

REBUILD

Boosting Livelihoods



Year 5 Annual Report

SCAN ME!



Re:BUiLD Program, 2025

www.rebuild.rescue.org

INTRODUCTION



The International Rescue Committee’s (IRC) Refugees in East Africa: Boosting Urban Innovations for Livelihoods Development (Re:BUiLD) program is pleased to present the Year 5 annual report. Since 2021, the program has worked to help refugees and host communities in Nairobi and Kampala improve their livelihoods and build a better future.

By November 2025, Re:BUiLD had directly reached 21,171 clients across Nairobi and Kampala, while indirectly benefiting more than 100,000 people through stronger services, systems, markets, and community structures.

In this report, we share the main achievements, key moments, and important changes from Year 5. We also highlight the voices of our clients, their stories, and the lessons we have learned through our work across the program’s three pillars. Our goal has been not only to support people directly but also to share evidence and learning that can help improve policy and practice at local, national, regional, and global levels.

Re:BUiLD PROGRAM PILLARS



Service Provision

Supporting over 20000 refugees and other residents to find employment by attaining the skills most sought out by employers, access to financial resources or by starting/growing their own small businesses.



Evidence & Learning

Gathering evidence and learning through testing with randomized controlled trials, pilots, monitoring data, etc to illustrate what or doesn’t work to improve urban livelihoods.



Influence & Adoption

Influencing policies, practices and investments at the local, national, regional and global levels

This year, we continued our support for individuals through savings groups, loan access, business assistance, research, and policy initiatives. We also observed clear evidence that refugees and vulnerable members of host communities can develop businesses, manage loans, and increase their incomes when provided with the proper support and opportunities.

Year 5 was also highlighted by the Program Celebration Conference, which brought together clients, partners, government officials, researchers, and other stakeholders to review Re:BUiLD’s accomplishments, exchange knowledge, and honor the collective effort behind the program’s success.

As we look ahead, we are deeply grateful to the IKEA Foundation, our clients, and all our partners for the strong collaboration that has enabled Re:BUiLD’s success thus far. As the program moves into its extension phase from 2026 to 2027, we look forward to continuing this partnership, building on the evidence generated, and deepening our collective work to support refugee and host community self-reliance in East and the Horn of Africa.

With gratitude,

Priscilla Dembetembe, Re:BUiLD Program Director,

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PROGRESS TO END OF YEAR 5



Year 5 was a milestone year for Re:BUiLD. The program surpassed its five-year direct client target and continued to show strong results across financial inclusion, microenterprise support, evidence generation, and policy influence. The strongest message from the year is clear: when refugees and host communities gain access to finance, business support, markets, and more inclusive city systems, self-reliance becomes more achievable.

Re:BUiLD Year 5 Program Dashboard

21,171

Total Clients Served
(to date)

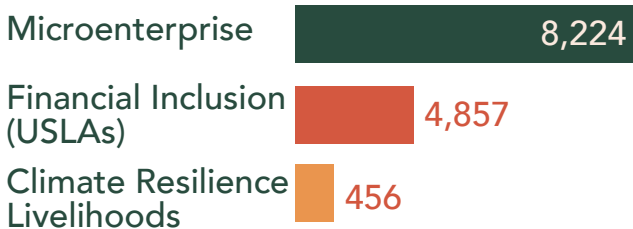
106%

% of 5-Year target
reached

456

Clients Served in
Year 5 alone

Impact by Intervention Area



Legal Status of clients served



Geographic Distribution



Gender Breakdown



URBAN REFUGEE BANKABILITY

Financial inclusion remained one of Re:BUiLD’s strongest pathways to self-reliance in Year 5. Across Nairobi and Kampala, the program expanded Urban Savings and Loan Associations (USLAs), strengthened financial literacy, supported group formalization, and linked clients to formal banks and microfinance institutions. In Nairobi, 115 new USLAs with 1,957 active members strengthened a community-led savings ecosystem with KES. 8.8 million (59,754 EUR) in savings. In Kampala, 116 USLAs with 2,900 members mobilized UGX 207.7 million (51,935 EUR) in savings.

The Loan Guarantee Fund also remained an important part of Re:BUiLD’s financial inclusion programming. In Kenya, 135 clients accessed loans totaling KES. 4.27 million (28,919 EUR) through Equity Bank, with a 97% repayment rate. In Uganda, 245 clients accessed UGX 194.8 million (46,798 EUR) in loans through UGAFODE, with an 86% repayment rate. Together, these results show that refugees are bankable when financial products are inclusive and clients receive the support they need to manage credit and grow their businesses.

Clients’ Access to Loans

380

Total Clients Served
(to date)

€75,717

Total Amount of
Loans accessed

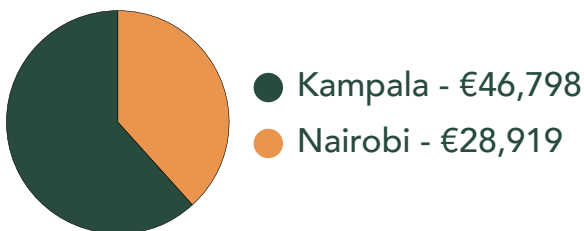
Clients linked by Gender



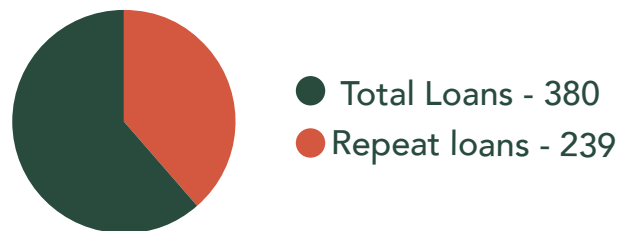
Clients served by Legal status



Loans accessed by cities

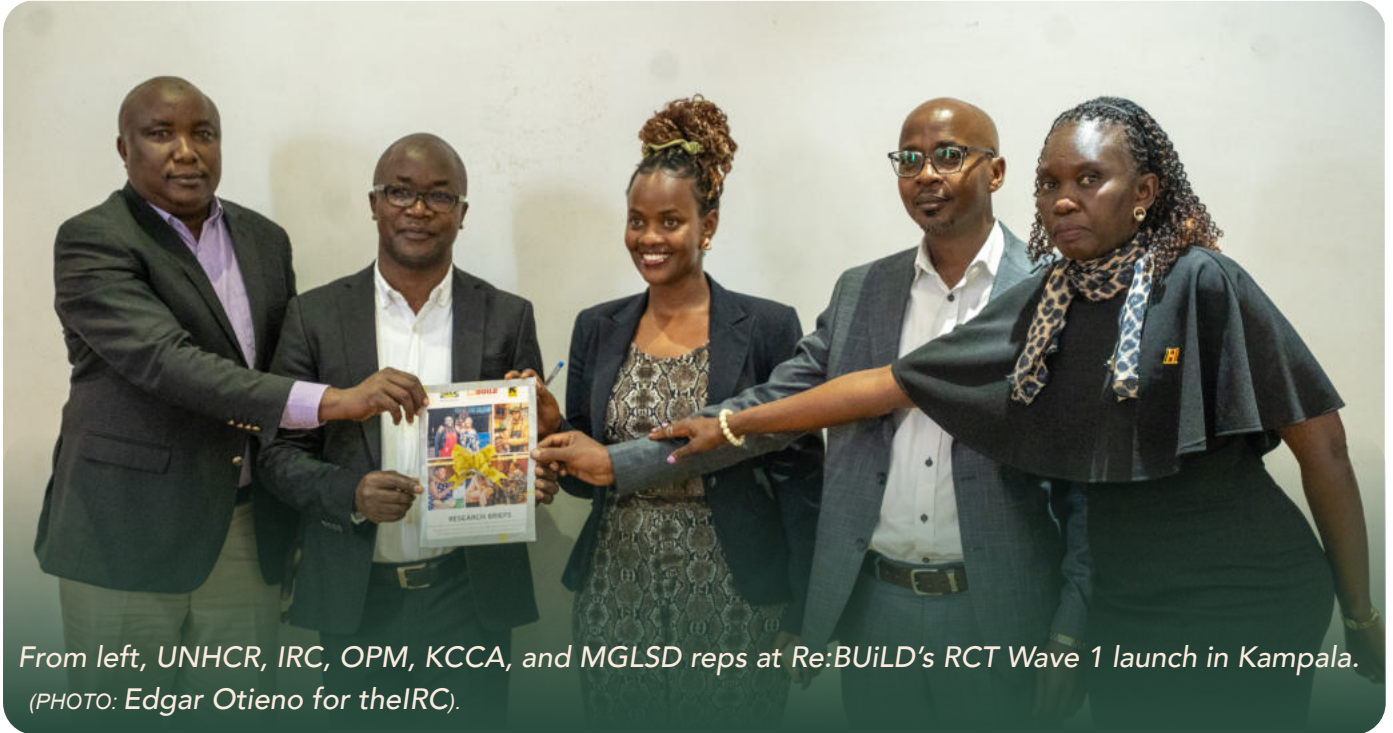


Loan distribution



RESEARCH RESULTS

Year 5 marked an important evidence milestone for Re:BUiLD with the launch and dissemination of [Wave 1 RCT results](#) in both Kenya and Uganda. The findings were shared through national launch events (Nairobi and Kampala), media engagement, donor forums, government platforms, and research networks, helping raise awareness of how cash grants and mentorship can support refugee and host community entrepreneurs. The results were also published through a [working paper](#), a [consolidated research brief](#), and separate policy briefs for [Kenya](#) and [Uganda](#).



From left, UNHCR, IRC, OPM, KCCA, and MGLSD reps at Re:BUiLD's RCT Wave 1 launch in Kampala. (PHOTO: Edgar Otieno for theIRC).

Additionally, in Year 5, Re:BUiLD advanced implementation of the [Wave 2 RCT](#). The midline survey reached 7,430 respondents, while a business verification exercise confirmed 6,011 client businesses across Nairobi and Kampala. The findings informed a [learning brief](#) that shares early insights on what is working to support refugee and host community livelihoods.



RCT Wave 1

Wave 1 RCT findings showed that cash grants and mentorship can support stronger business outcomes for refugee and host community entrepreneurs.

CLIMATE SMART LIVELIHOOD SERVICES

During Year 5 in Kampala, climate-smart livelihoods stood out as one of the program's most innovative strategies. Partnering with Kampala Capital City Authority (KCCA) and Raising Gabdho Foundation (RGF), Re:BUiLD supported clients engaged in mushroom growing, briquette making, and Black Soldier Fly farming. These efforts reached 532 clients, with mushroom groups making as much as UGX 4.3 million (1,004 EUR) and briquette groups earning UGX 2 million (487 EUR).



Re:BUiLD's technique includes testing successful methods and refining them based on data. Mushroom growing and briquette manufacturing revealed higher early income potential than Black Soldier Fly farming, offering valuable lessons for upcoming climate-smart livelihood programs.

To support sustainability, Re:BUiLD helped climate-smart livelihood groups formalize their operations through community-based organization registration processes. This strengthened their legitimacy, improved their ability to engage with markets and institutions, and supported efforts to standardize products for broader market access.

MONITORING, EVALUATION AND LEARNING

Re:BUiLD’s monitoring, evaluation, accountability and learning systems helped the program track progress toward self-reliance and understand how clients’ livelihoods changed over time. By Year 5, survey data showed steady improvements in income, work participation, and business continuity among refugee and host community clients in Nairobi and Kampala.

Clients’ income, hours worked and Business survival after support

By the end of Year 5, 49% of surveyed clients said their income had increased. This was close to the program’s target of 50%. Average monthly income rose to €64.31, up from €43.17 at baseline. 80% of surveyed clients said they had worked at least eight days in the previous month, above the program target of 60%. This was linked to the fact that 88% of clients were engaged in income-generating activities. 82% of client businesses were still operating nine months after receiving business grants, above the program target of 60%. This shows that many clients were able to keep their businesses running after support.



- 82%
BUSINESS SURVIVAL
- 49%
INCOME INCREASE
- 80%
DAYS WORKED

Average Monthly Client Income: Baseline vs Year 5



Baseline:€43.17 | Year 5:€64.31 | Increase: 49% from baseline

INFLUENCE AND ADOPTION

Year 5 showed how Re:BUiLD's evidence and partnerships are influencing more inclusive city and national systems. In Kenya, the program supported the Nairobi County Refugee Integration and Community Building [Strategy](#) and the [Shirika Plan](#), helping institutionalize refugee inclusion in public policy. The program also contributed to reforms recognizing Refugee IDs for SIM card registration, opening an important pathway to mobile connectivity and mobile money services. In Uganda, Re:BUiLD supported refugee inclusion in the [KCCA Strategic Plan 2025–2030](#) and helped expand access to city markets, where 200 market spaces were opened for refugee entrepreneurs.



Re:BUiLD and DRS team members during workshop on developing the Shirika Plan in Nairobi. (PHOTO: Nancy Mwangi for theIRC).

Furthermore, the [Securing Documentation Campaign](#) elevated the issue of legal identity and access to documentation as a critical enabler of refugee inclusion, livelihoods, and protection. The campaign also strengthened multi-stakeholder action on refugee documentation by bringing together refugees, RLOs, civil society, legal experts, and government actors to identify reform priorities, support strategic litigation, develop refugee information resources, and elevate documentation barriers in national and regional policy spaces.



RLO leaders discussing key challenges affecting refugees in acquiring documentations in Kampala during Re:BUiLD's Securing Documentation Campaign. (PHOTO: Edgar Otieno for theIRC).

PROGRAM CELEBRATION CONFERENCE

The Program Celebration Conference (PCC) was a significant Year 5 milestone for Re:BUiLD. Held in Kampala on 14–15 October 2025, the conference brought together government actors, donors, refugee-led organizations, private sector partners, researchers, clients, and implementing partners to reflect on the program’s five-year journey and celebrate the partnerships that shaped its impact.

The event created an important space to share five years of evidence, learning, and practical lessons from Re:BUiLD’s work across service delivery, evidence and learning, and influence and adoption. It also provided an opportunity to discuss what worked, what needs to be adapted, and how partners can carry forward the momentum into the extension phase.



Participants at the Program Celebration Conference in Kampala. (PHOTO: David Hangi for theIRC).

Key learning products shared through the conference included the program’s five-year monitoring and evaluation learning, qualitative learning on client experiences, and other evidence products that document Re:BUiLD’s contribution to urban refugee livelihoods in Nairobi and Kampala. These resources helped translate program results into practical learning for policymakers, donors, practitioners, and partners.



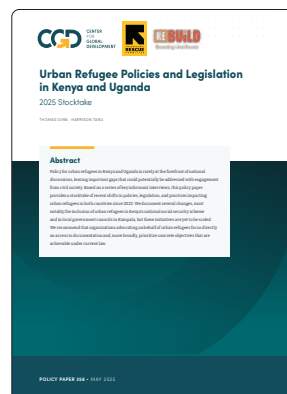
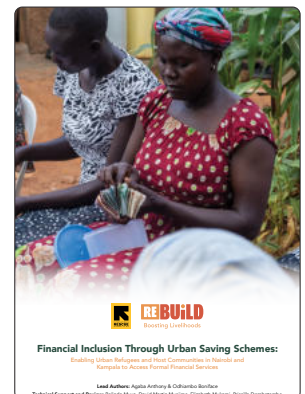
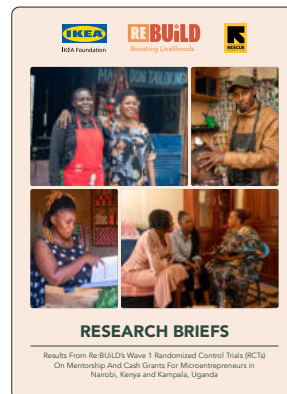
KEY MOMENTS AND PUBLICATIONS THAT SHAPED THE PROGRAM'S YEAR 5

The program, together with partners, convened and participated in key regional and global events as part of the influence and adoption strategy. The key moments were used to disseminate learnings and publications to key stakeholders in refugee livelihood programming.

1. Wave 1 RCT results dissemination in Kenya and Uganda
 - A major Year 5 milestone was the sharing of findings from Wave 1 of the randomized controlled trial ([Kampala RCT](#) and [Nairobi RCT Result](#) launch events) helping move learning from research into public discussion and program influence. This was one of the strongest moments to show Re:BUiLD as both a service delivery and evidence-generating program.
2. Program Celebration Conference in Kampala
 - The [Program Celebration Conference](#) served as an important reflection moment, bringing together key stakeholders to highlight achievements, lessons, and the broader contribution of Re:BUiLD to refugee and host community livelihoods over five years.

KEY LEARNINGS AND PUBLICATIONS RELEASED IN YEAR 5

- [Wave 1 RCT Research Briefs \(Kenya and Uganda\)](#).
- [A Flawed Premise. A Bold Pivot. A Case for Smarter Investments.](#)
- [Refugee Bankability - Lessons from a Results Based Loan Guarantee Fund Pilot for refugees and nationals in Kampala.](#)
- [Financial Inclusion Through Urban Saving Schemes: Enabling Urban Refugees and Host Communities in Nairobi and Kampala to Access Formal Financial Services.](#)
- [Unlocking Financial Inclusion for Refugees through A Loan Guarantee Fund.](#)
- [The Power of Flexible Funding in Enabling Adaptive Programing](#)
- [Urban Refugee Policies and Legislation in Kenya and Uganda: 2025 Stocktake](#)
- [Re:BUiLD in Action Newsletters](#)



Watch Videos on our Youtube Channel:
[Rebuildeastafrica](#)



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Re:BUiLD brings together
The International Rescue Committee (IRC), the Center for Global Development (CGD),
Open Capital (OC), Kampala Capital City Authority (KCCA)
Nairobi City County Government (NCCG) and local partners. Re:BUiLD is committed to generate
and share evidence for innovative, sustainable livelihoods solutions that can be adopted
to support refugees and host residents in other cities in East Africa and beyond.