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Following where Community-Driven Organizations Lead: Lessons for strengthening refugee financial integration

“We have many people with a broken heart because of their history. So, we have to encourage them. We have to give them hope they can also make it in life,” Pastor Wilberforce of the Kasarani Bethel Church explained. This work of healing the wounds of the heart is something that a number of churches and other community-driven organizations (CDOs) that work with the refugee community in Nairobi take seriously. Outside of the formal aid architecture, these organizations have taken on this work with very little funding, nearly all of which comes from member contributions. They use the funds they collect to help one another recover from the trauma of displacement and offer not only material support but new relationships, counseling, and compassion. In spite of limited resources, these organizations, comprised of refugees and host community members alike, are doing much of the heavy lifting in building the financial lives of refugees in displacement.

In our core research in Kenya, under the [FIND \(Finance in Displacement\)](#) project, we interviewed a diverse group of 73 refugees in Nairobi across three in-depth interviews between March and November 2020. Our purpose was to understand their process of financial integration and what it meant to them. We asked about their financial journeys over time and the organizations and individuals that helped them move through different phases of transition. When we reviewed their experiences with a wide range of financial institutions and support agencies, CDOs consistently came up as having both a broad reach and consistently strong impact.

To supplement our core research, we decided to look more closely at three of the organizations mentioned frequently by respondents. We interviewed leadership, members, and beneficiaries of three such organizations to better understand their

roles in facilitating financial integration for refugees in Nairobi. CDOs are on the radar of international and local NGOs, the UNHCR, and donors, but not as a well-utilized resource. Their partnerships are superficial at best. Rather than deep collaborations and pursuing shared goals, CDO partnerships with larger organizations are reduced to making referrals or providing physical space for other agencies to reach “clients” and implement their own “programs.” Instead of “clients” CDOs have “members,” members who receive materials space with dignity, care, and community.

In this note, we look at three short case studies of community-driven institutions that play key roles in supporting refugee financial integration and explore their common features. It is clear that CDOs play key, complementary roles to that of more formal NGOs and UN agencies. CDOs—and religious organizations in particular—are often key partners in refugee resettlement to third countries like the United States, Canada, and Australia. However, in the displacement setting of Nairobi, they are underutilized partners for larger, more formal humanitarian actors. We offer a few ideas for how their important work on refugee financial integration could be supported and deepened with the help of the broader humanitarian community. We also point towards a few lessons larger humanitarian service providers could learn from the experiences of CDOs, in particular around interacting with clients in ways that reinforce dignity and care.

The CDOs we interviewed have a solid understanding of the real needs in their communities, how to address them in a meaningful way, and the support they need the most to deepen their impact. **Humanitarian sector stakeholders should encourage and enable CDOs to lead the way, identifying opportunities to expand what they already do well and defining the types of new skills and support they need to expand their offerings, staying true to their missions.**

Understanding the Players (as defined in this note)

UNHCR: The UN body tasked with representing refugees in host countries, helping facilitate registration, and providing some support functions (health insurance, cash transfers, temporary housing assistance, etc.) for particularly vulnerable refugees. They have some additional programming in Nairobi implemented through INGOs and NGOs.

INGOs/NGOs: International and local non-governmental organizations, primarily staffed by Kenyans who implement a set of “programs” for refugee support, which includes cash transfers, business grants, skills training, education support, language training, counselling, and medical assistance. Some have a particular focus, for example, Heshima focuses on young women and Kituo Cha Sheria focuses on legal issues, even beyond the refugee community. Some of the INGOs/NGOs active in supporting refugees in Nairobi include: Refugee Point, Heshima, Refugee Consortium of Kenya, Kituo cha Sheria, Danish Refugee Council (DRC), International Rescue Committee (IRC), Hebrew Immigrant Aid Society (HIAS), Windle Trust, and Médecins Sans Frontières (MSF).

Community-driven organizations (CDOs): Are community organizations in which refugees themselves are members, setting the terms of support provided to members in need.

Financial integration is about more than financial services. In the core FIND research in Kenya, we interviewed a diverse group of 73 refugees in Nairobi across three in-depth interviews between March and November 2020 to better understand their process of financial integration. One of our key findings was that the process of financial integration – as defined as moving towards a financially healthy situation in the years following their displacement—was about far more than access to financial services.

The financial histories of our respondents suggested three rough phases of financial transitions in Nairobi under current conditions. In the early arrival phase, most are struggling to adapt to the city and rely heavily on others to acquire basic inputs (such as legal status, language skills, and work connections) that let them start earning enough to first feed, then later house themselves by starting some basic work. Once work starts, so does the “survivalhood” phase. This phase typically consists of low-level trade and casual work that allows for extremely minimal—if any—savings to accumulate. Just to move into the survivalhood phase, refugees must acquire initial legal status, temporary housing, some sense of the city, basic language skills and connections to work, even if that work is very informal, such as occasionally washing others’ laundry or selling tea in the neighborhood where the refugee has found him or herself.

Our CDO respondents are conscious that many refugees arrive immediately after escaping a traumatic event and are often met with the harsh realities of a large, unfamiliar city, including violence. They face a tremendously uncertain future, often separated from family members they don’t know if they will ever see again. Starting anything of a financial life

requires some emotional recovery and finding some sense of safety. Finding this sense of safety in displacement is a precondition for beginning to rebuild a financial life.

In Figure 1, we show the key inputs our research suggested that a person needs to acquire in a given phase of displacement in order to advance to the next stage of financial integration. There are a number of foundational inputs that CDOs cannot provide (such as legal status), but the scope of their care is otherwise quite broad and important, especially in the earlier stages of displacement and particularly for refugees arriving with few pre-existing relationships in the city.

Some of these services (like language skills) may not seem financial, but they are fundamental to building a financial life. Even needs that appear more explicitly financial—such as acquiring business capital—are not always, or even usually, delivered through the financial system. Instead, many rely on small gifts from friends and community members. Financial tools like M-Pesa (Kenya’s leading mobile money service) might help facilitate a transaction, but it’s really a movement of money between two people

Towards financial integration

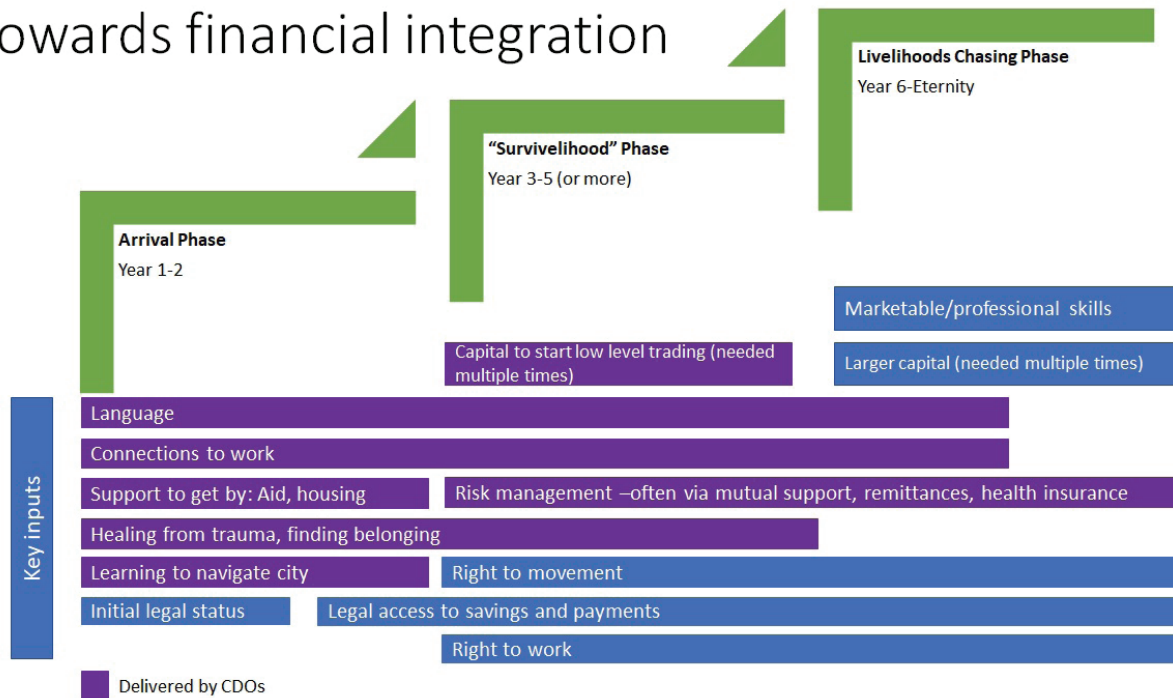


Figure 1: Moving towards financial integration requires financial and non-financial inputs.

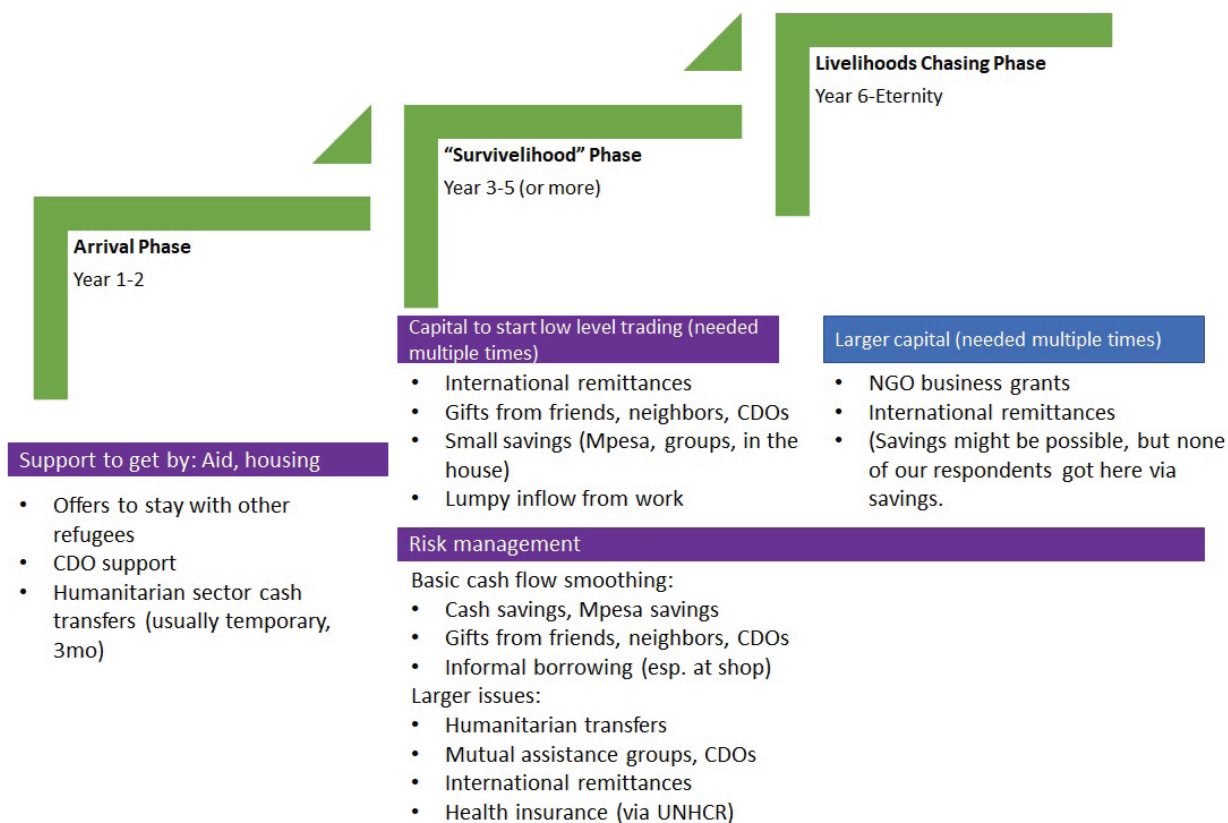


Figure 2: Even straightforward financial needs are addressed in a range of ways. Explicitly financial tools (savings, insurance, credit) are complemented by transfers that look more social than financial.

or a between a CDO and a member. There are many ways that the financial tasks that refugees need to accomplish can be managed through both financial and non-financial tools, as shown in Figure 2. In many cases, CDOs deliver on a financial task like risk management through a sort of informal insurance in which members contribute to another member in need. While it might not look like “finance,” it is.

In short, CDOs play an important role in facilitating financial transitions both helping refugees acquire foundational level inputs to advance their financial lives and by helping them accomplish explicitly financial tasks, even when their assistance hardly looks like a “financial product.” Their ability to see the whole picture of what their members need and deliver wherever they can is key to what makes their services so valuable to refugees in Nairobi.

Understanding the need. As of September 2020, there were 80,776 registered urban refugees and asylum seekers in Kenya, most of whom resided in Nairobi. Actual figures may be higher, due to unreg-

istered refugees and refugees registered as living in a refugee camp. Urban refugees are mostly Congolese and Somali with smaller numbers from South Sudan, Ethiopia, Burundi, Rwanda, and Uganda. While some travel in groups or connect with relatives or friends in the city, many others arrive alone, traumatized, and afraid. They are unfamiliar with the city, the language, formal registration procedures, or insight into how to build a life in this new environment.

There is much to overcome. The UNHCR in Kenya supports the government with refugee registration, provides basic protection services, and to some extent, helps support livelihood development through partner NGOs and INGOs. They are the only ones who can support the registration process and also to help register eligible beneficiaries for local health insurance through the National Hospital Insurance Fund (NHIF). With quite a lot of the resources for refugee livelihoods going to formal NGOs and INGOs, refugees often find themselves in those offices as well, seeking other inputs described in Figure 1. While

many of those experiences were positive for our respondents; many more led to frustration. NGOs often had limited mandates. They had “programs” that weren’t always in line with what refugees needed. Their service spectrum was often incomplete. The refugees in our study felt they were often met with bureaucratic coldness, long delays, disregard, and empty promises:

- “I only went to UNHCR for documents, but they are very slow. You can go there for many days before you get even someone to listen to you. I went there many times for my mandate and only got it after lots of struggle. Police arrested me twice because of a lack of documents, which they were supposed to have given me six months after my interview. I only got it after 19 months.”
- “I went to [this organization] for over one month. I walked to the offices, which were very far from where I lived. They were disorganized and kept on telling us to come back next time. At times they would say there is no translator. This pissed us off and got me upset with [that organization]. Our life had been shattered back home, and we were desperate for any kind of help.”
- “They lie to people and give assistance to people who don’t deserve it.”
- “I went to [the NGO’s] office to ask for help, but they only gave me empty promises.”

Our respondents felt that they were not heard or viewed as human beings. Organizations sometimes did not have translators available, gave unhelpful information, made follow-up difficult, offered a narrow set of programs that may not fit a refugee’s need, or were simply closed when refugees needed them most. Negative experiences were particularly common in the case of legal aid, when it seemed perhaps the NGOs offering these services were reluctant to take on cases, perhaps if they were difficult or even unwinnable, leaving refugees feeling they had no good options to move forward.

In short, the formal humanitarian infrastructure falls short both in terms of the scope of services offered to clients and in the quality and efficiency of those services, leaving gaps that CDOs are trying to fill.

What community-driven organizations offer. All three CDOs we interviewed talked about their central goal being about healing people’s hearts, and the material services they provided were a part of that process. They told us that the psychological healing, the community, connections, and mutual aid groups were key to successful financial integration, a view echoed by our refugee respondents throughout the FIND research project. They were implicitly interested in the outcome of whole person recovery, rather than the narrow metrics often adopted by more formal institutions.

These three institutions were comprised of people in similar circumstances working on solving personalized sets of problems, funded mostly by donations from other members. It was care provided out of understanding and solidarity with the member’s well-being at the center. They were closer to refugees geographically, culturally, and socially. Their accessibility did not diminish during the COVID crisis. They already spoke refugees’ languages. In the setting of churches, refugees seemed drawn into churches where they could find fellowship with people from their home countries or at least speaking the home language, even when the language of services themselves were Kiswahili and English, signaling openness to and community with Kenyans.

The organizations we studied created connection and community. Often, they provided links to other members who could become friends and confidants. Other members might show them how to accomplish a bureaucratic task, locate and pay for an apartment, learn a skill or land an informal job. Particularly in the case of churches, the institutions offered a feeling of belonging and mutual support, perhaps even more necessary for refugees feeling vulnerable and alone. Sometimes this connection spanned important differences in nationality, language, and class. This could be particularly powerful when an institution included members who were both refugees and Kenyans, helping develop very basic kinds of integration that larger NGOs implementing “programs” struggle to do.

Unbound by fixed, inflexible budgets, donors, and “programs,” these institutions were incredibly adaptable, allowing them to respond to members’ needs versus donor needs. While many offered set

programs, like language learning or food distribution, they all were capable of looking at the needs of the human being in front of them and seeing what they could do to help – sometimes with housing, sometimes with getting kids into school, sometimes with counselling, sometimes with assistance with a burial and funeral for a refugee who had died alone, far away from family separated in displacement.

They leveraged their shared understanding of the refugee support ecosystem and their critical mass to offer referrals to formal NGOs or offer space to NGOs to come and offer services like language classes, counselling, and health or nutrition information. But for the most part, these were shallow partnerships, in which the community organization merely facilitated introductions or offered space for meeting, but did not participate in the design, delivery, or evaluation of programming.

The limits of community-driven work. While small, community-centric organizations like these accomplish so much for members, they also face important limitations, particularly around their budgets and professional expertise. They cannot meet all their members’ needs directly, and while they recognize certain problems in the community they are not always equipped to solve them. They all saw a need for more language training, full-time counselling, documentation assistance, and support to refugees to start and sustain businesses. At the same time, initiating “programs” backed by new funding could disrupt the very essence of what makes them so effective at what they do: healing the wounds of the people with whom they are in genuine community.

And, CDOs can be extremely diverse, with varying levels of formality, governance, and capacity. We intentionally sought to understand organizations that were active and mentioned as important in our refugee interviews, but surely there are others where impacts are shallow or where the lines of membership could create exclusion, not just community.

Leveraging CDOs. Still, there is clearly much to gain from both integrating CDOs more carefully into humanitarian response and learning from their dignity-enhancing practices. The ambition to have CDOs and communities more broadly deeply involved with humanitarian efforts is not new. The UNHCR has a strong commitment to community-based protection,

with the aim of having communities of displaced people directly engaged in all work from analysis to evaluation. Engaging meaningfully with community-based organizations has been central to the humanitarian and development discourse for decades.

Further, the humanitarian sector has committed to the Grand Bargain on improving effectiveness and efficiency, and this includes a strong localization agenda. This agenda commits to working with local NGOs but makes no specific mention of community-based or driven organizations. While a commitment to local NGOs is important for supporting local organizations and the local professionalization of humanitarian assistance, particularly when it comes to refugees, it is no guarantee of representation, accountability, or dignified treatment. Our refugees’ experiences at local NGOs were not very different from their experiences at UN agencies or INGOs. What was different about CDOs was that responses came from people who were like them, who wanted to help them as individuals, and who truly understood their situations.

Many CDOs are faith-based. We have seen in our broader work in places like Mexico and Uganda that religious CDOs play similar roles in supporting refugees and migrants’ financial and social lives. Faith-based organizations also play large and formal roles in refugee resettlement in the US, Canada, and Australia, providing resettlement services directly or working as key partners with such agencies to provide medical care, housing and furnishings, mentorship, language instruction, and many other services to new arrivals. In countries of first displacement, however, there seems to be more skepticism towards faith-based partners for the implementation of secular activities. It’s worth exploring whether there could be more to gain from broadening these partnerships in places like Kenya.

So, what can be done to help CDOs deepen their impact and contribute more fully to the financial integration agenda? All of the CDOs we spoke with already had nominal partnerships with donors and larger NGOs and two are in discussions with GIZ on how to work best together. How could this take form in a way that is true to the nature of these organizations? What kinds of interventions and partnerships could both provide necessary services to refugees

without undermining the special character of CDOs which results in part from their independence?

We have a few ideas on what CDOs can do to offer even greater value in promoting financial integration and a few ideas about how the humanitarian community can support them with lower risks of undermining all the things that make CDOs so effective.

The *What*:

- **Continuing critical services & setting their own agendas.** One of the key features of CDOs is that they respond to the needs of their members. It would be counterproductive to displace that responsive, individualized support by turning services into narrow “programs,” like asking organizations to set up Village Savings and Loan Associations (VSLAs) or run vocational training programs. Offering modest, flexible support can help these organizations continue to deliver their already-valued, often personalized services.
- **Mental health services.** All of the organizations we spoke with noted unmet counselling demands within their communities. Helping train CDO members in professional counselling could go a long way to making counselling more accessible in terms of hours and proximity of access for traumatized populations.
- **Language support.** All of three organizations also mentioned the need for more accessible, ongoing language training. They are happy to offer space for such services, which is mostly near where their members live and work. Partnerships on language training could help improve the quality of the programs by working around member schedules, getting learners engaged outside the classroom, helping identify language partners and tutors, or even helping organize language immersions.
- **Mixed groups and connections.** In many circumstances, churches and mosques have both refugee and local members, offering some organic opportunities for repeat interactions that help build key relationships and connections that can help refugees feel more at home, develop friendships, access mutual support, find jobs and housing, or learn new livelihoods. Some groups within religious organi-

zations, like women’s groups and youth groups, evolve into savings groups, which can be an additional resource. In Nairobi, savings groups themselves may not need much support from donors and NGOs, as they are already ubiquitous and tend to be adopted as needed by refugees when they have the cash flows that make them viable. However, we’ve seen that for women in particular, being a member of a group and having a reason to socialize regularly and build friendships can be a huge lever supporting financial integration. Religious organizations can be great places to foster these experiences.

- **Business capital.** Many refugees in Nairobi never grow into livelihoods that are stable and sustainable due to many factors, but in particular their precarious legal status when it comes to work. Instead, livelihood activities emerge, die, and are replaced over time as circumstances shift and change. The COVID-19 economic shock gave us a view into how refugees cope with the economic uncertainty of their lives. Helping someone sustain a livelihood requires more than a one-time business startup grant. Instead, refugees are likely to need lots of chances to start over after a shock. In many cases, especially among women, recovering from a shock only needed a capital infusion of \$20-30. CDOs are well placed to identify these moments and flexibly administer such small sums.
- **Paralegal services.** While not discussed in depth here, our research showed that, in Nairobi, there seems to be an important gap in the scale and quality of legal services offered to refugees as well as significant misunderstandings of what is legally possible and likely legal outcomes when doing things such as applying for work permits. Trained paralegals from among CDO membership (or as fellows, see below) could help refugees—in their own language—navigate some of the more straightforward processes, referring more complicated cases to the larger NGOs and accompanying refugees through that process where needed to ensure understanding and help ensure service quality.

The *How*:

- **Community Corps Training and Fellowships.** All three organizations expressed a strong need for language teachers, social workers, paralegals, and full-time counsellors. Some could use project managers to manage their operations until they are strong enough to attract more core funding. Donors could offer members scholarships for professional training in these areas, followed by two to four-year paid fellowships to provide their professional services to their communities. Fellows could have ongoing connections to a larger network of peer support and mentorship to help solidify their professional bona fides in these areas. This could be similar to the US's [Americorps](#) program of professional service.
- **Matching funds.** Rather than introduce new and large grants that may be difficult for community organizations to manage, donors or large NGOs could offer flexible matching funds to leverage community contributions to support direct aid or a range of initiatives developed and implemented by community organizations themselves.
- **Flexible Funds with Mentorship.** Another option is to give direct funding alongside mentorship in management. It could be like an NGO apprenticeship, providing support and guidance with key decision making and governance issues. An NGO could offer in kind support, like part-time use of an in-house accountant over several years, helping a community-driven organization like Kintsugi gain the trust of other donors, complete local registration, and potentially gain tax exempt status. This might not be appropriate for all CDOs, but it could be an important kind of support to an organization like Kintsugi that aspires to become more like an NGO.
- **Partnership 2.0.** NGOs with donors could also reimagine partnership, building a commitment to CDOs into the localization agenda. Rather than seeing community organizations as entry points to access clients, they could consider them genuine partners, designing and implementing interventions together. New, transparent, and honest mechanisms for evaluating partnerships need to be developed to move beyond lip service in evaluations and rebalance power between small CDOs and much larger and better-funded INGOs and UN agencies. CDOs could also be invited to participate in governance structures of larger NGOs, helping

them build greater accountability to beneficiaries into their work. Community-driven organizations have a strong sense of what is needed and how to deliver with care. True partnerships could bring more humanity back into humanitarian agencies working in the city.

- **Committed Learning:** The humanitarian sector could be more intentional about learning about how to partner with CDOs in their work, studying more of the diversity of CDOs, their capacities, and partnership arrangements that deliver for refugees and organizations and in making the broader humanitarian enterprise more efficient and more dignified.

The cases that follow paint a picture of small, dedicated organizations playing a major role in helping make Nairobi a safe and hopeful home for refugees. As they see it, their support to refugee self-reliance and financial integration is part of an effort to rebuild the whole person after the trauma of flight and dislocation. Many of them appear to be doing a pretty good job of this even with meager resources. It's time the wider humanitarian community recognized this important role, supported their work, and learned from their many successes.

Resilience and Repair—Kintsugi

Kintsugi is a small community-driven organization founded in 2016 by a group of active refugees trying to respond to the needs of their community in a way that felt like it would make sense. The existing refugee support agencies were perceived as overly bureaucratic. It took time to get help, and many refugees were rejected. Some of the programs offered didn't meet the needs of refugees. "We thought, how can we support the most needy cases amongst ourselves, because we could see that some, like newcomers, had to go through a very hectic process before they could even be acknowledged by these organizations," Managing Director, Jean Pierre, told us.

While Jean Pierre had a degree in community development, there were still many things that the group would have to learn about running an organization from trial and error. In their first model, they asked members to register and pay KES 100 (about \$1) per month to pay for food distributions and other support to members and others in need. They since have grown to 1000 registered members, but they had to drop membership fees. People were starting to accuse them of charging beneficiaries for their services. "And we wanted to be open for everybody." Now they subsist on at-will donations, but that keeps the programming much smaller than the founder's initial vision.

In fact, when they started they called themselves "Save World Trust." But the big, ambitious name didn't seem to fit what they were actually doing. "And we felt like people are seeing us as this big-big thing, when we are not big people. Who were we to be saying we will save the whole world? Even Jesus could not save the whole world, nor can the UN do it," explained Jean Pierre. So, they decided on a name change and through some internet research came up with Kintsugi. Kintsugi is the Japanese art of repairing broken objects with silver and gold to make the repaired version even more beautiful than the original. "It means people in our contexts as refugees, we have a broken heart, we are broken in many ways that need to be mended and actually be refined in a way that makes them look beautiful and gives them hope. So, for us, this name is a sign of resilience for refugees trying to repair the hearts that have been broken down."

One beneficiary learned about them through Bethel Church, where the group had organized English classes. "They helped me communicate a bit, to say things like 'Good morning.'" The group also helped the young man hone his skills in manicures and pedicures and informally connected him to a small salon where he now works, providing these services. He is hoping one day they might help a group of four to five refugees start their own salon, but for now, "They keep telling us to wait." The group doesn't have the funds to deliver on all the programs they wanted to start.

A major advantage Kintsugi has is their accessibility to the community. As one beneficiary explained, "I went to HIAS to look for help, and they gave me a date to come back and see them. But they moved. I hear the office is now in Kayole, and that's far. It's not easy to raise the fare. At that time, I was working as a security guard. After I paid rent and food from that KES 5000 I used to get, there was nothing left even for fare. Kintsugi is right here and they are able to help people." The same person also needed help with a legal problem. He was referred to Kituo Cha Sheria, but never went. Again, he didn't have bus fare. Kintsugi can't always help, but they listen, and they seem interested in providing the support that refugees request and need.

During the COVID crisis, particularly in the early days of lockdown, other organizations were closing their doors. Kintsugi scaled up their operations, collecting about KES 50,000 (~US\$500) to buy and distribute food, masks and sanitizers and getting them out to the families they knew would need them. "We understand the community better than anyone," the office manager in Kasarani explains, "When someone approaches us, we already know them. We know them better than any organization. Here we are quick to respond to their needs and their case, so we have a unique connection to the community."

Among the services the organization is currently offering are:

- **Case management.** Particularly for new arrivals, volunteer staff help walk the person through all the necessary procedures for registration, finding initial housing, and becoming oriented to life in Kenya. They follow up and provide individualized advice and guidance to make sure things get taken

care of. They know the landscape of larger service providers well and make referrals to a range of institutions, including Refuge Point, HIAS, Xavier Project, Heshima, Windle Trust, UNHCR, Refugee Affairs Secretariat, Kituo Cha Sheria, and others.

- **Language training.** Prior to COVID-19, they had been providing free English and Swahili classes with the support of GIZ.
- **Skills building.** They help train refugees in marketable skills. Prior to COVID-19, they were expanding these offerings in partnership with a Dutch NGO. This is now on hold. They are hoping to resume this to include skills like clothes-making, running retail shops, and even IT skills which primarily target youth.
- **Social integration.** The organization has a local commitment to integration with Kenyans, and actively works to build community through football leagues an annual Peace Marathon hosted at downtown Nairobi's Uhuru Park. This comes from a recognition of the importance of peaceful co-existence in Nairobi, but also a global consciousness. They feel it is part of their mission to demonstrate the humanity of refugees and promote friendship. Jean Pierre explained:

The world is full of instability; countries keep breaking up. And yet we see all these things happening all over the world, where they feel that refugees coming to their country means they are going to consume their resources and pollute their environment, and so refugees must be stopped...So actually, it is our mission to make sure we keep our peaceful co-existence campaign so that our brothers and sisters can embrace the message of our founding fathers to let African children live anywhere on their continent, regardless of their condition.

Kintsugi's team is frustrated they can't do more to support their community. There are a number of unmet needs, including for more professional counselling in refugees' languages, faster recognition of refugee status, and more affordable school fees for refugee children. They know they can't fix those issues alone. And even what they can do is constrained by funding. They keep applying for grants but haven't been given much real support

from larger NGOs. While some congratulate them on their success, partnerships remain "superficial" and funding isn't there. "They will come and visit you, see what you do, then they go." Jean Pierre wonders if it's a matter of class. "They are Kenyans, and we are in the refugee class."

It's frustrating to be so close to the problems and to be kept at arm's length from decision-making.

The international community, even the people in Geneva know that CBOs are completely detached from the services. They have been ignored. They are isolated from the decision making processes of other organizations. We can't get funding, and we are the ones living with hungry people, the sick person, the child has been thrown out of school. Yet, you can't do anything.

While frustrated, they are not giving up. They are very proud of their successes, particularly in providing immediate relief through the worst parts of the COVID crisis and for their 2019 marathon, which had over 1500 participants. They continue to apply for funding and hope that recognition will come with time. "Gradually we will reach our aims," Jean Pierre says. In the meantime, "Our job is to serve the community at our best level, based on the ability that we have."

Belonging at Bethel Church

Pastor Wilberforce of Bethel Church came to Kasarani, Nairobi in 2015 to lead a small congregation. Students from Rwanda had come to Kenya to study and began meeting together to pray in their own language, finding community in a small prayer group of about twenty people. After some time, they asked for the help of their church back home in Rwanda to send someone to guide them. Pastor Wilberforce volunteered and came with his wife where they founded a small church.

In time, refugees from Burundi, DRC, Rwanda, and Uganda began to join them, attracted to finding community with others away from home and the ability to converse in their home language. But as they grew and started a church, they switched all services to Kiswahili and English. “When we started operating not as a group, but as a church, we had to open the doors also to the host community of Kenyans. I first started using English, because I didn’t know Kiswahili, but now we use both in our services.” Pastor Wilberforce is not sure exactly what share of congregants are refugees, he and other members estimate somewhere between 40-60%.

The mixed congregation offers refugees opportunities to build relationships with Kenyans, particularly in smaller church groups, like the choir, women’s group, youth group, and worship team. One active member of the women’s group explained the way they look out for and support each other, refugee or not:

I’m in a group of women, and if a member of our group has no food, I mobilize so that we each come with two kilos of flour, a half kilo of sugar, so we help in small ways. If a mother has been blessed with a baby, we each contribute like KES 50, so we can offer them like KES 1500 to help... We contribute KES 50-100 monthly so we can support at least one mother.

While a very small congregation of fewer than 100 members, Bethel Church in Kasarani is well known for their service to the refugee community. When “Tony” arrived in Nairobi as a new refugee from Congo, he had nowhere to stay. When he met another Congolese in town, they directed him to Bethel Church, which has taken him in and tried to help

him get settled. They have a number of connections to larger refugee support agencies, including Heshima, Refuge Point, UNHCR, Danish Refugee Council, Refuge Point, Refugee Consortium of Kenya, GIZ, and HIAS. But they wouldn’t call these “partnerships.” Instead, the church makes announcements and offers space for NGOs, UN agencies, and even government officials to meet refugees and offer services. Two of these important engagements were—prior to coronavirus—offering space for English courses and providing space for counsellors from HIAS to visit once per week.

Pastor Wilberforce sees these things as helpful, but apart from the church’s main mission. “I don’t know if you understand the church. The church’s calling is to preach the word of god and win souls for Christ. That is the main mission. Beyond that, we do look at the social lives of people, but we cannot do what is beyond our capacity.”

Where the pastor sees the church’s ability to support refugees is through their trauma and adjustments to life in Kenya:

We have many people with a broken heart because of their history, so we have to encourage them, we have to give them hope that they can also make it in life. We listen to them. We counsel them. We encourage them. We give them hope that though they have a bad past, God is there for them and they can still make it in life.

He also points out that welcoming refugees gives them a feeling of belonging, when Kenya can feel very hostile:

Many feel insecure in the beginning, they cannot communicate, they have no papers, they feel they are in danger. Some have been attacked and robbed, so there is that fear in them...The Kenyans tell them go to that church, the pastor will hear you. And then they come here and when they come they speak to me in their language and they feel they are safe. So, I have hosted many who have been coming and living here and after they have integrated in the community they can find a job, then they go. In the church, they have found a home...When things go bad out there, they cry to me. I receive them, I listen to them, I counsel them, I pray for them...

When we can, we add some help. That is the unique thing we have here: we know them, we know the history.

The church's material support to refugees has been ad hoc, on a case by case basis, funded only by contributions from other church members. This often includes temporary housing at the church, fundraising to offer money for food, rent, or to pay a medical bill, assistance with capital to start a business, and helping manage logistics when a refugee dies in Kenya.

Most of these services are provided on a temporary basis, but we spoke also to one refugee who has been living at the church for almost four years. He had a harrowing escape from DRC and arrived in Nairobi injured, alone, and afraid. After being offered temporary accommodation at the church, he was later hired as a caretaker with a small salary of KES 2000 per month. (The salary was stopped during COVID, but he is still receiving free accommodation.) It's been hard for this young man to find work. For a while he was going to an informal mining site, until he was attacked by Kenyans. "They threatened to kill me, and they told me to go mine in my own country of Congo." Apart from having a place to stay, he has also benefited from the counselling services offered at the church by HIAS. It's still a struggle to cope with his past, "Only the counselors really know what I went through. I don't really talk to people. I fear being laughed at if everyone knows what I went through." He is grateful that the church welcomed him and gave him a place to belong. "They receive every visitor," he says.

As with all community organizations, the church is small and only able to meet some of the needs of the congregation. The pastor sees particular gaps around:

- **Employment support.** He feels it is particularly frustrating for refugees with skills and education to be unable to work in Kenya. "Even if they have a degree, they are living in poverty," he says. Might there be more help to assist them in finding jobs and getting work permits?

- **Language training.** This is another area where available support is limited and has been interrupted by COVID-19. Is there more they can do to support members in learning Kiswahili and English?

- **Counselling.** Here, he feels like he is doing pretty well and that the HIAS counselling was helping (before COVID), but it isn't enough. As with Release Pentecostal, the pastor is a volunteer who also has to work to sustain his family. "It would be a good thing if people just knew, if I go there I will find someone to guide me."

- **Self-help.** The pastor thought perhaps there was more the church could do to encourage small groups of members to help one another as they build their livelihoods. Groups that mixed early and later arrivals could keep some older members more connected to the church and help newer arrivals find their feet.

But even if they are unable to do anything more, Pastor Wilberforce feels like they are already achieving their mission. They are tending to the spiritual and community needs of refugees, helping them find a home in Nairobi. And, after all, their primary mission is to "teach the word of God." "We believe strongly that the word of God changes lives more than anything else...All other things we are doing they are accompaniments to that."

Saving Souls and Livelihoods - Release Pentecostal Church Rongai

Release Pentecostal was founded in 2009 in Kasarani by Bishop Simon, a missionary from Democratic Republic of Congo (DRC). Before he founded the church, he was traveling extensively. “God led him to come and settle here,” Pastor Muririkwa Jean Claude tells us. “They prefer calling me Mushambaro.”

The church is evangelical and extroverted. Just since 2009 they have added ten additional branches, including in Rongai, Githurai 44, and Mihango in the Nairobi area. They opened in Kitale and Migori and have five branches in Turkana. They’ve also started to spread into places where refugees have been resettled: The US, Canada, and Australia. While not specifically targeting refugees, these areas nearly all have large refugee populations who appear to be drawn into the congregation through cultural affinity, community, the message of forgiveness, and material support.

Like Bishop Simon, Mushambaro is originally from DRC. He now leads the Rongai congregation and prepares biblical teachings for the national network. Before coming to Kenya six years ago, he was working as a missionary in Burundi, ministering to youth, traumatized populations, and people living with HIV. The members of the Rongai church are “about 99% refugees,” he estimates.

His experience in Burundi helped prepare him to help his members cope with their many challenges. From his perspective, the church must be proactive in helping its members recover from their trauma through forgiveness and to also acquire livelihood skills, particularly through learning Kiswahili and English and starting a business. He explains:

Someone who has experienced a war, they have wounds in their hearts.... And having such wounds it will be difficult to live with others. Such a person lives in fear and can never trust any person. This person tends to stay alone, and if such a person is not counseled they will not be able to live with others. If this person does not forgive... if this person does not release all this

from their mind, it will be difficult even for this person’s family to be able to depend on itself in the future. If in her mind she will be contemplating that my husband died, I have nothing, I don’t know how things will turn out, if such a person continues sharing such thoughts to her children she will be lost. But we welcome her, talk and counsel her, and if her wounds heal it will be easy for her to welcome others and live peacefully... God is still faithful and will help them experience His goodness again.

Secondly, if she learns language, it is an investment, because she will not be able to do business without speaking in Kiswahili. You cannot sell or buy without talking; it is important to learn the language. If one is living in Nairobi and not working how will they survive? How will their kids live? Yet they have legs, hands, brains, and talent, so we should be able to teach them [language] so that that her talent can benefit her and others.

The primary activity of the church is to “preach and to teach” as Mushambaro explains. As a missionary, evangelical church they want to target “the vulnerable who do not know about Jesus Christ,” he says, which gets them out into communities, sometimes even visiting door to door. But alongside this “teach and preach” mission, the church offers a range of support services to members, Kenyans and refugees alike, which are meant to both support the person in need and to build community. Some of these activities have been:

- Providing seminars on cultural adaptation, particularly in adjusting to work culture in Kenya and how to get along with colleagues and competitors;
- Supporting members to start small businesses (with starting capital) and providing some mentorship and encouragement;
- Helping some members pay for rent and distributing clothes and food to members in need;
- Serving the youth by encouraging them to stay in school, providing school fees and books when necessary, connecting some to a private school that helps refugees, offering youth seminars, organizing sports and games for youth groups;

- Supporting mixed refugee-Kenyan savings groups and offering them a place to meet;
- Contributing towards weddings of members; and
- Contributing to families in crisis, for example, after a devastating fire.

The church has a budget for some of these activities every year. “We are a church that is focused. Every year we have action plans, and we draw a budget for those activities,” the pastor said. Other activities are managed through member contributions, which pastor Mushambaro sees as an important part of community building: “We bring people together from different tribes. We teach them to love each other and live as one family, whether one is a Kenyan, Somali, Congolese or whatever tribe. We have taught them to come together when one is in need by contributing.” To help manage this, the church has a Social Affairs Department that coordinates contributions and distributions on WhatsApp. Members in need can come to the Department members directly or may get referred by the Deacon. The church places a high value on anonymity to protect the dignity of members in need, one church member told us. “The church does not support people to show off. They provide with confidentiality.”

The church also has some links to more formal support agencies. They have referred some clients to HIAS, which sometimes assists refugees with short-term (three months) cash assistance, Mapendo, which they believe helps with prescription costs, and Danish Refugee Council, which provides some with livelihood skills training. They have no formal connection to UNHCR, but the pastor does remember a time they worked with UNHCR and government to help mediate when refugees were being harassed for hawking their goods in the area.

There are many things the church does that larger agencies cannot. One is that they get out into the community and proactively seek to identify and support vulnerable people. “One thing I see in those organizations is that they have offices, and they wait for refugees to go to them. Whoever visits their offices is just one among so many facing challenges. And the refugee will tell themselves, if I go there and explain my problem, I won’t be helped, so why bother? I’d rather go to work and get some food for my children...Our role is to listen to them and follow

up on their problems.” The church has a long-term relationship with members. It is invested in their ultimate self-reliance. Since the church can offer personalized, tailored support, refugees feel like they have been heard, and the assistance they receive is directly linked to their individual needs.

It is not a perfect system. Sometimes the funding is insufficient. The pastor has seen some refugees get very angry when their church cannot offer material assistance. “He will start telling you how you aren’t a good Christian because you haven’t helped him. It makes me feel bad, because we would like to help, but we are not able to.” The pastor and others who help the church activities function are volunteers, so their time is also constrained. Pastor Mushambaro has to balance his church duties with paid work, which caters to the needs of his family.

From his interactions with the congregation, the pastor sees a number of still unmet needs for refugees in Nairobi:

- **High quality language training.** Being able to speak local languages, especially Kiswahili, is key to being able to work or run a business, but high-quality training that really facilitates this is not easily accessible for many.
- **Opportunities to return to school.** For young people whose educations were interrupted, it’s not always easy to get back to school to finish secondary school, which is quite costly in Kenya. The pastor worries about what this will mean for their long-term futures.
- **Counselling.** While there are some organizations offering counseling, it is insufficient to meet the needs of the deeply traumatized refugee population. The services available with professional counselors who speak refugees’ languages and whom refugees can trust are limited.
- **Legal understanding and guidance.** Refugees often don’t fully understand local laws and procedures and face a number of legal issues that they struggle to get assistance with. The pastor would like to see more seminars available on local laws. They have an active church member who is part of an informal group that organizes bribes and negotiates with police when other refugees are arrested, usually over documentation issues.

- **ID/documentation acceleration.** Another key challenge many refugees face is the drawn out process of acquiring documentation. It would make a huge difference for people if this process could be accelerated.

Even without much external help, the church is making a big difference in the lives of many refugees, helping them recover from trauma, manage the risks of life, and rebuild a livelihood. That material solidarity matters so much when everything has been lost.

As one member and beneficiary explained, “This is a church that walked with me.”

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