Jobtech Alliance

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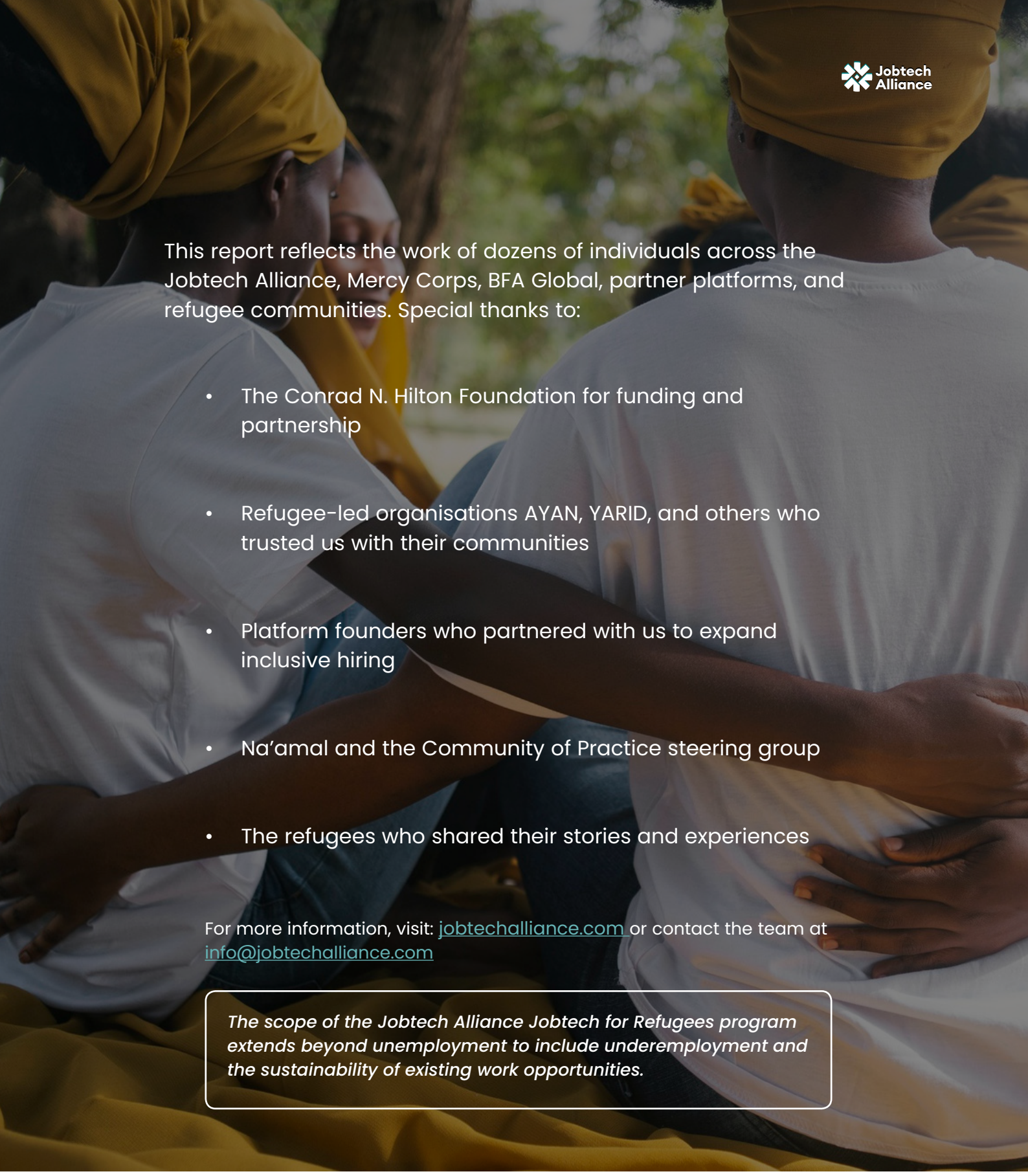
Jobtech for Refugees:

Lessons from building an **inclusive ecosystem** in **East Africa**

Insights from Phase 1
(2022-2025)

A Jobtech Alliance publication | February 2026



This report reflects the work of dozens of individuals across the Jobtech Alliance, Mercy Corps, BFA Global, partner platforms, and refugee communities. Special thanks to:

- The Conrad N. Hilton Foundation for funding and partnership
- Refugee-led organisations AYAN, YARID, and others who trusted us with their communities
- Platform founders who partnered with us to expand inclusive hiring
- Na'amal and the Community of Practice steering group
- The refugees who shared their stories and experiences

For more information, visit: jobtechalliance.com or contact the team at info@jobtechalliance.com

The scope of the Jobtech Alliance Jobtech for Refugees program extends beyond unemployment to include underemployment and the sustainability of existing work opportunities.

Supported by CONRAD N. Hilton FOUNDATION

Executive summary

Executive summary

Over the past three years, the Jobtech Alliance's Jobtech for Refugees (J4R) program, which focused on refugee inclusion, set out to test a bold hypothesis: that **digital platforms which connect people to work opportunities present a scalable pathway to create or improve jobs for refugees in East Africa**. This hypothesis is grounded in a compelling business case – global and regional evidence demonstrates that refugees are creditworthy individuals, reliable employees and successful entrepreneurs, whereby the macroeconomic returns from their employment benefit host communities and national economies alike.

The J4R program was created with two bold ambitions. First, to improve work and educational opportunities for 12,000 individuals (70% refugees and 30% host community members). And second, to build a coalition and knowledge base of actors around J4R.

Working across Uganda and Ethiopia, we partnered with 14 jobtech platforms, engaged refugee-led organisations (RLOs), built a Community of Practice, and generated learnings that are reshaping how the sector thinks about inclusive job-creation and sustained livelihoods for refugees.

Direct refugee job creation proved harder than anticipated.
In the short three-year timeframe of the program – from conducting research through sourcing portfolio companies, to devising and executing refugee talent recruitment and platform support sprints – 943 direct platform jobs (i.e. at least $90/month for a minimum of six months) were created, matched, improved, or sustained. Of these, 30 direct jobs went to refugees as of December 2025.

We witnessed some systemic shifts.
Before J4R, none of our portfolio companies were thinking about refugees as a labour market. Today, 11 direct partner platforms across Uganda and Ethiopia, as well as a broader community of 75 ecosystem players, are actively thinking about inclusive hiring.

We also busted enduring myths.
Refugees do have ID: over 80% of refugees in Uganda hold Office of the Prime Minister-issued documentation, and a growing number of urban refugees in Ethiopia have Fayda IDs. The majority of refugees also pursue primary education (88% enrolment in Uganda), with growing rates of secondary education in urban and peri-urban settings. Two-thirds own mobile phones, many are familiar with mobile money, can be onboarded onto platforms, and are willing and even eager to work. Many are running successful small and medium businesses, and are active platform customers, as Jemla in Ethiopia and Kyosk in Uganda demonstrated.

With this report, we share what we learned from J4R — the successes, failures, and practical insights that can help funders, platforms, and ecosystem builders do this work better. Our key learnings are organised in three categories focusing on: refugee talent, platform capacity, and ecosystem mobilisation.

Refugee talent

- **Refugees are entrepreneurs, not just workers.** Many refugees are already active micro, small, and medium enterprise (MSME) owners, or farmers seeking ways to grow their businesses, rather than simply to find employment. B2B ecommerce platforms like Jemla, for example, improved refugee retailers' profitability, while EzyAgric's high-quality agricultural inputs generated higher yields for refugee farmers. This reframes the opportunity: serving some refugee segments as customers may deliver more immediate livelihood impact than placing them as workers. Platforms can do the former profitably without subsidies.

- **Refugee recruitment requires infrastructure, not just introductions.** Early refugee conversion rates through RLOs – i.e. from sourcing refugee talent to actual job placements – were less than optimal (0–15%). We restructured around a five-stage funnel (identification, vetting, onboarding, conversion, retention) and paired RLOs with technical specialists. This hybrid model dramatically improved outcomes, resulting in 78% conversion rates.

- **Subsidies address an initial barrier but don't solve for the entire journey.** Our initial hypothesis was straightforward: if refugees lack smartphones or safety gear, platforms should provide them with such assets. Remove the barrier, and work follows. Reality proved more complex. Asset subsidies like phones, helmets and data bundles successfully got refugees onto platforms, but many dropped off before earning meaningful income. The real barriers emerged after onboarding: navigating unfamiliar app interfaces, managing customer expectations, handling initial setbacks, and sustaining motivation through slow early weeks. Refugees needed support through all of these initial setbacks.

Platform capacity

- **Market context shapes outcomes more than platform design.** Uganda's jobtech ecosystem is nascent. Most platforms have fewer than 1,000 active users and struggle with basic commercial viability. Refugee inclusion becomes an additional stretch for companies still fighting for product-market fit. This led the program to experiment with agritech as a jobtech-adjacent sector, given that a significant proportion of refugees are engaged in agriculture and agri-allied activities. We later expanded into Ethiopia, where platform density is higher.

- **Not all platforms can drive refugee inclusion meaningfully**. Platforms already creating jobs at pace can absorb refugees more easily. Those still establishing core operations lack bandwidth for refugee inclusion initiatives. Absorptive capacity also fluctuates with funding cycles and business conditions.

Ecosystem building

- **Myths can block inclusion and busting them shifts ecosystem behaviour.** Before the program, many platform teams we interacted with assumed refugees lacked IDs, could not access mobile money, or were too transient to employ. Rigorous evidence, sensitisation and exposure by the program helped us debunk these myths. Today, 11 partner platforms actively consider refugees in their hiring as a viable labour pool.

- **Patient capital de-risks and unlocks experimentation.** Platforms need this risk-tolerant capital to experiment before inclusion becomes commercially self-sustaining. EzyAgric (a Ugandan agritech platform), Ecoplastile (a Ugandan waste recycling company), and EqualReach (a global digital work placement platform) all tested refugee inclusion models – whether through geographic expansion, dedicated pilots, or new agency approaches – using capital willing to absorb early-stage uncertainty.

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Introduction to the Jobtech Alliance

The Jobtech Alliance is an ecosystem-building initiative that supports digital platforms connecting people to work opportunities across Africa. Launched in late 2021 and jointly implemented by BFA Global and Mercy Corps, the alliance works with jobtech platforms: digital marketplaces and tools that create, improve, or match people to livelihoods.

The Jobtech Alliance focuses on:

1. Enabling environment

We create conditions for entrepreneurs to build platforms that deliver quality livelihoods. This includes building the sector's knowledge base through research, convening platforms and funders through communities of practice, curating investor networks, and engaging on policy and infrastructure critical for the sector.

2. Acceleration

We deliver hands-on, bespoke support to jobtech platforms through time-bound sprints focused on specific growth challenges – from product development to commercial strategy to operational optimisation – enabling entrepreneurs to build greater scale, impact, and inclusivity in their solutions.

As of late 2025, the Jobtech Alliance has also launched a pioneering inclusivity framework, which is to be used by and for platforms that seek to work with refugee populations, among others. A number of the findings and lessons learned detailed in this report speak directly to the dimensions in this framework.

To date, the Jobtech Alliance has provided venture support to over 50 platforms across 28 African countries, generated proprietary data on more than 135,000 platform users, and built a community of hundreds of stakeholders.

Jobtech platforms in Africa span diverse sectors and models. We categorise them across five platform types, each covering a number of specific sectors:

2

The Jobtech for Refugees (J4R) Program

Uganda hosts Africa's largest refugee population – over 1.7 million people – making it the natural starting point for the program. In 2025, we expanded to Ethiopia, home to 820,000 refugees alongside 4.3 million internally displaced people, to test whether our learnings could translate to a different country context.

In both countries, refugees face significant employment barriers despite progressive legal frameworks. Data from Uganda shows that:

Refugees are **35%** less likely than nationals to be employed

Refugees who work are **32%** less than host community members with similar skills

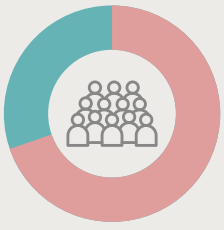
Refugees are **1.7x** more likely to fall below the poverty line than host community members

80% of young refugees are in self-employment, often informal and precarious

Yet there are reasons for optimism. Uganda grants refugees the right to work and move freely. Ethiopia has progressively expanded refugee rights through its out-of-camp policy and work permits in designated sectors. Over 80% of refugees in Uganda hold Office of the Prime Minister-issued documentation, and a growing number in Ethiopia have enrolled in the Fayda digital ID system, enabling SIM registration, mobile money access, and platform onboarding.

Theory of change

Jobtech platforms – with their ability to connect people to work based on merit, low barriers to entry, and flexible arrangements – are well-suited to realise impact in this context.



12,000 individuals

70%
8,400 refugees

30%
3,600 host community members

J4R aimed to improve work and educational opportunities through jobtech platforms for 12,000 individuals (70% or 8,400 refugees, 30% or 3,600 host community members).

Our three workstreams

Funded by the **The Conrad N. Hilton Foundation** from 2022-2025, the program initiative operated across three integrated workstreams:

12,000 participants (70% refugees, 30% host community) have improved work and educational opportunities through product and service innovations in jobtech platforms in Uganda and Ethiopia

3,405 refugees and host community members earn through platform

Product/service innovations and matching with the following platforms:

a. Gig-matching/job-matching
b. Digitising microenterprise
c. Digital work

8,000 refugees and host community members improve skills through e-learning

Product/service innovations with e-learning partners

Refugees are enabled to access platforms through awareness-training, skilling and onboarding

- Community engagement and outreach with refugees and refugee-led and serving organisations, including sensitisation
- Training and subsidisation of barriers to refugees to access above services through RLO networks

Improved knowledge of the ecosystem through research and coalition-building

1. Research/R&D on refugee jobtech issues
2. Establishment of community of practice around jobtech for refugees
3. Collaborative action on systemic issues

Workstream 1: **Refugee talent engagement**

Supporting platforms to create demand for refugee workers is only half the challenge. The second part of our systemic approach required connecting refugee talent to platforms. We did this through a two-pronged approach:

Transforming RLOs into reliable talent pipelines
RLOs are community-based groups embedded in refugee communities that can identify, recruit, and support refugee candidates. RLOs bring deep trust and reach within their communities – assets that traditional recruiters lack. However, while RLOs have access and networks, they are not always designed to act as professional recruiters. The first two years of J4R focused on strengthening these intermediaries and building their capacity to translate community access into effective talent pipelines for platform partners.

Tech-enabled skilling
Only 9-10% of Ugandan refugees are enrolled in secondary schools, which results in a mismatch between jobs and talent when skilled work opportunities arise. Tech-enabled skilling has proven to expand access and equity in learning new skills at a fraction of the cost, with greater flexibility. This sub-stream was delivered through our learning partner Arifu, a tech-enabled skilling platform that uses a WhatsApp chatbot to deliver bite-sized interactive content and certificates on: digital and financial skills; best practice in business; and selling via e-commerce and social commerce.

Workstream 2: **Platform support**

Bespoke venture building support
This part of the workstream focused on partnering with jobtech platforms to help them grow and, in doing so, create job opportunities that could also include refugees. A core assumption was that the key constraining factor for job creation is a lack of available jobs, and therefore, the program worked with platforms to increase the number of readily accessible jobs.

J4R's bespoke venture support program delivered through time-bound sprints covering:

- **Expansion:** Helping platforms enter new markets, including refugee-hosting regions
- **Product:** Building or refining platform features, which may include MVP development, UX improvements, or new functionality
- **Commercial:** Developing go-to-market strategies, sales pipelines, pricing models, and revenue optimisation
- **Operations:** Optimising operational efficiency and internal processes
- **Business model and fundraising:** Helping develop detailed business models, predict cash flow and estimate short, medium and long-term funding needs
- **Inclusion:** Recruiting, onboarding and retaining refugee workers
- **Utilisation:** Improving worker activation, engagement, and retention on platforms
- **AI integration:** Integrating AI to automate workflows and be more cost-efficient, while being responsive to customer needs

SafeBoda The SafeBoda venture building experience

SafeBoda is Uganda's leading ride-hailing platform for motorcycle taxis and cars. With existing driver infrastructure and flexible earning opportunities, it seemed like a natural fit for refugee workers, potentially offering $50+ monthly earnings.

The business model of Safeboda is as follows:

Customer places order

Safeboda matches customer to the most suitable courier based on algorithm

Courier transports customer to destination. Upon arrival user remits payments to Safeboda via e-wallet or pays via cash to the customer

Customers:
Safeboda earns delivery fees

Couriers:
Safeboda pays delivery fees to couriers. *Delivery fees = customer fee less (15%) commission + bonus*

The challenge:

Before focusing on refugee inclusion, SafeBoda faced a more fundamental problem: driver utilisation. Some registered drivers were underutilising the platform, trip fulfilment needed improvement, and cancellation rates were high in certain zones. Layering refugee recruitment onto an under-performing system risked setting new drivers up for failure. So our question became: could improving platform operations for all drivers create better conditions for refugee inclusion?

The J4R approach:

J4R provided venture building support through a 10-week driver engagement and utilisation sprint. Rather than jumping straight to refugee hiring, we partnered with SafeBoda to strengthen the operational foundation first, reactivating idle drivers, improving trip volume, and reducing cancellations. The sprint developed sophisticated behavioural nudging systems:

- Segmented push notifications and SMS campaigns tailored to driver behaviour
- Structured call outreach to dormant drivers
- Optimised dispatch in high-friction zones paired with driver incentives

The outcome:

- +53% reactivation among inactive drivers via structured call outreach
- +60.5% push notification engagement, doubling previous conversion rates
- +7 percentage point fulfilment rate gain, from ~63% to ~70% during the pilot
- Significant cancellation reduction in friction zones

The lessons learned:

Driver behaviour is influenceable with the right message, timing, and channel. These operational gains also revealed a deeper, strategic insight: for platforms like SafeBoda to sustain behavioural change at scale, strong systems and infrastructure, not just campaigns, are needed. **Refugee inclusion is more likely to succeed when platforms have their operational fundamentals in place.**

Plug and play

J4R also engaged with platforms that did not require intensive venture support but had existing opportunities to match refugees to work. Here the focus was on identifying ready-made openings and facilitating refugee match-making through "light-touch" coordination between the J4R team, RLOs and platforms.

Over Phase 1, we engaged 14 jobtech platforms: 11 in Uganda and two in Ethiopia, plus one agency accelerator (Na'amal). Below is an overview of our portfolio, platforms' focus areas, and the types of support we provided.*

Logistics and mobility

Safeboda (Uganda)
Ride-hailing for motorcycle taxis

Digitally enabled agent models

Jumia (Uganda)
Social commerce sales agents

Ecoplastile (Uganda)
Waste-to-building materials, agent network

Skilled online freelancing

EqualReach (Uganda)(Ethiopia)
Impact sourcing - refugee tech teams for global clients

Kolaborate (Uganda)
Digital BPO / managed services

Microwork and play to earn

Rwazi (Uganda)
Distributed data collection ('mappers')

Influencer and digital creator marketplaces

Wowzi (Uganda)
Nano-influencer marketing platform

Job boards and recruitment platforms

Afriwork (Ethiopia)
Job matching via Telegram with AI

Brighter Monday Uganda (Uganda)
Job-matching

BAG technologies (Uganda)
Web-based Job matching and AI-skilling

eCommerce marketplaces

Jemla online (Ethiopia)
Job matching via Telegram with AI

Self-paced skill development

Arifu (Uganda)
WhatsApp-based interactive learning

Agency digitally delivered work

Na'amal (Uganda)
Building digital work agencies for refugee talent

Agri-tech

(Jobtech adjacent platforms)

EzyAgric (Uganda)
Agritech platform for farmers and agribusinesses

** We note that some platforms were in advanced stages of recruiting or onboarding, but fell through due to misaligned priorities or bureaucratic challenges.*

Workstream 3: **Ecosystem building**

Systemic change requires more than individual platform partnerships. In order to ensure a thriving ecosystem J4R established the Refugees Community of Practice (CoP). The CoP is an initiative between Jobtech Alliance and Na'amal, a non-profit and social enterprise that supports refugees and other under-resourced communities to access digital work through training and links to agency digital work.

The J4R CoP is a thriving community of 75 organisations across academia, advocacy organisations, jobtech platforms, funders, RLOs, and INGOs. The CoP – through its diverse membership and collaborative environment – aims to fill existing gaps in understanding what works for refugees in jobtech and to build a supportive ecosystem where these practices can be refined and disseminated. More details on the CoP can be found in section 6 of this report.

How we defined success

Our venture support to platforms, refugee talent engagement and ecosystem building are means to an end - jobs. Specifically, the extent to which supported platforms enable users to **generate income that translates into jobs.**

We tracked two metrics:

- **Earners:** Users who generate income through platforms we support
- **Jobs:** Earners who meet minimum thresholds for income level and consistency

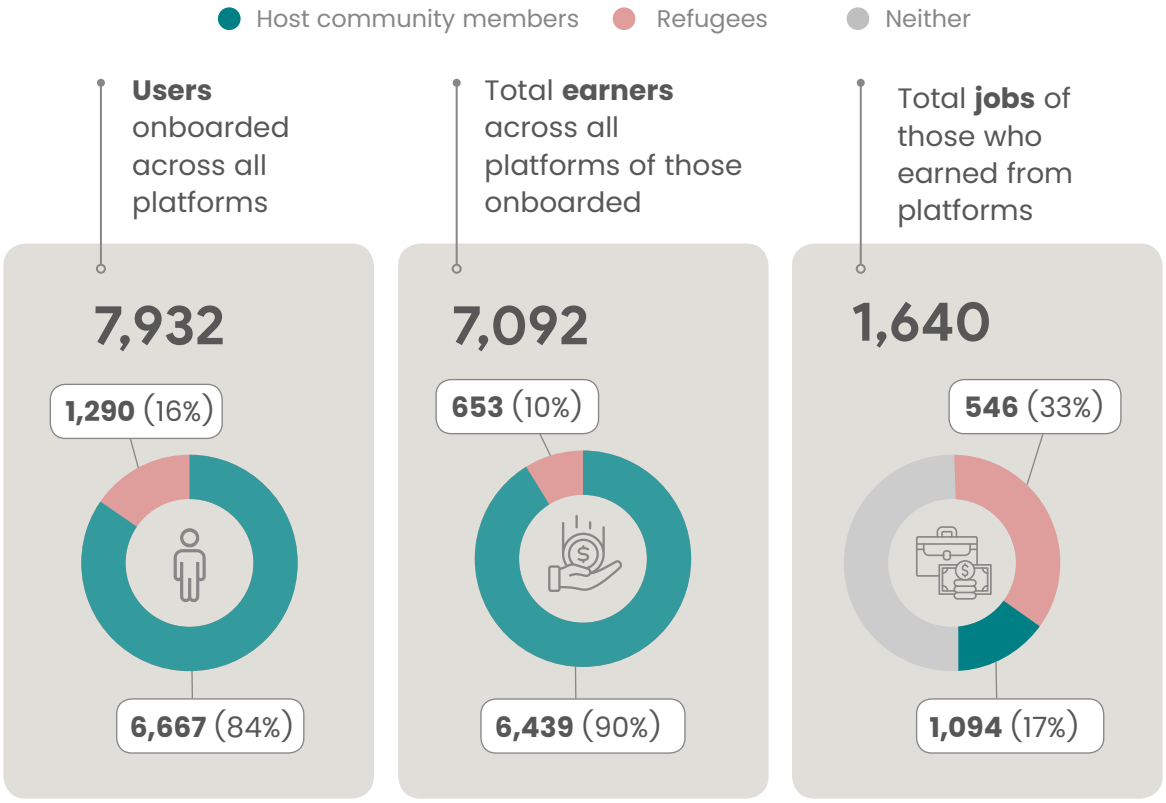
For a platform user to count as a "job," they must earn at least $90/month for a minimum of six months. This floor reflects a minimum of one dollar per day. Actual thresholds vary by platform and are calibrated to local wage benchmarks.

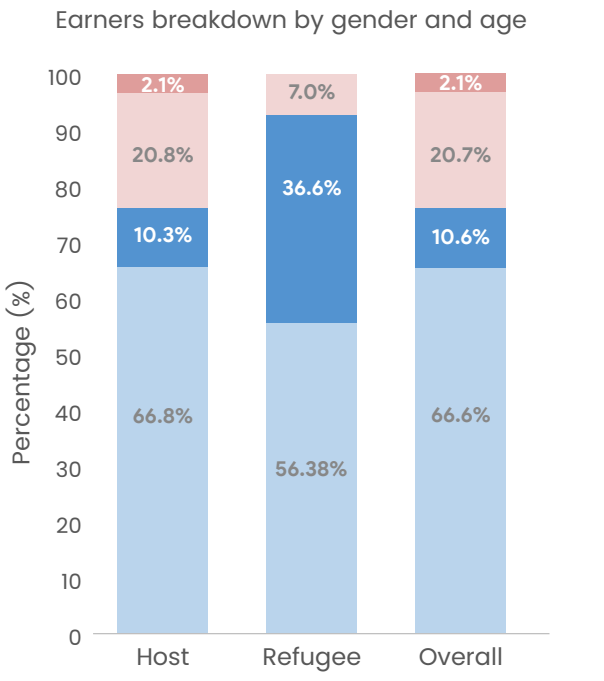
Jobs are categorised as **created, matched, improved, or sustained**, capturing new access to work, successful job placement, income growth, and continued engagement over time. In agritech, jobs are measured through meaningful participation in farming markets, reflected by input purchases during a farming season.

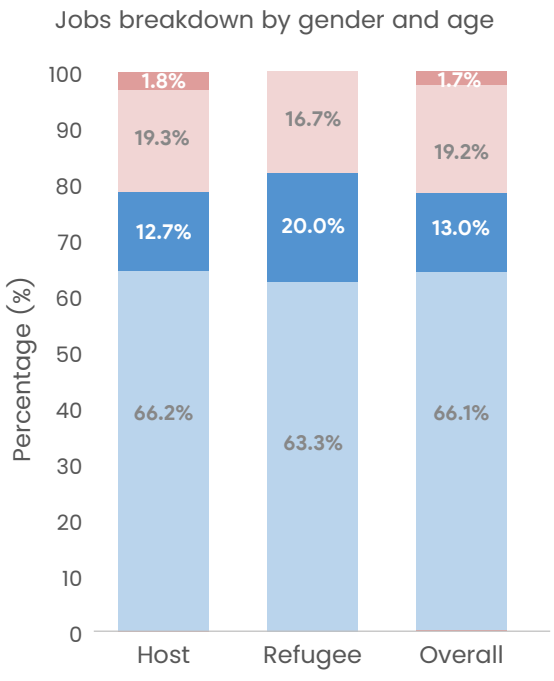
Our results

Based on the latest available platform data at the time of writing (August 2025), J4R's technical assistance and grant investment resulted in 6,303 earners, including 84 refugees. Of these, 943 have met the Jobtech Alliance jobs threshold of at least $90/month for a minimum of six months, 30 of whom are refugees.

When agri-tech platforms – which are jobtech-adjacent rather than traditional jobtech – are included, these figures rise to 7,092 earners (653 refugees) and 1,640 jobs (546 refugees). Youth (aged 35 or younger) and men constitute the majority of earners and job holders across all platforms.

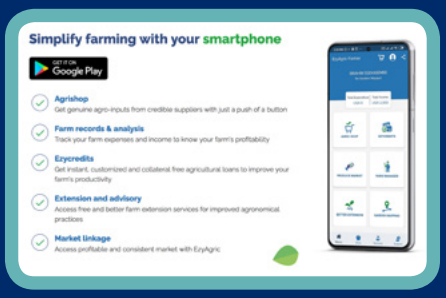

Host community members
Refugees
Neither
Users onboarded across all platforms
Total earners across all platforms of those onboarded
Total jobs of those who earned from platforms
7,932
1,290 (16%)
6,667 (84%)
7,092
653 (10%)
6,439 (90%)
1,640
546 (33%)
1,094 (17%)


Earners breakdown by gender and age
Percentage (%)
100
90
80
70
60
50
40
30
20
10
0
2.1%
20.8%
10.3%
66.8%
7.0%
36.6%
56.38%
2.1%
20.7%
10.6%
66.6%
Host
Refugee
Overall


Jobs breakdown by gender and age
Percentage (%)
100
90
80
70
60
50
40
30
20
10
0
1.8%
19.3%
12.7%
66.2%
16.7%
20.0%
63.3%
1.7%
19.2%
13.0%
66.1%
Host
Refugee
Overall


Women adult [>35]
Women youth [<=35]
Men adult [>35]
Men youth [<=35]

EzyAgric: an experiment in a jobtech-adjacent sector



Finding jobtech platforms that could deliver quality jobs for refugees in the near term proved difficult in Uganda. With the exception of a few sectors such as e-commerce and ride-hailing, most local platforms generate fewer than 1,000 jobs and remain early-stage, with weak operational, financial, and organisational fundamentals. These constraints significantly limited their capacity to absorb refugee talent at scale, and several otherwise promising platforms ultimately paused or ceased operations altogether.

The challenge:

This prompted a strategic question: Where are refugees already building livelihoods, and can technology accelerate those pathways? The data pointed to agriculture. Nearly 90% of refugees in Uganda live in rural areas where farming is the primary livelihood activity. According to Uganda's Refugee Livelihoods and Resilience Sector Strategy (2022-2025) by UNHCR and the Office of the Prime Minister (OPM), agriculture in rural areas employs 73% of refugees and 94% of host communities. About 78% of rural refugees own land, small plots (30m x 30m) allocated under Uganda's progressive refugee policy.

Given this context, J4R shifted focus from urban to rural refugees as an experiment in agritech, a jobtech-adjacent sector. Agritech platforms do not strictly meet the jobtech definition: agricultural income is seasonal, and the work is farming rather than platform-mediated gig or full-time employment. However, for refugees who may never engage in urban digital work, agritech could be explored as a potentially realistic pathway to improved livelihoods.

The J4R approach:

We focused on the West Nile region of Uganda as it hosts 800,000+ refugees, is a concentrated market, and is already supported by Mercy Corps Uganda's DREAMS program. EzyAgric is a Ugandan agritech platform that provides high-quality agro-inputs, extension services, and Buy Now Pay Later financing at affordable rates. While the platform had traction in other parts of Uganda, it had no presence in this region, and without evidence of commercial viability, there was little incentive for the platform to invest.

Rather than pushing immediate expansion, J4R adopted a phased, risk-reducing approach:

- **Feasibility first:** We funded a commercial feasibility study to assess whether refugee settlements and surrounding areas in West Nile had market potential, before committing to expansion.
- **Go-to-market investment:** Based on feasibility findings, we provided grant funding to support EzyAgric's expansion, including hiring Digital Agricultural Champions (DACs) as on-the-ground agents.
- **Ecosystem linkages:** We connected EzyAgric to RLOs and Mercy Corps DREAMS partner organisations who had established relationships with refugee farmer groups, reducing customer acquisition costs, accelerating trust-building, and improving retention.

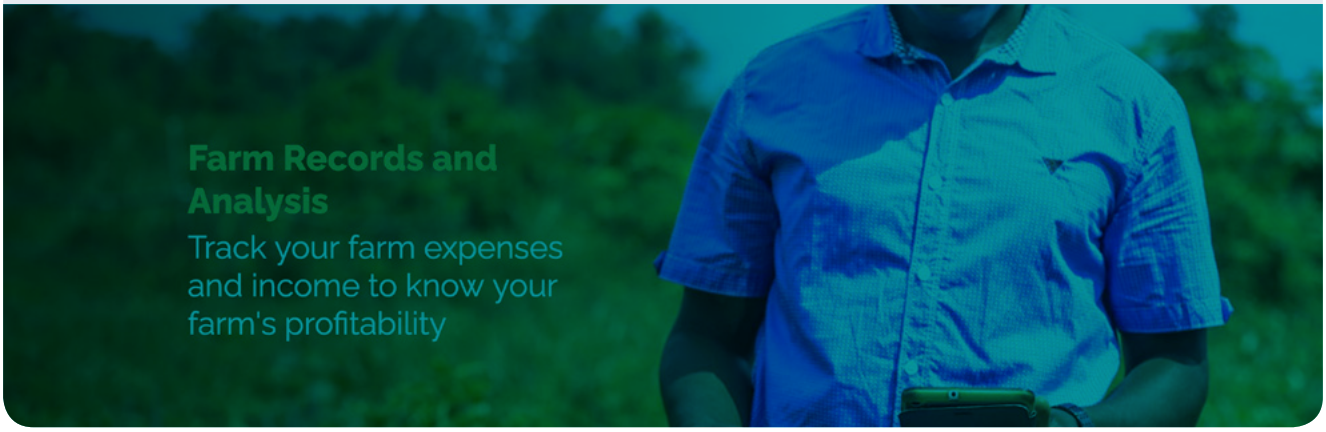
The outcome:

- 27 DACs onboarded: all refugees, 85% men, 70% youth
- 1,500+ farmers profiled (72% refugees)
- 789 farmers purchased services (569 refugees), without subsidies
- UGX 80M+ (~$22,000) in agricultural inputs distributed
- 99.8% credit repayment rate
- DACs earned average UGX 330,000 ($91) per agricultural season

EzyAgric continues to offer services in West Nile: a signal that the expansion proved commercially viable, not just grant-dependent.

The lessons learned:

> **Patient capital was the key to EzyAgric's successful expansion in West Nile.** Our partnership with EzyAgric was only possible because of risk-tolerant capital. J4R provided the upfront investment for EzyAgric to expand into West Nile. This began with a commercial feasibility study to assess market potential, followed by testing which distribution models could effectively deliver high-quality agricultural inputs to refugee and host community farmers. Without patient capital willing to absorb early-stage uncertainty, EzyAgric would have had little incentive to enter a market where demand was unproven and infrastructure underdeveloped.
>
> **Targeting the right customer segment is key.** The EzyAgric experiment worked in West Nile, specifically with farmer groups that had completed graduation programs and earned enough to afford non-subsidised agricultural inputs. Starting with market-ready farmers – rather than the most vulnerable – was a more commercially sound approach.
>
> **A hybrid (tech + human) approach is essential.** Host communities and refugee farmers were willing to test and source agricultural inputs from a tech platform, something they had never done before. However, not all farmers were comfortable placing orders on the app themselves. Having DACs on the ground with smartphones who could place orders on their behalf was critical to EzyAgric's expansion success in West Nile.
>
> **Access to finance can serve as a trust-building mechanism.** Many farmers were sceptical of a tech platform they had never heard of, offering high-quality seeds and inputs but expecting pre-payment. EzyAgric addressed this by allowing DACs to purchase orders on behalf of farmers as a short-term loan. Once goods arrived and proved genuine, farmers paid. The DAC then repaid EzyAgric. At a repayment rate of 99.8%, the model was validated and trust was built.



3

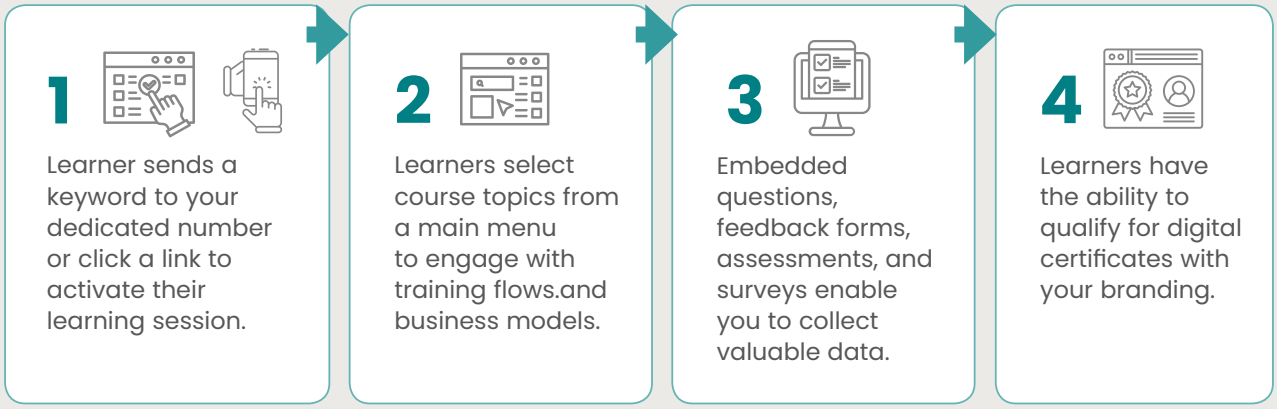
Refugee talent

Connecting refugees to opportunities – and supporting them through to sustained employment – requires trusted partners that already work within these communities, the RLOs. We mapped the ecosystem to select RLO partners to source, mobilise and train refugees for job opportunities. The selection criteria was presence (physical address, online visibility, contact details, and reachability), compliance with statutory requirements (e.g., audit, legal status, governance structure), and reach in the community. We selected and contracted two RLOs as co-implementers: Young African Refugees for Integral Development (YARID) and African Youth Action Network (AYAN). Together, we uncovered four critical insights when it comes to refugee talent on jobtech platforms.

Insight 1:
Tech-enabled skilling reaches refugees at scale, but requires labour-market integration

With only 11.3% of secondary school-aged refugees in Uganda enrolled in school, there was a clear opportunity to expand access to skills aligned with the future of work. **Tech-enabled skilling platforms presented a particularly strong pathway, offering the ability to reach large numbers of refugees at low marginal cost, track engagement and outcomes**, and deploy a model that could be replicated across refugee populations from Somalia, Sudan, Ethiopia, and Eritrea living in Uganda, as well as other host countries across the region.

J4R set out to deliver tech-enabled skills to 8,000 learners, consisting of 5,600 refugees and 2,400 host community members. After assessing dozens of edtech solutions, we partnered with Arifu, a skilling platform intentionally designed for low-connectivity environments that delivers bite-sized learning via WhatsApp - accessible to users with basic smartphones. To avoid adding further barriers, the program covered Arifu's per-user subscription costs, recognising that access to devices, data, and reliable internet already posed significant challenges for many refugees.



Outreach and onboarding were delivered through multiple channels, including RLOs, refugee skilling centres, community engagements, NGO-run refugee programs, and social media networks. A key driver of uptake was the recruitment of 20 refugee Arifu brand ambassadors, identified through RLO partners and trained to promote and onboard learners within their communities.

These combined efforts resulted in full enrolment against target, with exactly 8,000 learners registered. Among refugee participants, 48% were based in urban areas and 52% in rural settlements, demonstrating the feasibility of this model across geographies. Overall engagement was strong, with 34% of learners earning a certificate. The highest demand was for the following courses: Start Your Business (16%), Digital Skills (14%), and Manage Your Money (8%). In addition, 65% of learners applied their new skills to their businesses as a result.

The strongest driver of engagement was **the delivery through a familiar, trusted channe**l. WhatsApp-based learning significantly reduced cognitive and technical barriers, enabling learners with limited digital literacy to engage consistently and independently. The majority of learners were able to navigate content without external support, apply skills in real contexts, and continue learning beyond a single course. Skilling initiatives that rely on new platforms, logins, or devices risk excluding those most in need. Embedding learning within existing digital habits (rather than introducing new systems) is critical for sustained engagement and scale.

Refugees applied skills most frequently to short-term, practical livelihood decisions, such as managing money, improving small businesses, or experimenting with informal online sales, rather than pursuing longer-term career pathways or formal employment. This reflects both the economic reality and risk tolerance in refugee decision-making contexts. Skilling content must acknowledge refugees' preference to generate or protect income quickly, with minimal upfront investment.

While certificates functioned as a personal milestone for learners, they were not a labour-market asset. Learners were motivated to complete courses and gained confidence, but there was **limited external value attached to these credentials**. Learners rarely used them to access jobs, and platforms or employers did not recognise them as signals of readiness.

While the model proved that **e-learning can reach refugees at scale with minimal friction, its viability was largely dependent on donor subsidy**. Delivering sustainable, engaging skilling in refugee contexts remains structurally difficult due to the cost of devices and data, and the limited supply of affordable, locally relevant content. Long-term scale will require embedding learning within existing commercial distribution channels, such as mobile and financial service platforms, though this comes with trade-offs, including longer integration timelines and complex approval processes.

Therefore, skilling works when it's tightly coupled with demand. Across the portfolio, stronger outcomes emerged where training was directly embedded into platform workflows and tied to concrete demand. Platforms such as Wowzi, SafeBoda, and EzyAgric trained creators, riders, and sales agents specifically for roles on their platforms, enabling faster onboarding and higher conversion.

Similarly, the digital agency model – where era92 and EqualReach paired training with guaranteed project pipelines – delivered better results because participants trained for clearly defined client needs rather than generic digital skills.

These examples demonstrate that employer-embedded and demand-led skilling consistently outperforms stand-alone training, a lesson that informed subsequent shifts in the program's refugee talent placement strategy.

Future skilling investments should begin with demand, not curriculum. Programs can prioritise:

- **Demand visibility**, ensuring training responds to real and near-term job opportunities.
- **Curriculum alignment**, where content is co-designed with platforms or employers for specific roles.
- **Warm handoffs**, including structured onboarding, placement, or project allocation immediately following training.

Insight 2:
Refugee placement requires dedicated recruitment infrastructure

Early in the program, refugee placement efforts relied primarily on RLOs to connect refugees to platforms. Conversion outcomes were consistently weak, with early pilots showing that only 0–15% of referred refugees became active earners.

While RLOs are deeply embedded in their communities and effective at outreach and training, **most had limited experience acting as intermediaries between refugee jobseekers and private sector employers, particularly at scale**. Even RLOs with prior placement functions had placed relatively few refugees into entry-level roles, due to structural capacity constraints rather than lack of effort.

Refugees often required intensive, hands-on support to succeed on jobtech platforms, far beyond the self-service onboarding models typically used by platforms. Many candidates had the basic skills to sign up but lacked other essentials, including valid identification, access to equipment, or familiarity with app-based workflows. Low-touch, standardised digital onboarding processes inadvertently excluded refugees who were unable to meet rigid requirements without additional guidance.

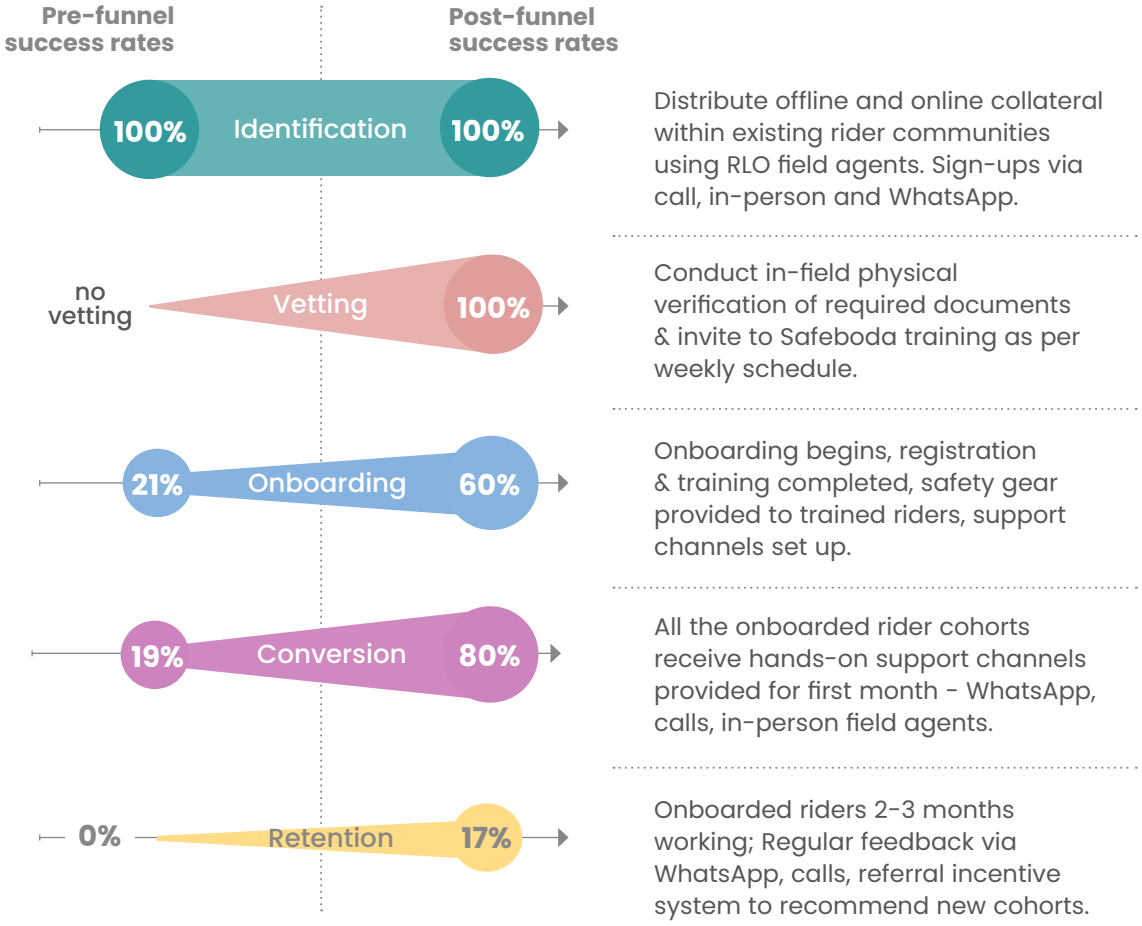
These limitations made clear that **placement is not an extension of training, it is a distinct function that requires its own systems, skills, and resourcing**. In response, the program invested in dedicated recruitment infrastructure, including additional personnel, financing, and technical support. We restructured its approach around a **five-stage supply funnel**:

SafeBoda

SafeBoda: Hands-on assistance improves refugee onboarding

The challenge:
Even when refugees met Safeboda's eligibility criteria and key access barriers had been addressed, refugee riders encountered a range of unforeseen challenges, including unfamiliar app workflows, documentation verification hurdles, and limited confidence navigating platform processes independently. As a result, early cohorts experienced drop-off rates as high as 95%, falling far short of the initial target of enrolling 150 active refugee riders. It became clear that removing asset barriers alone was insufficient to enable successful participation.

The J4R approach:
In response, the program worked with RLOs to gather structured feedback from the initial cohorts and redesign the recruitment and onboarding process. A platform-specific supply funnel tailored to Safeboda was developed, mapping each stage of the rider journey and identifying critical gaps and support needs at each point. The revised approach introduced clearer role expectations, cohort-based onboarding, and hands-on guidance aligned with SafeBoda's operational requirements, rather than relying on standard, self-service onboarding.



SafeBoda

Outcome:
Cohorts enrolled under the funnel-based approach demonstrated a threefold improvement in conversion rates on average, compared to earlier cohorts. Refugee riders reported higher satisfaction and confidence in using the app, citing clearer guidance and ongoing support as key enablers. This translated into more consistent engagement on the platform and higher incomes over time. Across the portfolio, early pilots under this model achieved conversion rates of up to 78%.

Lessons learned:

- **The funnel approach transformed an ad-hoc placement process into a repeatable and diagnosable pipeline**, demonstrating that pairing technology with human support significantly increases refugee participation and retention.
- **Effective refugee placement requires treating recruitment and matchmaking as core infrastructure,** not an add-on.
- **Programs must resource partners to deliver end-to-end placement functions** – combining role profiling, readiness assessment, supported onboarding, and post-placement support – rather than expecting underserved users to navigate platform systems alone.

Insight 3:
Effective refugee placement depends on multi-actor delivery models

While the revised funnel approach delivered early results in conversion, it became clear that a structured and dedicated recruitment process alone was insufficient. **Although RLOs excel at community reach and trust-building, most had limited capacity for technical skills assessment, experience placing talent at scale, or familiarity with the expectations of digital work environments**.

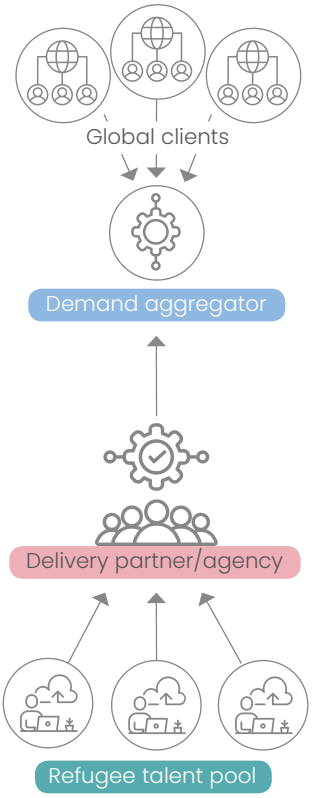
This was most clearly illustrated through the EqualReach pilot. EqualReach, an impact sourcing hub connecting refugee talent to global digital work, was supported to expand into Uganda. Initial recruitment through RLOs resulted in very low conversion, as many referred candidates did not meet the platform's technical or professional requirements.

The challenge was not talent availability, but the absence of an intermediary capable of translating refugee skills into market-ready delivery. Recognising this gap, the program supported EqualReach to partner with era92, a Ugandan social enterprise specialising in design, arts, and technology, as its first in-country delivery partner. This shift marked a transition from direct placement attempts to an agency-based delivery model, detailed below.

The agency model for digitally delivered work for refugees

The challenge:
Connecting refugees to digital work opportunities exposes a fundamental mismatch. Global companies seeking outsourced digital services are often hesitant to engage directly with individual refugee workers due to concerns around quality assurance, legal compliance, reliability, and limited understanding of refugee contexts. Meanwhile, skilled refugees, even those who have completed technical training, struggle to access paid work because they lack professional networks, verified credentials, and the intermediary support needed to navigate global labour markets.

The agency model:
The agency model addresses this gap by introducing a trusted intermediary – a delivery partner or agency – between global clients and refugee talent. Rather than placing individual refugees directly with employers, this model organises refugees into managed teams that deliver project-based work. This structure provides quality control, mentorship, while shielding both clients and refugees from risks they are ill-equipped to manage alone. It operates within a three-tier structure:



Demand aggregator (e.g., EqualReach):
Sources project-based digital work from global clients and manages contracts, client relationships, and quality assurance, reducing friction for businesses unfamiliar with refugee hiring.

Delivery partner/agency (e.g. era92):
Assembles and manages refugee project teams, provides technical oversight through dedicated Tech Leads, and ensures deliverables meet client standards. The agency absorbs operational risk and management complexity.

Refugee talent pool:
Skilled refugees who have completed training programs in marketable digital skills (web development, data science, digital marketing) are deployed on paid project work, building portfolios, professional experience, and income.

The outcome:

This collaboration delivered tangible results, with vetted refugee talent successfully placed in paid projects with global clients via EqualReach. Building on this success, the program launched an "Agency Accelerator" pilot with Na'amal to replicate the model, aiming to establish two or more refugee-inclusive digital work agencies in Uganda. The pilot is currently underway, with multiple delivery partners including era92, Refractory, Maarifasasa, and Suubi Oak contracted to scale the approach.

Lessons learned:

This multi-actor model demonstrates how humanitarian actors and private-sector partners can combine their respective strengths – community trust, technical expertise, and market access – to unlock refugee employment at scale.

- **For refugees with digital skills and English proficiency, the opportunity lies in connecting to global demand through agency models, freelancing platforms, or supported migration pathways.** Pathways that are not restricted to domestic demand only. This requires investment in skilling, internet access, and intermediary structures that can bridge refugees to international clients.

- **For refugees with less digital skills and a willingness to learn English or local languages, blue-collar platform work, such as ride-hailing, delivery, caregiving, sales agent networks**, remains viable when platforms have the capacity to absorb workers.

4

Platform capacity

Our work partnering with platforms to create job opportunities generated six critical learnings about what enables or constrains refugee employment.

Insight 1:
Market context shapes job outcomes for refugees

Uganda hosts Africa's largest refugee population with over 1.7 million people, making it the natural starting point for the program. The initial hypothesis was straightforward: match domestic labour supply (refugees seeking work) to labour demand (Ugandan jobtech platforms creating jobs). But we quickly encountered structural constraints: not with refugees, but with the market itself.

$984 million

invested in Kenya's tech startup ecosystem in 2025

Uganda attracted only

$5 million

For years, Uganda's startup ecosystem has struggled to secure reliable investment, forcing many promising ventures to collapse before they can scale. The numbers are stark: while $984 million was invested in Kenya's tech startup ecosystem in 2025, about a third of the continent's total startup funding, Uganda attracted only $5 million.

After screening dozens of platforms, J4R found that most local platforms had fewer than 1,000 active jobs, were at early stages of development, and often lacked commercial fundamentals. This meant that platforms that were still establishing core operations lacked the bandwidth to layer on new initiatives. However, through sustained engagement with and support from J4R, many came to see inclusive hiring as aligned with their growth objectives, not separate from them. By contrast, larger, more mature platforms proved difficult to engage due to bureaucratic processes.

Driven by these dynamics, we expanded to Ethiopia to test whether a different ecosystem would yield different results, and to identify which lessons from Uganda transfer across markets and which require local adaptation.

Ethiopia offered compelling reasons for expansion. J4R's research identified over 80 jobtech platforms. Higher urban population concentration can support more robust platform growth, and Ethiopia's large refugee population (over 900,000) represented a substantial market opportunity. Platforms like Jemla, a B2B commerce platform, were already demonstrating that refugees could be served profitably as business customers, not just recruited as workers.

But Ethiopia presented its own challenges: policy frameworks differ from Uganda's progressive model, and many refugees face language barriers as they do not speak Amharic. Despite these differences, Ethiopia is still a valuable testing ground. We have already seen some early successes with the likes of Jemla, which is now actively onboarding refugee retailers, and Afriwork, a job matching platform that is actively connecting refugees to blue- and white-collar work.

Insight 2:
Investing in the right platform

Not all platforms can absorb refugees, or any new workers, equally. Through trial and error, we identified characteristics that predict success:

Platforms already creating jobs at pace can absorb new populations more easily. If a platform is creating 100 jobs a month, adding 10 refugees to that hiring funnel is relatively straightforward; they get absorbed into an existing flow. But if a platform is creating far fewer jobs, or fighting for product-market fit, refugee inclusion becomes an additional stretch. A company struggling to prove its core business model cannot simultaneously optimise for inclusion.

Disaggregated data was less common than we expected. Nearly all J4R partner companies did not collect or analyse demographic data on their workers, agents, or contractors at the time of partnership. This meant they had no visibility into how many women or refugees were already on their platforms, making inclusion-focused targeting and measurement difficult. Some platforms had refugee users without being aware of it. Without demographic tracking, platforms cannot intentionally design for inclusion, measure progress, or even recognise existing diversity.

Absorptive capacity shifts with business conditions. Companies in growth stages with business models suited to mass hiring (e.g., Jumia JForce sales agents, Ecoplastile waste collection agents) could theoretically absorb significant numbers of refugees. However, we observed that this capacity fluctuates with funding cycles, shifts in business strategy, and operational pressures. A platform with high absorptive capacity in Q1 might have none in Q3, if fundraising stalls or strategy pivots.

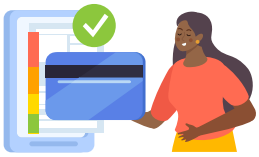
Some platform models are designed for supplemental, not primary, income. Jumia's JForce model, for example, operates on a commission-only basis where sales agents earn by on-selling Jumia e-commerce products through their personal and social media networks. The model is not designed to replace primary income but to supplement it. For refugees seeking stable livelihoods, such models may offer a low-barrier entry point into digital commerce, but they are unlikely to meet J4R's threshold for "quality jobs" without being combined with other income sources. This is not unique to refugee users across platforms. Understanding a platform's income design (primary or supplementary) is essential when assessing it.

Insight 3:
Myths misrepresent users, but drive real-life behaviours

Before J4R, many private sector platforms held common misconceptions about hiring refugees, which misleadingly informed their business and inclusivity decisions.

Myth:
Refugees lack proper identification documents

Reality:
The vast majority of refugees in both Uganda and Ethiopia have access to official identification. In Uganda, refugee ID cards and family attestation documents are legally recognised for employment, SIM card registration, and financial services. Ethiopia's Fayda national digital IDs integrate refugees into its national identification framework. The biometric refugee ID cards enable refugees to open bank accounts, register SIM cards, obtain business permits, and access healthcare.



Myth:
Refugees can't access mobile money or bank accounts to receive wages

Reality:
Both countries have enacted policy reforms enabling refugee financial inclusion. The Bank of Uganda now accepts refugee ID cards for opening bank accounts; according to UNHCR, "hundreds of thousands of refugees" now hold formal bank accounts. According to Uganda's Bidi Bidi settlement, 44% of refugees actively use mobile money. Ethiopia's Fayda ID similarly enables refugees to open bank accounts and access mobile money.

Myth:
Refugees are too transient or unreliable to perform platform work

Reality:
This is perhaps the most persistent myth. A VisionFund assessment of 6,700 refugee members of savings groups in Uganda found that "the perceived 'flight risk' of refugees was largely overstated. Most refugees did not intend to return to their home countries or relocate, focusing primarily on achieving economic independence." Between 2014 and 2018, only 1% of Uganda's registered refugee population resettled elsewhere.

Insight 4:
Access to productive assets and early-stage onboarding support is crucial but not enough

A common assumption in refugee employment programming is that removing upfront cost barriers, through asset subsidies or financing, will unlock platform access. J4R tested this hypothesis with SafeBoda, financing smartphones, safety gear, and other assets to reduce barriers to entry for refugee riders.

Platform	Required assets	Estimated cost (Uganda)	Additional requirements
Ride-hailing (Safeboda) acquisition	Motorcycle	**$800 - $1500**	Valid driving permit, helmet, reflective vest, smartphone with internet
Waste collection agents (Ecoplastile)	Collection bags, branding, weighing scale, smartphone, collection carts	**~$200-$750**	Storage and preferably protective gear for waste pickers
Data mapping / micro-tasks	Smartphone (Android)	**$100-$150**	Reliable data plan, digital literacy
Content creation / transcription	Laptop or quality smartphones	**$150-$400**	Stable internet, relevant software

These are not insurmountable requirements for many refugees, especially those who have settled for a long time within their host countries. However, access to finance via tailored asset financing or credit partnerships can still be a great way to overcome these initial barriers. Promising models include embedded financing, where platforms integrate lending or leasing directly into their operations, advancing asset costs and recovering them through automated earnings deductions or traditional partnerships with asset-financing firms, or licensing support programs that help refugees navigate permit requirements and documentation.

While subsidies help **refugees get *onto* platforms, they do not ensure retention or success**. The conversion challenge lay not in initial access but in retention and ongoing support. Generic onboarding without hands-on guidance through the critical first weeks proved insufficient. Subsidies address one barrier but do not solve for the full journey. What refugees need – and what most platforms lack capacity to provide – is intensive support through the conversion and early retention stages.

Still, J4R's work with ride-hail drivers, waste collection agents, data mappers, and digital content creators revealed that access to productive assets is often the binding constraint preventing refugees from *entering* platform work.

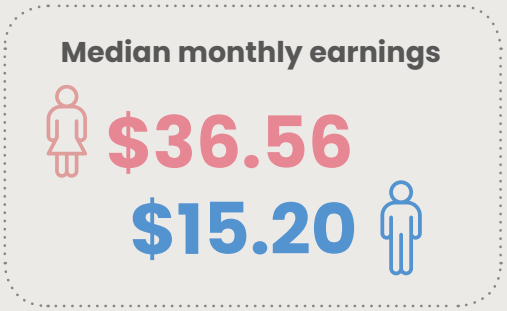
Insight 5:
Refugees can be entrepreneurs, not just workers

Urban and peri-urban refugees rely heavily on trade as their primary source of income. **B2B ecommerce platforms offer a promising pathway for improving the livelihoods of such micro and small enterprise (MSE) owners, including refugee-run shops.** These platforms address a fundamental pain point for informal retailers: the high cost and time burden of sourcing stock. Traditionally, small shop owners must close their businesses, travel to distant wholesale markets, negotiate with multiple intermediaries, and transport goods back, all of which erode margins and limit growth.

B2B platforms eliminate these inefficiencies by enabling retailers to order fast-moving consumer goods (FMCGs) via mobile app, with same-day or next-day delivery direct to their doorstep. **The livelihood impact is multi-dimensional:** retailers save time (which can be reinvested in serving customers), reduce procurement costs (by cutting out middlemen), minimise stockouts (through reliable supply), and build transaction histories that can unlock access to working capital and Buy Now, Pay Later (BNPL) financing.

J4R provided venture building support to one such platform, Jemla, Ethiopia's leading B2B e-commerce platform, to explore this opportunity. Our engagement focused on operational support, BNPL model development, and market expansion for refugee-run MSEs. A pilot onboarding refugee retailers is currently underway. J4R had also explored potential engagement with Kyosk in Uganda, but the platform exited the market before a partnership could materialise.

Insight 6:
Women refugees outperform men on platforms, but remain under-represented



J4R's engagements with jobtech platforms reached significantly more men than women refugees: 93% of refugee earners were men and only 7% were women. The few women refugees who did access platforms outperformed their men counterparts. **Women's median monthly earnings ($36.56) were more than double men's ($15.20)**, while women also showed dramatically higher retention rates (81% vs. 27%). This pattern suggests that the core constraint for women refugees is access and reflects broader barriers women face in accessing platform work, including caregiving responsibilities, mobility constraints, and limited digital connectivity.

In this phase of the program, J4R did not explicitly prioritise women-focused strategies, as the primary objective was to establish and validate a viable business case for refugee inclusion on jobtech platforms overall. Once a baseline business case is established, there is a compelling opportunity to layer in intentional, gender-responsive design.

Programs that invest in addressing access barriers to women refugees through flexible onboarding models, targeted outreach, asset support, and childcare-aware participation pathways may realise stronger outcomes for women.

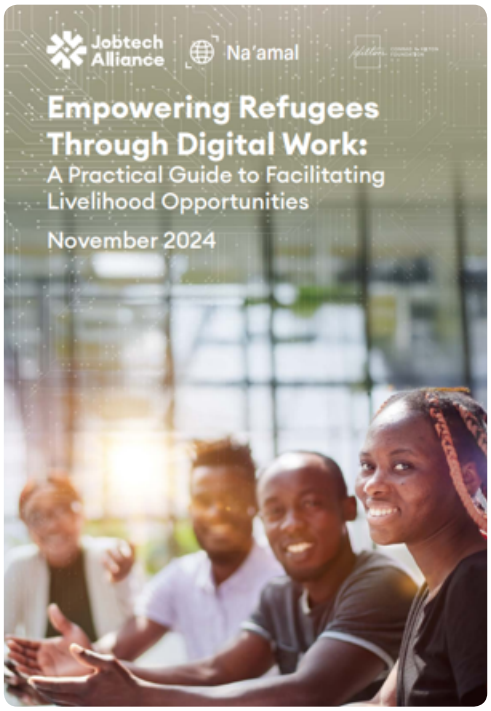
5

Ecosystem building

Individual platform partnerships create jobs. Ecosystem building creates systemic change. Based on our experience, our Community of Practice may be the most promising long-term contribution of the J4R program.

Community of Practice

The J4R Community of Practice (CoP) was established to address a critical gap in knowledge, coordination, and evidence around how refugees can access dignified and sustainable livelihoods through digital work. Launched in January 2024 in partnership with Na'amal, the CoP convenes jobtech platforms, RLOs, refugee-serving organisations, funders, researchers, and ecosystem builders. By creating a structured space for peer learning and collaboration, the CoP helps overcome siloed approaches and strengthens collective understanding of complex, system-level challenges. Today, the CoP has 75 members.



A core contribution of the CoP has been the generation and synthesis of evidence. Through commissioned research, systematic reviews, and practical guidance, the CoP has documented digital employment pathways for refugees, while identifying the key barriers that limit participation. These insights have been consolidated into publicly available reports and a practical handbook, providing concrete guidance for practitioners, funders, and policymakers designing refugee digital livelihood interventions.

Beyond knowledge generation, the CoP plays an important role in translating learning into action. Insights from the community have informed program design, ecosystem-building initiatives, and strategic discussions within the broader jobtech ecosystem. By grounding learning in real-world practice, the CoP ensures that research outputs remain relevant, practical, and responsive to the lived realities of refugees and implementing organisations.

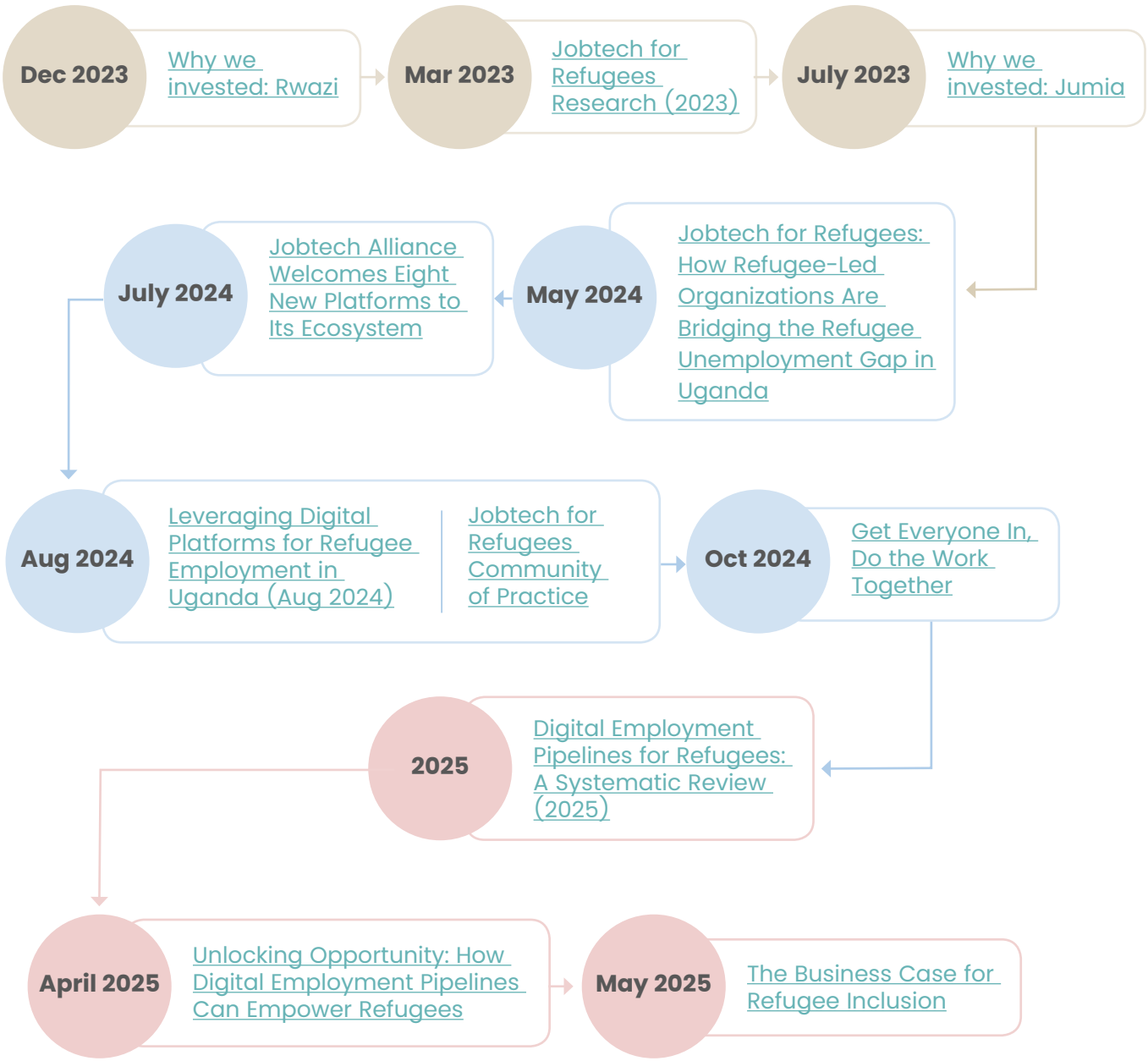
Ultimately, the J4R CoP strengthens the foundation for inclusive jobtech ecosystems that intentionally include displaced populations. It helps **shift the sector from isolated pilots toward more coordinated, evidence-informed approaches, while reinforcing a narrative that positions refugees as capable economic actors and contributors to the digital economy.** Through shared learning, collaboration, and evidence-building, the CoP contributes to more effective, scalable, and sustainable digital livelihood solutions for refugees.

Knowledge products

Based on the practical insights from J4R, we produced and disseminated within the ecosystem **10 knowledge products, reaching 12,452 unique consumers**. This included a podcast episode with The Flip that reached 9,607 unique consumers. These products contribute to a growing body of evidence on refugee employment through jobtech.

An additional research project, "From Research to Reality: Building Sustainable Pipelines for Refugee Employment", is currently underway.

J4R knowledge products



Inclusivity framework

Perhaps most significantly, the J4R work has influenced how the broader Jobtech Alliance portfolio thinks about inclusion. Our learnings and experiences from the program contributed to the development of an Inclusivity Framework, which platforms can use to better serve marginalised users. The framework – which is detailed in our flagship gender study examines both user experience and platform design across seven dimensions:

Using this framework can provide platforms with diagnostic and actionable guidance for designing inclusive systems for refugees.

6 Looking ahead

The initial phase of J4R yielded valuable insights and honest lessons about what works, what does not, and what remains uncertain. Building on this foundation, Phase 2 will implement these learnings, detailed below, to shape our approach and achieve greater impact and scale.

Hybrid supply models work. Pairing RLOs with technical specialists – as we did with era92 and Na'amal – produces stronger outcomes for refugees. Community trust and technical capacity provides a winning inclusivity combination.

Structured recruitment pipelines matter. Our five-stage funnel enables targeted interventions at each stage and sets realistic benchmarks. We now target 50% conversion, rather than assuming all onboarded refugees will succeed.

Refugees can be platform customers, not just workers. The micro-enterprise pathway, serving refugee-run businesses through B2B platforms like Jemla and EzyAgric, is commercially viable and underexplored.

Myth-busting shifts ecosystem behaviour. Sensitising platforms to the reality that refugees have IDs, can be legally employed, have access to mobile phones and mobile money, and are creditworthy made their approach more inclusive.

Becoming an earner is a critical access milestone. While quality jobs remain the end goal, for refugees, becoming an earner on a platform is a very meaningful access milestone. It signals successful initial labour market participation for a segment with unemployment rates more than three times higher than members of the host community. In the next phase, this will be used to distinguish access barriers from job-quality constraints, and to strengthen pathways toward sustained employment.

Patient capital enables experimentation. Risk-tolerant funding allowed platforms to test refugee inclusion before commercial viability was proven. Without this flexibility, most platforms would not have been open to targeting refugees as users.

A number of hypotheses showed early potential but would require further validation in Phase 2:

Subsidies paired with intensive support are underexplored. Asset subsidies alone failed to drive job conversion, but combining them with hands-on coaching through the critical first weeks needs to be tested at scale.

Ethiopia is a market that can catalyse scale. We had early positive signals from Afriwork and Jemla engagements, but the outcome data is still pending. The hypothesis that a denser platform ecosystem yields better refugee outcomes requires validation.

Skilling-to-placement pipelines need tighter integration. Arifu reached 8,000 learners, but the connection to employment remained weak. Linking skilling directly to job pathways is an unresolved challenge.

The agency accelerator model is promising. Our pilot with Na'amal left a question that we hope to answer in Phase 2: Can we build two or more Ugandan and Ethiopian digital work agencies capable of managing refugee tech talent at scale?

Jobtech-adjacent sectors may offer practical pathways. Our agritech experiment with EzyAgric succeeded with a specific farmer segment. We could identify other jobtech-adjacent sectors (fintech, B2B commerce) to deliver livelihood impact for refugees.

An inclusive jobtech ecosystem for refugees requires patient capital and a willingness to validate new models. The commercial and social case for continued investment has never been stronger:

Proven commercial opportunity. Refugees are skilled workers and valuable customers. Platforms can serve this segment profitably when backed by operational maturity and targeted support.

Systemic momentum. The market perception is shifting. We have already seen 11 partner platforms and 50+ ecosystem actors pivot to approach refugee employment as a commercial opportunity rather than charity.

Enabling environment. Progressive policies in Uganda and Ethiopia are creating new pathways for inclusion.

To capture this opportunity, the focus is on:

Geographic and sector expansion. We can expand beyond Uganda to Ethiopia and other refugee-hosting contexts in East Africa. Agritech expansion can be accelerated by leveraging Mercy Corps' existing infrastructure and relationships.

Standardised hybrid models. Pairing RLOs with technical specialists can be standard practice from the outset of all platform engagements.

Integration. Refugee inclusion will be embedded across all Jobtech Alliance workstreams, with a dedicated advocate ensuring that refugee voices and experiences inform every aspect of our ecosystem building.

Refined impact metrics. We will track "earners" alongside "jobs," recognising that platform access itself is a meaningful milestone on the path to quality work.

A more vibrant ecosystem. Our Community of Practice will expand, working specifically with Mercy Corps Ventures to develop and standardise refugee-lens investment criteria.

Phase 2 is about moving from possibility to probability. We invite partners to join us in building the infrastructure for long-term refugee inclusion.

We have a proof of concept – now is the time to invest in the systems, standards, and partnerships required to scale.

Annex A:
Methodology

We define **earners** as any user who has generated income since the platform began working with Jobtech Alliance. Only users to whom Jobtech Alliance has contributed are included; users with no attributable contribution from Jobtech Alliance are excluded. For agritech, we considered earners as any user who has purchased any input over a farming season (six months).

Jobs signify a subset of earners who meet Jobtech Alliance's thresholds for quality work. These thresholds are based on both a minimum income level and a minimum duration over which that income is earned. The minimum income level is determined using inclusion criteria that define the minimum standards required to be considered a job and are set per individual platform, taking into account:

- **Country-specific minimum income thresholds:** minimum wage for part-time or gig work, and living wage for full-time work
- **Net take-home income**
- **User input on the platform**, which is directly proportional to the platform's contribution to the user's overall livelihood portfolio

Regardless of context, monthly income thresholds never fall below one dollar per day ($30 a month). Given the intermittent nature of work in the jobtech ecosystem, income regularity is also considered. As such, users must earn at least three months' worth of the threshold income within a six-month period.

Based on this framework, jobs are categorised as follows:

- **Job created:** Users who join a platform after it begins engagement with Jobtech Alliance and meet Jobtech Alliance's job thresholds.
- **Job matched:** Users on job boards or recruitment platforms who secure employment after the platform engages with Jobtech Alliance and whose jobs meet Jobtech Alliance's standards.
- **Job improved:** Users who either:
  - Did not meet the job thresholds before the platform began working with Jobtech Alliance but met them afterward, or
  - Already met the thresholds and experience an increase in earnings of 25% or more.
- **Job sustained:** Users who are not classified as job created or job improved but continue to meet Jobtech Alliance's job thresholds for at least twice the standard measurement period - that is, by earning at least six months' worth of the threshold income within a 12-month period.

More details on our methodology can be found here and here.

For agritech, we considered a job created as any user who has purchased inputs worth UGX 10,000 or more over a farming season (six months). This threshold was considered following a feasibility study that looked into the purchasing power of the target users.

Direct engagement with platforms allows us to leverage accurate, longitudinal, user-level data. Every six months, platforms provide anonymised user-level data, including demographic information (such as gender, age, and refugee status), the date of first engagement with the platform, and month-to-month earnings. Additionally, where feasible, we conduct user interviews to gather qualitative insights, helping us understand users' perceptions of job quality and the impact of the work on their lives.

Additionally, platforms share key business information every six months, which allows us to triangulate with user-level data and identify trends, helping us understand how to better support them. Where feasible, we conduct interviews with platform founders to gain a better understanding of both the broader landscape and the specifics of their platform.

Despite the richness of this data, there are three limitations to consider:

- **Platforms vary in their capacity to provide complete or consistent data:** Some earnings or demographic details may be missing.
- **Qualitative insights are based on self-reported experiences:** While valuable, they may reflect personal perceptions or recall bias.
- **Income metrics only capture one dimension of user impact:** Many users may benefit from platforms in ways beyond earnings, such as skills development, social connections, or access to other resources, which are not fully reflected in our data.

Jobtech Alliance

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