

The Kenya Cash Consortium Alert-Based Cash Assistance to Disaster-Affected Communities in Dadaab and Kakuma–Kalobeyei refugee-hosting area: Endline

February 2026

KEY MESSAGES

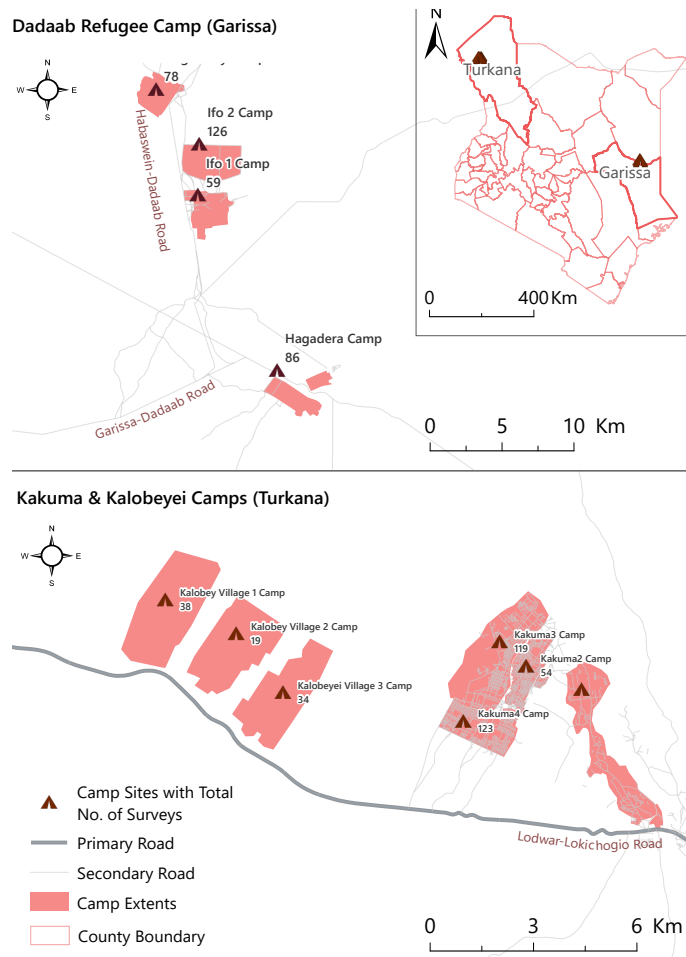
- Although average monthly household income increased from KES 5,358 at baseline to KES 7,978 at endline across Dadaab, Kakuma, and Kalobeyei, 94% of households still depended on humanitarian assistance as their main source of income **reflecting the role of aid in refugee livelihoods, where opportunities for income diversification and self-reliance are often constrained.**
- **Households continued to face economic vulnerability.** For example, despite higher average income and expenditure in Dadaab, households reported substantially higher debt and almost no savings, indicating greater financial strain and heavier reliance on credit to meet basic needs.
- Food security outcomes varied across Dadaab, Kakuma, and Kalobeyei, with some improvements in food consumption reported at the endline. However, a notable share of households continued to have a poor Food Consumption Score (FCS) at (18% in Dadaab, 21% in Kakuma, and 19% in Kalobeyei), **indicating ongoing food access challenges and reliance on negative coping strategies.**

CONTEXT & RATIONALE

Dadaab and the Kakuma – Kalobeyei refugee-hosting area are among the largest and most protracted displacement settings in Kenya and globally.¹ As of 31 August 2025, Dadaab Refugee Camp in Garissa County hosted 432,863 registered refugees and asylum seekers across four camps (Dagahaley, Hagadera, Ifo 1 and Ifo 2) making it one of the largest refugee camps in the globally. In northwestern Turkana County, the Kakuma–Kalobeyei operation hosted over 300,000 refugees and asylum seekers, including those residing in Kakuma Refugee Camp and Kalobeyei Integrated Settlement.² Kalobeyei, established in 2015, was designed as an integrated settlement model to promote refugee integration.³

In Kenya, refugee hosting locations are environmentally harsh and marginalized semi-arid regions with limited local resources.⁴ As a result, households across Dadaab, Kakuma, and Kalobeyei continue to face high levels of food insecurity, with many experiencing food consumption gaps and resorting to negative coping strategies to meet basic needs.⁵ At the same time, households mainly rely on humanitarian aid, fragile and informal livelihood activities, including petty trade, casual labour, and small-scale self-employment, which are highly vulnerable to disruption during shocks and aid cuts.⁶ These vulnerabilities have been further exacerbated by recurrent climate-related shocks, including prolonged drought, flash floods, and other crises that disrupt livelihoods, constrain access to markets and basic services, and erode household resilience.

ASSESSMENT COVERAGE

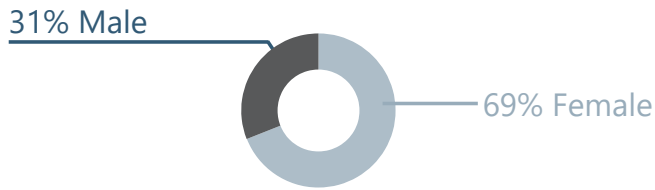


ASSESSMENT OVERVIEW

To address the critical needs of the disaster-affected households in Dadaab and Kakuma - Kalobeyei refugee hosting area, the Kenya Cash Consortium implemented a multi-purpose cash transfer (MPCT). Four equal disbursements of cash were provided during the intervention period. The [baseline assessment](#) was conducted between 20th to 27th of January 2025 before the first distribution, a post distribution monitoring assessment (PDM) between 25th to 26th August 2025 and endline between 21st to 23rd February 2026. The aim was to assess the households' economic well-being, food security status, coping strategies, and their perception of accountability to affected populations. **This factsheet presents the key findings of the endline assessment.**

DEMOGRAPHICS

Gender of the respondents



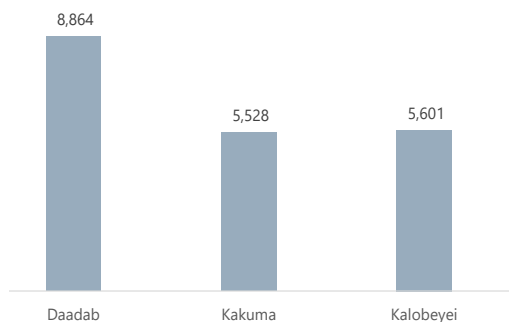
Average household demographics per refugee camp:

County	Average age of the head of household	Average household size
Dadaab	43 years	8
Kakuma	36 years	5
Kalobeyei	37 years	5

HOUSEHOLD INCOME

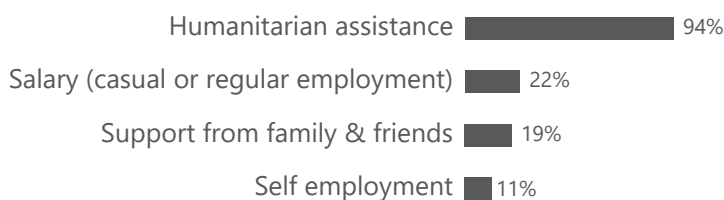
The average reported income for the households (100% of households) at the time of the endline data collection was KES 7,978.

Average household income (KES) at the time of data collection per refugee hosting location:



Average monthly household income increased from KES 5,358 at baseline to KES 7,978 at endline across Dadaab, Kakuma, and Kalobeyei, suggesting improved short-term purchasing power, although income levels remained relatively low in relation to household needs.

Top four reported primary sources of household income in the 30 days prior to the endline data collection*:

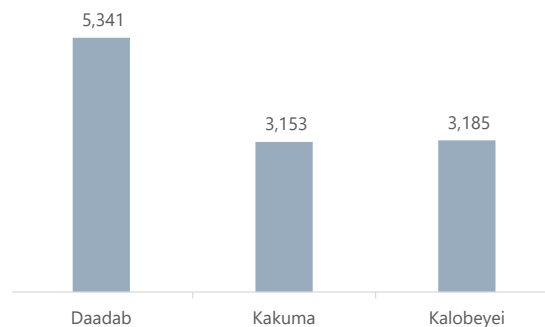


Economic vulnerability remains high, as households were heavily reliant on humanitarian assistance as their main source of income or support, with only a smaller proportion reporting salaried work or self-employment indicating a gap in self reliance.

HOUSEHOLD EXPENDITURE

The average reported expenditure for the households (100% of households) in the 30 days prior to the endline data collection was KES 3,893.

Average household expenditure (KES) at the time of data collection per refugee hosting location:

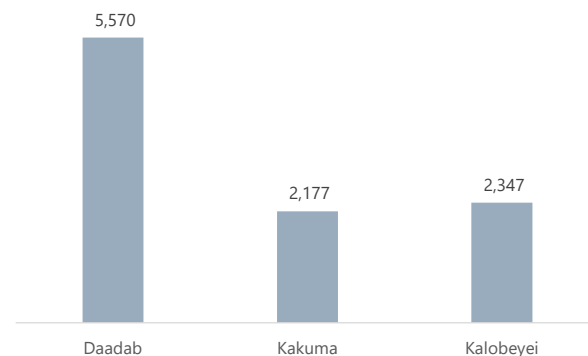


Although households in Dadaab reported higher average income and expenditure than those in Kakuma, this difference is largely explained by larger household sizes in Dadaab. Per capita income is broadly similar across both locations, while expenditure in both settings remains well below the Minimum Expenditure Basket (MEB),⁷ indicating persistent unmet needs and economic vulnerability.

HOUSEHOLD DEBT

Among the households that reported having debts at the time of the endline data collection (n=264 households, 69%), the average amount of debt was KES 3,365.

Average household debt (KES) at the time of data collection per refugee hosting location:



Households in Dadaab reported more than double the average debt level of households in Kakuma, suggesting greater reliance on borrowing to meet basic needs.

HOUSEHOLD SAVINGS

Only 1% of households in Dadaab reported having savings, compared to 23% in Kakuma, implying that households in Dadaab had almost no financial cushion against shocks. This can also be linked to Dadaab households reporting more than double the average debt level compared to households in Kakuma, thus a greater reliance on credit to meet basic needs.

*For multiple choice questions, respondents could select multiple options hence the findings may exceed 100%.

DECISION-MAKING

% of households by reported primary decision-maker on how to spend the household's income:



Decision-making on how to spend the household's income was found to lie mainly with women (47%), as compared to the male counterpart (28%) or jointly (25%).

CONFLICT ON SPENDING HOUSEHOLD INCOME

Only 1% of the households from Dadaab and Kakuma reported experiencing conflict on how to spend their household's income, reported as physical or verbal conflict.*

KEY INDICATORS ON FOOD SECURITY

FOOD CONSUMPTION SCORE (FCS)⁸

% of households by FCS

FCS	Dadaab	Kakuma	Kalobeyei
Poor	18%	21%	19%
Borderline	33%	46%	45%
Acceptable	49%	33%	36%

FCS results suggest improvements in food consumption across all three locations, as the proportion of households with poor food consumption declined between baseline and endline in Dadaab (25% to 18%), Kakuma (38% to 21%), and Kalobeyei (23% to 19%). However, a large share of households remained in the borderline category at endline, particularly in Kakuma (46%) and Kalobeyei (45%), indicating that food consumption remained fragile despite some improvements.

HOUSEHOLD HUNGER SCALE (HHS)⁹

% of households by HHS category:

HHS	Dadaab	Kakuma	Kalobeyei
Severe hunger	1%	1%	5%
Moderate hunger	53%	74%	81%
Little or no hunger	46%	25%	14%

Household hunger remained widespread across all three locations at endline, with moderate hunger affecting the majority of households in Dadaab (53%), Kakuma (74%), and Kalobeyei (81%). Kalobeyei experienced the most severe outcomes, with the lowest share of households reporting little to no hunger (14%) and the highest prevalence of severe hunger (5%), while Dadaab showed comparatively lower hunger levels, and Kakuma faced moderate but still substantial hunger burdens.

REDUCED COPING STRATEGY INDEX (rCSI)¹⁰

% of households by average rCSI category:

rCSI	Dadaab	Kakuma	Kalobeyei
High	6%	13%	34%
Medium	75%	61%	59%
Low	18%	26%	6%

The average number of days utilizing negative coping strategies, in the 7-days prior to data collection:

Negative coping strategy employed at the household	Number of days
Rely on less preferred food	2
Limit portion size at mealtime	2
Borrow food / rely on friends	1
Reduction in quantity consumed by adults for young children	1
Reduce the number of meals eaten in a day	2

The households were found to engage in negative coping strategies between 1 or 2 days per week, implying relatively stable access to food at the time of the endline.

LIVELIHOOD-BASED COPING STRATEGIES INDEX (LCSI)¹¹

% of households by LCSI category in the 30 days prior to data collection:

LCSI	Dadaab	Kakuma	Kalobeyei
Emergency	16%	6%	11%
Crisis	10%	0%	2%
Stress	55%	56%	69%
None	20%	39%	19%

Households in Dadaab showed improvement in food consumption-related coping, with average rCSI declining from 16.0 at baseline to 8.6 at endline, while Kakuma remained relatively stable (9.94 to 9.7). In contrast, Kalobeyei recorded a substantial deterioration, with average rCSI rising from 5.69 to 14.3, indicating increased reliance on food-based coping strategies.

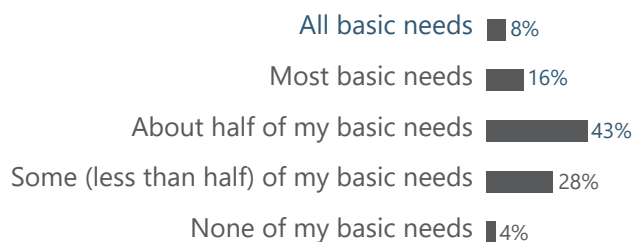
At the time of the endline, the proportion of households engaging in emergency livelihood coping strategies was found to have reduced by 13 percentage points. However, employment of livelihood coping strategies remained widespread across all three locations, with stress-level coping strategies reported by more than half of households in Dadaab (55%), Kakuma (56%), and especially Kalobeyei (69%). **The widespread use of livelihood-based coping strategies, combined with high debt levels and limited savings, indicates that many households were still unable to sustain recovery and resilience and continued to rely on negative coping mechanisms to meet essential needs.**

* Respondents could select multiple options.

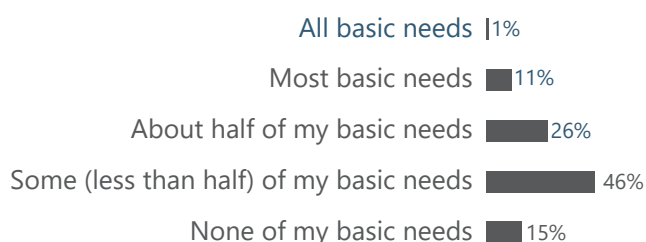
ECONOMIC WELL-BEING

% of households reporting the extent to which they were able to meet their basic needs as they define and prioritize them:

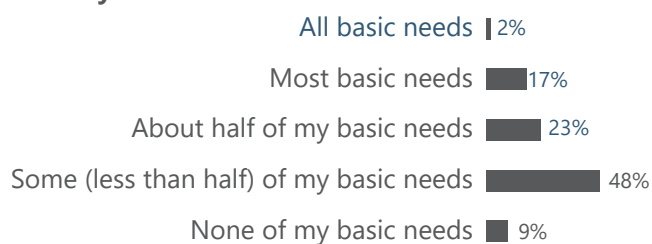
Dadaab



Kakuma



Kalobeyei



At the time of the endline data collection, very few households (5%) reported being able to meet all of their basic needs. The top 3 reported needs* that were unmet were food (68%), shelter needs (38%) and education needs for children (30%).

% of households that reported their expectations on how a crisis or shock would affect their household's well-being:

Effect of a crisis/shock on the household	Dadaab	Kakuma	Kalobeyei
Completely fine, regardless of these events	5%	3%	9%
Mostly fine, regardless of these events	13%	2%	3%
Would meet some basic needs	50%	23%	13%
Would be completely unable to meet basic needs for survival	33%	67%	70%
I do not know / prefer not to answer	0%	6%	5%

Most of the households reported that they would be completely unable to meet their basic needs for survival in the event of a crisis or shock, especially in Kakuma and Kalobeyei.

ACCESS TO MARKETS

Reported average time taken by households to travel on foot to the nearest marketplace:

	Proportion of households
Less than 15 minutes	55%
Between 15 and 29 minutes	25%
Between 30 and 59 minutes	17%
Between 1 and 2 hours	1%
More than 2 hours	0%

At the time of the endline data collection, the highest proportion of households (55%) were found to take less than 15 minutes to travel on foot to the nearest market place. This can be attributed to the proximity of local markets at the refugee camps.

BARRIERS IN ACCESSING MARKETS

Among the households that reported facing a financial barrier (60%), the most commonly reported challenges* faced were the high prices of the commodities (56%), and the unavailability of the items in the markets (16%).

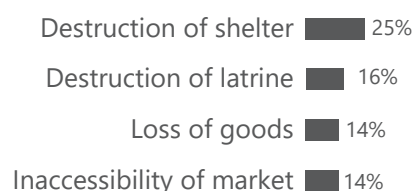
Among the households that reported facing a physical barrier (25%), the most commonly reported challenges* faced were the distances to the market (13%), the cost of transportation (10%) and 6% reported insecurity traveling to the markets.

The barriers to consistently accessing marketplaces:



DISASTER MANAGEMENT

% of households (58%) reporting the effects of the past disaster of floods*:

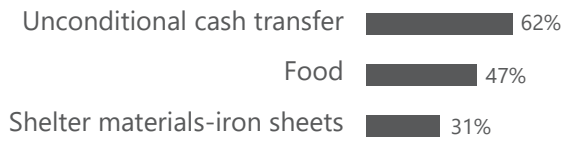


The top 3 most affected members of the households' reported were the elderly (71%), children at risk (66%), and children with specific needs (25%)*. As a result of the disasters, a significant proportion reported needing assistance to cope with the challenges.

*For multiple choice questions, respondents could select multiple options hence the findings may exceed 100%.

HUMANITARIAN ASSISTANCE*

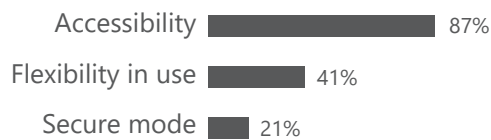
% of households reporting on the type of assistance required to cope with disasters:*



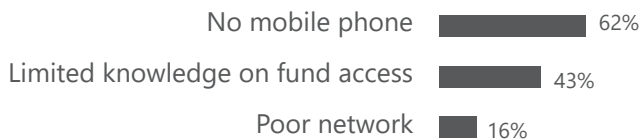
HOUSEHOLD PREFERENCES FOR ASSISTANCE MODALITY AND DELIVERY MECHANISM*

Majority of the households (89%) reported that their preferred method of receiving assistance was through mobile money as opposed to cash vouchers (11%) or in-kind food vouchers (1%).

The top reported reasons for preferring mobile money over in-kind food vouchers or cash vouchers:*



Among the households that preferred in-kind food vouchers or cash vouchers, the top reported reasons for preferring in-kind food vouchers or cash vouchers over mobile money were reported as follows:*



ACCOUNTABILITY TO AFFECTED POPULATIONS

The accountability to affected populations is measured through the use of the **protection mainstreaming key outcome indicators** (PM KOI). These key outcome indicators have been put in place by the European Civil Protection and Humanitarian Aid Operations (ECHO). The objectives of the PM KOI are:

- To prioritize the safety and dignity of beneficiaries thereby, to avoid causing harm,
- To ensure people’s access to assistance and services – in proportion to need and without any barriers,
- To set-up appropriate accountability mechanisms through which affected populations can measure the adequacy of interventions, and address concerns
- To support the development of self-protection capacities and assist people to claim their rights.

The protection mainstreaming key outcome indicators are presented in [Annex 1](#).

Awareness of options to contact the agency for questions or any problems:*

Option to contact agency	Dadaab	Kakuma	Kalobeyei
NGO staff	56%	31%	44%
A dedicated NGO hotline	24%	70%	66%
A dedicated NGO desk	37%	24%	31%
<i>Not aware of any option</i>	9%	6%	9%

At the time of the endline data collection, the proportion of households that reported awareness of the dedicated NGO hotline as the option to contact the agency was found to be the highest, on average (48% of households). This could be attributed to the sensitization conducted by field officers whilst registering the target beneficiaries and implementing the programme activities.

METHODOLOGY OVERVIEW

The endline assessment conducted collected data on household demographics, overall food security, income, expenditure, overall well-being, as well as perceptions of whether the humanitarian assistance offered was delivered in a safe, accessible, accountable, and participatory manner. The targeted households were randomly selected from the list of registered beneficiaries. For sampling, a simple random sampling approach was used to have a representative sample of the beneficiary households, with a 95% confidence level and a 5% margin of error.

Out of the 1,870 households targeted by the intervention, 383 households (141 households in Dadaab refugee camp, 178 households in Kakuma refugee camp and 64 households in Kalobeyei integrated settlement) were assessed in the endline assessment.

Quantitative methodology was used and data was collected between the 21st to 23rd February 2026. The endline survey was conducted remotely through mobile data collection and the data entered in Kobo Collect. Following collection, the data was cleaned and analyzed using R software. The data was weighted to ensure representativeness of the target population, providing a statistically robust basis for comparing baseline and endline results.

CHALLENGES AND LIMITATIONS

Data on household expenditure was based on a 30-day recall period, a considerably long period of time over which to expect households to remember expenditures accurately. To mitigate the challenge, the enumerators spent more time probing and seeking clarification on the responses.

*For multiple choice questions, respondents could select multiple options hence the findings may exceed 100%.

ENDNOTES

Page 1

- ¹ HIAS, [Refugees in Kenya: What You Need to Know](#), May 2025
- ² UNHCR, [UNHCR \(2025\) Refugee Data Portal](#), July 2025
- ³ UNHCR, [Kalobeyi integrated settlement](#)
- ⁴ Refugee International, [Localizing Climate Adaptation Planning in Kenya's Refugee-Hosting Counties](#), November 2024
- ⁵ IPC, [Acute Food Insecurity and Acute Malnutrition Analysis](#), March 2026
- ⁶ REACH, [Multi-sector Needs Assessment \(MSNA\), Refugee Households](#), June 2025

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- ⁷ REACH, [Minimum Expenditure Basket for Q3 2025](#). MEB - the average minimum cost of the culturally adjusted basic items, comprising essential commodities and services, required to support a five-person household for one month

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- ⁸ The Food Consumption Score (FCS) measures how well a household is eating by evaluating the frequency at which differently weighted food groups are consumed in the 7 days before data collection. The FCS is used to classify households into three groups: those with a poor FCS, those with a borderline FCS, and those households with an acceptable FCS.
- ⁹ The Household Hunger Scale (HHS) measures the scale of a household's food deprivation 30 days before data collection. It measures the frequency of occurrence as (rarely 1-2 times, sometimes 3-10 times, and often > 10 times).
- ¹⁰ The Livelihood Coping Strategy Index (LCSI) is used to better understand longer-term household coping capacities. The household's livelihood and economic security are determined by their income, expenditures, and assets. The LCSI is used to classify households into four groups: Households using emergency, crisis, stress, or neutral coping strategies. The use of emergency, crisis or stress-level livelihoods-based coping strategies typically reduces a household's overall resilience and assets, increasing the likelihood of food insecurity.
- ¹¹ The Reduced Coping Strategy Index (rCSI) is used to understand the frequency and severity of change in food consumption behaviors in the 7 days before data collection during food shortage. Severe coping strategies such as rationing food portions have more dire consequences on dietary diversity, caloric intake, or nutritional outcomes.

Annex 1: Protection mainstreaming key outcome indicators

	Dadaab	Kakuma	Kalobeyei	Average
Did you feel safe at all times travelling to receive the assistance/service (to/from your place), while receiving the assistance/service, and upon return to your place? (Yes, completely/Mostly Yes)	100%	100%	100%	100%
Did you feel that the (agency/NGO/implementing partner/contractor) staff treated you with respect during the intervention? (Yes, completely/Mostly Yes)	99%	100%	100%	99%
Are you satisfied with the assistance/service provided? (Yes, completely/Mostly Yes)	95%	95%	100%	100%
Do you know of people needing assistance/ services who were excluded from the assistance/ service provided? (Not Really / Not at all)	75%	91%	100%	100%
If you had a suggestion for, or a problem with the assistance/service, do you think you could channel the suggestion or lodge a complaint? (Yes, completely/Mostly Yes)	74%	73%	85%	75%
To your knowledge, have suggestions or complaints raised to the NGO during this project been responded to or followed up? (Yes, completely/Mostly Yes)	78%	92%	93%	81%
Were your views taken into account by the organization about the assistance you received? (Yes, completely/Mostly Yes)	90%	100%	100%	92%
Did you feel well informed about the assistance/ service available? (Yes, completely/Mostly Yes)	91%	94%	100%	92%



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Annex 2: Breakdown of Key Indicators

Key Indicators		Dadaab	Kakuma	Kalobeyi	Average
Food Consumption Score (FCS)	Poor (0-21)	25%	38%	23%	28%
	Borderline (21.5 - 42)	27%	30%	54%	29%
	Acceptable (> 42)	48%	32%	23%	43%
Livelihood Coping Strategy Index (LCSI)	Emergency	38%	51%	31%	40%
	Crisis	2%	2%	8%	2%
	Stress	41%	37%	46%	41%
	Neutral	19%	10%	15%	17%
Average Reduced Coping Strategy Index (rCSI)		15.99	9.94	5.69	14.298
Household Hunger Score (HHS)	Severe Hunger (4-5)	5%	0%	0%	4%
	Moderate Hunger (2-3)	64%	73%	31%	65%
	No or Little Hunger (0-1)	31%	27%	69%	32%
Proportion of household expenditure spent on food		71%	63%	75%	70%
Average household income in the 30 days prior to the baseline data collection.		KES 8,864	KES 5,528	KES 5,601	KES 6,664
Average household expenditure in the 30 days prior to the baseline data collection.		KES 5,341	KES 3,153	KES 3,185	KES 3,893
Percentage (%) of households with total monthly expenditure which exceeds the MEB.		3%	0%	15%	3%
Average household debt in the 30 days prior to the baseline data collection.		KES 5,570	KES 2,177	KES 2,347	KES 3,365
Percentage (%) of households who report being able to meet their basic needs, as they define and prioritize them.		7%	0%	0%	5%
Percentage (%) of beneficiaries reporting that humanitarian assistance is delivered in a safe, accessible, accountable and participatory manner.		87.75%	93.13%	97.25%	91.75%

ABOUT IMPACT

Founded in 2010 and headquartered in Geneva, IMPACT Initiatives is a leading applied research organization and the largest independent provider of data in crisis-affected contexts. Through our initiatives—REACH, AGORA, and PANDA—we enable humanitarian and other aid actors to make better, evidence-based decisions by delivering timely, relevant, and methodologically rigorous data and analysis. Our extensive presence across crisis-contexts allows us to collect data directly from crisis-affected people wherever needed, including among the most vulnerable and hard-to-reach.