



# RefuSHE's Economic Empowerment Program for Urban Refugee & Host Community Women

Joseph Nyaga, November 4<sup>th</sup>, 2021



**RefuSHE**

WHO IS REFUSHE?

## RefuSHE Overview

- Operating exclusively in Nairobi since 2008
- Mission: Protect, educate, and empower orphaned, unaccompanied, and separated refugee girls and young women to build healthier and more resilient futures for themselves and their children.

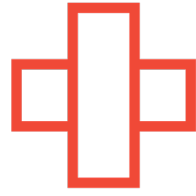


## WHAT WE DO

# A Holistic Approach to Help Refugee Girls Heal, Learn, and Rebuild their Lives



Safety &  
Security



Care & Basic  
Needs



Education &  
Life Skills



Economic  
Empowerment



Community  
Support &  
Advocacy

LIVELIHOOD DEVELOPMENT IN THE COMMUNITY

## Economic Empowerment Program

A critical component to fulfill our mission is creating a **safer and more supportive environment** for refugee young women living in **Nairobi's informal settlements**.

One of the ways we do this is by training refugee women in the community to become community mobilizers on women's and refugees' rights as well as by helping them form savings and self-help groups, which we call **Women Ambassador Groups (WAGs)**.

Through our Economic Empowerment Program, WAGs access small loans for their microbusinesses.



### The Program:

- 378 women in 10 groups
- Nationalities: Congolese, Somali, Ethiopian, Rwandese, Burundian, and Kenyan
- Locations: Kawangware, Kasarani, Eastleigh, Githurai, Kayole and Ruiru

## Program Design

- Duration: 24 months from intake to exit
- Identify and vet groups to determine suitability and understand their motivations for forming
- Collect data on individual group members for baseline assessment
- Conduct 2-day business skills training based on assessment findings (business diversification, loaning/saving concepts, recordkeeping, etc.)
- Lead women through the development and review of business plans
- Issue revolving fund loan (1<sup>st</sup> tranche)

# Program Design Continued

- Make home visits, looking at social issues that may affect progress, and conduct monthly individual business visits to provide business counselling services at household level
- Hold monthly group meetings led by group leaders to build capacity
- Provide monthly ongoing business skills training to group members
- Evaluate each group's utilization of funds 6 months after loan issuance
- Issue revolving fund loan (2<sup>nd</sup> tranche)
- By the end of year 1, groups make repayments back to RefuSHE
- Groups are re-granted for the second-year cycle.

## Mental Health Support & Counseling

- During the economic uncertainty of COVID-19 lockdowns, WAG members and their families have endured heightened vulnerability for an extended period. In addition to social safety net support and capacity building, RefuSHE has prioritized supporting the mental health and psychological well-being of WAG members.
- RefuSHE offers a hotline for WAG members to access our counselors and has also provided stress management training for all WAG members to equip them with coping mechanisms.



# Program Successes



In year 1 of the program:

- 100% of revolving fund repaid by groups
- Members were borrowing loans and investing in their spouse/relative businesses to increase household income.
- 22 members are employing other refugee women
- With increased access to capital, members are able to buy in bulk and can afford to travel outside of Nairobi to sell their goods, where competition is lower and margins higher
- 259 new loans & 241 repeat loans issued with total value of \$150,000
- Witnessed over 90% meeting attendance
- We retained an average saving rate among the members of 94%
- Partnered with Ministry of Labor and Social Protection and officially registered 8 groups
- Partnered with Equity Bank to give 50 women access to their first bank accounts



## ENHANCING THE PROGRAM

# Lesson Learned

- **Facilitate rather than own the process:** Empower women's groups with ownership over the decision-making, distribution, and repayment of loans. The women are best placed to make decisions for themselves, and RefuSHE is best placed to provide oversight, mentorship, and build capacity to ensure the operational success of the groups.
- **Provide ongoing business skills capacity building and individual business advisory services for strong outcomes:** We learned that the issuance of loans without the provision of business support is insufficient to build resiliency and sustain livelihoods.
- **Incentivize savings and repayment by making them criteria for future loans**
- **To promote self-reliance and resiliency, define a timeframe to work with groups in order to avoid cycles of dependency**
- **Incorporate social safety net measures**



## NEXT STEPS

# Program Expansion

- As a result of the success of the program funded by Mastercard Foundation, **10 groups consisting of over 300 members have formed** and are waiting to join the program.
- We are exploring the potential to use WAGs as a mechanism for **increasing social cohesion** between host and refugee communities, thereby further **strengthening local integration**. This model could prove especially useful should refugee camps in Kenya close in 2022, which would spur significant refugee migration to Nairobi and other urban areas.





**RefuSHE**

**THANKS**