks as shown in the Re:BUiLD dashboard snippet below. However, some of the clients received more than one service. Table 1 below provides a snapshot of all the services offered.

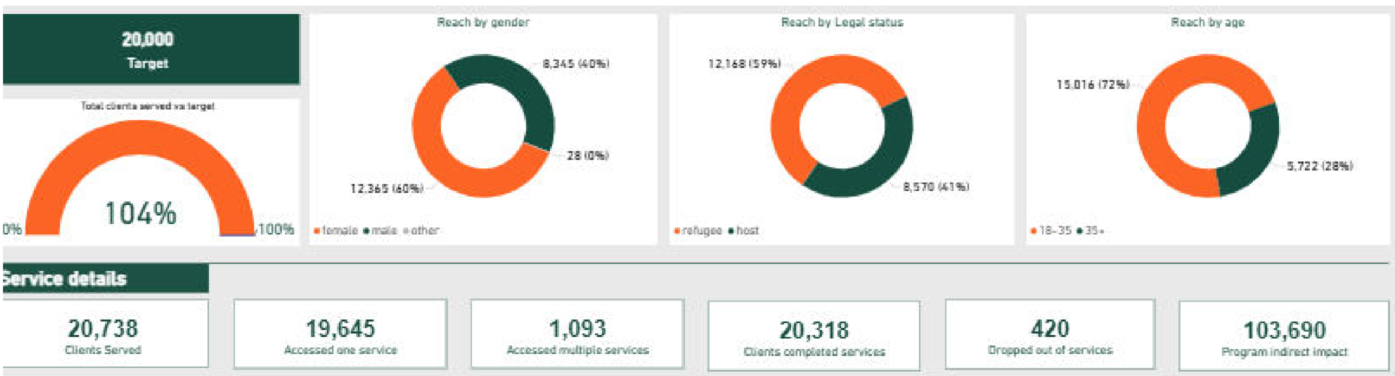


Table 1 Services offered

	Service	Description	Total clients served		Total
			Kenya	Uganda	
1	Microenterprise Support	RCT wave 1&2 clients who received business grants	6,269	6,168	12,437
2	Urban Savins and Loaning Association (USLA) support	Savings group clients who received financial literacy training, seed fund and financial linkages	2,062	2,222	4,284

3	Vocational training and skilling Services	Skills training on Vocational training, skill certification, soft skills, language, start-up kit etc	1,038	936	1,974
4	Apprenticeship	Clients placed in institutions for a short-term internship to gain work experience (about 3 months)	473	151	624
5	Climate Resilience and Livelihoods	Clients enrolled in green livelihood sector (e.g Mushroom, bricquettes, waste management	143	787	930
6	Catalytic Fund	Clients served by services funded by the catalytic fund. The services mainly included skilling.	0	383	383
7	Multi-purpose cash assistance (MPCA)*[4]	Multi-purpose cash assistance clients	198	149	347
9	Loan Guarantee Fund (LGF)	USLA clients who are linked to financial institutions (EQUITY & UGAFODE) who benefited from Loan Guarantee fund	102	146	248
8	Value chain support	Refugee inclusive value chains	23	103	126

Note: *These are services offered and successfully completed not unique client count*

3.2 Sample statistics for cross-sectional data

A total of 1,299 (578 Uganda; 721 Kenya) clients were successfully reached for the cross-sectional survey, representing 81% of the intended sample (1,600). The key reasons why some of the clients were not reached include: inaccurate or outdated contact information particularly among clients served in year 1 and year 2 and unavailability of some clients during the data collection period. In addition, some clients opted not to participate in the survey for personal reasons.

The composition of the sample was a close reflection of the program's demographic target (60%F;40%M; 60%R;40%Hosts). Female clients were 67% of the total sample, compared to 33% male. Refugees comprised 57%, while host community members 43%. In terms of age distribution, youth between the ages 18-35 made up 71% of the sample, while adults (35 years and above) were 29%. With regards to services offered there were more Vocational training (VT) and Urban savings and Loaning Association (USLA) clients as compared to the rest of the service tracks. This sampling approach (stratified random sampling) was deliberate and aimed at aligning with the program's target population. The disaggregation by legal status, gender and age in both Kenya and Uganda is presented in table 2 below.

[4] MPCA was provided only during the first three months of Year One (2021), targeting clients who remained highly vulnerable due to the impacts of COVID-19. The support served as short-term cushioning to help meet basic needs and stabilize to enable their subsequent enrollment in other program services

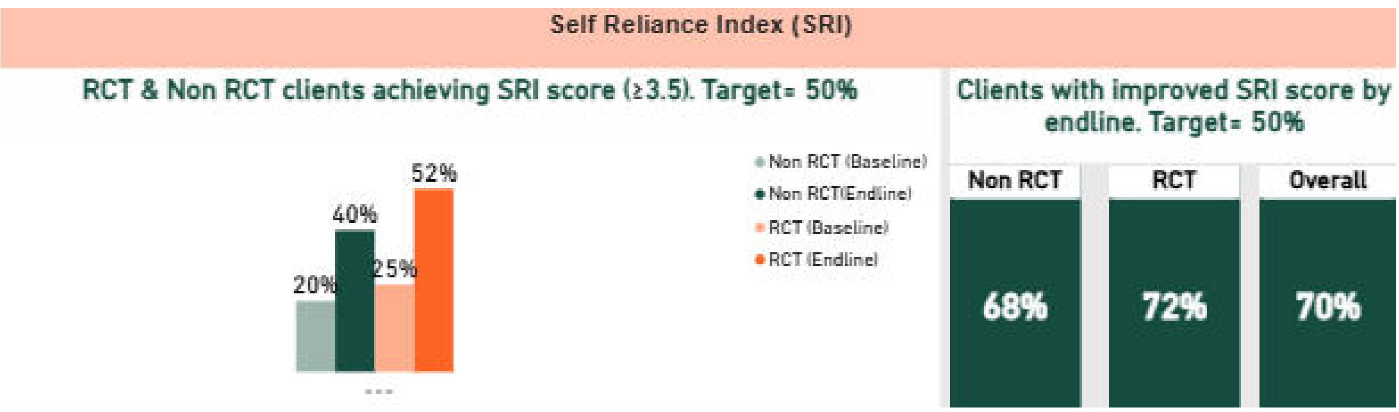
Table 2:Disaggregation of sample by Gender, legal status, age and service track

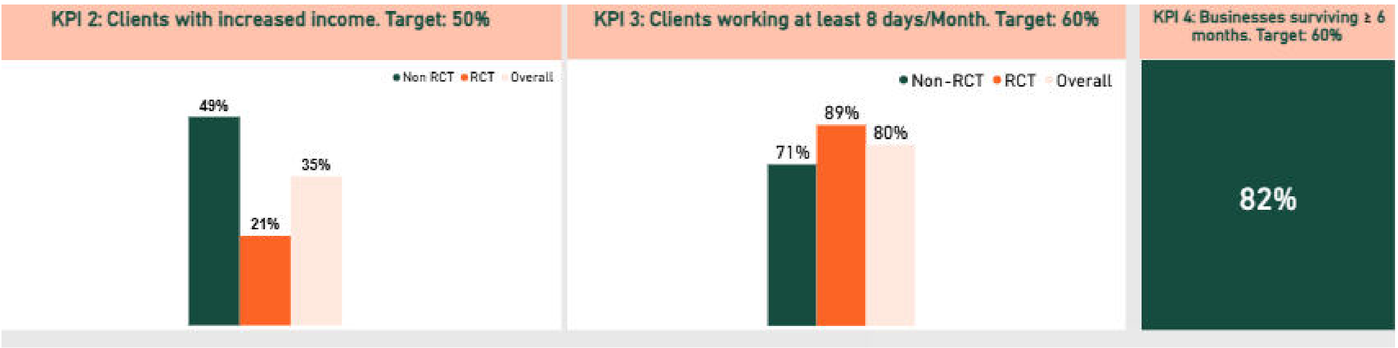
Gender	Uganda (n)	Kenya(n)	Total (n)	Total %
Female	394	480	874	67%
Male	184	241	425	33%
Legal status				
Hosts	264	301	565	43%
Refugees+ Asylum seekers	314	420	734	57%
Age				
18-35 Years	387	538	925	71%
35 + years	191	183	374	29%
Service track				
Vocational Training	326	146	472	36%
Apprenticeship	62	129	191	15%
Digital skills training	0	83	83	6%
Catalytic fund	89	0	89	7%
MPCA only	7	1	8	1%
USLA (savings)	35	277	312	24%
Value chain support	41	11	52	4%
Skill certification	15	26	41	3%
Climate resilience livelihood (green energy)	0	48	48	4%
Literacy and soft skills	3	0	3	0%

N=1299

4. Progress On Key Perfomance Indicators (KPIs)

A snippet from the Re:BUiLD dashboard as at June 2025 showcasing how the program visualized progress in indicator.





A snippet of Re:BUiLD dashboard

4.1 Indicator targets and achievements

Table 3 below provides the overall progress on the program indicators. The target values were informed by reviews of similar programs working with refugees and socio-economic context in both Kenya and Uganda.

Table 3:Target and achievements of Key performance indicators

Key Indicator	Project Target	Baseline	Achievement
# Number of clients reached with livelihoods services	20, 000	-	20, 738
% of clients with increased income	50%	-	49%
% of clients working at least 8 days in the previous month	60%	55%	80%
% of clients achieving Self-Reliance	50%	20%	40%
% clients with improved Self-reliance score	50%	-	68%
% clients with increased savings	50%	-	40%
% of clients with Surviving businesses*	60%	58%	82%

*These are mainly from the RCT data as provided by the principle investigators

Clients Served: Over the 4.5 years of implementation, the program served 20,738 clients (10,221 in Kenya and 10,517 in Uganda). Of those served, 60% (12,441) were female and 40% (8,297) male. Regarding legal status, 59% (12,236) of the clients were refugees, while 41% (8,502) were from host communities. 72% (14,932) of all clients served were young people (ages 18-35).

Personal income: On average, 49% of the surveyed clients reported an increase in their incomes in Kenya and Uganda against a program target of 50%. Over the years, we have observed a steady increase though at a very slow pace. For instance, at midpoint of the program implementation, 31% of the clients (34% in Kenya and 27% in Uganda) reported increased incomes. The current average income is $74.51 which is 49% increment. At baseline, the average monthly income stood at $50.01 with no significant difference between Uganda ($48.22) and Kenya ($51.45). There were no major differences between gender and between refugees and hosts in both countries. It is important to note that these figures are based on self-reported income from the clients surveyed.

Working days: 80% of the surveyed clients reported working at least 8 days per month exceeding the program target by 20%. There were no major differences in the average number of working days across refugees, host communities, or gender in either city. This high number of clients working at least 8 days could be attributed to the fact that approximately 88% of clients are engaged in income-generating activities. Among these, 52% are self-employed, 42% are in salaried work (predominantly casual jobs), and the remainder are involved in seasonal labor or volunteer roles. Detailed information on employment trends can be found in the Economic activity section.

Surviving businesses: This data pools mainly from the RCT wave 1 study where the clients received micro-enterprise support. On average, 82% (77% in Kenya and 87% in Uganda) of the clients reported still operating their businesses. This is an increase from a baseline of 58% (70% in Uganda and 47% in Kenya). With regards to gender and legal status; 78% of the female clients and 83% of male clients ; 77% of the refugees clients and 83% of hosts reported still running businesses.

Savings: Achievement on the savings indicator (clients with increased savings) was lower than expected, reaching 40% against a target of 50%. Regarding legal status, 41% of refugees and 39% of hosts reported increased savings. There was no difference in savings between males and females. This reflects the high vulnerability of the clients served, many of whom faced immediate needs that required prioritizing daily subsistence and household expenses over longer-term savings. These findings highlight the ongoing challenge of promoting savings among populations with limited and unstable incomes.

Self-Reliance: Self-reliance is defined by UNHCR as the social and economic ability of an individual, a household or a community to meet essential needs (including protection, food, water, shelter, personal safety, health, and education) in a sustainable manner and with dignity.[5] Following extensive consultations with experts[6] in self-reliance measurement, the program adopted a self-reliance index (SRI)[7] and set **3.5** as the self-reliance target score. The program acknowledged that this was ambitious given the socio-economic realities in Uganda and Kenya and the disruptions caused by COVID-19. We nonetheless adopted this benchmark as it is the recommended threshold by the Refugee Self-Reliance Index (RSRI). It was also recognized that Re:BUiLD's interventions would primarily influence the economic domains of self-reliance, while progress in other domains would depend on complementary systems and actors. Based on this benchmark, 40% of the surveyed clients achieved the self-reliance threshold, marking a 20% increase from baseline. Notably, 17% of the surveyed clients surpassed a score of 4.0. Overall, 68% of the surveyed clients showed improvement in their Self-Reliance Index (SRI) scores compared to baseline. 69% of females showed improvement compared to 66% of males. Additionally, 69% of refugees compared to 67% of host community showed improvement.

4.2 What the KPI data is telling us:

Over the past 4.5 years (2021-2025), Re:BUiLD has served 20,738 clients mostly women, refugees and young people living in Nairobi and Kampala. These are cities where life can be unpredictable, especially for refugees trying to make a living in unfamiliar systems. A large majority of clients, 71%, are now working at least eight days a month, with many managing small businesses or informal jobs. 88% of clients are actively engaged in income generating activities, with most of them being in self-employment (52%). These activities reflect clients' pursuit of dignified livelihoods, moving beyond negative coping strategies and the bare minimum needed for survival

[5] https://www.unhcr.org/media/handbook-self-reliance-complete-publication

[6] https://www.refugeeselfreliance.org/

[7] https://www.refugeeselfreliance.org/sri

Some sentiments from qualitative data:

- *"Assisting refugee clients in obtaining valid work permits and passports would help businesses comply with legal requirements and avoid delays in onboarding"- Employer*

-We couldn't apply for jobs with our refugee IDs. Employers prefer nationals-Refugee

When it comes to income growth, 49% of clients reported an increase, up from fluctuation of between 18–34% in the earlier years of the program. While this is still below the 50% target, it demonstrates improvement especially in an economic climate where inflation, job insecurity, and limited refugee work rights remain a challenge.

Photo Credit: October 22, 2024, Kampala, Uganda. Re:BUiLD clients going through a bakery training leson at JP Management Foundation (PHOTO: Nathan Tibaku for the IRC).

An encouraging finding is the 68% improvement in clients' self-reliance scores. With 3.5 set as the threshold, 40% of clients have reached this level, and more than two-thirds have shown improvements since the program began. These results indicate steady progress toward self-reliance and economic wellbeing.

However, gaps remain, particularly in boosting incomes, enabling more stable income-generating activities, and strengthening the employability of youth, refugees, and vulnerable host communities. This aligns with the Global Compact on Refugees report (UNHCR)[8], which underscores the need for a human-centered approach that safeguards rights and ensures access to decent work, workplace protection, and freedom.

[8] https://www.unhcr.org/media/2023-global-compact-refugees-indicator-report

5. Economic activities

5.1 Priority area: People are Employed (Wage and self-employment)

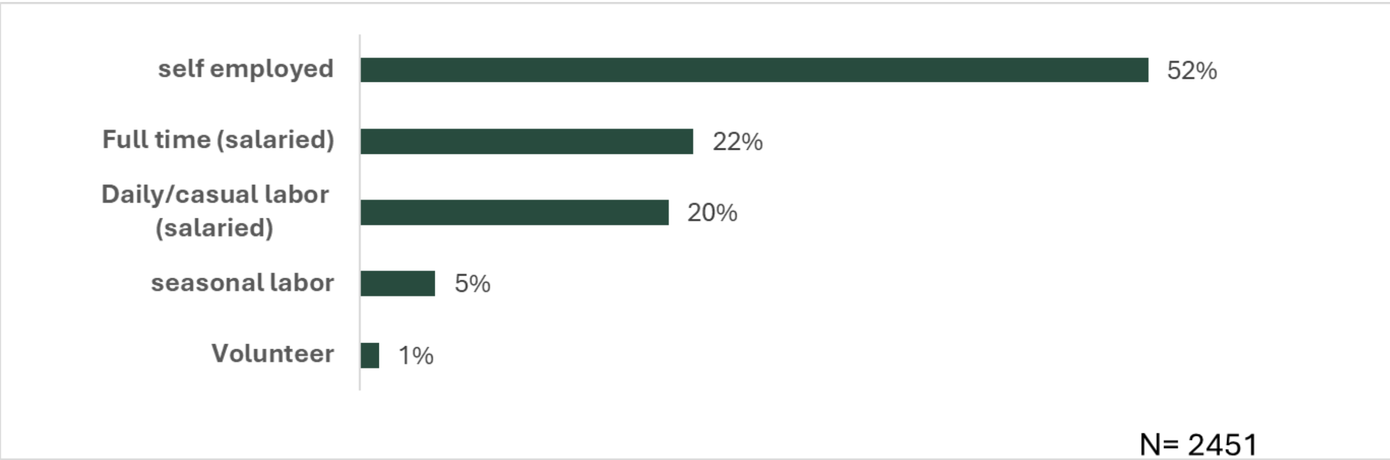
This section presents findings from both the cross-sectional and longitudinal surveys, considering only unique clients; meaning each client was interviewed only once across the two surveys. In total, 2,799 clients were surveyed: 1,568 in Kenya and 1,231 in Uganda. They were asked about their current employment status or participation in income-generating activities.

Please note that the self-employment reported under the two non-RCT surveys is separate from the 82% reported under the RCT clients. Self-employment in this section refers to clients who had received skilling services towards wage-employment but instead, transitioned to self-employment.

Overall, ~88% (2,451 clients) reported being actively engaged in economic activities, up from 54% in the previous years. Among those who are economically active: 52% are self-employed and 42% are in wage based/salaried employment (22% hold full-time salaried jobs and 20% are engaged in casual labor), the rest are in seasonal labor and paid volunteer as shown in fig 1 below. Notably, more women reported being in self-employment (52% in Kenya and 58% in Uganda), while full-time salaried jobs were more common among men, at 23% in Kenya and 32% in Uganda.

Disaggregation by gender and legal status is shown in table 4 and 5.

Figure 1:Type of Economic Engagement



Regarding working days: On average, 80% of the clients said they worked more than 8 days in any given month. There is no significant difference in working days between gender or by legal status in Kampala and Nairobi.

Another aspect that the program sought to know was the number of businesses that have increased their number of employees. Most of the businesses reported being run by an individual owner with/ and occasional support from family members.

Table 4:Economic engagement by Gender

Employment type	Kenya		Uganda		Total
	Female	Male	Female	Male	
Self employed	52%	49%	58%	38%	52%
Daily or casual labor	22%	21%	17%	22%	20%
Full time salaried job	22%	23%	20%	32%	22%
Seasonal labor	3%	5%	3%	4%	5%
Volunteer	1%	1%	1%	3%	1%
n	827	545	738	341	2,451

n= (KE 1,372, UG 1,079)

Table 5:Economic engagement by legal status

Employment type	Kenya		Uganda		Total
	Host	Refugee	Host	Refugee	
self employed	39%	57%	55%	53%	52%
Daily or casual labor	37%	13%	16%	21%	20%
Full time salaried job	18%	25%	23%	21%	22%
seasonal labor	5%	4%	3%	3%	5%
Volunteer	1%	1%	2%	2%	1%
n	483	889	440	639	2,451

n= (KE 1,372, UG 1,079)

5.2 Employment sectors

The top sectors that the clients are engaged in are textile and clothing, food and drinks (hotel, restaurants), Beauty and cosmetics, wholesale and retail shops. Table 6 shows the sectors that the clients are engaged in both in Kenya and Uganda.

Table 6:Employment sectors

Employment sector	Kenya	Uganda	Grand Total
Textile clothing footwear	28%	22%	25%
Food drinks	16%	25%	20%
Beauty cosmetic	14%	18%	16%
Wholesale retail trade	14%	5%	10%
Engineering	2%	5%	3%
Transportation storage	3%	3%	3%
Construction	2%	4%	3%

ICT services	4%	1%	3%
Arts entertainment	1%	3%	2%
Finance insurance real estate	3%	0%	2%
Media graphical	2%	1%	2%
Agriculture fishery	1%	2%	1%
Energy water supply	1%	1%	1%
Health social services	1%	0%	1%
Business administration	1%	1%	1%
Education	1%	1%	1%
Hospitality tourism	1%	0%	1%
Mushroom growing	0%	1%	0%
Briquette making	0%	1%	0%
Black soldier fly	0%	0%	0%
other	4%	6%	5%
Grand Total	**100%**	**100%**	**100%**

n= (KE 1,372, UG 1,079)

5.2 Sector of employment vs training received from Re:BUiLD

Among the clients who reported that they were employed, they were asked whether they worked in a sector or industry that the Re:BUiLD program trained them for. A total of 1,133 responses were received. 35% said they worked within the sector of training and 65% worked in a different sector although the skills gained helped.

5.3 Clients not engaged in any economic activity

The survey also sought to know the reasons why some clients were not actively engaged in income-generating activities. 12% of the clients reported that, at the time of the survey, they were not involved in any form of meaningful work. As shown in Figure 2, the reasons varied; some had never held a job or run a business, others had closed their businesses due to business failure, while some cited illness or having recently lost their jobs.

Figure 2:Unemployment Reasons

n=348

5.4 Service conversion to income generating activity by service track

Clients who received different types of services showed varying success in translating those services into income-generating activities whether through self-employment or wage employment. Performance varied across service tracks for instance, in Kenya, clients in value chain support and skills certification recorded the highest transition rates at 95%, followed by those in savings groups at 93%. Apprenticeship and vocational training had transition rates of 85% and 79%, respectively.

In Uganda, Savings groups and climate resilience services achieved the highest transition rates at 96% and 95%, respectively, while apprenticeship and vocational training followed at 86% and 85% as shown in fig 3 and 4 below.

NOTE: It is important to note that comparisons were made within each service track, with vocational training clients making the largest share of the sample (36%), followed by savings groups (24%) and apprenticeship (15%), while the remaining clients were distributed across other service tracks.

Figure 3:Kenya-Clients engaged in income generating activity by service track

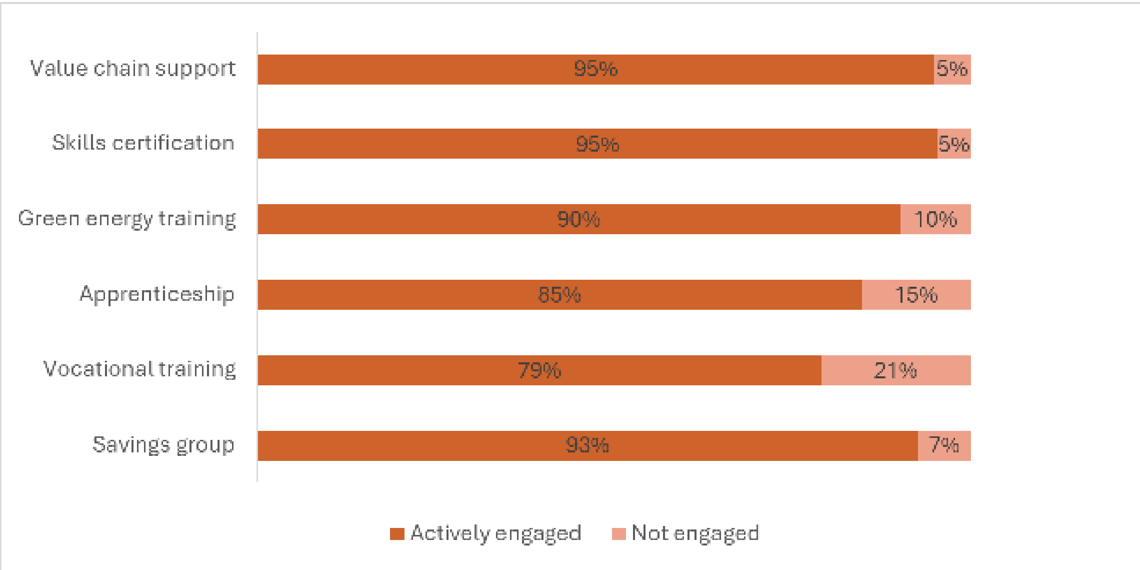
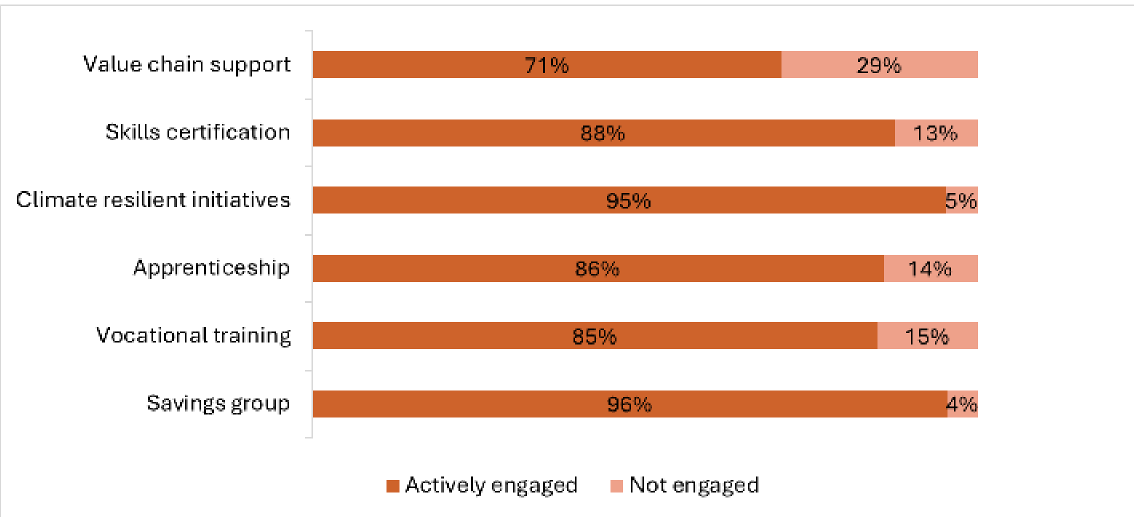


Figure 4:Uganda-Clients engaged in income generating activity by service track



6. Financial inclusion

6.1 Priority area: People manage financial risks

This priority area was delivered through provision of the following services: Supporting formation of Urban Savings and Loans Associations (USLAs); Linkage to formal financial institutions; pilots on Loan Guarantee Fund (LGF) and Results Based Financing (RBF) mechanisms. USLAs received training on the USLA methodology using IRC's internal curriculum and received seed funding in year 1 and 2 to boost savings and increase borrowing amounts. Throughout the program period, a total of 4,284 clients (2,062 in Kenya and 2,222 in Uganda) from 230 groups have been reached with USLA services. Tables 7 and 8 provide details on groups' gender and legal status.

Table 7:USLA Group by Gender

	Kenya	Uganda	Overall total
Female	1,349	1,547	2,896
Male	713	675	1,388
Total	**2,062**	**2,222**	**4,284**

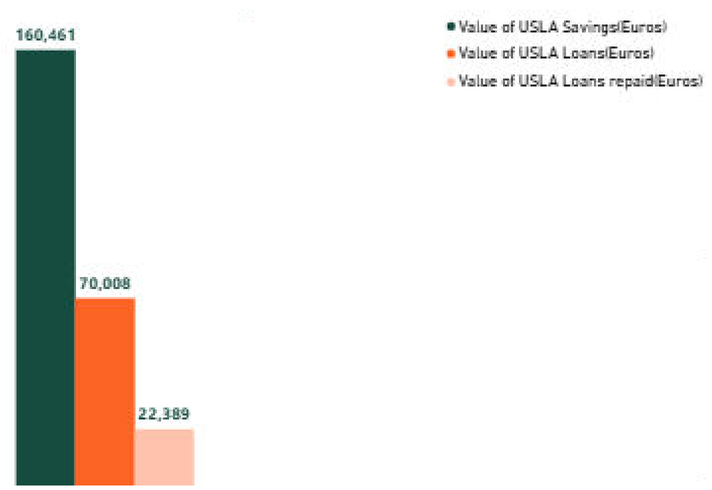
Table 8:USLA Group by legal status

	Kenya	Uganda	Overall total
Refugees	1,673	1,442	3,115
Hosts	389	780	1,169
Total	**2,062**	**2,222**	**3,870**

Savings and Loan Via LGF and USLA

By June 2025, clients participating in the USLA support program had accumulated savings worth €160,461, with loans taken totaling €70,008. The Re:BUiLD dashboard (see snapshot below) provides a monthly overview of savings and borrowing trends.

Figure 5: USLA savings and Loans



Loan Guarantee Fund (LGF): Launched as a pilot in mid-2023, the LGF aims to de-risk lending by financial service providers (FSPs) to refugees and vulnerable host communities, while also reducing collateral requirements for borrowers. The pilot targeted 400 clients in Uganda and 100 in Kenya. In Kenya, 17 USLAs with 297 clients were enrolled through Equity Bank, collectively saving € 11,574. Equity disbursed loans worth €28,338, of which 85% went to refugees and 65% to women. The repayment rate reached 98%.

In Uganda,104 USLAs with 245 clients were onboarded through UGAFODE Microfinance Institution . A total of 126 clients accessed loans amounting to approximately €48,700, with 71% going to refugees and 81% to women. The repayment rate stood at 69%. This qualitative learning exercises in article 2.4.7 provides deeper insights into USLA and LGF impacts on clients.

Photo Credit: May 20, 2025, Nairobi, Kenya. Peter Ndagara, the Program Manager – Social Protection from Equity Group Foundation takes Re:BUiLD USLA clients through a Financial Literacy training in Pangani, IRC through the Re:BUiLD Program worked with Equity Bank to help refugee clients in USLA groups access credit through the bank backed by their savings. (PHOTO: Edgar Otieno for the IRC).

6.2 Access and utilization of financial services

A total of 1,299 clients were surveyed (721 in Kenya and 578 in Uganda) on their access to financial services, including fintech platforms, commercial banks, mobile money providers, SACCOs, and microfinance institutions. Overall, 74% (957 clients) reported holding an account with at least one of these providers. Mobile money was the most widely used service, accessed by 56% of respondents across both countries, followed by commercial banks (35%).

In Kenya, usage patterns were similar across genders: 57% of men and 58% of women reported using mobile money, while 39% of both groups accessed formal banking services. By legal status, 60% of refugees and 54% of host community members relied on mobile money.

In Uganda, the trend was similar. Mobile money was used by 56% of men and 53% of women, while banks served 28% of men and 26% of women. SACCOs reached 15% of men and 19% of women.

Disaggregated by legal status, 56% of hosts and 52% of refugees used mobile money. Bank usage stood at 28% among hosts and 26% among refugees, while SACCOs were used slightly more by refugees (20%) compared to hosts (16%).

NOTE: This was a multiple-response question, allowing clients to select more than one type of financial service provider. As such, percentages exceed 100%.

6.3 Bank Account usage

Among the 74% of clients who reported using financial services, they were asked to specify the primary purpose of their account usage. Overall, 46% indicated they used their accounts mainly for saving, while 29% used them for conducting transactions. A smaller proportion (6%) used their accounts for accessing credit. Notably, 17% reported that their accounts were dormant, mainly due to financial constraints. Table 9 shows bank purpose of bank accounts in Kenya and Uganda.

Table 9:Purposes of bank account

Bank Usage	Kenya		Uganda		Overall
	n	%	n	%	%
Savings	230	45%	145	48%	46%
Transactions	102	20%	107	36%	26%
Account is dormant	121	24%	16	5%	17%
Credit and loans	26	5%	19	6%	6%
Make payments	13	3%	12	4%	3%
Storage and protection of funds	18	4%	0	0%	2%
Receiving salary	2	0%	1	0%	0%
Interest earning/investment	1	0%	1	0%	0%

Clients were asked whether they opened bank accounts before or after joining Re:BUiLD. Across Kenya and Uganda, 43% had accounts beforehand, while 57% opened them after joining. Among refugees, account ownership before the program was lower (29% in Kenya and 42% in Uganda) but rose markedly post-Re:BUiLD, with 71% in Kenya and 58% in Uganda opening accounts after joining. Figure 6 shows the country-level breakdown.

Figure 6:Timelines of bank account opening

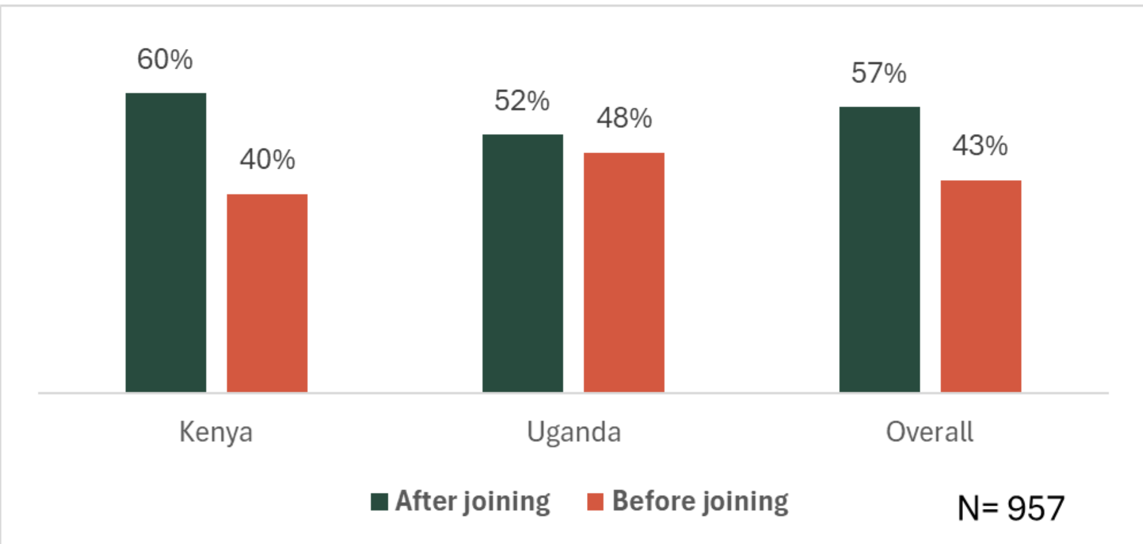
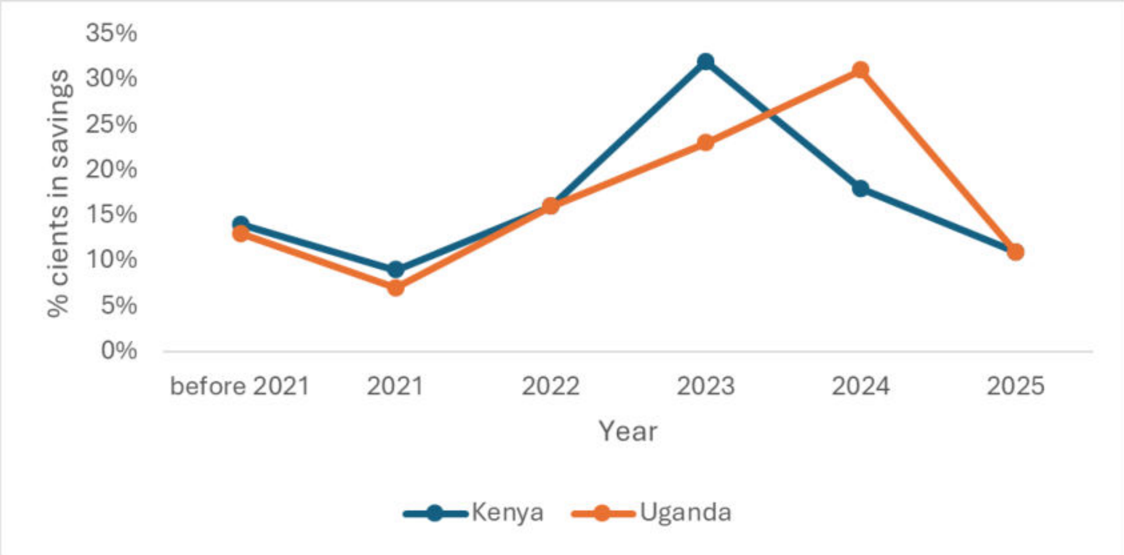


Figure 7:Year clients joined savings group



6.4 Ease of credit access

Among the 54% of clients (701) who are members of savings groups, 78% reported that accessing credit became easier after joining USLAs. However, 22% still found it difficult to access credit despite group membership.. In Kenya, 75% of the female and 78% of the refugees said it was easy to access accounts. This was almost similar to Uganda where more female and refugees said it was easy to access credit with 88% of female and 87% of the refugees.

6.5 What the Financial inclusion data is telling us:

Data shows that 74% of clients are using financial services, up from 61% in 2023, indicating relatively high financial inclusion. Usage is primarily for savings (46%) and transactions (26%), with fewer clients using accounts for credit (6%) or payments (3%). This points to engagement with basic financial functions rather than more complex products. Notably, 17% of accounts are dormant, down from 20% last year, with inactivity largely due to financial constraints, highlighting that consistent use remains a challenge for some clients.

In terms of account ownership, across both cities 57% of clients opened accounts after joining Re:BUiLD, suggesting the program encouraged access to formal financial services. This impact is especially visible among refugees: before Re:BUiLD, only 29% in Kenya and 42% in Uganda had accounts, compared to 71% and 58% respectively after joining. A similar pattern appears with savings groups, where 79% joined savings group after being enrolled in Re:BUiLD program, with many also reporting improved access to credit through group participation. These findings signal a positive shift in financial access, particularly among refugee communities, likely influenced by Re:BUiLD interventions.

Client voices:

"What I have gained from the program is saving. I wasn't under any saving group but on joining the program we were encouraged to save so when I joined, every week I put something down since June last year"-Uganda female host

"The Re:BUiLD program connected me to a saving group that also connected us to a bank called UGAFODE where you can access loans, pay and get more when required". -Uganda female refugee

"As part of our USLA, we have a separate pool of money called the Social Fund, which is set aside from their regular savings to support members who fall ill by helping cover hospital or medication expenses"-Kenya host

7. Self Reliance And General Well Being Of Clients

7.1 Background on self-reliance

UNHCR defines self-reliance as the social and economic ability of individuals, households, or communities to sustainably meet essential needs—such as protection, food, shelter, safety, health, and education, and do so with dignity[9]. From the outset, Re:BUiLD has aimed to strengthen clients' self-reliance and tracked progress for 1,674 non-RCT clients from baseline to 12 months post-service using the Self-Reliance Index (SRI)[10].

The SRI is a scored survey tool measuring refugee households' progress across 12 domains. The first four domains assess a household's ability to meet basic needs (housing, food, education, health care). The next four measure resources to secure these needs (employment, financial resources, assistance, debt). The final four (savings, safety, social capital, and health status) indicate sustainability, reflecting resilience to shocks and the ability to maintain self-reliance over time.

It is important to note that Re:BUiLD directly influences only some domains; Table 10 highlights those areas of direct and indirect impact.

Table 10:SRI Domains directly and indirectly impacted

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	

[9] https://www.unhcr.org/media/handbook-self-reliance-complete-publication
[10] https://www.refugeeselfreliance.org/sri

Figure 8:Self-reliance Framework

Figure adopted from the RSRI page

7.2 Re:BUiLD Self Reliance Index (SRI) threshold

The SRI tool assigns scores from 1 to 5, with 5 indicating full self-reliance. Based on Re:BUiLD's context and interventions, the program adopted a 3.5 score threshold after extensive consultation with experts in refugee self-reliance measurement. While this target was ambitious, given the socio-economic realities in Uganda and Kenya and the disruptions of COVID-19, it was maintained as it aligns with the Refugee Self-Reliance Index (RSRI) recommendation. The program tracks two indicators: the percentage of clients reaching or exceeding a score of 3.5 and the percentage showing improvement, thereby capturing both progress toward the threshold and overall gains in self-reliance.

7.3 Progress on Self-reliance indicators - NON RCT clients

7.3.1 Clients achieving SRI score of 3.5 or higher

Out of the 1,674 clients in the longitudinal survey, the average Self-Reliance Index (SRI) score among all the clients was 3.22 with a standard deviation of 0.74. This is an increased average score from baseline 2.76. Notably, 40% of surveyed clients achieved an SRI score of 3.5 or higher, falling slightly short of the 50% target. This is a 20% increment from baseline score. The distribution of the clients in SRI categories also suggests that 17% of the clients surveyed are doing well with an SRI score of 4.0 and above, way above the set thresh hold of 3.5. Overall, 68% of the surveyed clients showed improvement in their Self-Reliance Index (SRI) scores compared to baseline. More females at 69% showed improvement compared to males at 66%. Additionally, 69% of refugees compared to 67% of host community showed improvement.

Within the host community, the average Self-Reliance Index (SRI) score stands at 3.21, compared to the refugee population, which averages 3.24. With regards to gender, females have an average SRI score of 3.19, marginally lower than males, who average 3.27. This pattern is also reflected in the proportion of individuals reaching the self-reliance threshold of 3.5. Among males, 42% have achieved self-reliance threshold compared to 38% of females. Table 11 gives this disaggregation:

Table 11:SRI scores by gender and legal status

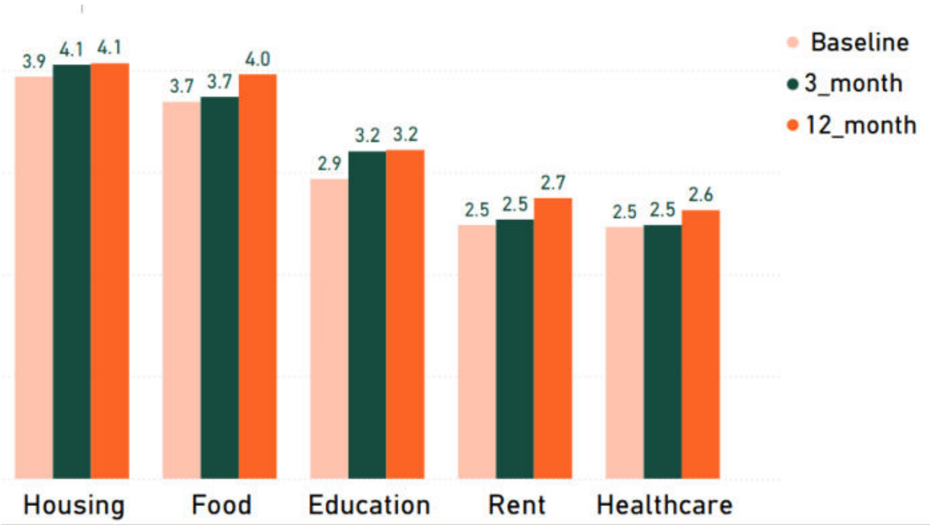
Gender /Nationality	Average SRI Score	% Achieved Self-Reliance (≥ 3.5)	Improved in SRI score
Host Community (575)	3.21	40%	67%
Refugee Community (1,099)	3.24	41%	69%
Females (1,054)	3.19	38%	69%
Males (620)	3.27	42%	66%
Overall (1,674)	3.22	40%	68%

7.3.2 SRI progress per Domain

1. Household ability to meet basic needs

Household ability to meet its basic needs is measured by the following 4 domains: Housing, Food, Education and Health care. Within this subgroup, food and education had the highest 0.3-point increase from baseline score of 3.7 and 2.9 respectively. The data in Fig 9 indicates that there is improvement in score in all the four domains from baseline to endline.

Figure 9:Basic needs

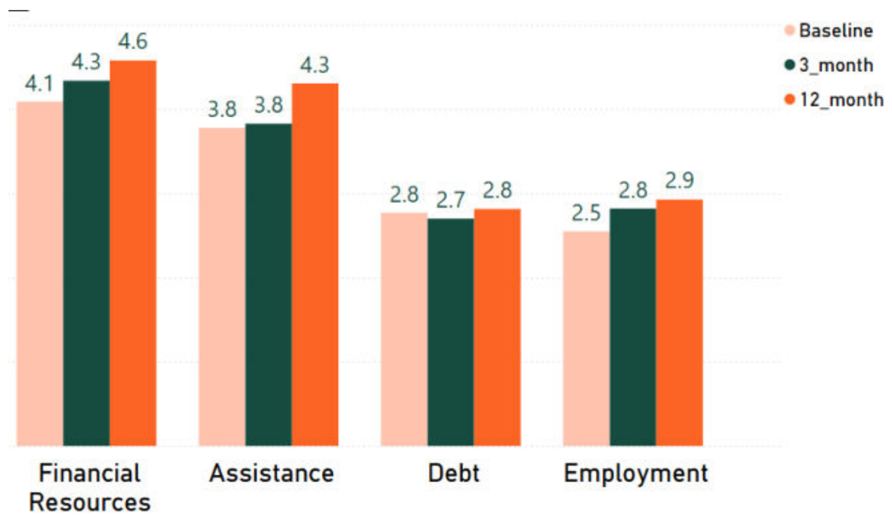


2. Resources needed to meet basic needs

Resources needed to meet basic needs are measured using the following four domains: Employment, Debt, Assistance, and financial resources. These are also the areas where the program was most active in supporting clients. . In Year 1 and 2, the focus was on vocational and skills training, aimed at helping clients secure employment. By Years 3 and 4, the program intensified support for Urban Savings and Loaning Associations (USLAs), with training designed to help clients develop saving, borrowing, and timely repayment habits.

These efforts led to significant progress across the targeted domains, with financial resources and employment showing the greatest gains at 0.5 and 0.4 points, respectively. The survey noted that, while only a small number of vocational training participants moved into formal wage-based employment, the majority used their new skills to start their own businesses, shifting toward self-employment.

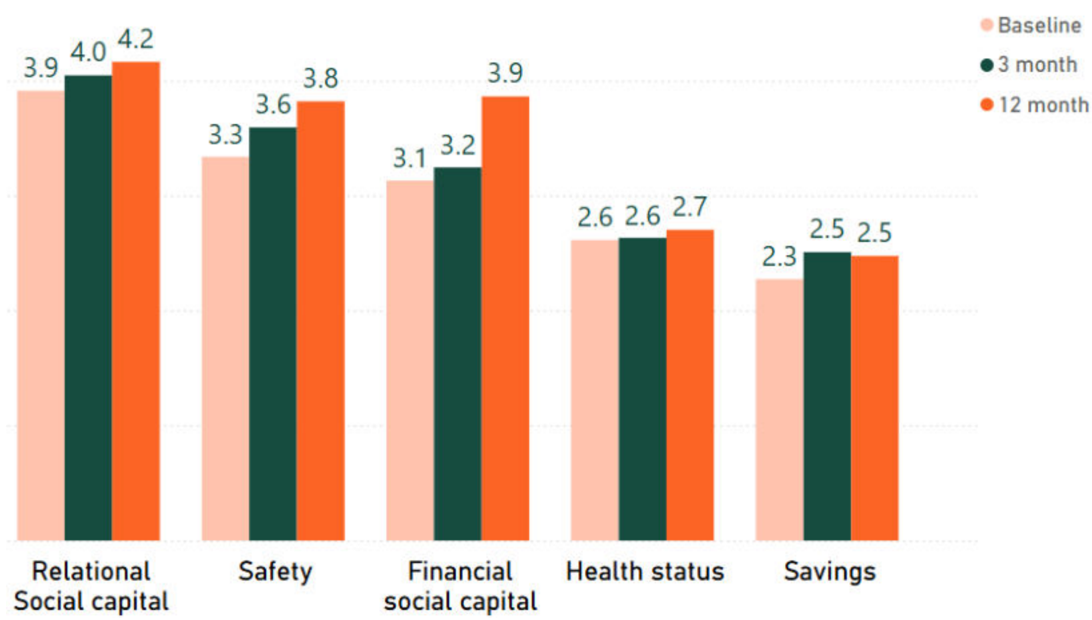
Figure 10:Resources needed to meet basic needs



3. Sustainability

The SRI also measures sustainability using the following domains: savings, health status, Financial social capital, safety and relational social capital. These help to 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 future. The program directly impacts 3 of these. Among all domains, the greatest improvement is in financial social capital with 0.8 points, clearly indicating the impact of the financial inclusion services in the lives of the clients. This could be because, beyond promoting saving and borrowing, USLAs also serve as key social spaces where clients build connections, relationships and financial literacy skills.

Figure 11:Sustainability



7.4 Interpretation of the Self-Reliance Index: What the numbers are telling us

These data on Self-Reliance Index gives us a snapshot of how Re:BUiLD clients are progressing toward being self-reliant . An average score of 3.2 against the program target of 3.5 tells us that while many clients are still on the journey, progress is evident. For instance, 40% of clients have already crossed the 3.5 threshold, signaling steady movement toward self-reliance, and 17% are registering significantly high scores of 4.0 and above.

Notably, improvements have been seen across all SRI domains. The areas where Re:BUiLD has invested most like financial resources, financial social capital, and employment have shown some of the greatest improvements. This could be attributed to the deliberate efforts of the program. For instance, vocational training, especially in the earlier years of the program, equipped clients with practical skills, many (88%) of which have translated into self-employment or income-generating activities. In Y3 and Y4, the program's shift on strengthening the financial inclusion work has also been valuable, not just in improved financial literacy and borrowing capacity, but also in building social support systems. From the 2 domains greatly impacted (Financial social capital and financial resources), these groups have proven to be more than financial networks but also where clients socially network.

Notably, improvements were also observed in domains not directly targeted by the program, including food security, housing, safety, and rent This suggests that the ripple effects of Re:BUiLD interventions are beginning to be evident . When someone gains a stable income or has a support network to rely on, they are better positioned to secure food, pay rent, and feel safer in their environment.

In the broader context of Kenya and Uganda, over the past four and a half years marked by economic uncertainty, inflation, food insecurity, and the lingering effects of COVID-19 this level of progress is significant and commendable. The policy brief[11] on cost of living for urban displaced people in East Africa, highlights some of the contextual challenges that these clients had to overcome.

8 Clients' Wellbeing

8.1 Life improvement

To understand the broader impact of Re:BUiLD on clients' lives, surveyed clients were asked to reflect on their overall well-being both individually and at the household level. Well-being, in this context, refers to the overall quality of life and sense of satisfaction people have with their current living conditions. It encompasses various dimensions such as physical and mental health, income stability, standard of living, ability to meet basic needs, and a sense of security and dignity.

Clients were asked to identify areas they have experienced significant improvement based on the services provided by the program. They chose from a series of options which included:

[11] https://rebuild.rescue.org/sites/default/files/2023-07/IRC%20Cost%20of%20Living%20Final%20Brief.pdf

- Improved living standard (better housing, access to health)
- Improved financial situation (more savings, less debt, ease in paying rent and food security, etc.)
- Increased network and community (e.g. connection to friends, suppliers, etc.)
- Improved skills or education
- Improved business profitability (e.g. bigger business, more stable profits)
- Improved employment or link to the labor market (e.g. new job, connection to employers)
- Improved mental health and life satisfaction

Fig 12 below shows that most clients felt that the top areas of improvement are skills and education, financial situation, improved standard of living and increased networks and community. Table 12 and Table 13 disaggregate this information by gender and legal status.

Figure 12:Areas of improvement

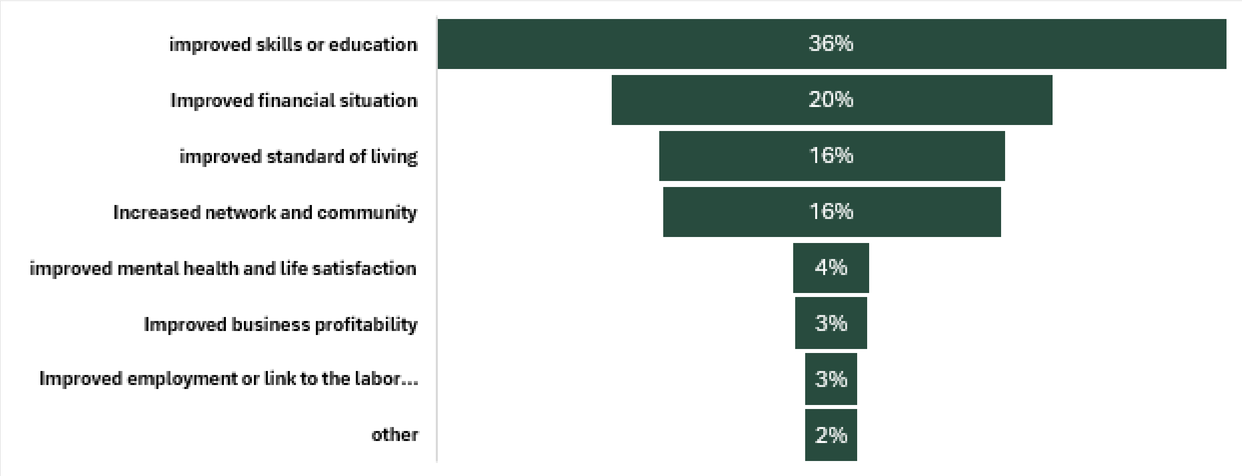


Table 12:Impact of well being by gender

Area of improvement	Kenya		Uganda		Total
	Female	Male	Female	Male	
Improved skills or education	35%	33%	38%	40%	37%
Improved financial situation	23%	24%	17%	15%	20%
Improved standard of living	17%	16%	16%	13%	16%
Increased network and community	10%	11%	22%	22%	16%
Improved mental health and life satisfaction	4%	4%	3%	2%	3%
Improved business profitability	4%	4%	3%	4%	4%
other	4%	3%	1%	2%	3%
Improved employment or link to the labor market	3%	4%	1%	2%	3%

Table 13:Impact on Wellbeing by legal status

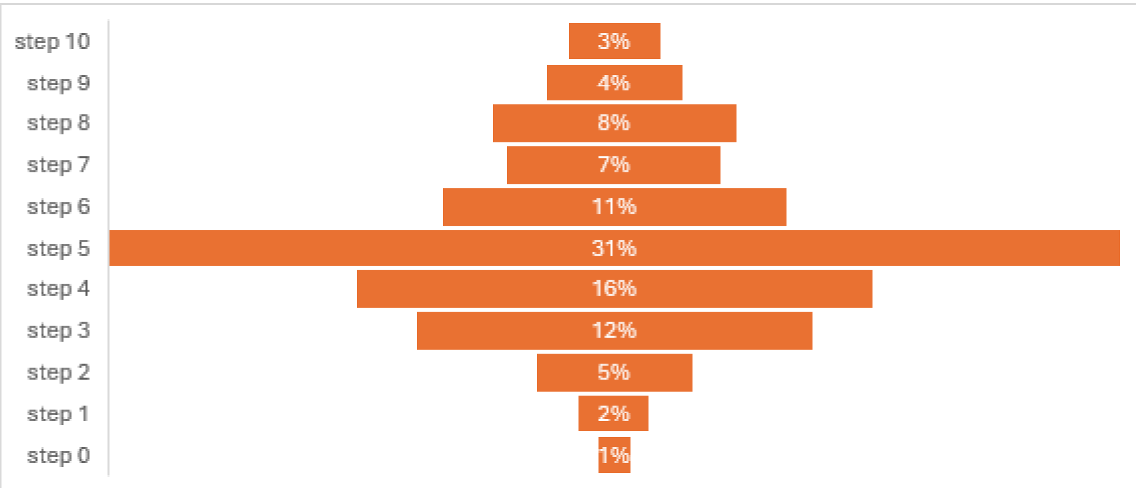
Area of improvement	Kenya		Uganda		Total
	Host	Refugee	Host	Refugee	
Improved skills or education	37%	32%	38%	39%	37%
Improved financial situation	20%	26%	17%	16%	21%
Improved standard of living	17%	16%	15%	15%	17%
Increased network and community	11%	11%	22%	21%	16%
Improved employment or link to the labor market	6%	2%	1%	1%	3%
Improved business profitability	4%	4%	3%	3%	4%
Improved mental health and life satisfaction	4%	5%	3%	3%	4%

8.2 Quality of Life Ladder

Additionally, the survey used the "Quality of Life Ladder"[12], a self-assessment tool designed to capture how individuals perceive their overall well-being and life situation over time. Clients were asked to place themselves on a ladder with steps ranging from 0 to 10 where 0 represents the worst possible life and 10 the best life they can imagine. 31% of clients reported being on Step 5, the most selected point both in Kenya and Uganda. This was followed by 16% on Step 4 and 12% on Step 3. Only 4% and 3% placed themselves on steps 9 and 10 as shown in fig13.

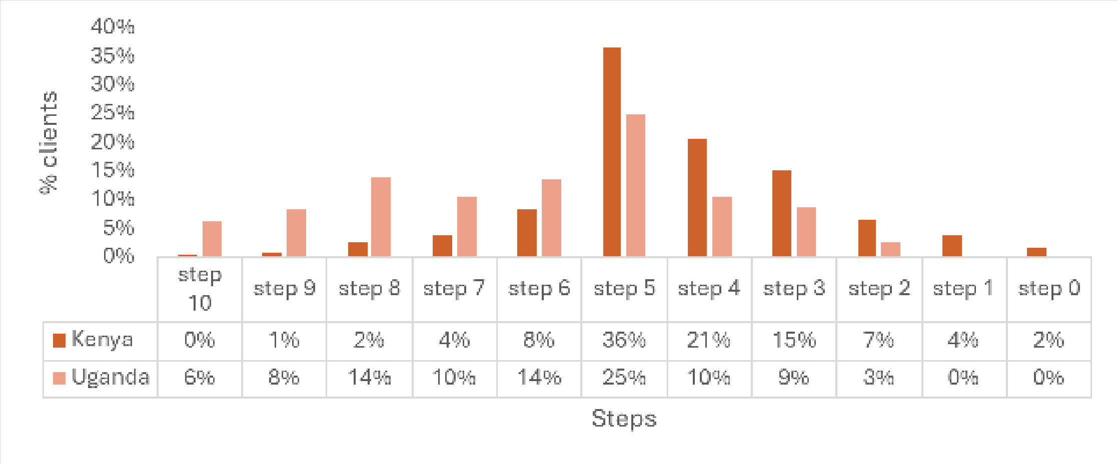
Given that being on step 10 means best possible life and step 0 worst possible life, this data therefore suggests that those who selected step 5 (31%) feel they are halfway to their ideal life, managing some basic needs but still facing notable challenges. Steps 3 or 4 may be experiencing greater insecurity or instability, with unmet needs and limited opportunities. In contrast, clients who placed themselves on Steps 9 or 10 likely feel they are thriving, with a high sense of security, well-being, and fulfillment. This trend is similar among male and female and Refugees and host in the figures 14-16 below.

Figure 13:Quality of life ladder



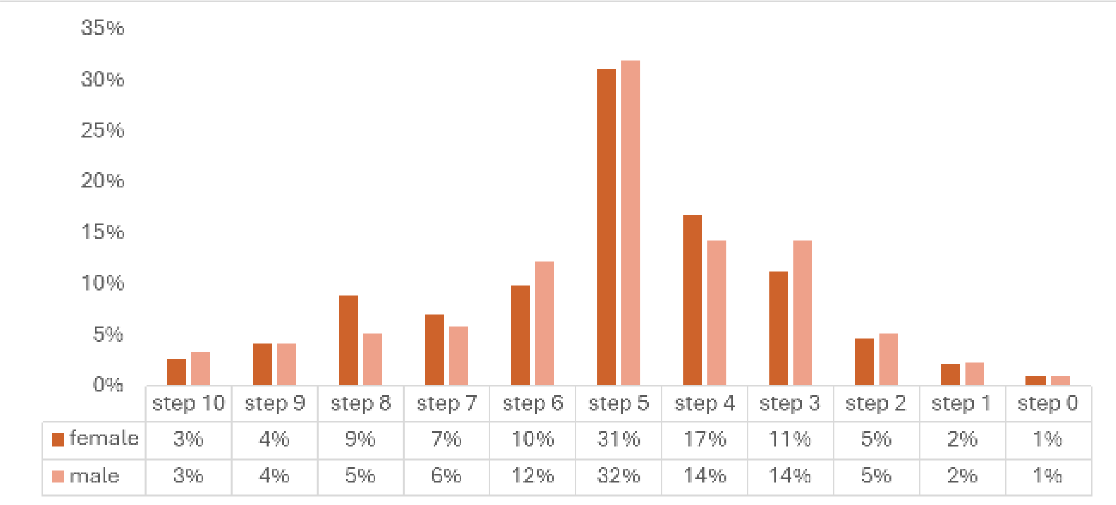
[12] https://ourworldindata.org/grapher/happiness-cantril-ladder

Figure 14:Quality of life ladder by country



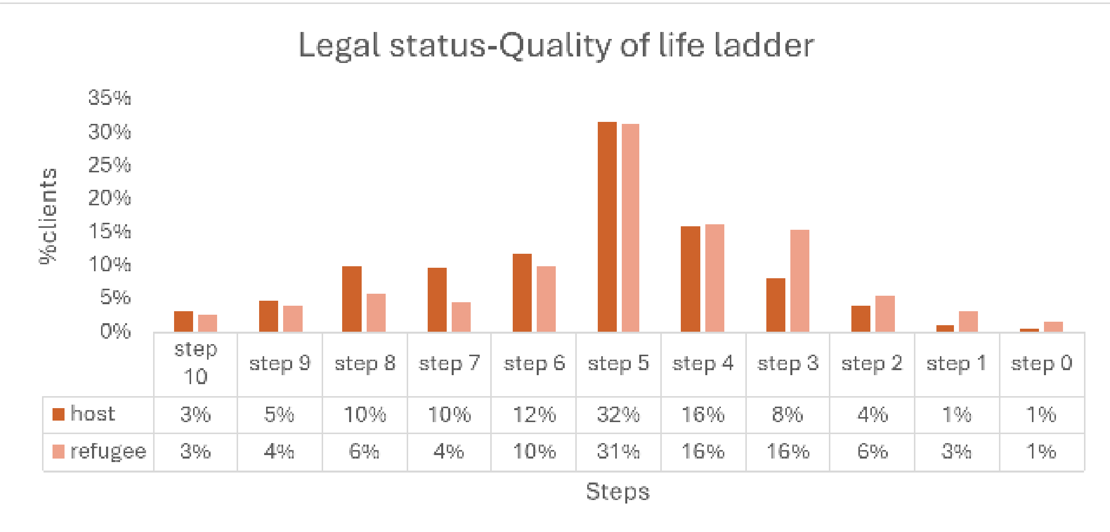
	step 10	step 9	step 8	step 7	step 6	step 5	step 4	step 3	step 2	step 1	step 0
Kenya	0%	1%	2%	4%	8%	36%	21%	15%	7%	4%	2%
Uganda	6%	8%	14%	10%	14%	25%	10%	9%	3%	0%	0%

Figure 15:Quality of life ladder by gender



	step 10	step 9	step 8	step 7	step 6	step 5	step 4	step 3	step 2	step 1	step 0
female	3%	4%	9%	7%	10%	31%	17%	11%	5%	2%	1%
male	3%	4%	5%	6%	12%	32%	14%	14%	5%	2%	1%

Figure 16:Quality of life ladder by legal status



	step 10	step 9	step 8	step 7	step 6	step 5	step 4	step 3	step 2	step 1	step 0
host	3%	5%	10%	10%	12%	32%	16%	8%	4%	1%	1%
refugee	3%	4%	6%	4%	10%	31%	16%	16%	6%	3%	1%

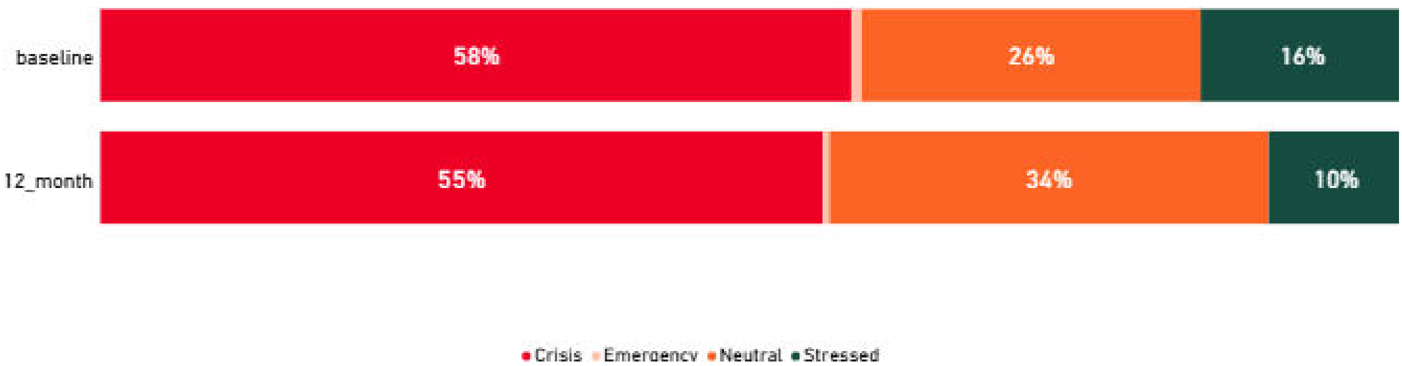
8.3 Livelihood Coping strategies index (LCSI)

8.3.1 Background on LCSI

To assess client vulnerability and resilience, the survey applied the Livelihood Coping Strategy Index (LCSI)[13] to participants in the longitudinal study. The LCSI measures households' capacity to cope with food insecurity and livelihood shocks by examining the use of stress, crisis, and emergency coping strategies[14]. Stress strategies are short-term (e.g., borrowing money, spending savings, selling non-productive assets), crisis strategies are more severe with long-term impact (e.g. Selling productive assets, reducing health expenses, sending children to work), while emergency strategies are most severe (e.g., selling land, begging, engaging in risky work). The greater the reliance on severe strategies, the lower the household's resilience. Findings Fig 8.3.1 show:

- Stress strategies dropped from 16% at baseline to 10% at endline.
- Crisis strategies decreased slightly, from 58% to 55%.
- The most common strategies included skipping rent payments (54%), selling household items (21%), moving to less adequate housing (12%), seeking humanitarian aid (10%), and sending children to work (4%).

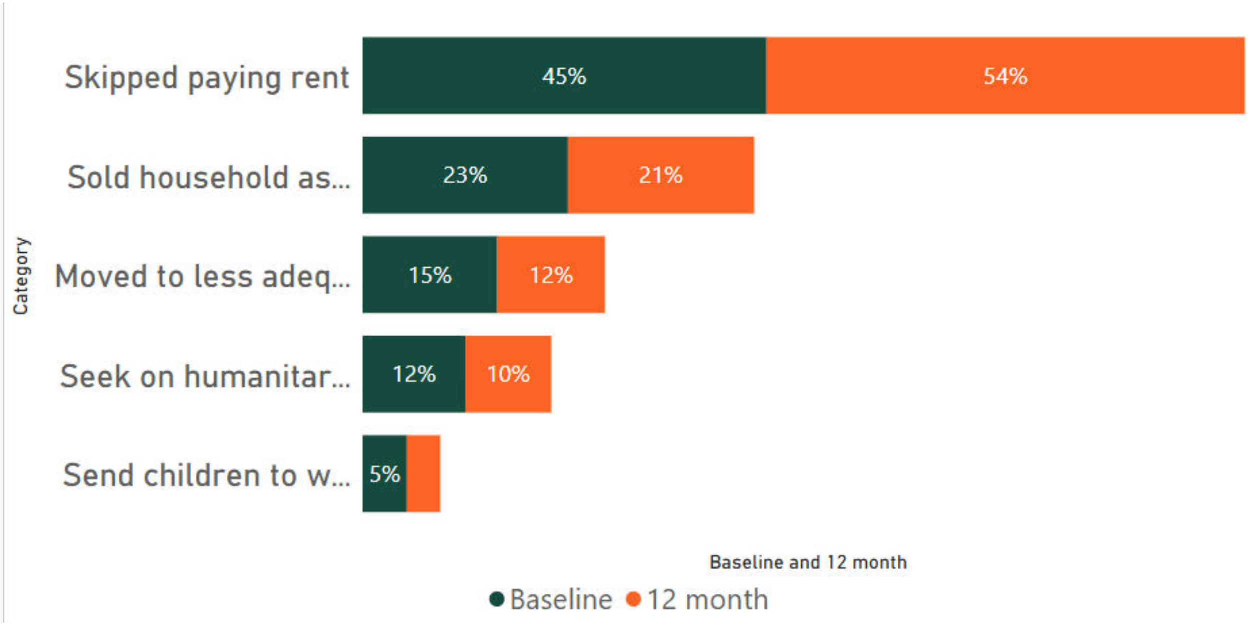
Figure 17:Clients coping strategies at baseline and endline



[13] https://www.indikit.net/indicator/5044-livelihood-coping-strategy-index

[14] https://resources.vam.wfp.org/data-analysis/quantitative/food-security/livelihood-coping-strategies-food-security

Figure 18: Coping strategy used



8.3 2 Interpreting the LCSI-What the numbers tell us

The Livelihood Coping Strategy Index (LCSI) reveals not only the current levels of household vulnerability but also changes in how households manage stress over time. Comparing data across the 4.5-year period shows a modest but meaningful reduction in the use of negative coping strategies, signaling some improvement in household stability and resilience. For example, stress coping strategies decreased from 16% to 10%, suggesting fewer households are resorting to short-term mechanisms such as borrowing or reducing essential expenditures. Also, crisis coping strategies declined slightly from 58% to 55%, indicating a small but positive shift away from more severe and potentially damaging actions like selling productive assets or withdrawing children from school. These data paint a similar picture with the slow but steady progress we see in the self-reliance of clients.

Further, looking at specific coping behaviors, the data shows selling household items dropped from 23% to 21%, moving to less adequate shelter reduced from 15% to 12%, and seeking humanitarian assistance fell from 12% to 10%. These downward trends, while modest, are important because they point to improving household coping capacity and suggest that fewer clients are resorting to harmful survival strategies compared to five years ago. This could be attributed to the impact of interventions under the Re:BUiLD program, including livelihood support, business grants, and financial literacy efforts.

On the downside the data reveals that 55% of surveyed clients are still using crisis-level coping strategies, while 10% rely on stress-level strategies. For instance, 54% of clients skipped paying rent, risking eviction and housing instability. This suggests that families prioritize immediate needs such as food or medical care over rent obligations, potentially exposing them to long-term vulnerabilities.

21% reported selling household items, which is typically categorized as a crisis or early emergency strategy. While it may provide short-term relief, it reflects the depletion of essential assets, further reducing resilience to future shocks. The relatively low proportion (10%) of clients using stress strategies such as borrowing money or reducing non-essential expenses suggests that many clients are using severe coping strategies. The reliance on crisis-level responses illustrates that many are under substantial economic pressure and are making trade-offs that could have long-term negative consequences.

While the reliance on crisis coping strategies remains relatively high (55%), the reductions observed indicate progress in strengthening economic resilience, particularly among households previously operating at the edge of vulnerability. Although there are marginal improvements in coping strategies, these gains are achieved against significant odds, particularly for refugees who continue to face high inflation, an oversaturated labour market, restrictive regulatory barriers, and limited access to safety nets or social protection.

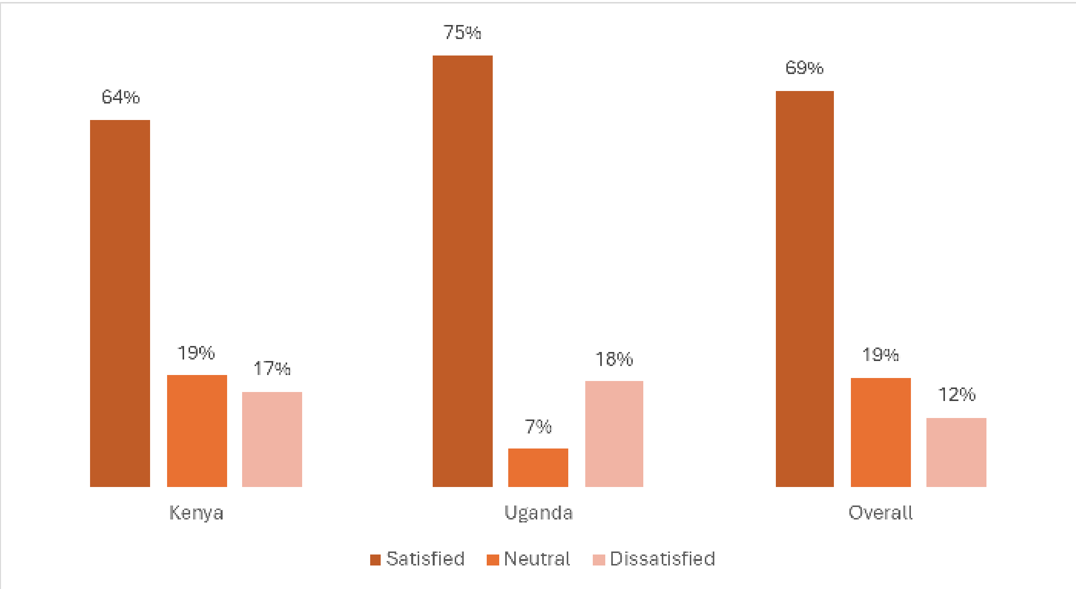
9. Client Satisfaction

9.1 Satisfaction with Re: BUILD Services

Out of the 1,299 surveyed clients (721 in Kenya and 578 in Uganda), 69% (64% in Kenya and 75% in Uganda) expressed satisfaction with services offered by the Re:BUiLD program. A significant number of clients linked their satisfaction to training and skills acquired, and financial inclusion services offered. Fig 9.1 below is a visual representation of the proportion of clients satisfied with the program.

Among those who expressed dissatisfaction (12%), the main concerns raised were; lack of start-up kits/capital after undertaking training, mismatch on the course desired and that which they were enrolled for, lack of employment opportunities after undergoing training among others.

Figure 19:Clients Satisfaction with Re:BUiLD services



9.2 Services vs expectations of clients

86% of the clients surveyed felt the services provided by Re:BUiLD met their expectations. Among the 14% who felt their expectations were not met, the main reasons cited were: lack of employment opportunities after undertaking training, lack of start-up capital and kits to start their own businesses and failure to start or complete training courses due to various reasons.

The clients were asked to share what they believed are the greatest benefit clients received from the program. The most mentioned by 46% was cash/capital, The second most mentioned by 33% was skills training. Fig 9.2 below provides detailed information on this.

9.3 Challenges faced

While most clients reported feeling satisfied and that their expectations had been met, many still highlighted ongoing challenges. Over half (51%) cited insufficient capital as their primary concern, despite participating in the program. Some of the reasons cited include unemployment, slow business performance, competition, and high rental costs. Additionally, 21% (267 clients) reported being disconnected from the labor market or business sector. Health and family issues affected 7% (97 clients), 3% (36 clients) lacked adequate skills and education, and 1% (12 clients) were uninformed about the business and legal environment.

9.4 Services that have enabled independence from aid support

Clients were asked if the services they received from Re:BUiLD enabled them to be independent from aid. 78% (1012) indicated that the services enabled them to be independent from aid/donor support citing increased individual and household incomes as a result of improved business profits and loans they received, increased employment opportunities due to vocational skills and apprenticeship opportunities, improved standards of living among others.

12% (138) of clients felt the services and benefits received somehow did not enable them to be independent from aid/donor reliance citing lack of employment opportunities after undertaking training, lack of startup kits to venture in self-employment and lack of capital to start their own businesses.

10. Conclusion And Recommendations

Skilling services: Institutions offering **vocational training (VT)** and other skilling programs should be **vetted** to ensure training meets **market standards**. Employers stressed the importance of **practical, current, and industry-aligned** content.

Training duration: Short courses were viewed as insufficient; many apprenticeship clients felt they lacked adequate time to learn. **Internships** added value only when **aligned with clients' courses** and supported by mechanisms to **track attendance and skill application**.

Skilling has been seen to steadily translate to employment from Y3, for such interventions, funding should be for a minimum of 3 years if intended impact is to be realized.

Community engagement: Using **local leaders and navigators** was effective in identifying suitable beneficiaries and building **community buy-in**. **Community events** such as sports or cultural activities helped reduce **tensions between hosts and refugees**.

Follow-up: Both clients and employers emphasized the importance of **consistent follow-up**. Some clients reported inadequate follow-up by the IRC, which affected the **quality of services** delivered by partners. For instance, some clients in beauty training reported not being provided with the necessary products despite IRC saying they had paid for them. They believe this was mainly due to lack of follow-up.

Cash vs. training: Many clients expressed a strong preference for **cash support ("hard money")** over training or other services. Much of the dissatisfaction stemmed from this perception, highlighting the need to **foster attitude change**, particularly among **refugees accustomed to handouts**.

Loan repayment: Loan Guarantee Fund (LGF) clients struggled with short repayment periods and constant calls from the banks leading to stress. Similar interventions could consider restructuring the LGF terms to provide more flexible and client-friendly repayment periods. In addition, strengthen engagement with partner banks to adopt supportive communication approaches that reduce undue pressure on clients.

Additionally, we could have a targeted criteria. Eligibility should be assessed more carefully to ensure that support is directed towards those with the capacity to productively utilize credit, while alternative, more appropriate interventions are designed for those who may be adversely affected by debt.

Annexes

Annex 1: Quantitative survey tool

Photo Credit: May 22, 2025, Kampala, Uganda. Apoyo Furaha at her premises in Kampala. Through Re:BUiLD's partnership with UGAFODE Microfinance Limited, she was able to access loans twice that enabled her to expand her business. (PHOTO: Nathan Tibaku for the IRC).