



REBUIILD
Boosting Livelihoods

Re:BUiLD PROGRAM QUALITATIVE 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 innovation and Livelihood Development
SRI	Self-Reliance Index
USLA	Urban Savings and Loans Association

1. Background and Introduction

1.1 Background

The Re:BUiLD program started implementation in 2021. The program targeted to reach 20,000 clients (60% Female; 40% male and 60% refugees and 40% host community) by the end of 2025. This target was slightly surpassed by serving over 21,000 clients. The priority outcome was to ensure people have sustainable livelihoods, strong markets and effective and responsive city services that are accessible to all. The [Quantitative measurement](#) focused on the following Key performance indicators (KPIs):

- Tracking the total number of clients who received and successfully completed services
- % of Clients with increased incomes
- % of Clients working at least 8 days a month
- % Clients with surviving businesses 6 months after receiving services
- % Clients with increased savings
- % Clients achieving self-reliance

Re:BUiLD has maintained a strong commitment to evidence generation and learning, embedding rigorous measurement through detailed monitoring, impact evaluations via Randomized Controlled Trials (RCTs), qualitative learning exercises, and cost-effectiveness analyses. This qualitative survey, undertaken in the program's fifth year (2025), reflects that commitment by providing deeper insights into program outcomes and client journeys.

1.2 Introduction

1.2.1 Purpose and Objectives

The main aim of this qualitative survey was to gather in-depth insights, perspectives, impact and lived experiences of Re:BUiLD clients with regards to the program interventions. Specifically, the objectives were:

- To deepen/strengthen the understanding of the program impact/outcomes
- To explore the program data from different angles to deepen evidence and learning
- To identify successes and challenges and help determine if the program's objectives were met, and what factors contributed to success or failure.
- To document lessons learnt including adaptations made throughout the 5 years and provide recommendations for future programming.
- To assess the impact of the partnership on the consortium's ability to effectively deliver its overall strategy and vision, with a focus on each individual organizational performance.

1.2.2 Methodology

Study design and context

This report is based on qualitative data collected through Focus Group Discussions (FGDs), Key Informant Interviews (KIs) and journey mapping. A total of 36 FGDs were conducted (at 18 per city) with an average of 8-10 participants per FGD. Each FGD was conducted by at least 2 people; the facilitator and a note taker. Both FGDs and KIs were guided by semi-structured discussion guides, allowing for consistency across interviews while maintaining the flexibility to probe emerging discussions.

Some of the FGDs were split based on gender (male /female) or based on residency status (refugees/ host). This helped to facilitate interactive dialogue, surface group dynamics, and capture a broad range of community/ group/service level perspectives. KIIs were conducted with individuals who possess specialized knowledge, strategic oversight, or firsthand experience of the Re:BUiLD program. The data was collected from 21st May 2025 to 11th June 2025. The FGDs and KIIs were clustered under the following groupings:

Table 1:FGD groupings and KII undertaken

Focus group discussions groupings	Key informant interviews
<ul style="list-style-type: none"> • Skilling clients (Skill certification and accreditation, apprenticeship, Vocational Training) • Value chain support clients • Loan Guarantee Fund (LGF) clients • Women/men from minority groups • Clients with negative/declining outcomes (per the outcome survey) (split by gender) • Clients with the strongest outcomes (split by gender) • Clients who dropped out of services • Urban Savings and Loans Associations (USLA) group leaders 	<ul style="list-style-type: none"> • Partners (implementing leads and organization leads) • Policy makers (community, city and national level) • International Rescue Committee (IRC) implementing and organization leads • Employers (e.g grâce house, Mahanaim) • Implementing leads in LGF facilities (UGAFODE and Equity)

Data Analysis Approach

All qualitative data were transcribed and imported into [Dedoose](#), a qualitative data analysis software. A rigorous content and thematic analysis was conducted, following these steps:

1. Each transcript was read thoroughly, alongside listening to the audios to identify recurring ideas based on each question in the guiding questionnaire.
2. Using Dedoose, data was systematically coded. Both inductive and deductive coding approaches were applied. Initial codes were drawn from the Re:BUiLD primary outcomes and discussion guides, while additional codes emerged organically from the data during the reading process.
3. Coded data were then grouped into broader themes and sub-themes. This involved identifying relationships across codes and categorizing them under overarching thematic areas. These were then added into a code book as indicated in annex 1.
4. Coding was done by three trained coders using a standardized code book. Some of the codes emerged from the objectives and guiding questions where the coders aligned on the interpretation. Consistent reliability checks with each other were done periodically for consistency to ensure consistency and to avoid coding bias. Once this was done, coming up with broader themes was also done collectively.
5. The identified themes were synthesized, interpreted, and contextualized to draw out meaningful patterns and conclusions based on the FGD groupings e.g services received, gender and refugees vs hosts views.

Ethical Considerations

Participation in the FGDs and KIs was voluntary. Informed consent was obtained from all participants prior to the discussions and interviews. Confidentiality and anonymity were assured, for instance, there were no clients names but unique identifiers.

Limitations

- Clients served in earlier years; mainly those who received skilling services like apprenticeship and vocational training in year 1 and 2, were difficult to locate or contact for interviews. The team, however, intensified phone calls and traced them through their next of kins.
- Some clients declined to participate, feeling they received less support than others. For example, some USLA clients expressed dissatisfaction for not receiving business grants or business startup kits. Explaining to them the purpose of the study with clarity helped to convince some of them to participate.
- In some focus group discussions, interpersonal conflicts, particularly among USLA clients with unresolved group issues e.g loan default issues created tension and hindered open conversation. The facilitators managed this by giving everyone equal chance to participate and air their views.

1.2.3 Key program services

Table 2 below shows the services offered by Re:BUiLD to 20,738 clients by June 2025. Some of the clients received more than one service. This number is however likely to increase to ~21,000+ clients, following our engagement with the Kampala Capital City Authority (KCCA) and refugee led organizations (RLOs) in Kenya.

Table 2: Key services offered to clients

	Service	Description	Total clients		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 Livelihood	Clients placed in green energy sector (e.g Mushroom, brickette, waste management	100	900	1, 000
6	Catalytic Fund	Clients served by services funded by the catalytic fund. The services mainly included skilling.	50	383	433
7	Multi-purpose cash assistance(MPCA)	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 not unique clients count but services offered

1.2.3 Report Note:

Some sections in this report may include high level statistics from the [quantitative survey](#) conducted around the same period (May-June 2025). It is important to clarify that the clients who participated in the quantitative survey were not the same individuals involved in the focus group discussions (FGDs). This was done on purpose to avoid client fatigue. These statistics, therefore, are provided to offer context and support the interpretation of qualitative findings through triangulation, helping to relate and reinforce the themes emerging from the group discussions.

2. Results and Discussion

2.1 Introduction

The objective of this study was to explore the lived experiences, perspectives, and perceived impact of the Re:BUiLD program from the viewpoint of clients/key stakeholders. This chapter presents the key findings and accompanying discussion, grounded in the insights shared by clients/respondents. The section is structured around major themes that emerged during the coding process. These overarching themes are outlined in Table 3 below, accompanied by a word cloud that visually represents the frequency of mention, where larger words or phrases indicate topics that were mentioned more often by respondents. The detailed code book is in annex 1.

Table 3: Key themes and description

	Theme	Description
1	Services received	This captures services the clients received
2	Impact and outcomes	All information that denotes change in livelihood of the clients either economically or socially
3	Effectiveness and relevance	Program elements that were stated to be most useful, irrelevant or aligned with client needs
4	Impact of USLA/ digitalization	Experiences with digital savings/loan platforms and their impact
5	Challenges	Implementation issues, barriers to success
6	Client Responsiveness feedback	Any feedback both good and bad regarding services and client satisfaction in general
7	Equity and inclusion	perceptions on which nationalities, gender, age group gained the most or were ignored
8	External contributions and attribution	Other organizations’ role in achieving change, synergies and overlap
9	Lessons learned and areas of improvement	What worked well and why, participants recommendation
10	Not doing anything/No meaningful income generating activity	Clients not engaged in meaningful income generating activities and reasons
11	Social cohesion/ Community relations	Improved relationships, community solidarity, reduced tensions etc
12	Unexpected outcomes	Positive or negative effects not originally intended

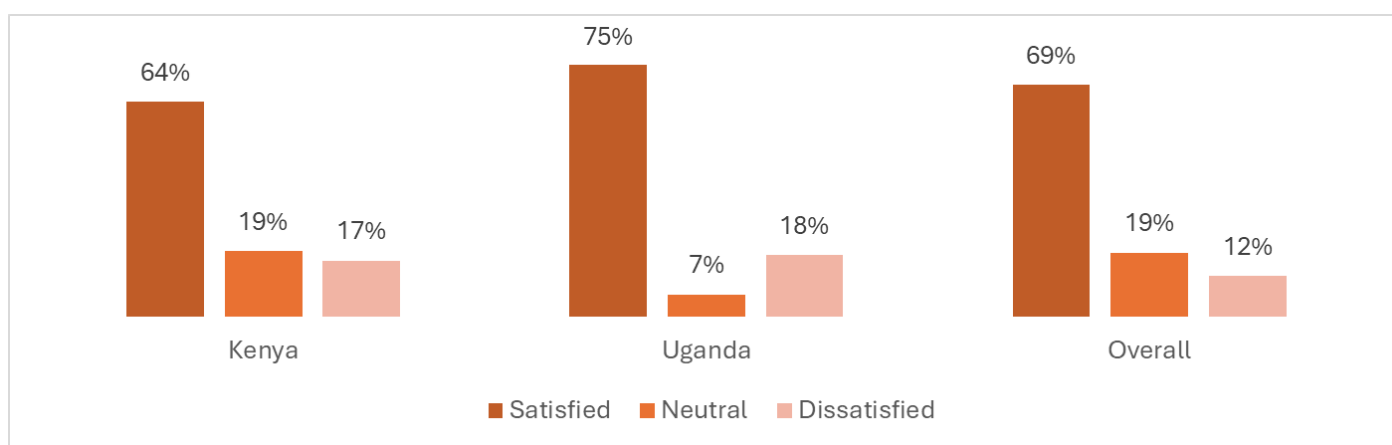
Figure 1: Themes word cloud



2.2 Services offered vs clients Aspirations/Expectations

From the quantitative survey 69% of the clients said they were fully satisfied with the services provided by Re:BUiLD, 12% were dissatisfied and the rest were neither satisfied nor dissatisfied (neutral). The FGD discussion below could help provide deeper insights into this from the clients' perspective.

Figure 2: Clients Satisfaction with Re:BUiLD services



During FGDs, clients shared what they had hoped to gain when joining Re:BUiLD. Common expectations included receiving financial support (business grants or start-up capital), help acquiring essential documents, earning recognized certificates, being linked to job opportunities, and support for relocation. When reflecting on whether these expectations were met, feedback varied across services, with both positive experiences and frustrations emerging.

1. Skilling services (Vocational Training, Apprenticeships, Certification, and Soft Skills)

Positive Experiences:

Many vocational training participants felt their aspirations were met. They reported gaining practical skills and certificates, which they believed could help them find jobs or expand businesses. Some proudly shared personal milestones, such as becoming professional plumbers or registering their businesses.

"Yes, I wanted to be a professional plumber and join the association which I later did after the training with Re:BUiLD." – Refugee, Male

"I was able to go to a vocational institute in Uganda, which would not have been possible without IRC, given I am a refugee."-Refugee, male

Challenges:

Apprenticeship clients often felt let down when internships did not match their training or aspirations. Others reported being enrolled in courses they had not chosen, limiting motivation and relevance. Several noted that while certificates were valuable, the lack of direct job placements left expectations only partly met.

"Many of us had hoped that the job preparedness and soft skills training would support us in finding and securing jobs, but it didn't." – Female, Host

"I was offered an internship in community outreach, but when I arrived at the institute, I was assigned a different role because the department I was expecting to work with did not exist there." – Youth, Host

"I wanted to pursue hospitality and catering, but I was placed in photography training, which I did not have a passion for." – Refugee, Woman

2. USLA and LGF Services (Savings Groups and Financial Literacy)

Positive Experiences:

Many USLA and LGF clients reported becoming more financially secure, having learned to save, manage money, and open bank accounts, often for the first time. Linkages to financial institutions like Equity Bank and Ugafode Microfinance provided access to credit and savings. USLA group certification was widely celebrated, and some participants highlighted achievements such as registering businesses. Another aspect that was greatly appreciated was the financial literacy training. In almost all FGDs, this was one of the top mentions."

Challenges:

Some clients were disappointed by unmet expectations of seed funding or business grants. This is because they expected to receive seed funding when they started the USLA but the program had reached the decision to stop providing seed funding as it distorts the USLA methodology. USLA participants also struggled with the demands of weekly savings contributions, leading to dropouts.

Note: It is worth noting that the inability of some clients to consistently meet the weekly contribution requirements highlights a weakness in the group's self-selection process. This suggests that while the model promotes ownership, the criteria applied by groups in admitting members may not always ensure that all participants are financially capable of sustaining the agreed commitments.

3. Dropouts and unmet expectations

Among the **21,738 clients served**, around **2% (350 clients)** did not complete services, mainly from vocational training, apprenticeships, and USLA. Some of cited reasons include:

- Distance to training centers and insufficient transport reimbursements.
- Competing family or income-generating responsibilities.
- Training content/materials perceived as insufficient or mismatched with aspirations.
- Inability to meet weekly savings demands for USLA participants.
- Frustration over unmet expectations of financial support (e.g., grants or seed capital).
- Perceived inequality in access to benefits among clients. This was mentioned frequently with clients who felt that they too should have received business grants in addition to skilling services and men who felt women were more favored. NOTE: The program targeted more women (60%) than men (40%).

4. Gender and satisfaction differences

Across services, **men were more likely than women to report unmet expectations**, particularly in apprenticeships where mismatched placements were a recurring issue.

Summary of findings:

- **Client expectations:** Grants/start-up capital; legal documents; recognized certificates; job linkages; relocation. Note: *start up kits was not provided to avoid contaminating RCT*.
- **Overall:** Mixed outcomes; groups split between satisfied and disappointed; **men** reported unmet expectations more often.
- **Skilling:** Practical skills & certificates delivered but **mismatched courses/internships** and **limited job placements** were common.
- **USLA / LGF :** Improved financial literacy, savings behavior, and bank linkages, but no seed capital. There were instances of onerous weekly savings leading to USLA dropouts.
- **Dropouts (~2%):** Concentrated in VT, apprenticeships, USLA — driven by distance/transport reimbursements, competing family/income demands, misaligned training/internships, unmet funding expectations, and perceived unequal benefits.
- **Implication:** Re:BUiLD increased access and skills but needs stronger **job-linkage**, aligned internships, and clearer expectation management.

2.3 Program effectiveness & relevance

2.3.1 Client perspectives

Positive attributes

Participants were asked to reflect on the elements of the program they found most helpful, relevant or effective in achieving its overall goals or their own personal aspirations. Across nearly all the discussion groups, the most appreciated element was the **business grant**. This came not only among those who received it, but also from those who did not. The seed funding provided to USLA groups was also mentioned frequently. From the discussions, the majority felt cash offered greater flexibility, enabling them to explore different business opportunities. Many also perceived running a business as more certain than pursuing skills training, particularly since many who had received training struggled to secure wage employment and resorted to business (self-employment).

“What made me to look for IRC was how they treated my friend. He was given a financial support/ business grant of three million for a business start up which he is still working on to-date. The programs biggest success is the business grants given to people”-Refugee, Uganda

Similarly, the provision of business start-up kits and financial literacy training, covering savings, budgeting, and record keeping was frequently mentioned, particularly by USLA group leaders and participants living with disabilities. These groups also spoke highly of the support they received on USLA registration process, and the linkages made to financial institutions.

Another aspect that stood out was support in obtaining vocational training and skills certificates. The **value of having a certificate was especially emphasized by women working in traditionally male-dominated fields** such as solar installation, electrical, plumbing and mechanics, as well as by community leaders. In Kenya, community and group leaders noted that the Re:BUiLD **recruitment and registration process was inclusive and transparent**, which made community engagement smoother and more effective.



Photo Credit: August 16, 2023, Kampala, Uganda. In 2022, Re:BUiLD registered Florence Awor and placed her for apprenticeship after going through a mechanical engineering course. After 3 months of the apprenticeship, Awor's supervisor decided to continue working with her. Awor says she enjoys working with vehicle engines and gearbox (PHOTO: Joseph Sosi for the IRC).

Another aspect that was mentioned as having contributed to the success of the program was **Re:BUiLD's responsiveness, treatment and feedback to clients**. More refugees than hosts appreciated being treated with dignity from the moment they entered the Livelihoods Resource Center (LRC), describing the environment as welcoming and stress-free. Several noted that IRC staff listened carefully, responded to feedback, and followed up on concerns in a timely and respectful manner. The program's communication channels, such as the toll-free number, were also praised for being accessible and responsive. This sentiment was echoed among the implementing partners interviewed, who agreed that client responsiveness was a great add-on to their programming. Almost all the implementing partners talked about the **flexibility and adaptability of the Re:BUiLD program** which they felt also contributed to the effectiveness of service delivery.

"Before working with Re:BUiLD, client feedback was not something we took very seriously. However, through the various Client Responsiveness (CR) trainings, we came to understand the value of listening to and addressing clients' feedback"-Implementing partner

Weaknesses

On the other hand, when it came to the less effective elements of the program, the participant/client **age limit was by far the most frequently raised concern**. It came up in almost every group. (There was no age limit (exclude older persons) for non RCT work but a keen focus on young people) In addition, many participants who had gone through vocational training felt the **course duration was too short**. Some shared that topics were rushed due to the limited time. There was also a strong feeling among vocational training clients that gaining skills without being connected to job opportunities left them feeling unsupported and fell short of helping them achieve the intended goal of self-reliance.

"Some topics were rushed because we had a short amount of time therefore, I can't even remember them. The training duration was too short to grasp the content fully."

"Our training was only 5 weeks, yet the electrical course is too wide, since in such work it requires enough time and certification and also to get a wiring permit which is only available at diploma level, so I request, if possible, we be given a chance to upgrade for better job competition"

2.3.2 - Employer's perspectives

From the employers' perspective, Re:BUiLD's efforts in preparing clients for the job market, particularly through hands-on skills training and placement into internships (some employers facilitated health insurance, National Social Security Fund (NSSF) registration, and medical certification) were appreciated. However, they also highlighted key areas for strengthening like language barriers. To improve alignment with labor market needs especially in industries like hospitality and emerging sectors such as green energy and digital jobs, employers recommended ensuring training content is practical, current, and aligned with industry structures. Some employers also mentioned partnering with reputable colleges and maintaining regular follow-ups with employers and clients during attachments. Suggestions also included deeper community engagement through forums and local partnerships, expanding documentation support like work permits, bank accounts and identification documents like Kenya Revenue Authority (KRA) pin.

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

2.3.3 Reflections on service delivery via local partners

One major aspect that was mentioned a lot in the success/effectiveness discussion was on **partnership with implementing partners**. Opinions were mixed, some clients felt that involving partners made the program more effective, while others believed it had the opposite effect. Those

who thought implementing partners played a key role in their success talked about the partners **being easily accessible** and always there to support them. Most mentions of positive support came from clients under USLA and climate resilience who appreciated the **technical support**.

Most of the negative feedback also came from USLA clients who were frustrated about not receiving the seed funding they had expected (**Note:** It's important to clarify that this decision was made at the program level, not by the partners themselves). On the flip side, implementing partners shared that the **collaboration** helped them reach more people and increased their visibility in the community. This made it easier for them to engage with clients and even support those who were not directly under their care but came seeking help.

"You need to form strategic partnership with Local employers, Community-based organizations (CBOs), refugee-led organizations and County government to understand community needs and dynamics more deeply"-Employer

Partners who supported advocacy work indicated that collaborating with Kampala Capital City Authority (KCCA) and Nairobi County City Government (NCCG) also contributed to the effectiveness of some of their success, like supporting allocation of spaces in the market, which enhanced refugee businesses. Additionally, supporting advocacy at community level played a key role in ensuring the program was a success.

"Advocating for the inclusion of refugees on village and division-level committees has been instrumental in enabling them to benefit from government initiatives and effectively disseminate information within their communities in case of programs coming on board- implementing partner".

Summary of findings

Client perspectives

- **Business grants & seed funding** are most valued as more reliable than training.
- **Start-up kits, financial literacy & USLA support** especially helpful for women, PWDs, and group leaders.
- **Vocational training & certificates** valued, especially by females entering male-dominated trades.
- Clients appreciated **dignity, responsiveness & feedback channels**.
- Challenges: **age limits (18–35), short/insufficient training, weak job linkages**.

Employer perspectives

- Valued **practical training, internships & placements**.
- Recommend stronger **market alignment, language support**, and help with **work permits/IDs**.

Perspectives on local partners

- Mixed views: some found partners **supportive & accessible**, others cited **funding frustrations**.
- Partnerships with **employers, CBOs & government** improved advocacy and market access.

2.4 Clients' perception of impacts

This section covers evidence of changes in the livelihoods of clients either economically or socially from the perspective of the clients both at personal level and community level. The section focuses on:

- Economic empowerment; Focusing on elements like employment, business, income growth among others.
- Personal transformation: Looking at elements such as shift in mindset, improved confidence and self-worth etc.
- Household level improvement; Ability to meet personal and family needs without external support.
- Community level impact; Social cohesion, equity and inclusion
- Financial resilience (Income and Savings)- Capacity to cope with economic shocks or unexpected expenses

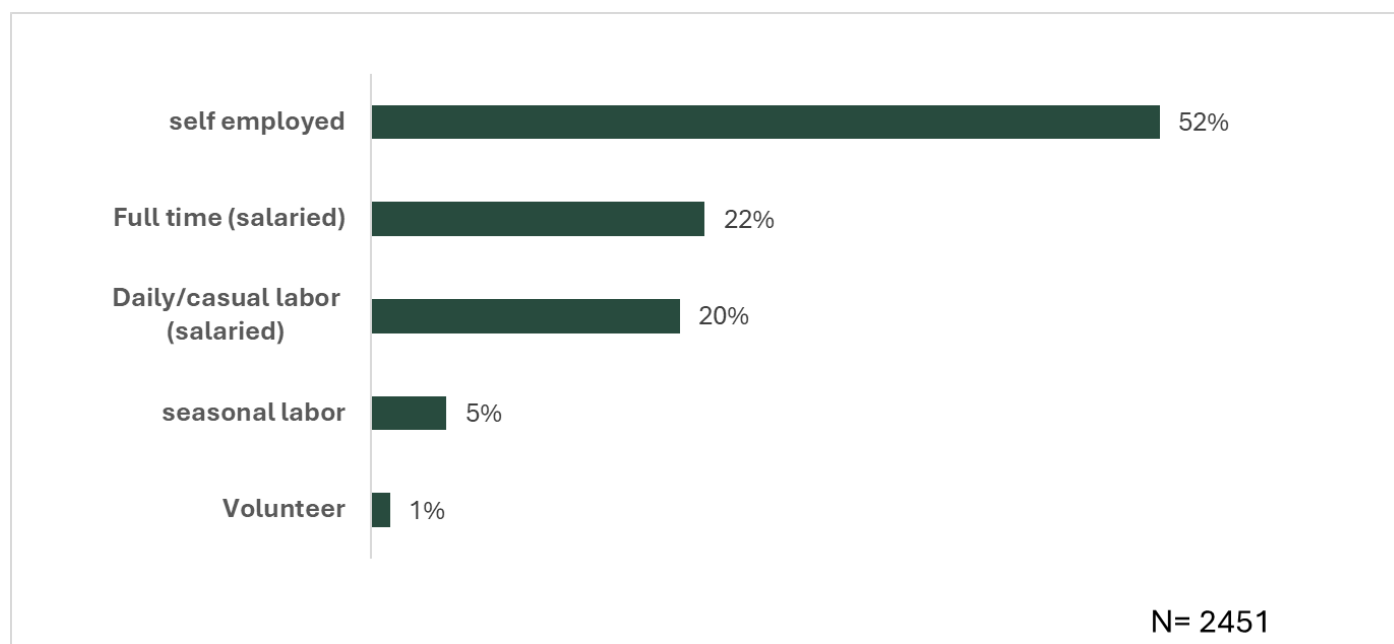
Participants were asked to reflect on how the program changed their lives. They shared their experiences, both positive and negative. To understand the real impact of the Re:BUiLD program, we asked participants to reflect on a few key areas including but not limited to:

- Has their income/savings increased, decreased or remained the same?
- Are they more financially independent?
- Are there changes they have made in their household in terms of household items
- Are they able to pay rent, school fees, medical bills, and feed their families
- Can they access financial services like savings or loans? Are they able to repay?
- For business owners, is their business growing or becoming more stable? Is it profitable or making a loss
- For those in jobs, do they feel secure and see a path for growth? Do they have job security, benefits and contracts?
- Are they receiving other support other than Re:BUiLD?
- Do they have more say in financial decisions at home or in their work?
- How well can they handle unexpected challenges, like emergencies or income loss?

2.4.1 Economic empowerment

Figure 3 below, drawn from the quantitative survey, illustrates the types of economic activities clients are engaged in. The accompanying analysis adds nuance by incorporating reflections from clients, employers, and community leaders on employment. The figure serves as context and helps frame the FGD discussions.

Figure 3: Types of clients' economic activities



During the focus group discussions, there were more clients who were generating income through businesses than those who had wage employment (salaried). Many of these participants reported starting their own businesses after receiving training and business start-up kits (These were under Non RCT). Others, especially the females in male dominated sectors shared how they gained employment in areas where they previously lacked qualifications or opportunities.

More women than men shared how their businesses had a great positive impact on their lives by not only being able to provide for their families but also elevating their self-confidence. Many of women reported having no skills or formal training before the program, which limited their ability to earn an income or contribute meaningfully to household expenses. From the discussion, these clients are operating small and medium businesses, and more refugees are in business as compared to the host community. Additionally, more women than men are in business; several women shared how they moved from having no skills or jobs to becoming hairdressers, tailors, or entrepreneurs running salons, restaurants, and bars. Others described how the vocational and technical skills acquired through the program such as plumbing, electrical repair, phone repair, and computer literacy enabled them to secure jobs, receive contracts, or even train others in their communities.

After getting my certificate I was able to bargain for better pay with my bosses since now, they know I am qualified to do the job. I also started a business after the training program and now am in position to borrow money, an example is, recently I was able to borrow from my sister for my business and she gave me the loan because she knows I work, and I will be in a position to repay-Kenyan host

"I would like to thank Re:BUiLD because when I joined, I didn't have any skills in hairdressing, but now I have some little knowledge. I also received a cash grant which I used to start a restaurant."-Refugee woman

"I know a friend who knew nothing about business but now makes clothes and sells them. This helps her to take care of her grandchildren."-Refugee woman

"I got knowledge and startup capital which helped me start my shoe business in Kagujje. I have two jobs: I plait hair and sell shoes."-Refugee woman

"After training, anything concerning the salon wasn't a problem anymore. I can't miss work. People call me to support. I am doing well"-Female host

"From the training, I was able to buy a computer and a printer. With this, I started a stationery business and trained others in the community, including students at the university. I also get contracts making boxes."-Male host

"I am working right now with some people in photography. We are looking forward to opening a studio with God's help and achieving more."-Male refugee

"Before, I used to get challenges securing plumbing jobs, but now after getting my certificate, I can easily get plumbing jobs."-Male refugee

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



Photo Credit: May 21, 2025, Nairobi, Kenya. Clients share their feedback during a focus group discussion in Nairobi (PHOTO: Edgar Otieno for the IRC).

While many participants shared inspiring stories, the discussions also revealed that the journey has not been without challenges. Some clients expressed frustration over being unable to secure employment despite completing training, expressing that they were still not actively engaged in any form of income-generating activity. A few mentioned that their businesses were struggling to make profits, with some citing the high cost of loan repayments that ate into their earnings. Documentation challenges were also mentioned; participants spoke about difficulties acquiring business permits. Some shared the impact of unexpected events such as business premises burning down or being destroyed. One participant, who started a boda boda (motorcycle taxi) business, expressed deep anxiety about operating without a valid riding license, which left him vulnerable and in constant fear of arrest. This mix of hope, anxiety, fear, and uncertainty was depicted clearly when we conducted a journey map with some of the clients. Sample journey maps are shared in annex 2.

The survey engaged employers to understand why fewer Re:BUiLD clients secured stable jobs and why some ended up in low-wage or unstable roles. Employers pointed to a range of barriers. **Workplace inflexibility** was a major concern, particularly in the **hospitality sector** where long and unpredictable shifts proved especially challenging for caregivers, most often women with children. Delays in transport reimbursements from IRC, especially during the first month, also disrupted attendance and punctuality in apprenticeships, making it harder for clients to build trust or progress in their roles. Some employers observed **low motivation** when pay or job roles failed to meet expectations, while others noted that a few clients struggled to adapt to workplace culture particularly in team-oriented, flexible environments where language barriers were an added hurdle.

Skills-to-role mismatches were another recurring issue, such as IT interns being placed in institutions with no IT-related tasks, leaving them underutilized and discouraged. In hospitality, the practice of rotating staff across departments also created dissatisfaction among some clients who resisted being shifted to unfamiliar roles. Employers further noted that Re:BUiLD clients were sometimes perceived as **not being “real” staff** because of their external sponsorship, which slowed their integration into the workplace. Structural constraints added to these challenges: some employers faced financial limitations that made it difficult to offer fair wages, while declining demand in sectors like journalism reduced opportunities altogether. Clients themselves also faced barriers such as **lacking documentation**, formal qualifications, or sufficient experience, which contributed to dropouts or job losses. Finally, several employers felt the program could have provided **stronger follow-up and supervision**.

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

“Sending interns who already possess relevant skills would reduce the training burden on the employer and increase the chances of retention”-Employer

“There is need to collaborate with educational institutions by conducting market assessments to understand current job trends and skills in demand”-Employer

“Assist in obtaining proper documentation for refugees to enable easier hiring”-Employer

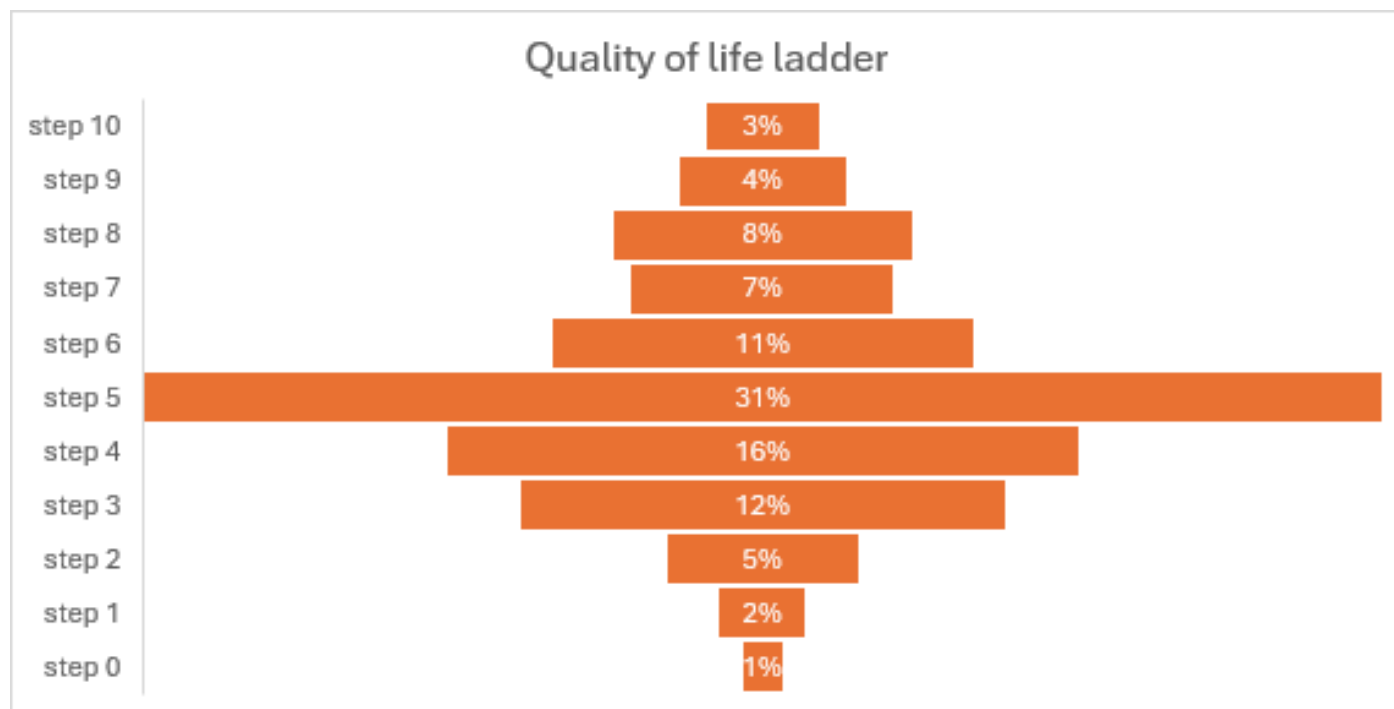
Summary of findings

- **More clients in business** than in wage jobs; many started enterprises after receiving training and struggling to secure wage jobs.
- **Women reported strong gains** – improved income, confidence, and entry into male-dominated sectors.
- Clients are engaged in **small/medium businesses** (salons, tailoring, restaurants, repair services, retail).
- **Challenges:** lack of jobs despite training, **low profits, loan repayment burdens**, documentation hurdles, workplace **inflexibility**, and **skill mismatches**.
- **Employers** noted issues with **attendance, motivation, integration, and pay expectations**; some roles limited by sector decline.

2.4.2 Quality of life according to clients

In the quantitative data collection, the survey administered the “Quality of Life Ladder”¹, 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.

Figure 4: Quality of life ladder



2.4.3 Personal transformation

One of the most mentioned themes with equal split by both males and females was on personal transformation. More mentions of this were mainly among clients from minority groups i.e women in male dominated sectors, people living with disability and clients from minority communities. Additionally, clients who received skilling services mentioned personal transformation the most as compared to the rest of the service tracks. They talked about having improved confidence and enhanced self-worth after receiving their certificates from the training institutions. They spoke about how the training helped them grow in confidence, overcome fear, and develop a renewed sense of purpose. For many, this was the first time they truly believed in themselves or felt proud of who they were becoming since they were now able to contribute meaningfully in their families and the community.

Many shared that before joining the program, they were shy, isolated, or fearful of interacting with others. Through group training and exposure to new people, they built friendships, communication skills, and a sense of belonging. There was also a strong sense of increased self-worth and recognition. Some participants mentioned that their communities now admire them for the skills they have acquired and even seek their advice. Others noted they now feel respected and useful, with one person saying they have even trained their family members in business skills.

¹ <https://ourworldindata.org/grapher/happiness-cantril-ladder>

The program also opened doors to further learning. Clients spoke about enrolling in additional courses online building on the foundation they acquired from Re:BUiLD. One participant proudly shared how they are now doing better than some of their university educated peers, while another talked about how even their former teachers now look at them with pride.

“Through the program I was able to get basic knowledge in ICT. I have been able to enroll for more courses online and I have done many certificates now just planning on printing them out. The program also exposed us to new faces, and this has changed my life. My former teachers even still call me up and are proud of me since I was one of their best students”-Male refugee

“When I became a consultant, a lot of people got to know me and people started trusting me with their vehicles. Someone would trust me with a vehicle worth millions. They also started helping me financially without questioning. The machines/equipment I currently use some are from the people I got to know”-Male refugee

“The training on USLA formation and business skills gave me confidence to train others, including family members. This support helped me feel more useful in the community and able to help others grow”-Host woman

“Before the program I used to fear people and I had few friends but ever since I joined the program, I was put in a group of people who helped me grow and make friends now I have friends and can speak to people”-Refugee woman

“The training program also motivated me to plan for my life and now I have plans of going for heavy vehicle mechanics”-Male refugee

“I’ve improved my record keeping and saving habits, which helps me run my business more smoothly”-Host woman



Photo Credit: May 24, 2022, Nairobi, Kenya. The Re:BUiLD program supported clean energy solutions by equipping female clients with market relevant skills in fields like solar technology and electrical wiring, sectors that are typically male dominated. (PHOTO: Moses Odokonyero for the IRC).

"Having a certificate has boosted my confidence, unlike before when working without one"-Refugee woman

"Business training increased my confidence and skill-building, especially through training sessions on business management and communication. I now feel more empowered to make decisions, speak in public and take on leadership roles within the groups"-Refugee woman

"My profession has painted a good image as a person within the community. I am in the position to advise people as they consider me to be of great influence. It gave me value as a lady and now my husband and children also know my profession"-Refugee Woman

2.4.4 Household level improvement

In the FGDs, one of the key topics that stood out in the discussion about household improvement was the ability to meet basic needs, something clients struggled with before. Participants spoke about how the program has brought significant improvements to their household well-being. **Women mentioned elements about household improvement twice as much as men. Clients from minority categories also mentioned this 4 times more than the rest of the clients.** Several clients shared that they no longer worry about hunger and can now consistently provide food, pay rent, and access healthcare for their families.

While many clients shared stories of progress and improved household stability, not everyone has experienced the same level of success. Mentions of **struggle and mental breakdown due to household struggle was mentioned more among people living with disability and the male youth.** Some of them spoke candidly about ongoing struggles, particularly due to loss of business or the inability to secure stable employment even after completing the program. They shared that they are still unable to consistently meet their basic needs including food, rent, and healthcare and continue to rely on external assistance from other donors and support agencies.

"I got a mindset change. I was left with four children after my husband's death. I was selling milk, but the business failed but after learning about business my business has never failed again, I can now support my family"

"I studied at RGF and gained valuable knowledge. The good thing is that I can now make 'sigiri' and charcoal, but the charcoal is for my own cooking at home"

"I was able to start and expand with support from the program. I now have a steady source of income, allowing me to meet household needs, pay school fees, and save regularly something that was not possible before"

"I am in a savings and loan group that has improved my household financial stability. I can take loans to boost their business stock, which increases profits. During tough times, the loans also help cover essential needs such as school fees"

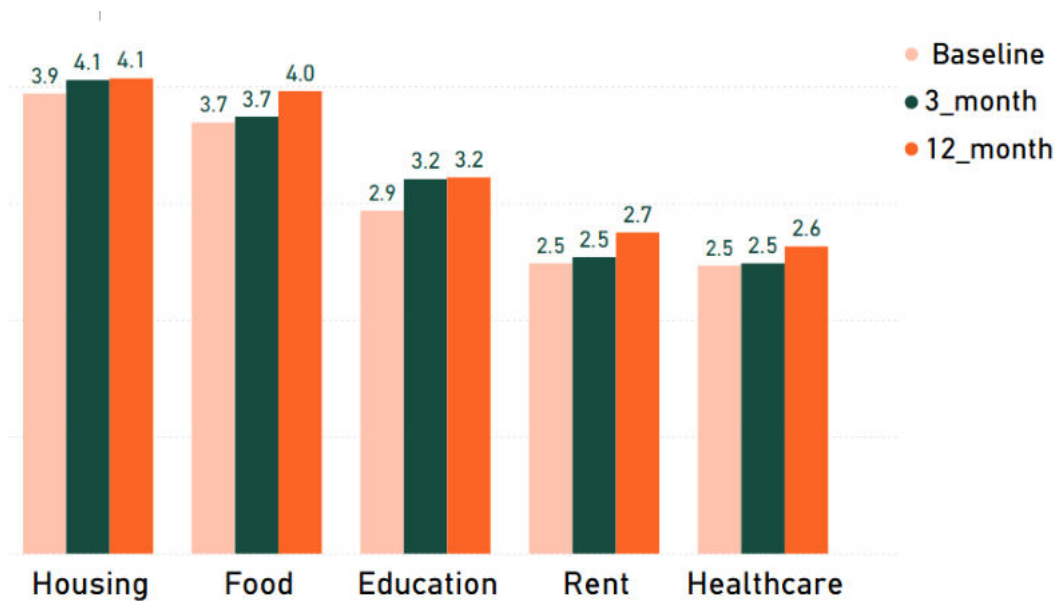
"Borrowing from the group has made it easier for me. As long as I'm saving, I know I can manage to cater for needs and emergencies."-Kenyan male

"Our group shared, and I got money UGX 800,000. This enabled me and my family to buy new clothes for the children, and it made them very happy"-Refugee host

"I reunited with lost family members due to available resources to host them"

"Yes, we opened a group account and opened an account for myself with my wife. We are saving together with her right now"

The household level improvement is corroborated through the Self-Reliance Index (SRI) data on household basic needs. 40% of clients achieved self-reliance by crossing the program's threshold score of 3.5, falling short of the 50% target. However, more clients (68%) demonstrated an overall improvement in their SRI scores. The SRI assesses multiple domains, including four key areas that reflect a household's ability to meet basic needs: housing, food, education, rent, and healthcare. While these domains are not directly impacted by the program, steady improvements were observed as shown in the figure below. This could be linked to the program's support to microenterprise/ businesses, as well as enhanced financial and social capital developed through participation in Urban Savings and Loan Associations (USLAs).



Summary of findings (individual and household impacts)

- **31% of clients** placed themselves at **Step 5** on the “Quality of Life Ladder,” reflecting modest but hopeful progress in wellbeing.
- **Personal transformation** was a standout theme ; clients, especially **women, youth, people with disabilities, and minority groups**, described **gaining confidence, self-worth, and dignity**, often for the first time.
- **Training and certification** gave many a sense of pride and legitimacy, boosting **confidence with employers**, opening doors to **new learning**, and inspiring **dreams for future careers**.
- Group training reduced **isolation and fear**, helping clients build **friendships, belonging, and recognition** in their communities.
- At the **household level**, many families now enjoy increased **food security, stable rent, access to healthcare, and school fees paid** , with women highlighting the relief of being able to **provide consistently for their children**.
- **40% of clients** achieved the program’s **self-reliance 3.5 score threshold**, while **68% showed overall improvement**, reflecting tangible though slow progress.
- However, some, particularly **male youth and persons with disabilities**, continue to struggle with **unstable income and unmet basic needs**, describing frustration, mental breakdown, and reliance on external aid.

2.4.5 Community level impact

When asked about the **impact of the program at the community level, one of the most mentioned point across all FGDs and KIs was social cohesion**, particularly between refugees and host community members. Refugees and host community from Uganda mentioned social cohesion twice as much as those in Kenya. Additionally, more mentions of social cohesion and integration came thrice as much from female clients than male clients. Several USLA, skilling and microenterprise clients admitted that at the start of the training, there was a sense of discomfort and distance, especially between the refugees and host community. However, through regular interaction, teamwork, and shared learning, these barriers slowly faded. They spoke about forming new friendships and associations, which have not only enriched their personal lives but also expanded their professional and business networks. A refugee participant proudly mentioned that they are now the president of their savings group, which is mostly made up of Ugandans.

Most refugee clients with improving outcomes (clients who either have their SRI score past 3.0 or are doing well in their jobs or are recording business profits above the normal range) agreed that the connections and relationships they had with the host community enhanced their incomes. Savings group clients talked about how group solidarity and trust have enhanced their businesses. For instance, being able to sell their products to the group members, access loans and get welfare support when facing bereavement or sickness. Several clients in Kenya shared how their group uses a separate social fund to support members facing medical challenges.

Beyond personal and social transformation, participants highlighted **practical community improvements** resulting from program collaborations. In Kabalagala, Uganda for instance, clients and local leaders jointly advocated for security lighting in areas prone to crime. Their efforts led to the installation of streetlights, improving safety for everyone. Similarly, poor road conditions and drainage systems were addressed after continued engagement with local authorities, making transportation safer and more accessible.

Among the USLA groups, **one of the most mentioned sources of conflict was delayed loan repayments among some members**, which created tension and eroded trust among members. In these groups, it was evident during discussions that there were tensions. In one case, a woman borrowed UGX 2.8 million and never repaid it, triggering serious conflict within the group. Many groups mentioned that through the USLA methodology training, they have successfully used agreed-upon rules and mutual understanding to navigate these tensions.

2.4.6 Equity and inclusion

Some of the impacts on the community centered around equity and inclusion. More mentions of equity and inclusions came from the **community leaders** and **implementing partners** who expressed deep appreciation for how the program intentionally brought together refugees and host community members to train, work, and grow alongside each other. Being given equal opportunities to attend training and access services, helped reduce feelings of discrimination and foster a sense of unity.

More males than females highlighted that refugees are now included in local leadership structures like village and division-level councils, something that was unheard of before. Their voices are now not only heard but respected, leading to increased recognition and participation. One example cited was a government-led initiatives in Uganda (mosquito net distributions) that allowed the refugee community to take leadership positions.

Interestingly more registered business owners both in Kenya and Uganda talked about **refugees being allowed to join business associations**, provided they have proper documentation, which has boosted their visibility and economic participation. Refugees in both Kenya and Uganda noted that they now felt freer to do business in local markets without fear of hostility, and many acknowledged that their interactions with Kenyans and Ugandans had changed positively. The host community in Kenya mentioned reduced tribalism, stating they now live and work peacefully regardless of ethnic backgrounds.

"Refugees were very hard at the beginning of the training, but by the end, we had softened and made friends we could even understand each other."

"I started a stationery business and trained others in the community, including students at the university."

"I am paying 2 daughters schools fees from the money in my small business. It's all because of the loan"-Ugandan female

"In collaboration with clients and community leaders, security in Kabalagala has somehow improved. Initially, the absence of security lights on the roads created opportunities for criminals to rob and at times even harm residents"-implementing partner

"The community had long struggled with poor road conditions and drainage system. Through PLAVU's continued collaboration with the local council and division authorities, these issues were addressed: the drainage system was improved, the roads were repaired, and transportation within the Kabalagala area has since become a bit easier and safer"

"I also got connected to a group of plumbers' association and started getting contracts because of the connections and the association"

"My group members are very supportive, they always buy 'omena'² from me. I also bring my stock to the meetings, and it usually sells out." (a young Kenyan)

"I once feared working with refugees, but the program helped me overcome that fear. Now, I see them as friends, not outsiders."

Summary findings on Equity, Inclusion and Community Impacts

- **Social cohesion** was the most cited community impact, especially in **Uganda** and among **female clients**, with refugees and hosts forming **friendships, networks, and business ties**.
- **Savings groups** built **solidarity and trust**, enabling clients to **sell products, access loans, and support each other** during illness or bereavement.
- **Community advocacy** led to **tangible improvements** such as **security lighting, better roads, and drainage systems**, enhancing safety and accessibility.
- **Equity and inclusion** were strengthened by having **equal opportunities** in training and services, reducing **discrimination** and fostering **unity**.
- Refugees gained **leadership roles** in **local councils, business associations, and government initiatives**, boosting **visibility, recognition, and participation**.
- Host communities reported **reduced distance and hostility**, with refugees now **freer to do business in markets** and engage in daily community life.
- **Challenges** included **delayed loan repayments** causing group tensions.

² omena is a small fish, scientifically known as **Rastrineobola argentea**, also called the **Lake Victoria sardine**

2.4.7 Financial resilience - Impact of USLA and LGF

Participants were asked to reflect and share how the program supported their ability to adapt and recover, in the face of financial challenges. They shared their real-life experiences about how they handled and managed their finances. Most mentions depicting financial social capital and financial resilience came mainly from savings group (USLA) and clients who were supported through the Loan Guarantee Fund.

One major story that was shared almost equally among Refugees and hosts in Kenya and Uganda was the fact that **the program encouraged them to save regularly and access loans through USLAs and banks**. It was interesting to note that even clients who were coming from weak USLA groups (there was a separate FGD for Weak and strong USLAs based on their group outcome reports), mentioned having some level of confidence with getting some money as long as they saved consistently. Some mentioned being able to borrow money from relatives or financial institutions due to their new credibility as business owners. A few described how they now manage multiple streams of income and are recognized within their communities as reliable, skilled individuals. There were multiple instances of participants starting businesses or securing jobs, sometimes in collaboration with others.

Another recurring theme was the **shift in attitude towards savings**. During the discussion, **financial literacy training** was mentioned in all FGDs as having played a big part in their attitude towards savings. Some participants described how the Re:BUiLD program had a transformative effect on their financial habits and resilience. Many shared that before the training, they had little understanding of how to save, plan, or manage money. A male refugee from Uganda reflected on how they used to work and lose all their capital, but after being trained in record-keeping and financial management, they began tracking their business income and expenses, leading to better decision-making and more consistent profits.



Photo Credit: September 11, 2025, Nairobi, Kenya. Members of the Kivuli Carvings USLA group make weekly contributions to their savings kitty, through the group treasurer. (PHOTO: Edgar Otieno for the IRC).

In all the LGF groups, almost all participants talked about how the program helped them **shift from informal money management to structured financial planning**. Participants reported learning how to budget, prioritize expenses, and save for specific goals. The linkage to banks like Equity and UGAFODE through their USLA groups allowed them to open accounts, access credit, and manage daily transactions more safely and conveniently. Many of them shared that, this was their first experience with formal banking, especially refugees who noted the difficulty in opening accounts before the program.

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

"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

"I used to work and lose capital, but when I started taking records it helped me to take care of my business. Otherwise, every month my business would have nothing left. This change became possible because of the business training. I learnt how to prioritize my business"-Male refugee

"I am now linked with Equity Bank, have opened a bank account, and can access loans through the bank." (Kenyan female youth)

"Before the program, many faced challenges in securing funds for their businesses. Through the Re:BUiLD initiative, they were introduced to Equity Bank and savings groups"-Male, Kenyan

When asked how savings and accessing loans have played a part in their financial resilience. Many shared their experiences how their savings and ability to access loans have enabled them to sustain their businesses but also how it has enabled them to access emergency loans and have built buffers to manage unexpected financial shocks. A Uganda male shared his story about being able to save up to one million Ugandan shillings. The majority shared how their savings helped them avoid school fee defaults and even taught others to do the same. Several mentioned how they now feel self-reliant and can support their families because of the financial and social capital they have built around them.

"Towards the end of last year, our group shared the money I was given UGX 2 million that I used to buy a second hand bike that I gave someone who now pays me weekly money. I thank IRC for bringing us together"-Ugandan male

"Life has improved. In our group, we now have a loan limit of KES 20,000, which members borrow and repay smoothly. We also ensure that every member takes a loan so that the interest earned throughout the year can be shared among all members."(Female host group leader)

"Before the program, I used to get money without saving and it never yielded much but these days, I can make one million or more in saving. Re:BUiLD has changed my life"-Ugandan host

While many participants shared positive stories on how they have gained financial resilience, it was notable how some clients, especially clients who participated in the LGF pilot in Uganda shared the reality of how it was difficult for them navigating loans and sustaining financial resilience. Some clients acknowledged that although the training built their confidence and opened up access to formal financial institutions like Equity Bank and UGAFODE, the **pressure of repaying high-interest loans quickly overshadowed those benefits**. Several noted that their businesses had not stabilized enough to start loan repayments, and yet repayment was demanded almost immediately, sometimes as soon as two weeks after disbursement. The stress of **constant follow-up calls from the banks, unclear repayment terms, and insufficient guidance from bank officers left some regretting their decision to take out loans** altogether. Others recounted how fellow group members defaulted and even left the USLA, creating tension and financial strain on those who remained. This has contributed to growing fear and reluctance among some members to borrow again. For those whose religious beliefs prohibit interest-based loans or who struggle with irregular incomes, the bank system feels rigid and unsupportive. As a result, many have come to prefer borrowing from their USLA groups, where the terms are more flexible, repayment is more forgiving, and the sense of community understanding is stronger.

“Yes, weekly repayment plan is hard. All the money in the business is going to the bank”

“Most group members are struggling to save after taking out loans from the bank, as their money is primarily used to pay back the loans. This situation has demoralized the rest of the members from borrowing”-Uganda female host

“Some members take loans and leave the USLA without paying back. This was a family of three members, a man, his wife and son. Their total was about Ksh.14 000. The wife said she was sick and left, the son also left and the man does not want to pay for them. What can we do to them?” Kenya, Female, Refugee.

Summary of findings.

- **Savings culture transformed** - Clients embraced regular saving, budgeting, and planning, shifting from informal money management to structured financial management.
- **Improved financial access** – USLA groups and LGF opened doors to access to group-based credit and banks (Equity, UGAFODE), first-time accounts, and credit, especially for refugees who previously lacked access.
- **Coping with shocks** – Savings and flexible group loans enabled members to pay school fees, cover emergencies, and avoid financial collapse during crises.
- **Business growth & recognition** – Many launched businesses, diversified income streams, and gained credibility in their communities.
- **Social capital & solidarity** – Savings groups offered trust, welfare support, and a sense of belonging, members bought from each other, pooled funds for health needs, and shared risks.
- **Challenges with LGF loans** – Some struggled with rigid repayment terms, high interest, and bank follow-ups; defaults caused tensions and made group lending preferable for many.
- **Mixed outcomes** – While many grew more self-reliant, others felt burdened by loans, highlighting the need for more flexible and client-sensitive financial products.

2.4.8 Impact of partnership

Over the past five years, Re:BUiLD worked closely with local partners, guided by IRC's partnership principles and a commitment to treating organizations as equals. The survey explored the impact of these partnerships from the partners' perspective, and feedback was overwhelmingly positive, with many describing it as the best collaboration they had experienced. They highlighted IRC's flexibility, responsiveness, and genuine commitment to strengthening their capacity. One of the most significant outcomes was the improvement of internal systems, particularly in finance, programming, and M&E. Partners noted that where they once struggled with reporting, they now submit clear and timely reports using simple templates and hands-on guidance, with a stronger focus on outcomes rather than activities.

M&E was repeatedly mentioned as a key area of growth. Many admitted it had not been a priority before Re:BUiLD, but now they not only understand it, but they also take pride in their progress. The partnership also introduced client feedback and responsiveness as core practices; while previously overlooked, partners now recognize their value in shaping services that truly reflect client needs.

In Uganda, one partner shared how the collaboration advanced refugee inclusion by amplifying refugee voices in local governance. Refugees now sit on local council committees, raising community awareness of refugee rights and creating access to services and decision-making spaces that had historically excluded them.

Across the board, partners emphasized that working with IRC raised their visibility, particularly with government bodies such as KCCA in Uganda and NCCG in Kenya, while also opening doors to new partnerships beyond Re:BUiLD.

2.4.9 Partnership adaptations

When asked about the changes they have made since partnering with IRC through the Re:BUiLD program, implementing partners shared that the collaboration has had a transformative impact on their ways of working. Many described how the training and ongoing support from IRC led to tangible shifts in how they manage programs, report, and engage with clients. What stood out clearly was how partners not only applied these learnings to the Re:BUiLD program but also adapted them across their entire organizations showing real ownership and sustainability.

Key adaptations made by partners include:

- Previously, some focused only on savings and share-outs, but through the USLA methodology training, partners reported that USLA groups have since expanded into more structured and impactful models due to the training received.
- Most partners adopted IRC's reporting templates and approaches in programming, finance, and M&E. Many now use the same tools for other projects and donors, which has enhanced consistency and accountability.
- Initially, M&E was not a formal part of some organizations' work, but through ongoing engagement with IRC, they now have dedicated M&E processes in place.
- Several partners learned how to use CommCare and powerBI for data collection and visualization, which was completely new to them before Re:BUiLD.
- Through partnership with Re:BUiLD, some partners introduced livelihoods and food security components into their work, areas they had never worked in before.

- Recognizing the importance of protecting staff and clients, some of the partners put in place a PSEAH (Protection from Sexual Exploitation, Abuse, and Harassment) policy, something they did not have previously.
- Partners established new channels like WhatsApp and phone calls to collect client feedback more consistently and use it to improve programming.
- Some of them improved their procurement systems by aligning them with the Re:BUILD way of doing things and applying this to other projects.
- Savings and Loan Associations was a new area for some partners. Thanks to collaboration with IRC, they successfully established and maintained active groups and now share this knowledge with their communities.

"We are confident in the sustainability of the work we have done with IRC. Our USLA groups have been linked to various financial institutions e.g Ugafode, Centenary bank etc and are now able to independently save and access loans without our direct involvement"-Implementing partner, Uganda

"Before working with Re:BUILD, client feedback was not something we took very seriously. However, through various Client Responsiveness (CR) trainings, we came to understand the value of listening to and addressing clients' feedback"-Implementing partner, Kenya

"The partnership has strengthened our internal capacity and improved our visibility with government entities, especially KCCA"-Implementing partner, Uganda

"The USLA methodology and trainings have been so instrumental to clients. Initially, before receiving training, the USLA groups focused solely on savings and share-outs"-Implementing partner, Uganda

"As an organization, we previously did not have a PSEAH policy in place to protect both staff and clients during implementation. However, through our collaboration with IRC, we adopted this policy to ensure the safety and protection of all parties involved in our work"-Implementing partner, Uganda

3. Challenges

Across all groups, the most frequently cited challenge was **documentation and legal identity**. Clients, employers, and implementing partners alike emphasized that the lack of proper **identification** such as **work permits, certificates**, business permits and other legal documents, significantly limited access to **financial services, formal employment, and business opportunities**.

For **skilling clients**, weak **job linkage mechanisms** were another major barrier. Despite completing vocational training, many remained **unemployed** as **internships** were often poorly aligned with their training, and the **certificates** they received were not widely recognized by **employers**. Employers also noted challenges with **workplace integration**, pointing out that some **refugees** were perceived as having **poor attitude** or not being "**real staff**," which undermined **retention**.

Business clients highlighted **enforcement-related disruptions**, such as **demolitions** and **fines** resulting from operating without **business licenses**. Meanwhile, **LGF clients** pointed to the burden of **short loan repayment periods** and frequent **follow-up calls from banks** as a significant source of **stress**.

Clients receiving additional support from other agencies also mentioned challenges related to **USAID funding cuts**. For instance, some clients mentioned that health support and education support that they received before was stopped when one of the key agency was affected.

4. Lessons & recommendations

The main lessons shared include:

Skilling services: Institutions offering **vocational training (VT)** and other skilling programs should be **vett**ed 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**.

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 IRC, which affected the **quality of services** delivered by partners.

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**.



Photo Credit: September 10, 2025, Nairobi, Kenya. Antonette Nyabimbi attends to a client's nails at her business premises. She gained his skills in cosmetics through Re:BUiLD's vocational training program at Manheim College in Nairobi. (PHOTO: Edgar Otieno for the IRC).

Annex 2: Detailed code book

Green- Deductive

Purple- Inductive

Theme	Description	Sample Quote	Code Frequency
Attitude towards saving/investing	Shifts in mindset and behavior around money	'What I have gained from the program is savings. I wasn't under any saving group but on joining the program we were tasked to save so when I joined, every week I put something down since June last year.'	14
Business status	Business status of clients with or without permits		51
<ul style="list-style-type: none"> No permit 	clients without business permits	"I also need help in registering my business in KCCA"	
<ul style="list-style-type: none"> Non-Re:BUiLD support 	Businesses not attributed to Re:BUiLD support	"I have my own business which I started by myself and got a license to run it. It wasn't the organization's initiative."	
<ul style="list-style-type: none"> Re:BUiLD supported business 	Business attributed to Re:BUiLD support	" "	
<ul style="list-style-type: none"> with Permit/certificate 	Clients with registered businesses	" The majority were able to secure a business license. (both refugee and Kenyans)"	
Challenges	Implementation issues, barriers to success	"Language barrier, made it hard for our brothers like the Eritreans and Somalis to learn"	82
CR feedback	Any feedback both good and bad regarding services and client satisfaction in general		26
<ul style="list-style-type: none"> Feedback channels awareness 		"We usually contact through the WhatsApp group, but the Responses take very long to be made."	
<ul style="list-style-type: none"> Not satisfied 		"We shared feedback, but no action was taken. Some complaints were about missing certificates or poor training providers. The focal persons were not accessible, so issues were never picked up in time."	
<ul style="list-style-type: none"> Satisfied 		" IRC staff treat clients with respect, which makes it easier for community members to engage with the program."	
Effectiveness and Relevance	Program elements that stated to be Most useful or irrelevant or alignment with needs		
<ul style="list-style-type: none"> Less effective/program elements to be improved 	program elements that the clients felt were less effective or could be improved	"Some topics were rushed because we had a short amount of time therefore, I can't even remember it". (youth male)"	32

Theme	Description	Sample Quote	Code Frequency
<ul style="list-style-type: none"> Most effective/ useful program elements 	Specific activities or support that had the biggest impact	"IRC performed well in the side of business because people received money to start or add on to their business."	132
<ul style="list-style-type: none"> Needs met/ expectations met by the program 	any statement indicating whether ambitions or expectations were met by the program	"I was able to go to a vocational institute in Uganda which would not have been possible without the IRC given am a refugee."	26
<ul style="list-style-type: none"> Unmet needs/ expectations 	Any statement indicating that the clients' expectations or needs were not effectively met	"I had hoped that, after the training, they would provide us with jobs"	65
Equity and Inclusion	perceptions on which nationalities, gender, age group gained the most or were ignored	"It is now possible for refugees to open bank accounts, save and borrow loans thanks to financial linkage with Equity bank."	
External contributions and attribution	Other organizations' role in achieving change, synergies and overlap	"I got support from NRC – food and rent for 2 months."	
Impact and Outcomes	All information that denotes change in livelihood of the clients either economically, socially		
<ul style="list-style-type: none"> Community level impact 	Access to resources, infrastructure, group support	"Most of the youths were school dropouts with no money to further their education so the program came at the right time , equipping them with skills that are important"	18
<ul style="list-style-type: none"> Economic empowerment 	job placement post training (casual, permanent, etc.) including business growth due to access to loans or financial literacy	"Before, I didn't know how to plait hair, but now I can plait and take care of myself"	49
<ul style="list-style-type: none"> Financial resilience 	Ability to handle emergencies, meet household needs, and build income security	"Learnt saving strategies through financial literacy training and can now save consistently for intended purposes."	23
<ul style="list-style-type: none"> Household improvements 	Positive change in housing, food, education, or relationships from due to program intervention	"I personally started a business where I can earn income to look after my family and pay school fees for my child. Therefore, for a business support it has been a success on my side."	17
<ul style="list-style-type: none"> Income and financial gains 	Increases in income or savings due to work or business due to program intervention	"I was upgraded in job position after the course leading to increased responsibilities and income."	18
<ul style="list-style-type: none"> Personal transformation 	Personal changes in confidence, mindset, knowledge, employment changes	"Having a certificate has boosted confidence, unlike before when working without one."	45

Theme	Description	Sample Quote	Code Frequency
Impact of LGF	livelihood change through loans, business growth and profitability		
<ul style="list-style-type: none"> Livelihood change through loans 	Improvements in business, education, food security, healthcare due to loan use	"I am paying 2 daughters schools fees from the money in my small business. It's all because of the loan"	
<ul style="list-style-type: none"> Loan service quality 	Feedback on how the financial institutions could improve	"They have Poor communication on deductions and transaction costs"	
<ul style="list-style-type: none"> Loan utilization 	What loans were used for e.g health, education, food, business capital	"I used the loan to boost and grow my business."	
<ul style="list-style-type: none"> Profitability and business growth 	Whether businesses improved, grew or sustained post-'loan	"I took another loan to expand the business and add more stock"	
<ul style="list-style-type: none"> Repayment behavior 	Challenges in repayment, attitudes toward future borrowing	"Yes, weekly repayment plan is hard. All the money in the business is going to the bank"	
Impact of USLA/ digitalization	Experiences with digital savings/loan platforms and their impact		
<ul style="list-style-type: none"> Financial Literacy and behavior Change 	New knowledge gained through USLA experience	"The program provided access to various practical training, including financial literacy, business planning, marketing, and technical skills. These training sessions helped improve business management skills and increased participants' confidence in running their ventures effectively."	32
<ul style="list-style-type: none"> Savings in group 	savings status within the USLAs	"I can borrow loans and support my small business since borrowing in the group is more easily accessible."	29
<ul style="list-style-type: none"> USLA group registration 	Process, barriers, and benefits of formal group registration	"Members can check balances, loan status, and meeting dates easily. Our group is digitalized"	51
Lessons Learned and areas for improvement	What worked well and why, participants recommendation	"Current age restrictions exclude older individuals; participants recommend raising the age limit so more people can benefit"	
Partnership adaptations		"We have adopted IRC's reporting approach across various sectors, including programming, M&E, and finance, and we now apply the same reporting templates to our other projects as well."	
Social cohesion/ Community relations	improved relationships, community solidarity, reduced tensions etc		
<ul style="list-style-type: none"> Conflict resolution 	Reduced tensions or improved peace	"Several couples have joined savings groups where they can borrow money, with one partner acting as a guarantor unlike then when they used to term USLA groups for "women"	

