



Republic of Rwanda
Ministry in charge of
Emergency Management



UNHCR
The UN Refugee Agency

**THE MINISTRY IN CHARGE OF EMERGENCY MANAGEMENT (MINEMA) AND THE
UNITED NATIONS HIGH COMMISSIONER FOR REFUGEES (UNHCR)
JOINT STRATEGY ON ECONOMIC INCLUSION OF REFUGEES AND HOST
COMMUNITIES IN RWANDA**

2021-2024



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Numerous partners contributed to the development of this Strategy on Economic Inclusion of Refugees and Host Communities in Rwanda. A joint technical team consisting of the Ministry in charge of Emergency Management (MINEMA) Livelihoods Team and UNHCR Rwanda Livelihoods and Economic Inclusion Team steered the strategy development process. The district authorities of the six refugee hosting districts as well as MINEMA and UNHCR field teams provided valuable inputs to this strategy including supporting a Livelihoods Assessment conducted in end 2019.

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Under the one UN in Rwanda, the strategy has incorporated the principles of UN Sustainable Development Goals (SDGs), particularly the 'Leave No One Behind' agenda - the UN Development Assistance Programme (UNDAP II) in Rwanda - the UNHCR Global and regional Livelihoods and Economic Inclusion strategy – the Multi-Year Multi-Partner Protection and Solutions Strategy (MYMPSS) and the Country Refugee Response Plan (CRRP). The Livelihoods and Economic Inclusion Unit of UNHCR HQ and Regional Bureau for East, Horn of Africa, and Great Lakes Region (Nairobi) provided useful guidance and valuable inputs to the strategy.

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ACRONYMS AND ABBREVIATIONS

AFR	Access to Finance Rwanda
AGD	Age, Gender and Diversity
CRRF	Comprehensive Refugee Response Framework
DPCG	Development Partner Coordination Group
DRC	Democratic Republic of Congo
EICV	Integrated Household Living Conditions Survey
ETM	Emergency Transit Mechanism
FAO	Food and Agriculture Organization of the United Nations
GCR	Global Compact on Refugees
GIZ	German Agency for International Cooperation
GoR	Government of Rwanda
GRF	Global Refugee Forum
ILO	International Labour Organization
M&E	Monitoring & Evaluation
MIDIMAR	Ministry of Disaster Management and Refugees
MIFOTRA	Ministry of Public Service and Labour
MINAFFET	Ministry of Foreign Affairs and International Cooperation
MINAGRI	Ministry of Agriculture and Animal Resources
MINALOC	Ministry of Local Government
MINECOFIN	Ministry of Finance and Economic Planning
MININFRA	Ministry of Infrastructure
MINEMA	Ministry in charge of Emergency Management
MINEDUC	Ministry of Education
MINICOM	Ministry of Trade and Industry
MINICT	Ministry of ICT and Innovation
MYCULTURE	Ministry of Youth and Culture
MYMPPSS	Multi-Year Multi Partner Protection and Solution Strategy
NAEB	National Agricultural Export Development Board
NIDA	National Identification Agency
NISR	National Institute of Statistics of Rwanda
NST	National Strategy for Transformation
PoC	Persons of Concern
PSF	Private Sector Federation
RAB	Rwanda Agriculture Board

RDB	Rwanda Development Board
RTB	Rwanda TVET Board
SDGs	Sustainable Development Goals
UNCDF	United Nations Capital Development Fund
UNCT	United Nations Country Team
UNDAP	United Nations Development Assistance Plan
UNDP	United Nations Development Programme
UNHCR	United Nations High Commissioner for Refugees
UNRCO	United Nations Resident Coordinator Office
WB	World Bank
WFP	World Food Program

EXECUTIVE SUMMARY

Vision

The Ministry in charge of Emergency Management (MINEMA) of the Government of Rwanda (GoR) and UNHCR Rwanda aim to ensure by 2030, that all refugees and neighbouring communities living in Rwanda are able to **fulfil their productive potential as self-reliant members of the Rwandan society** who contribute to economic development of their host districts.¹

Problem Statement

The reduction of dependency to humanitarian assistance and achievement of graduating out of poverty through socio-economic inclusion and the promotion of self-reliance are at the heart of UNHCR's protection mandate and GoR's commitments. Advocating for refugee's access to work opportunities based on the hosting areas labor market needs is a priority for this strategy alongside facilitating employment for the members of the host communities. Due to Covid-19, significant challenges remain on how to promote economic inclusion of refugees and host communities within struggling sectors and restore their livelihoods. The Strategy counts on a rapid rebound of the economy as well as various support to partner organizations and employers that will initiate innovative solutions and take the initiative to employ refugees on a sustainable basis. The other set of challenges, applicable for both refugees and their host communities, are general lack of capital and other productive assets (including, skills, land) for self-employment in business and agriculture.

Strategic objectives 2021-2024

1. Enable refugees and host communities to acquire and preserve livelihoods assets to construct their living, become self-reliant and build resilience to shocks
2. Promote socio-economic inclusion of refugees and host communities and their enhanced access to economic opportunities on a sustainable basis
3. Expand proven and innovative ways of supporting self-reliance² of refugees and host communities in Rwanda, especially through the graduation approach and market-based interventions
4. Promote results and evidence-based programming by improving planning- implementation – monitoring – learning and practice on successful livelihoods approaches

Guiding Principles for livelihoods interventions in Rwanda

- Protection
- Age, Gender and Diversity (AGD)
- Leave no One behind
- Social cohesion
- Scalability and Sustainability
- Appropriateness and reliability

¹ Drawing from UNHCR-GoR Livelihoods and Economic Inclusion Strategy (2016-20), the vision flows from one of the four commitments made by the GoR at the 2016 New York Leaders' Summit that focuses on graduating camp-based refugees out of assistance programs and increasing formal access to work opportunities, within the principles of the CRRF. It is further anchored in the country 2030 Agenda for Sustainable Development and the Sustainable Development Goals (SDGs) action plan, encompassing targets aligned to the National Strategy for Transformation (NST1). The 2030 Agenda for SDGs aim for No poverty by 2030 which the Rwanda NST1 also adopted by aiming for graduating people out of poverty and extreme poverty with a target of eradication of extreme poverty (< 1) by 2023/24 and reducing poverty to 16% (pp. 34/37).

² Self-reliance is the social and economic capacity of an individual, family or community to meet their basic needs in a sustainable manner and with dignity. Retrieved from <https://www.unhcr.org/afr/44bf3e252.pdf>

- Enhance local economy and markets
- Resilience to shocks
- Whole of society approach (Refugees and Host Communities)
- Households Economy Approach

Strategic Approach

Overall, the strategy will use a livelihoods approach that focuses on the promotion of livelihoods assets by supporting [income generation through sustainable employment, asset creation and investments](#) (productive assets and skill transfer - [market linkages](#) that increase demand for locally produced food and products - and business/entrepreneurship interventions to support [graduation out of extreme poverty](#)) alongside [prevention approach for managing risks and shocks and protection measures to ensure that basic needs are met](#).

To support the realization of the GoR's commitments on graduating refugees out of humanitarian assistance and promoting refugee employment opportunities as made at the Leaders' Summit in year 2016, this strategy will ensure that livelihoods interventions take a 'whole-of-society' approach in the context of the Global Compact on Refugees (GCR) and the Comprehensive Refugee Response Framework (CRRF). In more concrete terms the strategy will focus on the following approaches:

- **Inclusion:** 'Refugees are included in the communities from the very beginning. When refugees gain access to education and labour markets, they can build their skills and become self-reliant, contributing to local economies and fuelling the development of the communities hosting them'³.
- **Advocacy:** Integrate leveled advocacy at the policy level with key governmental counterparts and development partners; the private sector level and the community level, to enhance economic inclusion of refugees and their host communities
- **Market driven solutions:** Integrate market-based solutions that integrate markets needs and involve the private sector for sustainable livelihoods for both refugees and members of the host communities
- **Local Economic Development:** Take a local economic development approach focusing on contextual needs of refugees and host communities as an integral part of the livelihood's strategy and interventions
- **Scaled-up Initiatives :** Scale up and mainstream linkages and partnerships with the GoR and development partners to increase funding for livelihoods projects and promote employment of refugees and host communities following the spirit of the National Employment Policy and strategic interventions identified through the NST1⁴ .
- **Graduation:** Graduation of refugees and host communities out of extreme poverty through sequenced and timebound interventions that aim to help people living in extreme poverty build resilience and engage in sustainable livelihoods. It integrates social protection, livelihoods promotion with large cash grants or a productive asset transfer component, financial inclusion,

³ Comprehensive Refugee Response Framework: Delivering more comprehensive and predictable responses for refugees <https://www.unhcr.org/comprehensive-refugee-response-framework-crrf.html>. This also calls for 'Allowing refugees to benefit from national services and integrating them into national development plans is essential for both refugees and the communities hosting them and is consistent with the pledge to "leave no one behind" in the 2030 Agenda for Sustainable Development' of the UN.

⁴ The strategic Interventions are listed under the Economic Transformation Pillar of the NST1, Priority Area 1: p. 3; retrieved from https://www.nirda.gov.rw/uploads/tx_dce/National_Strategy_For_Trsansformation_-NST1-min.pdf

market linkages and social empowerment to build self-reliance of participating households on sustainable basis.

- **Shock-responsive:** addressing the Covid-19 impact and any other future shocks and stresses in a holistic manner through an integrated approach, by focusing on multi-sectoral and multi-partner solutions and interventions; stepped up livelihoods activities and prevention measures to build resilience to shocks.

How to achieve results?

1. In line with the NST1 for accelerating economic and social transformation, build and implement livelihoods interventions that aim at increasing refugee and host community employment in any of the three pillars: i) [wage-earning employment](#); ii) [self-employment - agriculture](#) and iii) [self-employment-non agriculture \(business route\)](#)
2. Design and implement livelihoods interventions based on the cross-sectional pillar of “Advocacy” that aims at promoting wage and self-employment through access to markets and financial services
3. Integrate psycho-social [interventions](#) as a cross-cutting component in all livelihood’s interventions
4. Promote, design, and implement integrated livelihoods interventions that embed [holistic and innovative approaches](#) in increasing livelihoods assets portfolio of refugees and host communities and achieving self-reliance (human, social, physical, financial, and natural assets)
5. Engage and facilitate partners in livelihoods programming to design and implement [joint/integrated projects that take a holistic approach to refugee livelihoods’ needs](#)
6. Use a balanced targeted approach in selecting beneficiaries of livelihoods programmes by targeting the poorest refugee and host community households as well as those endowed with skills and ready to graduate out of poverty once supported
7. Use a tailored [advocacy strategy](#) to promote livelihoods programming, particularly the graduation of refugees out of humanitarian assistance and the removal of non-legal barriers (e.g., lack of awareness among some employers about refugees’ right to work and the process of hiring refugees, insufficient access to finance for refugee entrepreneurs, limited access to tertiary and vocational education, as well as some other challenges specific to displaced people) to refugee socio-economic inclusion
8. Use of proven innovative interventions and [scaling up](#) of such initiatives through resource mobilization and evidence-based results reporting (mainly focusing on the graduation approach)
9. Use and facilitate partners’ use of a structured, [integrated, and harmonized monitoring and evaluation framework](#) that focuses on harmonized baseline and end-line assessments; outcome assessments and results measurement based on contextualized results indicators to track results and build strong evidence case
10. Addressing the Covid-19 impact and any other future shocks and stresses in a holistic manner through an integrated approach, by focusing on multi-sectoral and multi-partner solutions and interventions; stepped up livelihoods activities and prevention measures to build resilience to shocks.

Scope of Implementation

The strategy will cover all refugees and their host communities through a household approach following an inclusive approach of age, gender, and diversity (AGD) with special focus on the persons with specific needs subject to fulfilling the core eligibility criteria of the specific interventions, based on socio-economic vulnerability, and targeting strategy. The scope of the strategy will primarily

include all camp-based refugees (currently living in six camps: Mahama, Gihembe, Nyabiheke, Kigeme, Mugombwa and Kiziba) ⁵and their host communities in the six refugee hosting districts (Kirehe, Gicumbi, Gatsibo, Nyamagabe, Gisagara and Karongi respectively) alongside refugees living in urban areas (mainly in Kigali, Huye and Nyamata) The strategy will also cover durable solutions response and any emergency response including the current short-term emergency transit mechanism (ETM) in Gashora for PoCs in transit to resettlements countries. The Livelihoods strategy for the ETM will focus on enhancing portable skills (both life skills and employment related) for enhancing refugees' employability in the potential country of resettlement and some short-term interventions (e.g., horticulture) for refugees whilst they are in transit.

Who will help us to get there?

MINEMA and UNHCR will work with a range of partners including development partners and cooperation agencies - other UN partners – NGOs - social enterprises - private sector companies - think tanks – and community-based organizations led by the refugees and host communities. The sought partnerships will focus on refugee inclusion in their respective development strategies – programs – budgets; as well as fundraising to implement livelihoods projects. Funding will be sourced from private sector investors, social enterprises and NGOs, other UN agencies, Government and development donors who will explicitly include refugees in their business plans or development programmes. Funding may be available for the implementing partners, NGO coalitions (e.g., Poverty Alleviation Coalition), Government Agencies (including MINEMA) and UN agencies including UNHCR, depending on donor preference, interventions design and funding modalities.

Partnerships with private sector companies will be pursued towards the inclusion of refugee-hosting areas and refugees in promising value chains. It will involve facilitating the private sector to assess and identify potential value chains in refugee hosting areas and the value of integrating refugees. In the agriculture sector, this includes setting up high value crops value chains (e.g., Chilli, Tea/Coffee) alongside other crops like vegetables, livestock, and crafts to produce goods and services required by refugees and host communities. The second step consists of ensuring that refugees as well as host community members with marketable skills are employed within the respective value chains.

Concurrently, MINEMA and UNHCR in partnership with private sector companies and the Private Sector Federation (PSF Rwanda) will work towards the reduction of non-legal barriers to refugee employment in the private sector. Further efforts with the private sector will focus on aligning technical and vocational training programmes on skills that are in demand by the Rwandan sectoral markets, including sector specific companies (e.g., hotels/restaurants, tea garden and agro-processing factories, business enterprises, textile industries, IT companies, innovative micro-work and data outsourcing etc.).

MINEMA and UNHCR will [enhance refugee self-employment](#) by working closely with both NGOs and the growing number of social enterprises that operate in Rwanda. Indeed, NGOs and social enterprises will support MINEMA and UNHCR in enabling refugee entrepreneurs as well as local host communities to grow businesses in and around the camps, and in urban settings. They will further support refugees to manage and benefit from the foreseeable increase in demand for refugee produced goods and services (e.g., soaps, shoes, crafts, garments, food and bakery items, interpretation services, cultural and sports performance etc.) alongside their employment in labour intensive manufacturing industries, agriculture, and service sectors.

For the advocacy purpose of this strategy, partnerships will be sought with local, national, and international media as well as social media to promote refugee socio-economic contribution to Rwandan economy. For instance, stories about the positive socio-economic impact of refugees in Rwanda will be published. Another advocacy focus with the media will be on the reduction of non-legal barriers to refugee employment in Rwanda through awareness campaigns and other channels.

⁵ Subject to future changes in camp status, due to possible camp consolidation/merger, closure of camps etc.

MINEMA and UNHCR will also share the lessons learned with the international community to enable other countries to learn from Rwanda's inclusion policies.

For all purposes of the implementation of this strategy, strong partnerships between MINEMA and UNHCR as well as development actors through the One UN initiative and the UNDAP framework will be sought in order to achieve [synergies between humanitarian and development interventions](#) for refugee self-reliance and host communities alike.

The strategy will guide all partners for better design, resource mobilization and implementation of livelihoods and economic inclusion programmes with focus on building resilience to shocks (e.g., Covid-19 pandemic) and achieving impactful results.

Impact – How will we measure what works?

The impact of the program will be measured through constant monitoring of progress and results as well as the evaluation of the livelihoods targets and results to enable quantitative and qualitative impact analysis within MINEMA and UNHCR's M&E systems. This will be aligned where possible with the results framework of the UNDAP-II (UN Development Assistance Plan II)⁶ which reflects the GoR priorities outlined in the NST1. The policies for addressing poverty, and the goals for poverty reduction, are set out in the First National Strategy for Transformation (NST1), the Vision 2020 and Vision 2050 strategies, and the 2030 Sustainable Development Goals (SDGs).

KEY WORDS DEFINITIONS

Self-reliance	<p>Self-reliance is the social and economic capacity of an individual, family or community to meet their basic needs in a sustainable manner and with dignity. Self-reliance, as a programmatic approach refers to the development and strengthening of sustainable livelihoods of persons of interest and the reduction of their vulnerability and dependence on humanitarian or external long-term assistance.⁷</p> <p>Promoting resilience and enhancing graduation from poverty and extreme poverty is a priority of NST1⁸.</p>
Livelihoods	<p>Livelihoods refers to the means used to maintain and sustain life. A livelihood comprises people, their capabilities, and their means of living, including food, income, and assets (Chambers and Conway, 1991)⁹. A livelihood is sustainable when it can withstand stresses and shocks and recover from them, while maintaining and improving its capabilities and assets, both at present and the future without damaging the existing natural resources base.¹⁰</p>
Economic Inclusion	<p>The opening up of economic opportunities to under-served social groups, is integral to achieving a transition towards sustainable market economies. In the refugee context, it refers to inclusion and access of refugees to employment and entrepreneurship opportunities and related services and programs, their participation in local economies to earn a decent living.</p>
Social Enterprise	<p>An organisation that joints a societal issue with a business model (can be either for or not-for profit).</p>
UNHCR Implementing Partners (IP)	<p>Governmental, inter-governmental or non-governmental entities with which UNHCR enters into a sub-agreement to implement a project for UNHCR beneficiaries and which in principle bring additional resources of their own to meet needs which would otherwise have to be met by UNHCR.</p>
UNHCR Operational Partners (OP)	<p>Institutions who do not receive funding from UNHCR but who play a major role in refugee operations, are known as Operational Partners.</p>
Market-based approaches	<p>Market-based approaches use business models and market forces to address development and humanitarian challenges more sustainably and/or at scale. A market-based approach can engage low-income people as customers and supply them with products and services they can afford; or, as business associates (suppliers, agents, or distributors), to provide them with improved incomes. When a market-based solution becomes commercially viable, the private sector has a financial incentive to continue and operate it at scale, which increases the sustainability of the intervention, and decreases the need for donor support over time.¹¹</p>

⁷ Retrieved from <https://www.unhcr.org/afr/44bf3e252.pdf>

⁸ 7 Years Government Programme: National Strategy for Transformation (NST1) 2017-2024. Final

⁹ Chambers, R., and Conway, G.R. IDS Discussion Paper 296. Sustainable rural livelihoods: practical concepts for the 21st century. Dec1991 (published in Oct1992; <https://www.ids.ac.uk/publications/sustainable-rural-livelihoods-practical-concepts-for-the-21st-century/>)

¹⁰ UNHCR 2013: Assessments and strategies for sustainable livelihoods *Template, checklist, and guiding principles*

¹¹ <https://www.usaid.gov/work-usaid/private-sector-engagement/market-based-approaches>.

	In refugee context, “Interventions that aim to promote refugees’ sustainable livelihoods must be based on a sound and comprehensive understanding of existing markets and the private business sectors within which refugees are making a living” (Betts et al., 2014). Moreover, interventions should benefit both refugees and host communities, especially because many host communities are themselves suffering from unemployment and poverty. ¹²
Host Community	In broad terms, a <i>host community</i> in refugee context refers to the country of asylum and the local, regional, and national governmental, social, and economic structures within which refugees live. Urban refugees live within host communities with or without legal status and recognition by the host community. In the context of refugee camps, the host community may encompass the camp, or may simply neighbour the camp with interactions, or otherwise may be impacted by, the refugees residing in the camp. For operational purpose of this strategy, the host community in Rwanda is considered as local population of the host country who live within the administrative structure of the refugee hosting district.
The Graduation Approach (GA)	It is an interdisciplinary methodology that targets the poor and extreme poor with the goal of moving them out of extreme poverty in a sustainable and time-bound manner, adapting a method originally developed by BRAC in Bangladesh. The Graduation Approach (GA) is anchored in <i>UNHCR Global Strategy for Livelihoods 2014-2018</i> , which aims to bring innovative, market-based methods for building refugee self-reliance to UNHCR operations. The GA comprises of interventions that aim to: identify the most vulnerable households within a community; provide a regular and time-bound cash transfer to enable them to meet basic needs; help families plan their livelihoods and transfer their productive assets; develop their ability to save money as a tool to build resilience; enhance their technical and entrepreneurial skills through livelihood training; ensure the close mentorship of participants throughout the process in a way that develops their self-confidence. ¹³
Off-farm	From global perspectives, Off-farm income encompasses all agriculture-related activities that occur beyond the farm . Viewed through a value chain lens, off-farm income includes the “middle” and “end” of the process, as agricultural goods leave the farm to ultimately reach the consumer. ¹⁴ In more specific terms, Off-farm income refers to the portion of farm household income obtained off the farm, by farm families.

¹² Betts, Alexander, Louise Bloom, Josiah Kaplan and Naohiko Omata (2014). Refugee Economies: Rethinking Popular Assumptions. Oxford: Humanitarian Innovation Project, Oxford University as in ‘Guide to market-based livelihood interventions for refugees / International Labour Office; United Nations High Commissioner for Refugees (UNHCR). - Geneva: ILO, 2017. <https://www.unhcr.org/594b7d7f7.pdf>

¹³ <https://www.unhcr.org/protection/basic/55005bc39/graduation-approach.html>

¹⁴ **What’s in a Name? From Off-Farm to Non-Farm: Weeding Through Alternative Livelihoods Definitions:** <https://www.agrilinks.org/post/whats-name-farm-non-farm-weeding-through-alternative-livelihoods-definitions>

SECTION I: CONTEXT AND SITUATION ANALYSIS

1.1 Institutional Framework

A Joint Strategy by the former Ministry of Disaster Management and Refugee Affairs (MIDIMAR) currently Ministry in charge of Emergency Management (MINEMA) and UNHCR, was developed in 2016 to enhance refugee self-reliance and economic inclusion for the period of 2016-2020. The strategy envisioned that refugees and neighbouring communities would be able to fulfill their productive potential as self-reliant members of the Rwandan society who contribute to the economic development of their host districts.

In 2016 and 2018, the GoR respectively made commitments at [the Leaders' Summit](#), and adhered to the Comprehensive Refugee Response Framework (CRRF), focusing on the socio-economic inclusion of refugees and their host communities by taking a whole of society approach. Under the One UN umbrella, the United Nations Development Assistance Plan ([UNDAP II 2018-2023](#))¹⁵ was agreed with the GoR following the National Strategy for Transformation 2017-24 ([NST1](#)) with specific results on refugee inclusion, within the national planning process for the period of 2018-2023. The UNDAP II in Rwanda commits to ensure the inclusion of refugees in the national socio-economic transformation, and recognizes refugees, among others, as one of the most vulnerable population groups following the 'leave no one behind' approach alongside host communities and returnees. The results statement includes: 'By 2023 people in Rwanda benefit from more inclusive, competitive and sustainable economic growth that generates decent work and promotes quality livelihoods for all'. The UNDAP-II also highlighted inclusion of refugees into the social protection schemes (e.g., financial means to provide health insurance for refugees); specific interventions to meet the humanitarian needs of refugees with lifesaving assistances and delivery of quality services (e.g., health, education) to refugees, returnees, and host communities.

On the other hand, UNHCR [Global Livelihoods](#) and Economic Inclusion Strategy for [2019-23](#) and the East and Horn of Africa and Great Lakes Regional Strategy (2020-2025) take some major shift in focus and strategic approaches including stepped up livelihoods activities to tackle the negative impact of Covid 19 pandemic. A review of the 2016-20 UNHCR/MIDIMAR Joint Livelihoods Strategy in Rwanda identified some areas of further improvement to align with the GoR long-term vision and strategies, including the National Strategy for Transformation 2017-24 ([NST1](#)) and the Strategic Plan for Refugee Inclusion (2019-24). The GoR through the "Strategic Plan for Refugee Inclusion" has reaffirmed its *"commitment to an update of the Joint UNHCR - GoR Economic Inclusion Strategy as a priority task and emphasized further on the delivery of government's commitments made at the Leader's summit in 2016"*. One of the key commitments was to enhance the self-reliance, economic inclusion, and livelihoods of refugees alongside their host communities. Subsequently, the GoR made a set of new commitments at the first [Global Refugee Forum \(GRF\)](#) held in 2019, including in the areas of jobs and livelihoods to enhance refugee's socio-economic inclusion in Rwanda.¹⁶

The Covid-19 pandemic that started in early 2020 brought containment measures that impacted the global economy into recession by placing all past development gains at risk through the disruption of businesses, jobs, and household livelihoods. As an immediate consequence, significant increases in poverty, unemployment and under-employment rates are expected globally and Rwanda is no

¹⁵ <https://rwanda.un.org/en/1236-undap-ii-united-nations-development-assistance-plan-2018-2023>

¹⁶ <https://www.unhcr.org/rw/15853-rwanda-1000-hills-and-a-big-heart.html>

exception. The UN Rwanda study (June 2020) on Covid-19 Impact shows that the Covid-19 containment measures are likely to exacerbate the poverty situation in Rwanda due to economic slow-down, income and job losses and temporary businesses closure.¹⁷ The World Bank Rwanda Economic Update (Edition no. 16, January 2021)¹⁸ has also similar findings, mentioning that ‘because of the lockdown, social distancing, and increased costs associated with the pandemic, the poverty headcount is likely to rise by 5.1 percentage points (more than 550,000 people) in 2021, with more than 80 percent of the new poor in rural areas. The GoR National Institute of Statistics of Rwanda (NISR) assessment shows that ‘in 2020 Rwanda’s GDP drop by 3.4% following Covid-19 pandemic outbreak’.¹⁹

There is an urgent need to rethink global and national economic policies, including the global and regional cooperation in order to cushion the Covid-19 impact through enhanced protection of vulnerable populations such as refugees, and strengthening the capacities of host governments to prevent and deal with similar events in the future. As noted by the High Commissioner “The greatest challenge now will be to shield refugees from the economic impacts of the pandemic...We need to focus on livelihoods and access to work for refugees to avoid them being pushed further into poverty. Only this will allow refugee families to survive.” (UNHCR Press release 28th September 2020).

Moreover, findings of the review of the previous strategy (2016-20) and a follow-up done by the GoR and UNHCR through a joint livelihoods assessment (2019) identified some gaps and put forward some strategic recommendations. The recommendations include: the fostering of agricultural livelihoods; the expansion of beneficiary targeting by including all eligible refugee households and their neighbouring community members; the support of the expansion of proven interventions and social enterprises, devising a strong advocacy strategy and campaign for enhancing refugees legal and de-facto access to decent work and socio-economic inclusion (through ownership of a business, access to financial services, land/property ownership, freedom of mobility etc.). The assessment also revealed the need to create a strong evidence-base for tracking results; the necessity to improve partnerships and coordination as well as communicating with impact with development partners/donors in order to mobilize more resources.

In this context, the GoR (through MINEMA) and UNHCR Rwanda agreed to launch a new strategy for the next four years (2021-2024) to align with the timeline of the Strategic Plans for Refugee Inclusion as well as to reflect changes in policies and strategic approaches, and gaps identified in the previous strategy.

It will further seek to offer integrated medium to longer term programming for sustainable impact by taking into consideration shocks and stresses like extreme weather condition or disease outbreak (including the Covid-19 pandemic).

The new strategy promotes the ‘Leave No One Behind’ principle of the Agenda 2030 that focuses on achieving the UN (SDGs) by ensuring the socio-economic inclusion of refugees and their host communities across goals and thematic areas.

1.2 Refugee context and environment

As of December 2020, Rwanda hosts a total of 144,662 Persons of Concern (PoCs) including 139,498 Refugees²⁰. The PoCs are mainly from the Democratic Republic of the Congo (53.5%) and Burundi (46.2%). Urban refugees make up 8% of the total population, and from demographic perspectives, children are 51% of the registered population, with women and children making up 76% of the total

¹⁷ Socio-Economic Impact of Covid-19 in Rwanda; UNDP (June 2020); <https://www.undp.org/content/dam/rba/docs/COVID-19-CO-Response/UNDP-rba-COVID-assessment-Rwanda.pdf>

¹⁸ <http://documents1.worldbank.org/curated/en/593761612554686869/pdf/Rwanda-Economic-Update-Protect-and-Promote-Human-Capital-in-a-post-COVID-19-World.pdf>

¹⁹ <http://www.statistics.gov.rw/publication/2020-rwandas-gdp-drop-34-following-covid-19-pandemic-outbreak>

²⁰ Rest includes asylum seekers, returnees, stateless people

population. The average family size is 3.7 individuals and about 16.3% of total PoCs are Persons with Specific Needs (PSNs). They include mainly people with serious medical condition, persons with disability, single parent, child and women at risk, older population, SGBV survivors, Unaccompanied and Separated Children (UASC). As of 31 Dec 2020, available refugee disaggregated data shows that the total number of potential productive population group of 16-59 years is 71,816 POCs (including 71,071 refugees and other PoCs), comprising of 37,111 female PoCs²¹.

1.2.1 Legal and Policy Framework as a foundation for refugee protection and self-reliance

There are several international, regional, and domestic legal instruments and mechanisms available to enhance the legal protection and the rights to decent work for refugees. The opportunity to access decent work is fundamental to their protection and well-being, to restoring refugees' dignity and life purpose. Decent work strengthens resilience, enabling the fulfilment of social and economic rights and attaining durable solutions and social justice. The 1951 Convention relating to the Status of Refugees provides and protects the right of refugees to work and their rights at work in their country of residence. Furthermore, the International Labour Organization (ILO)'s mandate specifically includes the "protection of the interests of workers when employed in countries other than their own". Hence, in principle, all ILO Conventions and Recommendations apply to refugees to the extent they are workers, unless otherwise stated.²²

Rwanda has adopted progressive policies and created a favourable protection environment to support refugee self-reliance. As a signatory to the 1951 refugee convention, the 1967 additional protocol and the 1969 Organization of African Unity Refugee convention, Rwanda maintains a policy to protect and advance the rights of refugees as it is enshrined in the Rwandan Refugee Law²³. This law provides refugees with the right to work, to freedom of movement and to access documentation such as refugee identity cards, birth and death certificates, marriage, and education certificates. Refugees can own property including land and can enter contracts on businesses and land-leases. There is a strong alignment of the United Nations Policies with the NST 1 and the SDGs, combined with a strong UN country team (ONE UN) committed to deliver as one.

The Government has also promoted the financial inclusion of refugees through an explicit reference to refugees in the National Financial Inclusion Strategy of Rwanda. The Section below outlines the legal framework for the right to engage in wage-earning employment, self-employment, and liberal professions for refugees in Rwanda. Most importantly, the underlying socio-economic conditions in Rwanda are stable and growth oriented. The context for refugee livelihoods in Rwanda is exceptional in four distinctive ways – each described below – that together form a unique enabling environment for refugees to (re) gain productive livelihoods while contributing to the development of their host country.

WHY A STRATEGY FOR REFUGEES AND NATIONALS TOGETHER?

New and strengthened partnerships are needed, involving, humanitarian and development actors, civil society, the private sector, and others. Together, partners will need to find comprehensive and innovative approaches. These approaches should be based on human rights and take full account of the political, humanitarian, security and developmental dimensions of the refugee status and its long-term consequences. The rights and needs of refugees - such as freedom of movement, protection, access to basic services and livelihood opportunities - must be understood not only as "humanitarian" in nature, but equally as development challenges to be addressed in concert with the needs of host communities and local institutions.

²¹ Appendix 1 provides a map with an overview of the refugee situation in Rwanda, with disaggregated demographic data by camps/geographic locations.

²² Guiding principles on the access of refugees and other forcibly displaced persons to the labour market <https://reliefweb.int/report/world/employment-and-decent-work-refugee-and-other-forced-displacement-contexts-compedium>

²³ See Law No. 13 ter/2014 of 21/05/2014 relating to refugees, http://minispoc.gov.rw/fileadmin/templates/Documents/doc/RALSA_LAW.pdf

Refugee rights to work

Few countries in the world allow refugees on their territory to exercise the fundamental right to work as prescribed in articles 17, 18 and 19 of the 1951 Refugee Convention. Rwanda is an exemplary exception to this general rule as the country not only allows refugees to work, but also allows refugees to move freely within the country, establish companies, pay taxes, create jobs and in most other ways become part of Rwanda's economy. The fundamental right to work combined with an enabling environment provide refugees with the opportunity *de jure* to contribute economically to their host society. However, despite the favourable legal environment, through some assessments including the WB study on Economic Activity and Opportunity for Refugee Inclusion (WB; May 2019, p.15)²⁴ and UNHCR/MINEMA Livelihoods Assessments 2019, some *de facto* structural challenges have been identified that hinder refugees to become full productive members of the Rwandan society. These challenges and sometimes non-legal barriers include the lack of awareness among some employers about refugees' right to work and the process of hiring refugees, insufficient access to finance for refugee entrepreneurs, limited access to tertiary and vocational education, as well as some other challenges (e.g., lack of documentation) specific to displaced people.

In practice, refugees in Rwanda can pursue self-employment activities similarly to nationals. Many refugees, in urban and camps, were able to establish their own businesses, employ other refugees or Rwandans, pay taxes, and travel in the region for business purposes. They are also accorded the same right as nationals when seeking wage-earning employment, although with some challenges, mostly non-legal. For instance, refugees report that employers often request the possession of the Rwandan national identity card and the health insurance card. Even though urban refugees have been granted access to the national health insurance and have been issued refugee ID cards, some refugees still report that many employers do not accept refugee ID card as a valid document. Consequently, many refugees turn to informal employment.

Refugees can engage in professions like medical doctors, teachers, engineers, and lawyers if they fulfill the national qualification requirements. However, the majority have backgrounds from subsistence farming and other traditional or simple skills professions that are in over-supply in Rwanda. Refugees also have the right to join non-political associations and forums²⁵, including trade unions.

Refugees and Financial Inclusion

In Rwanda, refugees have access to full-fledged personal bank accounts since 2017, as part of the introduction of cash assistance across the camps. UNHCR's and other partner's cash transfers represent a critical first step towards financial inclusion. By working through existing formal financial institutions using both banking and mobile money services, UNHCR enables recipients to access a range of financial services and products that can be used for productive purposes. In addition to receiving monthly humanitarian cash assistance for basic needs and e.g., livelihood grants, they also access micro-finance and loans from formal Microfinance Institutions and social enterprises and may use services related to village savings and loans, remittances, and utility payment services. Since 2017, over 40,000 bank accounts have been opened and over 11,000 households have accessed various forms of financial services, including financial literacy and loans. Recent assessment shows that '92% of households in refugee camps own at least one mobile phone compared to 78% in host communities, around two thirds of households in refugee camps are registered with a mobile money provider and one in ten households in refugee camps have saved money on their mobile wallet

²⁴ *Rwanda - Economic Activity and Opportunity for Refugee Inclusion (English)*. Washington, D.C.: World Bank Group. <http://documents.worldbank.org/curated/en/817901558950692659/Rwanda-Economic-Activity-and-Opportunity-for-Refugee-Inclusion>

²⁵ Ministerial Instructions of Determining and Management of Refugees and refugee, 2016, article (12/e)

account. Repayment rate (about 80%) remains high for loans. Digital financial products and services are emerging and may further benefit the refugee populations. This growing trend of financial inclusion is therefore paving a sustainable way for promoting stronger livelihoods and economic inclusion of refugees and their host communities in Rwanda'.²⁶

In summary, from the legal perspective, refugees have the right to a favourable enabling environment and employment conditions at the same level as nationals. However, in practice, sometimes refugees face obstacles in accessing and sustaining employment, particularly in the formal sector for reasons related to employer's lack of awareness about refugee's right to work, lack of documentation/refugee ID, delays in obtaining longer term passes to stay outside the camp for livelihoods purposes etc. UNHCR and the GoR, through the implementation of this strategy, will work with partners to address those challenges, especially the non-legal barriers.

Favourable GoR policies and strategic approaches towards refugees' economic inclusion

Since 2016, the GoR made commendable efforts to create an enabling environment that integrated refugees in the economy. For instance, in 2016, MIDIMAR (currently MINEMA) and UNHCR launched a joint strategy on Economic Inclusion of Refugees in Rwanda (2016-2020). In the same year of 2016, the GoR made a commitment to enhance formal work opportunities for camp-based refugees during the Global Leader's Summit. Finally, in February 2019, MINEMA released the Strategic Plan for Refugee Inclusion (2019-24) built on the GoR's commitments of refugee inclusion, with the goal of translating them into strategic actions. The GoR has also made additional new pledges in livelihoods, economic inclusion, and job creation area²⁷ during the GRF held in Geneva in December 2019.

MINEMA is the line Ministry in charge of refugee matters, including policy development and advocacy for refugee inclusion. Moreover, in the spirit of the CRRF, other stakeholders such as the Ministry of Local Government (MINALOC), Ministry of Public service and labour (MIFOTRA), Rwanda TVET Board, the Directorate General of Immigration and Emigration (DGIE), and development partners such as GIZ, the World Bank, WFP as well as private/social enterprises are involved in promoting refugees' inclusion and self-reliance. Refugees are also included in the country's UNDP II, particularly in the area of economic transformation, which is in line with the GoR's NST1.

²⁶ KUIH consortium 2020: Assessing the landscape for economic resilience through digital financial inclusion of refugees and host communities in Rwanda; https://wearealight.org/wp-content/uploads/2020/10/FINAL-Draft-Report_Assessment-on-the-Digital-Financial-Inclusion-Landsca...pdf

²⁷ Promote joint agriculture projects between refugees and host community households to create jobs, increase agricultural production paving a way to self-reliance; Expand tea plantations and improve necessary infrastructure that increase job opportunities for refugees and host communities; at least 30% of new job opportunities will target refugees; Promote refugee youth empowerment through Youth Connekt or other initiatives aiming at socio economic transformation of youth. 100% of refugee youth, who meet the competitive criteria for Youth Connekt, will have access to this national innovative business-enterprise initiative and best business ideas will be awarded based on available resources. Under Education and Livelihoods, 'Expand technical and vocational education and training to benefit 30 % of refugees and host communities by constructing or upgrading TVET infrastructure in refugee hosting districts, equipping them, and allocating scholastic materials.'

SECTION II: REVIEW OF THE PAST STRATEGY (2016-2020)

To support the livelihoods and economic inclusion of refugees and their host communities, UNHCR Rwanda, in partnership with the GoR and other partners, has been facilitating the provision of entrepreneurship training - vocational training - start-up capital - access to loans - job placement support - advocacy with the employers to enhance work opportunities - and work with all relevant stakeholders, to create an enabling environment for refugee's employability, particularly in the private sector and wage – employment sector.

2.1 Achievements

Over the last five years, the GoR in partnership with UNHCR and partners, facilitated the livelihoods and economic inclusion (with varied level of support) to about 26,110 households (about 97,580 refugees including family members and host community members), of which 50% were women. It was achieved through a wide range of interventions including access to financial services, bank accounts opening, land access and agricultural inputs distribution, entrepreneurship training, lump sum cash transfers for livelihoods purpose, craft value chains, skills training in various trades and income generating activities.

Since 2017, over 40,000 bank accounts have been opened and over 11,000 households have accessed various forms of financial services including financial literacy, and loans²⁸. A recent assessment²⁹ conducted by a consortium of partners shows that about two thirds of households in refugee camps are registered with a mobile money provider and one in ten households in refugee camps have saved money on their mobile wallet account. The report also highlighted that repayment rate among the refugees remains high for loans (about 80%) and more digital financial products and services are emerging to benefit the refugee population. Among other factors, this growing trend of financial inclusion is therefore paving a sustainable way to promote stronger refugee livelihoods and economic inclusion.

Other interventions such as continued advocacy campaigns for enhanced refugee socio-economic inclusion contributed to the past strategy achievements. UNHCR and

Refugee Entrepreneurship Development

Name: MUHIMPUNDU Jacqueline
Business: Production of Liquid Soap-DETEX Ltd

MUHIMPUNDU Jacqueline, urban refugee from Burundi and a woman entrepreneur living in KICUKIRO District, City of Kigali. Before coming to Rwanda in June 2014, Jacqueline was able to attend professional courses on how to produce liquid soaps from Kenya. Since then, she had a dream of starting a business producing liquid soaps. She started small and hassled to grow the business: DETEX Ltd is the name of her company that is growing remarkably. Detex produces a variety of liquid soaps; multipurpose soaps being the most selling option. Through Inkomoko loan Jacqueline was able to expand her business and started supplying to super-markets, shops (big and small) households in Kigali and upcountry. Jacqueline was also able, in partnership with Inkomoko to train with hands on skills 100 entrepreneurs on how to produce liquid soaps in 4 camps: Nyabiheke, Gihembe, Kigeme and Mugombwa



²⁸ In house exercise 2020: Stocktake of Livelihoods Results (UNHCR Rwanda Livelihoods Unit). The number includes also new banks accounts opened in other banks other than Equity Bank

²⁹ KUI Consortium (2020): *Assessing the Landscape for Economic Resilience Through Digital Financial Inclusion of Refugees and Host Communities in Rwanda* : https://wearealight.org/wp-content/uploads/2020/10/FINAL-Draft-Report_Assessment-on-the-Digital-Financial-Inclusion-Landsca....pdf

partners led numerous cross-sectoral interventions. For example under Education, Skills and Livelihoods: [Kepler](#) and [Esther's Aid](#); under Agriculture and Livelihoods: the Misizi Marshland Project supported jointly by UNHCR, WFP, FAO and GoR). Some innovative projects also contributed to the achievements of the strategy. For instance, a project led by [Indego Africa](#) supported refugee artisans women to access international markets through the [MADE51](#) Initiative and Market Linkages to promote local crafts, increase income and enhance their livelihoods; [Give Directly](#) supported an innovative intervention of large cash transfers while other partners ([Inkomoko](#), [Access to Finance Rwanda \(AFR\)](#), [Umutanguha Finance Company Ltd](#), [Food for the Hungry](#)) made it possible to scale up some livelihoods interventions.

The ongoing partnership with GIZ and newly launched WB IDA 18 Refugee Sub window³⁰ support (*Jya Mbere* project)³¹ to enhance socio-economic inclusion of refugees is also creating new opportunities for refugees. Furthermore, since 2020 UNHCR implementing partner Caritas Rwanda is implementing a graduation pilot³² which is being scaled up by a global [Poverty Alleviation Coalition](#). World Vision is supporting the refugees living in a transit centre under the Emergency Transit Mechanism (ETM) with focusing on portable employable skills (e.g., driving) and other life skills (language). Evidence so far available, from the implementation of these projects through direct implementing partners and operational partners, show positive changes in the lives and livelihoods of refugees and host communities. However, there is need for scaling up the successful interventions through integrated time-bound approach for sustaining the results.



³⁰ The *IDA 18 regional sub-window for refugees and host communities* provides \$2 billion of dedicated funding to help low-income countries hosting large numbers of refugees. This funding recognizes the significant challenge that these countries face in pursuing their own development goals while accommodating refugees, often in areas where local communities themselves lack basic services and resources. <http://ida.worldbank.org/replenishments/ida-18replenishments/ida18-regional-sub-window-for-refugees-host-communities>

³¹ <https://projects.worldbank.org/en/projects-operations/project-detail/P164130?lang=en>

³² The Graduation Approach is a sequenced, multi-sector intervention that supports the poorest households to achieve sustained income and move out of extreme poverty within a specified period. Since 2014, UNHCR, has supported adoption of the Graduation Approach in refugee contexts <https://www.unhcr.org/55005bc39.pdf>.

2.1.1 Livelihoods assessment findings

A Rapid Assessment of the Livelihoods situation of refugees living in camps and urban areas in Rwanda was carried out in 2019 to inform the revision and update of the Joint UNHCR – GoR livelihoods strategy 2016-2020 as well as to inform the next strategy (2021-24). The assessment also aimed at identifying the lessons learned from the strategy implementation to inform future livelihoods programming as well as to advise broader development actors, other UN and partner Agencies that will continue working on livelihoods interventions. The findings presented here are pre-Covid as the report was finalized in December 2019 before the Covid-19 pandemic started in March 2020 in Rwanda.

i) Income sources

For camp-based refugees, the monthly humanitarian assistance received from WFP and UNHCR in the form of Cash-Based Interventions (CBI) for food and non-food items is the single most important source of income and livelihoods, as reported by refugees. On average, income from CBI covers about 74% of the household income. Refugees from Kiziba camp record the highest dependency on CBI assistance (about 93% of the household income) in comparison to the remaining five camps that rely on CBI on an average of 65-76%. Less livelihoods and developmental penetration combined with a higher level of the camp remoteness may partly explain the above gap.

Urban refugees do not receive humanitarian assistance, with 50% of their income generated from businesses; 25% from other jobs and the remaining portion coming from remittances (11%) and other sources (see table 1).

Host community members are mainly relying on agriculture (about 65% of their incomes come from agriculture) followed by jobs (17%) and small businesses (13%), with the remaining 5% coming from other sources.

Remittances have a relatively lower contribution to the income of camp-based refugees whereas urban refugees report that about 11% share of their income comes from remittances.

ii) Current expenditure pattern and distribution of expenditures by major items/sectors:

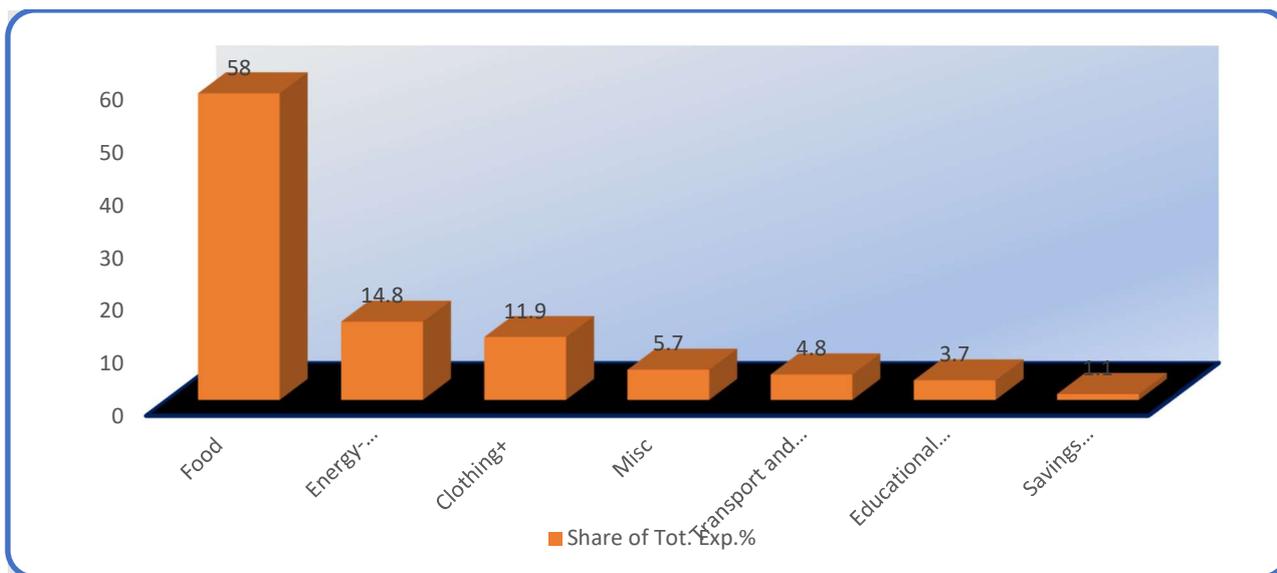
There is a clear expenditure pattern among camp-based refugees and urban refugees in terms of priority items. For camp-based refugees, the biggest share of household expenditure is covered by food expenditures at 58% on average (see Figure 1). All camp based registered refugees were receiving cash for food and non-food items as opposed to direct food transfer/in-kind support, with some exceptions where some in-kind transfers are made to a limited extent until a targeting strategy is in effect from May 2021 to move from status-based CBI to needs based support.

Table 1: Share of Income sources to total household income by refugees and host communities

Income sources	Share as percentage of total income		
	Camp	Urban	Host
CBI	73.7	0	0
Businesses	8.2	51.2	12.5
Job/Wage Employment	4.1	23.8	17.3
Agriculture	6.3	0	64.8
Income from Savings	3.8	0	0
Remittances	0.7	11.3	0
Others	3.2	13.7	5.4

Source: UNHCR/GOR 2019: Livelihoods assessment field surveys

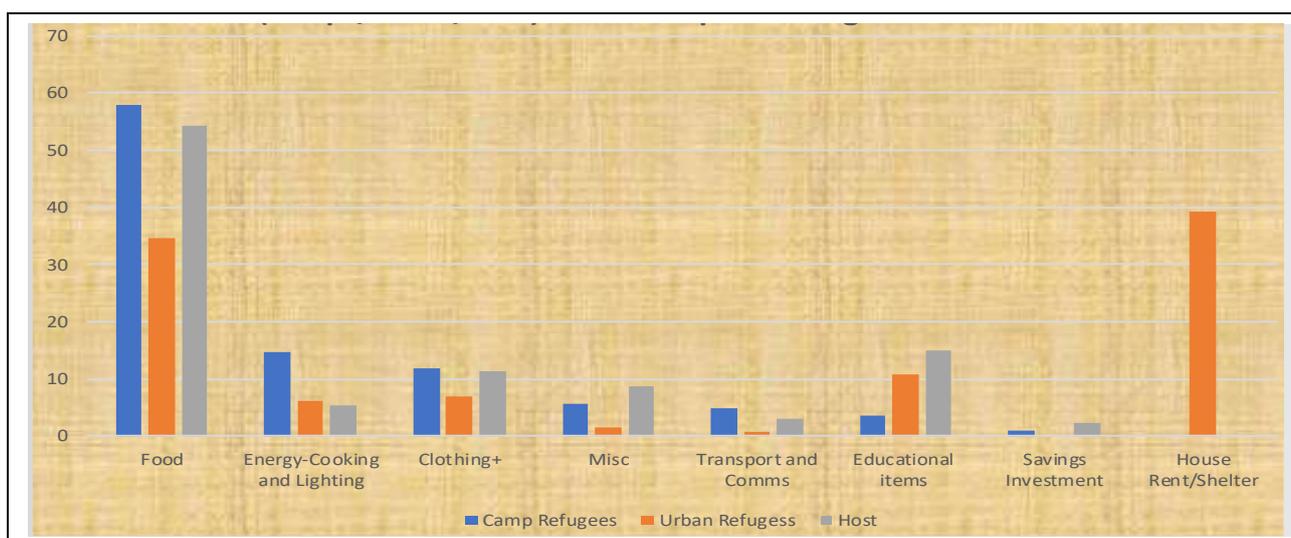
Figure 1: Percentage shares of total household expenditure for camp-based refugees



Source: Livelihoods assessment field surveys, June-July 2019

The second most important expenditure sector is energy for cooking and lighting (14.8%), followed by clothing and other household items (NFIs) (11.9%); education (3.7%), transport and communication (4.8%), and savings investment (1.1%). Miscellaneous expenditures (5.7%) may include the money spent on leasing/renting land outside the camp for agricultural purpose as collected information from the field reveals. For the neighbouring host communities, food expenditure is also the top sector (54.25%) followed by education expenditures (15%); clothing (11.25%), energy for cooking and lighting (5.25%), transport and communications (3.25%); savings (2.25%), and miscellaneous (8.75%). (see figure 2). In urban areas, house rent and shelter related expenses for refugees cover the biggest share of expenditures (about 40%) whereas food expenses constitute just over one-third of their total expenditure (34.5%) for any given period. Other expenditure items include education expenses (14.3%), cooking fuel and lighting expenses (8.33%), clothing and other NFIs (7.25%), transport and communications (1.5%).

Figure 2: Percentage share of total household expenses by location categories



Source: Livelihoods assessment field surveys, June-July 2019

It is worth noting that camp-based refugees have access to free general education at primary and secondary level whereas urban refugees do not. Similarly, the host communities have comparatively higher expenditure on education because of other associated costs related to education (uniform, books etc.).

iii) To what extent refugees and their host community are in deficit in meeting basic needs

On average, over 13% of all camp-based refugees and 6.3% of urban refugees are extremely vulnerable with no capacity to engage in income generating activities (see Figure 3 below).

These groups are solely dependent on external assistance including humanitarian cash transfer and peer support. Majority are old aged /chronically ill /physically challenged with no active earning member or availability of labour in the household. This segment needs to be continuously supported through direct humanitarian assistance and protection support.

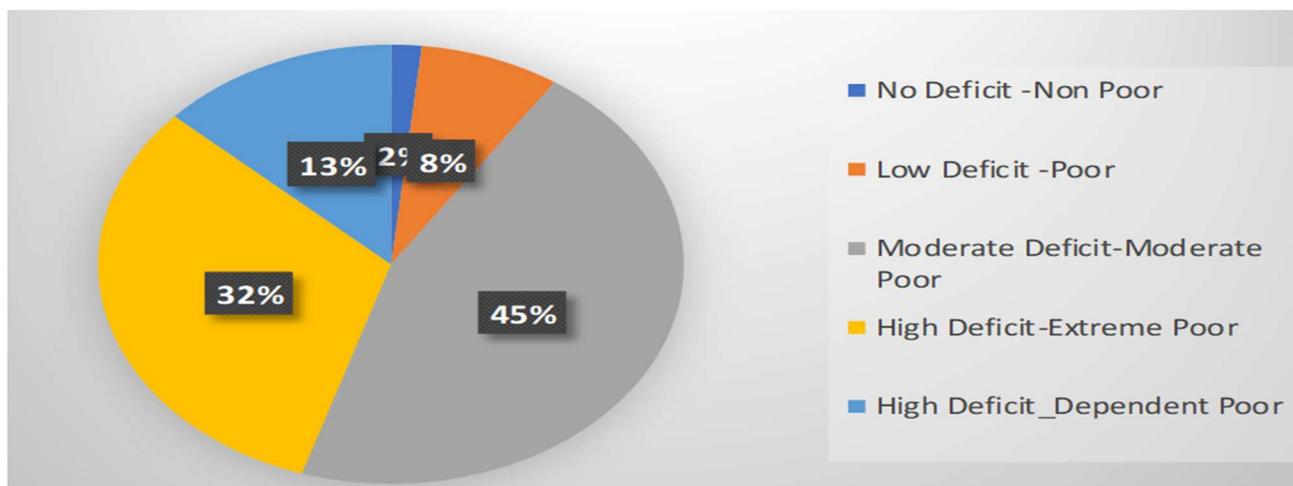
While some assistance is available for camp-based refugees, no major support (except refugee inclusion in the government community-based health insurance: *Mutuelle de Santé*)³³ is available for urban refugees. UNHCR Participatory Assessments 2019 revealed that a new trend was slowly emerging amongst vulnerable urban groups increasingly requesting to go back to the refugee camps as they are struggling to meet their basic needs in urban spaces (particularly in Kigali city). Further evidence on socio-economic impact of Covid shows deterioration of the situation in urban space due to Covid-19 related containment measures (UN Rwanda, June 2020; p. 95).³⁴ However, the roll out of health insurance for the urban refugees may have a positive impact to stop this reverse mobility trend as many of the identified cases mentioned about their struggle to access health care and education facilities (for their children) due to their low income. Reduction in humanitarian assistances along with targeted assistance in the camps as well as enhanced livelihoods support in the urban spaces targeting the most vulnerable on priority basis may stop the reverse movement from urban areas to the camps.

Camp-based refugees who self-reported to belong to the “no deficit” (or non-poor) group represent a very small share of the camp population (2%), similarly to refugees living in urban areas. There are also no major differences by camps, as all vary between 0.6-3.6 %. On average, about 7.8% belongs to the “low deficit” (or transient poor) group. The most important group is made of “highly deficit” camp-based refugees (on average 45%) of which 32% are extremely poor (or labouring extreme poor) and 13% are dependent poor (or vulnerable extreme poor). The middle group with moderate deficit (or moderate poor) consists of 45% of all camp-based refugees (see Figure 3).

³³ <https://globalcompactrefugees.org/article/community-based-health-insurance-urban-refugees-and-refugee-students-rwanda>

³⁴ UN Rwanda (June 2020): [Socio-economic Impact of COVID-19 in Rwanda https://undp.org](https://undp.org) ; [UNDP-rba-COVID-assessment-Rwanda](https://undp.org)

Figure 3: Proportion of camp-based households who cannot afford basic need



Source: Livelihoods assessment field surveys, June-July 2019

On the other side, data configuration by location shows some differences in terms of proportion of households who cannot afford basic needs (perception based) per location category. Data shows that Kiziba camp has the highest concentration of high deficit or extreme poor (about 55%), followed by Nyabiheke 52.8%; Mugombwa 49.2%; Gihembe camp 42.4%; Mahama 38%, and Kigeme 31.4%. In the urban areas, the rate is slightly higher than in the camp (on average 52.5%)

These findings were recorded during July 2019 before Covid pandemic, In December 2020, during Covid pandemic, another survey (extended post distribution monitoring/PDM survey) was conducted by WFP jointly with UNHCR under a joint targeting hub. However, socioeconomic categories used in the two assessments were different. To make a comparison, an attempt has been made by regrouping the 5 categories used in the livelihoods assessments into main three categories. Based on the regrouping, findings show that about 10% refugee households are non-poor: 45% moderate poor and 45% very poor. The situation was changed drastically during Covid period, particularly showing slipping off many partial/moderate poor into very poor or vulnerable category. While the Dec 2020 findings show similar 9% non-poor/less vulnerable households, it shows that 20% are moderate poor/partial vulnerable and about 71% are highly vulnerable. Based on household dynamics and family size, the percentage figures change over time. For example, the targeting exercise data shows as of Feb 2021 about 79% individuals, or 63% households were most vulnerable whereas 10% individuals or 23% households were recorded as least or non-vulnerable. About 11% individuals or 12% households were shown as partially or moderately vulnerable. The high level of vulnerability may be associated with the negative impact of Covid 19 and the containment measures, overall economic slow-down, income and job losses and closure of businesses. This indicates loss of livelihoods for many, so stepped up livelihoods interventions would be required for restoring their livelihoods.

2.2 Challenges and barriers to livelihoods activities

As reported by refugees, below are some of challenges that refugees face in their daily livelihoods' activities

- In general, there are limited access to financial services (capital, loans, financial education), but refugees have some additional layer of challenges related to limited availability of financial service providers in and around the camps; lack of documentation needed for know your customer (KYC) for some refugees, lack of capacity to provide collateral etc.

- Limited employment opportunities for refugees who have finalized their studies at various levels (senior six, university degree and masters). However, unemployment is not limited to refugees only as it is applicable to the general population in the country including host communities.
- Although refugees have legal right to work, sometimes some refugees face challenges during the job recruitment because of lack of awareness among the employers about refugee's right to work in Rwanda. For accessing public services possession of the Rwandan national identity card usually part of the requirements for job applications. However, many skilled refugees access specialised public sector jobs including teaching, nursing etc. on contractual basis.
- Some refugees also reported that the skilled refugee workers are not getting competitive market wage rates. However, it is to be noted that all camp-based refugees receive humanitarian assistances (including monthly Cash assistance for food/non-food items).
- Limited access to market-based vocational training and start-up capital/kits are also a general challenge for both refugees and host communities.
- Limited access to land for farming or livestock as there is general land scarcity in the country but also most refugees do not own land and livestock for cultivation (except a few ongoing joint farming projects between refugees and host communities operational in some marshlands)
- Youth groups identified the lack of recognition of Proof of Registration or even in cases the Refugee ID, in accessing jobs, driving license, market spaces and mobility, as a challenge. For business and self-employment in the camps, several practical challenges were also identified which include lack of space for doing businesses, particularly at the marketplaces; lack of basic and financial literacy; lack of capital etc.
- Lack of talent development interventions for the youth
- Some level of delays and obstacles to obtain longer term permission for refugees to go outside the camp (generally not difficult to obtain about 3 months permission, but this is perceived to be short time for refugees who go out to seek jobs outside the camp) and sometimes also their financial means could be a challenge to come back to the refugee camps for renewal of the permission.
- Limited access to energy/power for productive use and other infrastructures (e.g., Markets and roads), which are generally very expensive.
- Refugees still have a high dependency on UNHCR and humanitarian assistance, which one may argue as a 'dependency syndrome'. It is also evident from various assessments livelihoods support so far extended to the beneficiaries were helpful and necessary but that due to funding constraints not enough to enable the refugees to become self-reliant gradually through integrated medium-term (2-3 years) support.

2.3 Lessons learned

Findings of the 2016-20 strategy review and a follow-up done by the GoR and UNHCR through a joint livelihoods assessment (2019) recommended the following: the fostering of agricultural livelihoods; the expansion of beneficiary targeting by including all eligible refugee households and their neighbouring community members; the support of the expansion of proven interventions and social enterprises, devising a strong advocacy strategy and campaign for enhancing refugees legal and de-

facto access to decent work and socio-economic inclusion (through ownership of a business, access to financial services, land/property ownership, freedom of mobility etc.).

The assessment also revealed the need to create a strong evidence-base for tracking results; the necessity to improve partnerships and coordination as well as communicating with impact with development partners/donors to mobilize more resources.

Below lessons learned contributed to the elaboration of this incoming strategy:

- Traditional Livelihoods/subsistence-oriented interventions (e.g., tailoring, barber shop, distribution of only seeds for one season without other supplementary support) are not sustainable, mostly due to market saturation or lower earning potential
- Agricultural Livelihoods is possible, mainly outside the camps, with the support of the GoR and district authority to access community land (e.g., Marshlands)
- Youth Group led projects/programming should be pursued
- A delink between education and income opportunities was observed. Education is not always adequately tailored to the dynamic needs of the labour market as often they are general in nature and not informed by the market demand where there is skills gap and better scope for employability.
- Some sections of urban refugees and host communities are also vulnerable and need livelihoods support.
- Integrated approach to livelihoods programming (e.g., Graduation Model) is important as delinked livelihoods interventions are less impactful
- Psycho- social support for refugees who have been reliant on humanitarian assistance for a prolonged period and have lost touch with the labour market

2.4 The Socio-economic Impact of Covid-19 Pandemic

Covid-19 pandemic severely impacted the implementation of livelihoods activities resulting in a reduction of livelihoods transactions in and around refugee camps³⁵. Additionally, urban refugees, who are not regular recipients of cash assistance, have been severely affected by Covid-19 due to the implications of the lockdown, the travel restrictions, and the general slowdown of economic activities in Rwanda. Covid-19 containment measures involved the suspension of non-essential services in the camps, negatively impacting refugee self-reliance by reducing livelihoods activities (closure of businesses, TVET schools, skills programme). Covid-19 had a particularly severe impact on refugees due to their already vulnerable socio-economic conditions. As many vulnerable refugees lack resources such as computers/smart phones and/or internet access, the lockdown severely hindered their ability to access livelihoods/self-reliance activities as well as education alternatives. Restricted access to refugee camps and the reduced presence of UNHCR and partners has also aggravated the risks of SGBV and child protection due to lack of monitoring during lockdown and Covid related containment measures.

Base on a WFP Post Distribution Monitoring (PDM) survey conducted in June 2020, Covid-19 increased the negative coping mechanisms among refugee households to meet their food needs. Acceptable Food Consumption Scores (FCS) deteriorated from 90% in June 2019 to 80% in June 2020. Refugees' purchasing power decreased by 37% from November 2019 to June 2020, with refugees' income highly dependent on humanitarian assistance in June 2020 (79% share of income).

Similarly, the UN Report on Socio-Economic Impact of Covid-19 in Rwanda clearly mentioned that Covid-19 prevention measures had a negative effect on the population, including refugees,

³⁵ UN Rwanda (June 2020), "The Socioeconomic Impact of COVID-19 in Rwanda"

particularly those employed in the informal urban sector and they had to employ many negative coping strategies. It was also identified that while those involved in agriculture were supported in continuing their activities, those employed in elementary occupations or in informal sectors in urban areas were more affected in their income sources and levels. The study clearly indicates that the situation is likely to be exacerbated in the future if the Covid-19 situation is prolonged.

By end of December 2020, partners engaged in Livelihoods projects (Inkomoko, Maison Shalom) in partnership with UNHCR Rwanda were able to support refugee business recovery in various ways. More than 3,172 refugee and host community businesses (i.e., 1,518 refugee businesses and more than 50% female recipients) were provided with recovery cash grants to improve either their cash flow, replenish their stocks or diversify their products/services focusing on the needs of the markets impacted by Covid-19. Other refugees with specific skills in the tailoring sector were hired to manufacture cloths masks (40 PoCs). Others were supported through business recovery training, financial literacy, and business mentorship to help them adapt and thrive in the new stay-home-economy. Give Directly also started implementation of a project aimed at providing cash grants to over 6,000 urban refugee households, which will help them to cope with the negative economic impact of Covid19 pandemic. This project builds on Give Directly's previous experience in implementing Covid19 response interventions to Rwandan vulnerable people in partnership with the Government of Rwanda.

SECTION III: STRATEGY ON ECONOMIC INCLUSION OF REFUGEES AND HOST COMMUNITIES (2021-2024)

Challenges

In general, the reduction of dependency to humanitarian assistance and achievement of graduating out of poverty through socio-economic inclusion and the promotion of self-reliance are at the heart of UNHCR's protection mandate and GoR' commitments. Advocating for refugees' access to work opportunities based on the hosting areas markets' needs is a priority for this strategy. Due to Covid-19, challenges remain on how to promote refugee economic inclusion within struggling sectors. The Strategy counts on a rapid rebound of the economy as well as various support to organizations that will initiate innovative solutions and take the initiative to employ refugees on a sustainable basis.

The overall objective is to support refugees and host communities to have a thriving life through enhanced socio-economic inclusion and access to economic opportunities on a sustainable basis. For the camp-based refugees, the objective is to enable a graduation pathway out of humanitarian assistance. To make this happen, camps will become part of local economic development and places of vibrant social and economic activities with active markets which are ran by refugees together with the host community. This will eventually create economic opportunities and jobs even in the host communities³⁶ within and beyond the districts where refugee camps are situated³⁷. Similarly, for the refugees living in urban areas, the objective is to support their economic growth and livelihoods potentials through stronger socio-economic inclusion and resilience to shocks.

3.1 Strategic objectives (2021-2024)

The strategic objectives of the strategy are to:

- Enable refugees and host communities to acquire and preserve livelihoods assets to construct their living, become self-reliant and build resilience to shocks
- Promote socio-economic inclusion of refugees and host communities and their access to economic opportunities on a sustainable basis
- Expand proven and innovative ways of supporting self-reliance of refugees and host communities in Rwanda, especially through the graduation approach and market-based interventions
- Promote results and evidence-based programming by improving planning- implementation – monitoring – learning and practice on successful livelihoods approaches

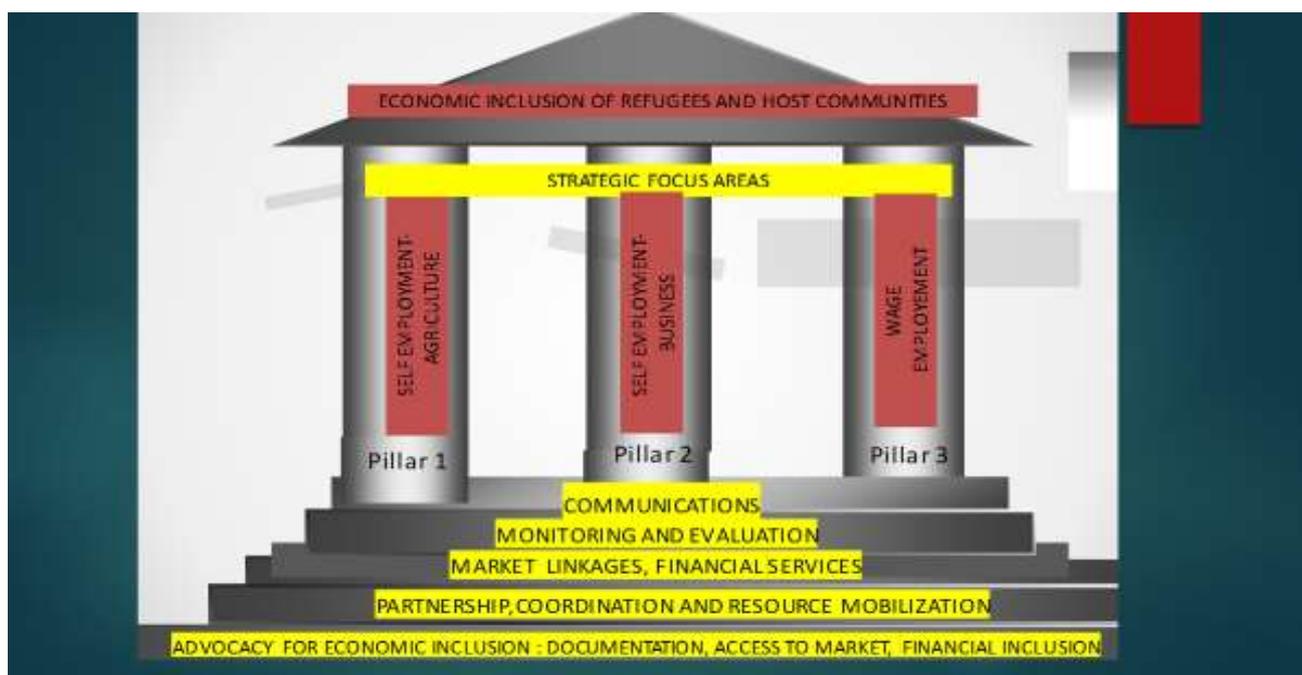
3.1.1 Strategic pillars

To achieve the above objectives, the strategy will lean on the following outcome-oriented pillars as displayed by below figure 4 along with some important cross-cutting elements of the strategic approach:

³⁶ <https://caes.ucdavis.edu/news/articles/2016/06/refugees-can-offer-economic-boost-to-their-host-countries>

³⁷ "World Bank (2019) Rwanda: Economic Activity and Opportunity for Refugee Inclusion. <https://data2.unhcr.org/en/documents/details/70595>

Figure 4: Key Strategic Pillars



Source: UNHCR Rwanda Livelihoods Unit

- 1) **Self-employment – Agriculture pillar** is a result of an agricultural pilot project that was successfully implemented from 2018-2020. The Misizi marshlands project allowed 300 refugee households to access to arable land and work hand in hand with the host community, besides improving food security. Majority of refugees have a farming background and the required skills, and thus this pillar will aim at scaling agricultural livelihoods programming through. It will be achieved through the promotion of small-scale agriculture, market-based and innovative climate smart agricultural projects, subject to availability of land for joint or individual farming. This includes activities and programming for enhancing off-farm income of the farming households from agricultural and other income generating activities outside the farm for example income from value chain and market linkages, for any produces sold outside the farm, supplementary income by other family members from off-farm activities.
- 2) **Self-Employment – Business pillar** is seen as the most promising pillar to support refugees become self-reliant. In a refugee context, entrepreneurship most often refers to a refugee starting a micro or small business as a means of subsistence. In this strategy, this type of self-employment will be supported as well as promoting entrepreneurship guided by a vision of growth. This pillar will be applicable for both refugees and host communities, of camp, refugee hosting districts and urban areas.
- 3) **Wage-Earning Employment pillar** is considered as the most direct way for refugees to become self-reliant. Rwanda provides a uniquely enabling environment for refugees to access wage-earning employment, including the legal right to work, a similar language, and close cultural affinities with the host population, thus facilitating integration into a workplace. However, it is the most difficult livelihoods solution to achieve due to some barriers such as employers' misconception about refugee's right to work. Often, refugees do not have the adequate skills set requires in the host countries to meet the skills gap in the country as mentioned in the National Employment Policy and the NST1 regarding the priority sectors (e.g., Agro-processing, Construction, Light manufacturing, Meat and Dairy, Leather, Textiles and Garments, Horticulture, Tourism, Knowledge based services, Value addition and processing of Mining products, Creative Arts, Aviation, Logistics, and Transportation).

- 4) **Advocacy as a cross-sectional horizontal pillar** will promote a conducive environment to refugee wage and self-employment by focusing on the reduction of non-legal barriers (e.g., lack of awareness among the employers about refugee inclusion and their right to work) to refugee employment and socio-economic inclusion; the promotion of market-based interventions and improved financial inclusion, improved communication with all stakeholders including the refugees, partnership and coordination, resource mobilization and monitoring and evaluation. As stated earlier, the GoR laid down policies that promote refugee access to employment opportunities and socio-economic inclusion. However, the implementation of such policies is depending on reducing some of the non-legal barriers mentioned above.

3.2 Scope of the strategy

The strategy will cover all refugees and their host communities through a household approach following an inclusive approach of age, gender, and diversity (AGD) with special focus on the persons with specific needs subject to fulfilling the core eligibility criteria of the specific interventions, based on socio-economic vulnerability, and targeting strategy. The scope of the strategy will primarily include all camp-based refugees (currently living in six camps: Mahama, Gihembe, Nyabiheke, Kigeme, Mugombwa and Kiziba)³⁸. The strategy also covers the host communities in the six refugee hosting districts (Kirehe, Gicumbi, Gatsibo, Nyamagabe, Gisagara and Karongi respectively) and any emergency responses including the on-going short-term emergency transit mechanism (ETM)³⁹.

The target population group includes refugees as well as the local host community, following the spirit and guiding principles of the CRRF. Host communities are considered as an integral part of all livelihood's interventions and whenever possible subject to the intervention nature and local context, 30-50% of the total beneficiaries will be selected from the neighbouring host communities. The strategy will be implemented by working with and delivering through the government system and local government institutions. Integrated development plans will be developed through further investments in the existing architectures and delivery channels that provide value for money in the long run. The strategy document is a living document that will provide services to both the protracted and emergency situations.

The joint strategy will also compliment the implementation of the GoR led and WB supported project "Inclusion of Refugees and Host Communities in Rwanda Project (IDA/R2019-0076/1)". This will be done through improved data sharing with key partners, evidence gathering, technical expertise, and cooperation in all relevant areas whilst building partnerships towards a better delivery of the Government Plan and strategy for refugee inclusion in Rwanda. As the GoR Strategic Plan for refugee Inclusion also outlines some conceptual data gaps, the current Economic Inclusion Strategy will address some of those gaps.

3.3 Strategic Approach and key results

Overall, the strategy will use a livelihoods approach that focuses on the promotion of livelihoods assets by supporting **income generation through sustainable employment, asset creation and investments** (productive assets and skill transfer - **market linkages** that increase demand for locally produced food and products - and business/entrepreneurship interventions to support **graduation out**

³⁸ Subject to future changes in camp status, due to any possible camp consolidation/merger, closure of camps etc.

³⁹ On 10 September 2019, the Government of Rwanda signed an agreement in Addis Ababa with the African Union (AU) and UNHCR to provide urgent and lifesaving assistance to African refugees and asylum-seekers currently being held in detention centres in Libya. This MoU followed a generous offer from Rwanda to host up to 30,000 vulnerable people at risk and stranded in Libya. Under the MoU, UNHCR in partnership with the Government of Rwanda and the AU has established an Emergency Transit Mechanism (ETM), to facilitate the relocation of up to 500 people of concern at any given time from the conflict zones in Libya to safety in Rwanda, while continuing to seek durable solutions options in and outside the country.

of extreme poverty) alongside prevention approach for managing risks and shocks and protection measures to ensure that basic needs are met .

To support the realization of the GoR's commitments on graduating refugees out of humanitarian assistance and promoting refugee employment opportunities as made at the Leaders' Summit in year 2016, this strategy will ensure that livelihoods interventions take a 'whole-of-society' approach in the context of the Global Compact on Refugees (GCR) and the Comprehensive Refugee Response Framework (CRRF). In more concrete terms the strategic approaches build on the following pillars: include:

- **Inclusion:** 'Refugees are included in the communities from the very beginning. When refugees gain access to education and labour markets, they can build their skills and become self-reliant, contributing to local economies and fuelling the development of the communities hosting them'⁴⁰. Within refugees and host community members, an inclusive targeting approach will be taken based on Age, Gender and Diversity (AGD) approach.
- **Advocacy:** Integrate leveled advocacy at the policy level with key governmental counterparts and development partners; the private sector level and the community level, to enhance economic inclusion of refugees and their host communities
- **Market driven solutions :** Integrate market-based solutions that integrate markets needs and involve the private sector for sustainable livelihoods for both refugees and members of the host communities
- **Local Economic Development:** Take a local economic development approach focusing on contextual needs of refugees and host communities as an integral part of the livelihood's strategy and interventions
- **Scaled-up Initiatives :** Scale up and mainstream linkages and partnerships with the GoR and development partners to increase funding for livelihoods projects and promote employment of refugees and host communities following the spirit of the National Employment Policy and strategic interventions identified through the NST1⁴¹ .
- **Graduation:** Graduation of refugees and host communities out of extreme poverty through sequenced and timebound interventions that aim to help people living in extreme poverty build resilience and engage in sustainable livelihoods. It integrates social protection, livelihoods promotion with large cash grants or a productive asset transfer component, financial inclusion, market linkages and social empowerment to build self-reliance of participating households on sustainable basis.
- **Shock-responsive:** addressing the Covid-19 impact and any other future shocks and stresses in a holistic manner through an integrated approach, by focusing on multi-sectoral and multi-partner solutions and interventions; stepped up livelihoods activities and prevention measures to build resilience to shocks.

⁴⁰ Comprehensive Refugee Response Framework: Delivering more comprehensive and predictable responses for refugees <https://www.unhcr.org/comprehensive-refugee-response-framework-crrf.html>. This also calls for 'Allowing refugees to benefit from national services and integrating them into national development plans is essential for both refugees and the communities hosting them and is consistent with the pledge to "leave no one behind" in the 2030 Agenda for Sustainable Development' of the UN.

⁴¹ The strategic Interventions are listed under the Economic Transformation Pillar of the NST1, Priority Area 1: p. 3; retrieved from https://www.nirda.gov.rw/uploads/tx_dce/National_Strategy_For_Transformation_-NST1-min.pdf

The Strategy, therefore, aims at achieving the following results as elaborated further in the next sections with strategic approaches by pillars⁴²:

- By end 2024, 10,800 households (42,752 refugees and host communities including family members) will receive integrated livelihoods support. (40%+ Host)
- By end 2024, 5,000 households (19,750 refugees and host communities including family members) will graduate out of extreme poverty and will no longer require in kind or cash assistance (assuming a minimum graduation rate of 50%).
- By end 2024, 35% of all refugees will be using financial institutions for savings and loans transactions
- By end 2024, 13,815 refugees and host communities will be self-employed (in business and agricultural sectors combined) benefitting 49,734 individuals within the HHs
- By end 2024, an additional 1,040 refugees and host community (direct beneficiaries) will be trained in formal national institutions for certified skills training (for example through enrolment in IPRC).
- By end 2024, over 1,400 refugees and host community (direct beneficiaries) will be trained in formal/informal skills training, and/or in vocational/technical/ market-oriented/apprenticeship/ on-the-job training)
- By end 2024, 12,525 refugees and host community will be provided entrepreneurship /business training (business or agriculture related).
- By 2024, 2,000 refugees and host community will be provided job placements services, especially targeting the youth.

⁴² The reported numbers are only the targets from 2021-2024, without including the baseline #

Box I: Strategy on Economic Inclusion of Refugees and Host Communities in Rwanda

SALIENT FEATURES

- **Global Compact on Refugees (GCR):** taking a local economy development approach and considering the host community as part of the intervention's strategy, sharing burden of the host government through crowding in direct investment from development partners including multilateral financial and development agencies like WB, other UN agencies, NGOs, social enterprises and private sector partnership, following the spirit of Comprehensive Refugee Response Framework (CRRF) and subsequent commitments made by the GoR, DPs, other UN agencies, NGOs and private sector partners
- **Humanitarian Development Nexus:** enhancing local system and opportunities including of initiatives of the GoR, UN agencies, Development Partners, NGOs and Social Enterprises, Private sector companies for refugee's economic inclusion rather than replacing them with ad-hoc projects (with exception of some limited direct investment for kicking off some interventions to demonstrate results and piloting innovative/new approach, attracting donors and policy makers).
- **Socio-Economic Assessment:** ensuring participation of refugees and host communities and their views in the context specific design of any project/programme through socioeconomic assessments, market context analysis and skills profiling. The assessment should also include a stakeholder mapping for enhancing coordination and building synergy.
- **Targeting the poorest and most vulnerable households** who have at least 1 active person within the households with capacity to manage Income Generation Activities. Age, Gender and Diversity (AGD) approach will be mainstreamed across the programme management cycle and targeting process. In case of unaccompanied minor or child headed households, appropriate arrangement needs to be made for support through an agreed caregiver/guardian. The strategy will target all camps and Urban areas, with focus on unserved and underserved areas and people on a priority basis.
- **Protracted Refugee situation will be the priority focus areas of the strategy.** However, in case of any new influx or emergency situation the strategy will be operational through inter-agency rapid and comprehensive socio-economic and market assessments including cash feasibility assessment for livelihoods purposes, strengthening registration data base with socio-economic profiling and skills analysis, cash for livelihoods (business/agriculture) subject to market assessments, job and business linkage support through skills training and start-up kits/capital, job placements.
- **Shock-Responsive:** the main approach is to ensure adequate income to cope up with general shocks and through selection of disaster proof-interventions including climate smart agriculture and capacity building of the beneficiaries. Considering the long-term negative effect of Covid-19 pandemic on overall economy and livelihoods of refugees and host communities in Rwanda, a fast-track economic recovery support programme will be supplemented. For the future, anticipating other shocks, where possible any quick economic recovery and humanitarian assistance (e.g., second round or supplementary support in case of loss of livelihoods due to sudden shocks, disasters, disease outbreak or economic crisis) will be embedded within the support package (keeping a buffer within the budget) and scope for mobilizing additional resources for emergency cash/in-kind support to targeted participants for economic recovery, business restoration etc.)
- **Results Based Management:** Strong M&E and learning framework and adequate human and financial resource to support RBM and their reporting in line with the joint strategy. Collecting baseline data and end line and where possible plan for an external evaluation after the end of the project.
- **Multi-Year support:** Allowing adequate time for generating regular and sustainable income through medium term support, generally 2-3 years, particularly in case of agricultural livelihoods. also, to absorb any shocks during the support period.
Market Based Livelihoods Interventions: across the strategic pillars, particularly in the areas of entrepreneurship and skills training, financial education, agricultural value chain and wage employment to enable refugees and host communities to start income generation activities that will provide a means of sustainable livelihoods and lead to self-reliance.
- **Integrated support package across the strategic pillars** (Wage Employment, Self-Employment-Business, Self-Employment: Agriculture). For example: in case of market based Skills Training, it should come with start-up capital/kits, business advisory services or job placement support and advocacy for employability (including establishment of job centres in and around the refugee camps and urban outreach centres); in case of agriculture: access to land, inputs, market, skills, financial services, advisory services; if large lump-sum cash for livelihoods that should be coming with training and business advisory services, if no humanitarian cash/in-kind support are provided through international assistance where applicable adding protection support for smoothening consumption during transition period particularly under graduation approach). Across the intervention packages, drive for results and their monitoring both at outputs and outcomes level need to be ensured. In case all required services cannot be provided under one integrated project, appropriate arrangement should be made with other partners/service providers for ensuring expected outcomes and their monitoring and reporting.
- **Graduation Approach:** Enabling a pathway for graduating refugees out of humanitarian assistances
- **Evidence based advocacy and developing partnership** with range of development actors and donors/ development cooperation agencies, private sector companies and foundations, social enterprises, other UN agencies (e.g., UNDP, WFP, FAO, ILO, UNCTAD, UNCDF, IOM, UNICEF, UN Women) NGOs. Drive for strengthening data and evidence through regular surveys (including annual/periodic indicator-based surveys), assessments and studies, collaborative and partners research including with the WB Joint Data Centre and GoR National Institute of Statistics Rwanda, implementing and operational partners
- **Scalability and Sustainability:** will be pursued across programming and partnership
- **Flexible Learning Approach:** The Strategy will be reviewed periodically. In addition to light-touch Annual Reviews a Mid Term Review will be conducted to adjust the strategy with any new findings, policy changes. There will be an end of strategy evaluation to learn lessons and inform any future strategy. This process will also contribute to the global evidence base on livelihoods and economic inclusion of refugees and host communities.
- **Resourcing the implementation of Strategy:** adequate funding and resource mobilization will be key to the success of the strategy including provision of technical expertise in MINEMA and UNHCR.

Source: In-house exercise @UNHCR Rwanda Livelihoods and Economic Inclusion Team

3.4 Pillar One: Self-employment - Agriculture

This strategy will focus on scaling up the successful model of joint agricultural projects between refugees and host communities⁴³, through climate smart agricultural practices and market-based approaches, for multi-year (at least 4 seasons in 2 years) production and technical supports to ensure adequate income from the enterprises. Based on markets and land assessments, the strategy will promote context specific value chains in partnership with private sector companies and agro-processing industries in Rwanda, in technical collaboration with FAO, WFP and other agencies. Subject to willingness and availability of privately owned land, the strategy may also seek appropriate, market-based land leasing/production sharing arrangement between refugees and host community farmers, in collaboration with district authorities and Rwanda Agricultural Board.

In line with the CRRF, the Misizi marshland project embraces the approach of including refugees in their host community. As part of this project, refugees are benefiting from access to the agricultural inputs, labour, and commercial markets. Jointly with Rwandan host community farmers, they are able to access arable land, build their skills and contribute to the local economy while becoming self-reliant and contributing towards local development goals. The project was funded by

KEY ACTIVITIES OF SELF-EMPLOYMENT AGRICULTURE

- Joint Agricultural Programming between Refugees and Host
- Facilitating access to land
- Land and Environment Assessment
- Land Use Planning
- Market assessment and Value chain (Chilli, horticulture, Tea, Coffee)
- Cooperatives (Joint Refugees and host)
- Training
- Access to improved inputs subsidized inputs
- Local and Export Market Linkage
- Agro Processing
- Climate Smart/ Conservation agriculture
- Renewable Energy
- Joint Programming (e.g., with FAO/WFP)
- 2-3 years programming
- Access to financial services

1,427 HOST COMMUNITY AND CONGOLESE REFUGEE FARMERS ARE WORKING TOGETHER IN THE MISIZI MARSHLAND PROJECT IN MUGOMBWA SECTOR, IN GISAGARA DISTRICT.



IKEA Foundation and WFP, and implemented jointly with MINEMA, UNHCR, WFP, FAO and the GoR through the local authorities. With funding from Denmark, a similar initiative was launched in two other districts for a three-year climate smart agriculture project (2020-2023) to support the livelihoods of 1,883 refugees and the host communities' farmers (about 7,000 people including family members), as part of GoR's renewed commitment to enhance joint agricultural projects between refugees and host communities in Rwanda. Based on the lessons learnt so far from the pilot interventions, the strategy will seek to expand agricultural livelihoods programming through promotion of

⁴³ <https://globalcompactrefugees.org/article/misizi-marshland-project>

small-scale agriculture, market based and innovative climate smart agricultural projects, subject to availability of land for joint or individual farming. The Graduation approach will also be instrumental to promote agricultural enterprises by offering lump-sum cash grant or productive assets to eligible refugee and host community farmers for accessing land (e.g., through leasing arrangement).

3.5 Pillar Two: Self- Employment -Business

In this Strategy, self-employment in business (i.e., in the non-agriculture/non-farming sector) includes artisanal production of goods, formal and informal delivery of good and services through self-employment, or high-growth entrepreneurship. MINEMA, UNHCR, and partners will seek to support refugee’s self-employment as a means of becoming partially or fully self-reliant. In a refugee context, entrepreneurship most often refers to a refugee starting a micro or small business as a means of subsistence, but real entrepreneurship should be guided by a vision of growth. MINEMA and UNHCR in partnership with other partners including host districts and private sectors, have a role to play not only in supporting individual refugees in starting or growing their business, but also in creating a more enabling environment for refugees to engage in entrepreneurship and business.

KEY ACTIVITIES OF SELF- EMPLOYMENT BUSINESS STRATEGY

- Entrepreneurship Training and Development
- Financial Literacy
- Skills/Vocational Training
- Start-up kits/capital/grants
- Loans for expansion
- Business Development Advisory Services/mentoring
- Market Linkage
- Policy Advocacy for enabling businesses

Urban areas are generally vibrant marketplaces offering many business opportunities, thus enabling urban refugees to be supported through entrepreneurship and skills development to either start or grow their businesses. Though Covid-19 pandemic has lowered down many business activities, this Strategy will envision that existing refugee businesses are supported through various recovery models such as soft loans, cash grants support, business advisory services focusing on coping mechanisms to Covid-19, and more. Refugees and host communities with viable business ideas or start-up businesses will be supported through the existing self-employment promotions mechanisms including access to broad range of financial services, entrepreneurship skills, financial literacy, and market linkage support in collaboration with private sector and relevant other partners (social enterprises, UN agencies, Line Ministries like MIFOTRA, NGOs). However, emphasis will be put on

coaching beneficiaries to develop services and products that can better cope with the challenges of shocks such as Covid-19.

Besides the provisioning of entrepreneurship training and development, MINEMA, UNHCR and partners will explore opportunities for building better market linkages. In the context of Rwanda’s protracted refugee situation, one of the most important foundations for entrepreneurship and building market linkages

RETHINKING REFUGEE ECONOMIES
 The economies of refugee camps are often closely related to a *planned* economy where inputs are based on direct allocation. In order to stimulate economic activity and to further the contribution of refugees on host-community development, MINEMA and UNHCR will seek to transform refugee camps in Rwanda into vibrant *market* economies where decisions on investments, production, distribution, employment are based on supply and demand and MINEMA/UNHCR’s role is limited to ensure the most vulnerable are not left behind in terms of access to goods and services.

is the ongoing shift by WFP and UNHCR away from status-based humanitarian assistance to need based support and promotion of cash transfers. This Strategy will therefore be implemented in very

close coordination with MINEMA, WFP, UNHCR, and NGO partners for promoting entrepreneurship and self-employment in businesses including agri-businesses & renewable energy business.

With the above in mind, this section of the Strategy focusses on how MINEMA, UNHCR and partners can provide self-sufficiency support, entrepreneurship training as well as build market linkages around refugee hosting areas in synergy with the shift to targeting strategy and increased use of Cash Based Interventions (CBIs).

Entrepreneurship Training and Development

Neither UNHCR nor any of its humanitarian NGO partners are experts on entrepreneurship support. Fortunately, Rwanda is host to several organisations whose sole purpose is to incubate, support and in other ways help entrepreneurs and small businesses grow. MINEMA, UNHCR and NGO partners will work

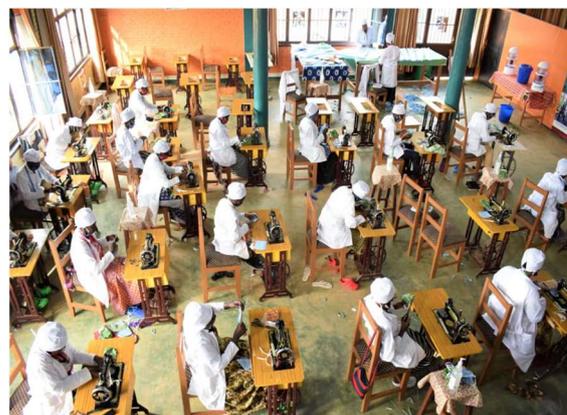
with such specialised entrepreneurship organisations (including UN agencies like ILO, UNCTAD and other partners: GIZ) to make sure that refugees have access to their services whenever applicable.

Entrepreneurship development for refugees will be undertaken in the following ways: 1) training and seminars on basic entrepreneurship training provided for free to large groups of refugees who are at a basic stage with their businesses, 2) support refugees in the design of viable business plans, support initial start-up activities with adequate grant or productive assets/tools, facilitates access to loans and alternative financial services and their searching, and coaching activities to follow up; and 3) advanced entrepreneurship support for refugees with existing business or with high-growth potential business ideas. Across camps and urban areas, emphasis will be given to supporting refugee entrepreneurs to take advantage of existing market opportunities, through cooperatives and supporting channels including linkage with the local market and where possible with the global value chains.

Arts and Crafts

UNHCR and partners have supported the set-up of cooperatives within the growing global and national arts and crafts sector for many years. However, the focus has been on setting up the cooperatives and not on ensuring access to markets for the finalised goods. In short, the approach has been oriented towards increasing supply as opposed to demand. MINEMA and UNHCR will shift the focus from creating more cooperatives towards identifying and driving forth the demand for refugee-produced arts and crafts using existing cooperatives and skilled individuals. Many refugees have excellent artisanal skills and with access to markets, and particularly international markets, they will be able to sell their products and increase their income towards gradual attainment of self-reliance. This will also help

Since May 22nd, 2020; 40 refugees (27 women, 13 men) of Mahama Refugee camp, are engaged in the production of barrier masks. Trained and facilitated by partner Maison Shalom, this initiative is an example of supporting GoR's effort to reduce Covid 19 contamination as well as improving livelihoods of the refugees.



Indego Africa, a social enterprise that sources arts and crafts from Rwandan cooperatives for the global market, supported 150 refugee women through establishment of in-camp cooperatives, in two refugee camps (Mahama and Kigeme). Indego Africa, has successfully linked the refugee artisans with the global market in the US for handmade arts and crafts, through their online retail site and Made51 platform.

boost Rwanda's export and thus improve the trade-balance to the benefit of Rwanda's Economy. Building upon the existing partnership with Indego Africa to support refugee artisans under the Made51 initiative, the strategy will enhance the interventions further through product and market diversification, exploration of new local and regional markets as well as global value chains.

An example of improved access to markets

150 refugee women grouped in cooperatives in Mahama and Kigeme camps were trained in weaving skills and facilitated through the UNHCR Global MADE51 campaign to participate in the global artisan economy. The MADE51 initiative brings refugee-made products international markets by connecting refugees with social enterprise partners to design, produce and market artisanal products around the world. The refugee women artisans were trained by Indego Africa to produce high-quality Made in Rwanda - woven baskets sold on local and international export markets, hence contributing to their self-reliance, and improving Rwanda's balance of trade.

Phot credit: Indego Africa website



3.6 Pillar Three: Wage-earning Employment

Wage-earning employment is the most direct way for refugees to become self-reliant. It is, however, often the most difficult livelihoods solution to achieve as employers are sometimes wary about hiring refugees, and refugees often do not have the skill set required in their host country. However, Rwanda provides a uniquely enabling environment for refugees to access wage-earning employment, including the legal right to work, a similar language, and close cultural affinities with the host population, thus facilitating integration into a workplace.

Before the Covid-19 outbreak, Rwanda's economy was growing at an average rate close to 8%, with a functioning private sector and thus a potential labour market for qualified refugees. However, for 2021, IMF forecasts (almost) a return to previous growth levels with growth of 6.3%.⁴⁴ The National Institute of Statistics of Rwanda (NISR) estimated that in 2020 Rwanda GDP dropped by 3.4% due to Covid pandemic outbreak.⁴⁵

In this context, significant challenges remain on how to promote economic inclusion of refugees and host communities within struggling sectors and restore their livelihoods. The Strategy counts on a rapid rebound of the economy as well as various support to partner organizations and employers that will initiate innovative solutions and take the risk to employ refugees on a sustainable basis. Targeted advocacy work will be done to engage the private sectors to employ skilled refugees especially in sectors that have a shortage of skilled human resources such as education, health, ICT, Tourism and Hospitality, Textile, and the Manufacturing sector. Although the 2019 Revised National Employment Policy (NEP)⁴⁶ of the GoR is not explicit about refugee employment but considering GoR's high level commitment for refugee's socio-economic inclusion and right to work through the realization of 1951 Convention, the key strategic approaches of the NEP can be applied to enhance employment of refugees and host communities with specific focus on the youth, women, and person with disabilities.

The strategic focus will therefore be aligned with the NEP policies for 'promoting employment, entrepreneurial development, private sector competitiveness, rural development and linking agriculture to the other sector of the economy, linking the education with the labour market needs through vocational and technical skills development, strengthening labour market policies and labour market information system. The strategy will therefore facilitate partnership with private sector, social enterprises, NGOs, and other partners for promoting employment in the NEP identified sectors with high potential for growth and employment including: Agro-processing, Construction, Light

KEY ACTIVITIES OF WAGE EMPLOYMENT STRATEGY

- Increasing awareness among the public and employers about the employability of refugees, their right to work; thus, reducing non-legal barriers to refugee employment
- Enhancing employability of refugees through market-oriented education and vocational training skills.
- Facilitating employment through systematic internship and job-placement services for skilled refugees
- Supporting documentation and career support (CV/application, job linkage/skill matching,

⁴⁴ https://www.imf.org/external/datamapper/NGDP_RPCH@WEO/OEMDC/ADVEC/WEOWORLD/COD/AGO/BWA

⁴⁵ <http://www.statistics.gov.rw/publication/2020-rwandas-gdp-drop-34-following-covid-19-pandemic-outbreak>

⁴⁶ https://www.mifotra.gov.rw/fileadmin/user_upload/Mifotra/Publication/_POLICIES/FINAL_REVISIED_NATIONAL_EMPLOYMENT_POLICY.pdf

manufacturing, Meat and Dairy, Leather, Textiles and Garments, Horticulture, Tourism, Knowledge based services, Value addition and processing of Mining products, Creative Arts, Aviation, Logistics, and Transportation.

Regarding wage-earning employment, this Strategy will strive to:

- Facilitate employment and job support opportunities for both refugees and host communities through targeted interventions (skills training, start-up support, job linkages and advocacy support)
- Increase public awareness about the employability of refugees alongside the host communities and reduce non-legal barriers to refugee employment (e.g., confusion over refugees right to work in Rwanda)
- Enhance the employability of refugees and host communities through market-oriented education and vocational training skills.
- Facilitate employment through systematic internships and job placement services for semi-skilled and skilled refugees and host communities, in partnership with private sector companies, employers and where possible in collaboration with the district level employment service centres.

CONCRETE IDEA
UNHCR's partner, Esther's Aid is providing refugees and host community members with culinary training, which can enable them to obtain employment within the global hospitality sector that is currently undersupplied with labour.

www.estersaid.org

The Strategy aims to increase both supply and demand for qualified refugee and host community labour. MINEMA, UNHCR and partners will seek to identify eligible refugees and host communities living in the hosting districts, camps, and urban areas, who already have the skills and link them with employers. Support will be provided to facilitate certification of skills and recognition of their prior learning; degrees/diplomas. This is envisaged to encourage skilled refugees to become self-reliant and graduate out of humanitarian aid. Refugees in camps alongside members of the host communities with no employable skills, who nonetheless prove to be motivated to become employed, will be provided market-based training in a skill that is under-supplied in the labour market. Efforts to enhance wage-earning employment for camp-based refugees and their host communities should be complemented by strengthened support from development actors, targeting areas surrounding refugee camps, to stimulate business opportunities that could increase the demand for labour. The support for skills training and wage employment opportunities will be based on market needs and under a comprehensive package of interventions to increase income and promote wellbeing of refugees and host communities.

To ensure that urban refugees and host communities do not deplete their assets and are forced to go to the camps, MINEMA, UNHCR and partners will also support skilled urban refugees and host communities to find jobs that match their skills through identification of the skills, internships, and job placement services, coaching and mentoring, job linkages with the potential employers in partnership with the PSF and private sector companies, social enterprises, NGOs, and partners.

To make this happen, in absence of refugee specific skills data, periodic skill surveys among the refugees and host communities will be conducted by MINEMA and UNHCR in collaboration with the PSF and Workforce Development Authority (WDA) to identify the skills available among the refugees and host communities. MINEMA and UNHCR will also continue advocating for enhancing employment and entrepreneurship of refugees and host communities in collaboration with other partners (e.g., WB, GIZ, ILO, UNCTAD, INKOMOKO, Kepler, Private Sector Federation/PSF Rwanda

at national and district level, FSPs), through organizing campaigns, jobs/career fair (hiring event) and private sector forum across refugee hosting districts and national level. The strategy will also aim for establishing job centres or employment offices in the refugee camps/neighbourhoods and urban outreach centres, in partnership with relevant agencies such as ILO, Ministry of Public Service and Labour (MIFOTRA), Rwanda Development Board (RDB) etc. Livelihoods projects that focus on technical trainings and job placement services will be privileged. Attempts will also be made to influence the MINALOC for inclusion of refugees in any labour based social protection schemes to supplement their incomes, particularly during any large shocks and stresses (e.g., Covid Pandemic, natural disaster).

**CONCRETE EXAMPLE
HERBERT IRAKOZE**

I am among the refugees who have benefited from the Esther's Aid program, where I completed a course in Culinary Arts production in 2020. After completion of my training, I was fortunate to get a job at Peters Bakery based in the suburbs of Kigali City. Apart from engaging in commercial production and special orders, the bakery also admits trainee students for short courses on the basic principles of Bakery and Pastries. Here, I started by putting into practice what I had learned and rose to the position of a trainer. These additional training responsibilities have come with better pay package that has increased income to the level where I no longer have to be dependent on my parents and I can comfortably meet my own needs and through saving I am able to support other needy members of our family.



Herbert at work designing pastries



Herbert on cake decoration table.

Having passed through several challenges in life, it is my dream to establish my own Bakery within the next 3 years.

www.estersaid.org

Employment in the Hospitality and Tourism sector

Conventionally, the Tourism and Hospitality sector is credited to be a big employer as it absorbs high numbers of human resources. In Rwanda, it is a growing sector that faces the challenge of recruiting skilled employees, and thus is a potential employment sector to skilled refugees. Though Covid-19 has negatively impacted the sector, growth opportunities are still available especially for highly skilled professionals.

This Strategy will promote livelihoods projects that seek to improve technical skills in the industry, especially those focusing on high end/specialized technical skills.

This Strategy will seek to replicate and scale up the successful initiatives as well as creating opportunities for refugees to join the Tourism and Hospitality value chains in refugee hosting areas.

Employment in the ICT-sector

Fortunately, a labour market is not a zero-sum game and this Strategy will focus on new job creation and the expansion of the job market base in Rwanda. One sector where job-creation is possible is the IT-sector and particularly the global online labour market for computer programming or coding, micro-work, and data outsourcing. Rwanda is leading in the area of ICT policy development. Refugees and host communities will be empowered to join this sector through training and inclusion in innovative initiatives, linked with private sector companies and social enterprises, in partnership with the Private Sector Federation, UNDP Accelerator Lab, Ministry of Information Technology and Communication and Innovation (MINICT) and potentially with any interested global tech giants (e.g., Microsoft, Google).

3.7 Cross-sectional Pillar: Advocacy

In order to support the above three pillars that will form the basis of this strategy, targeted advocacy and coordination efforts will be geared towards enhancing work opportunities for both refugees and host communities; the reduction of the non-legal barriers (e.g., lack of awareness among the employer about refugee's right to work) to refugee employment and socio-inclusion; the improvement of access to markets (labour and products/services) and financial services for both refugees and host communities. Various assessments revealed some specific challenges for both refugees and host communities of opening businesses/shops in the markets due to lack of market spaces and capital as well as entrepreneurship skills.

There is however a specific challenge for refugees who do not have yet the ID or the required Know your Customer (KYC) documentation) to access financial services. This Strategy will deploy various interventions that aim at supporting wage-employment pillar – self-employment -business pillar and self-employment- agricultural pillar to reduce the various non-legal barriers in the respective three sectors. For instance, while host communities face similar general challenge of getting jobs due to overall unemployment situation in the country, high competition, lack of employable skills etc, sometimes the skilled refugees in a specific sector may still be hindered by non-legal barriers to access the labour market of that sector because of the non-legal barriers mentioned above. *Partners who will support the “Advocacy pillar” will be discussed in the section related to Advocacy and Communication strategy (pp 28-35).*

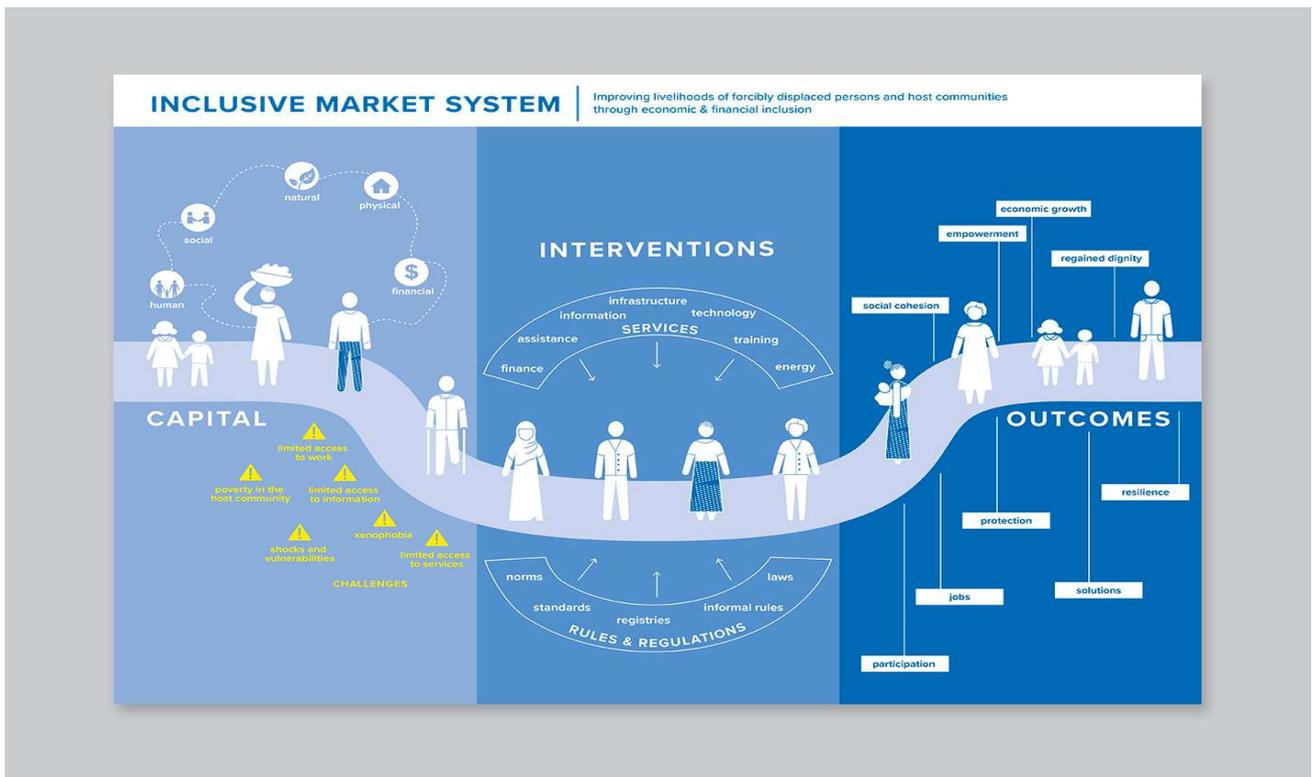
3.7.1 Improved Access to markets

The strategy takes a market-based approach and promotes market-based livelihoods interventions based on market needs and assessments. Although market assessments' scopes may vary as they are largely depending on the context and types of potential interventions, their integration into the market may help to address progressively the various livelihoods challenges and barriers to economic inclusion.

Rapid market assessments (RMA) is a popular approach and can be part of any wider socio-economic assessment to inform design to understand how the market is operational in the specific geographic context and beyond considering the local rules and regulations, what is the overall demand and supply of products and services, both in general and specific to the interventions, the price, profitability and supply chain situation of selected products and services relevant to the planned interventions through a comparative analysis to inform the design and selection of market based interventions, understanding barriers and incentives to market integration and overall competitiveness etc. More comprehensive and specific market analysis may include Value Chain Analysis (VCA) for example in case of agricultural livelihoods and market linkages of refugee made produces.

The strategy will follow the principles of ILO/UNHCR inclusive market system (AIMS) which is 'based on the analyses of the core functions of a market (for example supply and demand) and takes a closer look at the accessibility and effectiveness of supporting functions for both refugees and host communities. The approach also recognizes formal and informal rules and regulations, which can be different for each market'. Below figure displays the process and interventions involved in the development of **Inclusive market systems** for refugees.

Figure 5: Inclusive market systems for improved refugee livelihoods⁴⁷



Source: ILO/UNHCR: Approach to Inclusive Market Systems (AIMS) for Refugees and Host Communities⁴⁸;



Photo: A refugee entrepreneur in a refugee camp, Rwanda, photo credit/source; KT press⁴⁹

⁴⁷ <https://www.ilo.org/empent/Projects/refugee-livelihoods/lang--en/index.htm>

⁴⁸ <https://www.ilo.org/empent/Projects/refugee-livelihoods/lang--en/index.htm>

⁴⁹ <https://www.ktpress.rw/2019/06/refugee-entrepreneurs-step-up-efforts-to-contribute-to-rwandas-economy/>

3.7.2 Access to financial Services

Although refugees in Rwanda have the right to work, including the right to start a company, the livelihoods assessments (2019) and follow-up interaction with the refugees and host communities revealed that some of them are still deprived from affordable access to financial services for various reasons. They include but not limited to: lack of appropriate Know Your Customer document; lack of information on the potential market of financial services/products for refugees. Others may be linked to their existing financial capacity and lack of financial literacy as well as coverage of financial service providers with customised products and services impacting both refugees and host communities. As an important enabling factor to achieve self-reliance, this Strategy will place an emphasis on financial inclusion for refugees in Rwanda. Starting in 2017, refugees in camps signed up as regular Equity Bank clients and receive their food and non-food cash allowances directly on a regularly bank account attached to a debit multi-wallet MasterCard.

WFP and UNHCR and other partner’s humanitarian cash transfers represent a critical first step towards financial inclusion. By working through existing formal financial institutions using both banking and mobile money services, financial service providers, facilitated by MINEMA, UNHCR and other partners, enables recipients to access a range of financial services and products that can be used for productive purposes. In addition to receiving monthly humanitarian cash assistance for basic needs and e.g., livelihood grants, they also access micro-finance and loans from formal Microfinance Institutions and social enterprises and may use services related to village savings and loans, remittances, and utility payment services.

CONCRETE EXAMPLE



Although, it has been a long journey to introduce financial inclusion for the refugees’ population due to regulatory policies, risk management, identification, and compliance constraints in the banking sector, refugees in Rwanda are improving their lives financially and contributing to the overall development of the country.

Refugees in Mahama and Kigeme camps have been receiving tailor made financial services and loan products through Umutanguha Finance, initially facilitated by Access to Finance Rwanda (AFR). In September 2019, AFR partnered with Umutanguha Finance Company (UFC), the Frankfurt School of Finance, and MTN Rwanda to launch a project that supports the provision of formal and innovative financial services to refugees and host communities. In collaboration with MINEMA, UFC was enabled to open the first savings and loan office in Mahama refugee camp in September 2019 and to serve refugees in the Kigeme camp through its nearby branch of Gasarenda centre, Nyamagabe District.



Source: Access to Finance Rwanda
https://afr.rw/old/IMG/pdf/refugee_article_18.06.20_.pdf

This financial infrastructure enabled refugees to take advantage of regular financial services such as withdrawals and to some extent deposits, and savings, while also enabling improved access to remittances and finance as described below.

Remittances

About 15% of camp-refugee households receive remittances from abroad⁵⁰. To receive remittances, refugees mostly rely on expensive remittance services that often require refugees to travel to a physical agent at additional costs and time. Luckily, there are readily available fintech solutions that can significantly reduce costs and improve access to remittances for refugees. These financial platforms, facilitated by MINEMA, UNHCR and other partners may seek to sensitize refugees and host communities to utilize the existing opportunities and provide better and tailored services to the clients based on the market needs.

Crowdfunding, Impact Investment and Microfinance

The successful implementation of this Strategy will require flexible and risk-willing capital, particularly when capital is required to support the expansion of a social enterprise or innovative projects in refugee settings, or capital directly invested on refugee-business driven ideas. For such purposes, where UNHCR will not be able to provide direct financial support, MINEMA, UNHCR and partners will support the beneficiary refugee or the organisations to crowdfund through platforms such as Kiva.

Large lump-sum cash transfer for self-reliance

The UN Secretary-General calls for cash-based assistance to become the default method to support people in emergencies wherever possible. There is a growing global evidence base that unconditional cash transfers are in many circumstances the most efficient and impactful way to deliver aid⁵¹. In response, MINEMA and UNHCR partnered with Give Directly for a pilot project in Mugombwa camp. The Give Directly project covered all the 2,254 households in the camp, with large lump-sum cash grants for livelihoods purpose. Results so far gathered have shown positive impact on the refugee livelihoods though some field evidence suggests that the approach would be more impactful if combined with tailored made mentoring support through business development advisory services and market linkages with strong results tracking system. Therefore, MINEMA and UNHCR will seek to explore the potential of replication of such projects that provide large amounts of cash grants, with other integrated services (available directly under the initiative or linked up with other partners/service providers including market actors). As it is more cost-effective to provide one-off cash grants to refugee households than continuous support and if further data evidence proves its effectiveness, then this Strategy will also work towards scaling up the use of this tool in livelihoods projects whenever appropriate based on local context and market situation and appetite for business advisory services.

3.8 Targeting Criteria

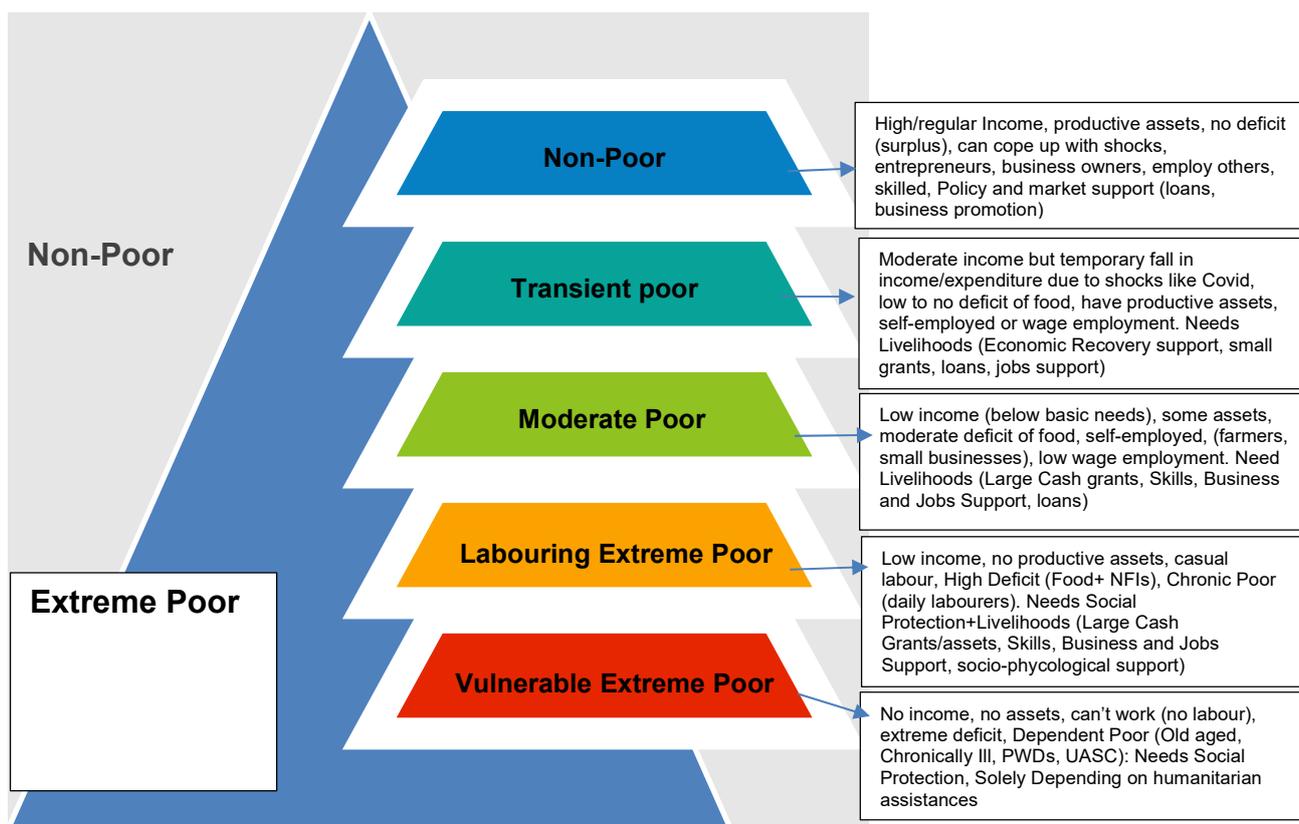
The overall exercise of targeting criteria to be employed by any partners, in consultation with MINEMA and UNHCR and in case of host community the local authority (Sector/District Administration), is to be able to identify and target the most economically vulnerable refugees and host communities living both at camp and urban areas, with cross-cutting focus on Age, Gender and Diversity (AGD). In livelihoods programming, priority needs to be given to people with specific needs if they have ability to manage and run economic activities on their own or through a family member, following the principles of “leave no one behind of Agenda 2030”. This approach is also aligned with the NST1 and

⁵⁰ University of California, 2016 <https://caes.ucdavis.edu/news/articles/2016/06/refugees-can-offer-economic-boost-to-their-host-countries>

⁵¹ <https://www.givedirectly.org/wp-content/uploads/2019/06/CashTransfersToRefugeeCommunitiesWhitePaper.pdf>;
<https://www.givedirectly.org/research-at-give-directly/>

UNDAP II. From the geographic targeting point of view, a balanced approach will be taken to target areas and population unserved or under-served on a priority basis. Within the targeted geographic areas, the main target group will be the economically vulnerable refugees and their host communities in priority, living in camps, hosting districts and urban areas. Refugees of urban areas are not being served through humanitarian assistance and social protection schemes, thus highly affected by shocks such as pandemics like Covid-19. The targeting exercise should be informed by any socio-economic assessment and review of poverty and vulnerability situation. The following figure 11 shows an indicative poverty pyramid in the refugee context of Rwanda with some general characteristics of each poverty categories, which is broadly aligned with the GoR **UBUDEHE** categorization ⁵²for the local population.

Figure 6: Poverty Pyramid in Refugee Context



Source: Constructed by UNHCR Rwanda Livelihoods and Economic Inclusion Team

3.9 Advocacy and Communication Strategy

In order to support both employment and self-reliance of refugees and hoist communities across the strategic pillars of wage employment and self-employment (in business and agriculture), considerable and strategic efforts will be made on advocacy and sensitization involving the GoR line ministries/departments, the general public, and private sector companies. Most importantly, advocacy will also target refugees alongside their host communities to further incentivise them to become self-reliant as a dignified member of the society.

⁵² <https://www.newtimes.co.rw/news/where-do-you-fall-new-ubudehe-categories>

3.9.1 Advocacy strategies vis-à-vis stakeholders

3.9.1.1 The Government of Rwanda

The GoR has one of the most generous asylum policies, and through advocacy, this Strategy aims to put these policies to positive application to the extent possible. To achieve the goals of this Strategy, the GoR will engage across several relevant line ministries with MINEMA as the focal point and co-owner of the Strategy. Other important government stakeholders including ministries and agencies: MINALOC, MINECOFIN, MINICOM, MINEDUC, MININFRA, MIFOTRA, MINICT, MINAGRI, RDB, WDA, the National Agricultural Export Development Board (NAEB) and the Rwanda Agriculture Board (RAB). Representatives of all these government entities will be invited to participate in all major meetings and activities related to the implementation of this Strategy. Even within a favourable policy environment for refugee self-reliance and socio-economic inclusion, there is room for further improvement. A more enabling environment could improve refugee socio-economic inclusion and contribution to local economic development. As an example, according to the Rwandan Law related to Rwandan Nationality, *sustainable occupation* for a period of five years will allow a foreigner residing in Rwanda to seek naturalization. MINEMA and UNHCR will explore this opportunity and other policy-avenues in view of creating a more enabling environment for refugee self-reliance and thus increase the economic contribution of refugees to local economic development. Despite the room for improvement regarding the ease of approval system to enable camp-based refugees freedom of movement for livelihoods purpose, the GoR has demonstrated in practice considerable goodwill with regards to ensuring the enjoyment of the right of freedom of movement by both refugees and asylum seekers.

MINEMA and UNHCR consider issues related to access to livelihoods and documentation as interrelated. The Government of Rwanda made significant progress towards fulfilling its ambitious target to achieve 100% documentation for all refugees living in Rwanda. As of February 2021, so far about 78% eligible refugees (aged 16+) have an ID card. The strategy recognizes that documentation contributes towards an enabling environment for sustainable livelihood activities by enhancing business and work opportunities and access to services.

The General Public and Rural Host Communities

It is evident from a 2016 study⁵³ done by UC Davis with the United Nations World Food Program with reference to Economic Impact of Refugees in Rwanda, that 'refugees receiving aid — especially in the form of cash — can give their host country's economy a substantial boost. It also suggested that 'although refugees have undergone forced migration and are often living in destitute conditions, they still are productive and can interact with their host country's economy in positive ways. The researchers found that these economic benefits significantly exceeded the amount of the donated aid. Sensitisation of the general Rwanda public on the benefits obtained by Rwanda by hosting refugees, and to let the public know that refugees are also contributing to the economy of Rwanda and are not a burden will be core to the successful implementation of this Strategy. Specific attention will be given to sensitization of both refugees and host communities to enhance peaceful co-existence further, drawing lessons from some successful joint projects between refugees and host communities (e.g., Misizi Marshland) and ongoing economic interactions that benefit both the communities. Such work will also take place in close coordination with other existing initiatives (e.g., refugee inclusion into national health and education services) aimed at peaceful co-existence as part of the humanitarian - development and peace nexus.

⁵³https://www.researchgate.net/publication/304249887_Economic_impact_of_refugees;
<https://caes.ucdavis.edu/news/articles/2016/06/refugees-can-offer-economic-boost-to-their-host-countries>

3.9.1.2 The Rwanda Private Sector

Assessments undertaken by UNHCR (Livelihoods Assessment 2019), WB (Economic Opportunity Study 2019) and partners (Financial landscape) show that many companies in Rwanda are not aware that refugees can be legally employed nor that refugees might possess certain in demand skills for the Rwandan labour market. In order to increase the awareness by the Rwanda's private sector of refugee rights and employability, MINEMA and UNHCR will conduct meetings with individual companies as well as establish a working relationship with private sector representative organisations like the Rwanda **Private Sector Federation** (PSF)⁵⁴ and other stakeholders following the OECD/UNHCR multi-stakeholder action plan for [Engaging with employers in the hiring of refugees](#). The purpose of advocacy with the private sector will be to 1) increase the number of refugees and host communities hired, 2) improve the enabling environment for refugee and host community entrepreneurship, and 3) increase the number of refugees that are included in the value chains of Rwandan companies as customers, sub-suppliers or as retailers of locally produced goods alongside host communities as there is further scope for expansion through value addition activities in the formal sectors and established supply chains. To make this happen, periodic skill surveys among the refugees and host communities will be conducted in association with the PSF, relevant line Ministries (MIFOTRA, MINEDUC, MINICOM), government departments (NISR), partner agencies. MINEMA and UNHCR will also continue advocating for enhancing refugee employment and entrepreneurship in collaboration with other partners (e.g., WB, UN partners like ILO, UNCTAD), GIZ, INKOMOKO, Kepler, PSF, FSPs), through organizing campaigns, jobs/career fair (hiring event), skills and entrepreneurship development and private sector forum across refugee hosting districts and at the national level.

3.9.1.3 Refugees

The strategy seeks to encourage and enable refugees to gain economic advantage and share information about benefits of self-reliance to pursue a dignified life through sustainable livelihoods. Like other segments of the population, refugees wish nothing more than to improve their individual and household's situation. However, if they are not provided with sufficient incentives and opportunities to seek self-reliance, the alternative of staying in camps and being catered for by UNHCR might appear to be better from their point of view. MINEMA and UNHCR will therefore increase sensitization vis-à-vis of refugees on the long-run positive impact of achieving self-reliance. Particular attention will be given to making sure that refugees do not mistakenly believe that there is a negative correlation between achieving self-reliance locally and chances of being resettled or benefiting from other services. As the scope for resettlement opportunities went down recently due to the reduction in resettlement quota and changes in policies of some recipient countries (e.g., US), livelihoods and economic inclusion opportunities will need to be strengthened further. In parallel, MINEMA and UNHCR in partnership with WFP and other partners is seeking appropriate refugee targeting strategy to ensure diversified supports following their needs including facilitating international humanitarian assistance (e.g., WFP and UNHCR provide CBIs for food and non-food items) for the most vulnerable PoCs and livelihoods and policy support for other eligible. Self-reliant refugees will also have increased chances to pursue durable solutions (voluntary repatriation; local integration; and resettlement).

To have an impactful advocacy, the following communications strategy will be followed

3.9.2 The Communication Strategy

The Communication Strategy for the Economic Inclusion of Refugees and Host Communities will follow the overall communication strategy of the GoR Strategic Plan for Refugee Inclusion (2019-24). The livelihoods and economic inclusion specific communication strategy seeks to act as catalyst to

⁵⁴ <https://www.psf.org.rw/>

livelihoods programme implementation by responding to some of the challenges faced in implementation while trying to ensure maximum achievement of livelihoods interventions.

This Strategy has identified critical areas of communication focus to manage refugee's concern regarding their graduation out of humanitarian assistance, while raising stakeholders' awareness on refugees' economic inclusion and self-reliance. The communication strategy focuses on setting out a framework that will ensure that all programme communications support the implementation approach and programme objectives. Indeed, by ensuring that the right messages are communicated at the right time and to the right stakeholders at Village, District and National levels, implementation and achievement of the objectives will become easier. The Strategy message introduces the conceptual basis for targeted implementation of the communication strategy.

This communication strategy, therefore, in turn will help in standardizing communication efforts across all partners and coordinating those efforts more effectively to achieve the programme' goals. It mainly seeks to define the target audiences and clarify the respective communication messages with the view of increasing their knowledge of the programme' objectives. The communication activities, will therefore, support achieving a change in at least one of the following characteristics of the target groups:

- **Knowledge and Understanding:** Increasing awareness and ensuring that some targets groups (e.g., partners, host community, the general public) understand the ongoing programme of socio-economic inclusion of refugees, its benefits to refugees and the whole society of Rwanda.
- **Attitude and Perceptions:** Stimulating some target groups to change behavior and perceptions, in accepting refugees and their need for self-reliance – their right to access work and livelihoods opportunities, and their integration in national social systems like health care, educational and employment systems.
- **Practice and Engagement:** Involving some target groups as partners and champions in the programme interventions with expectations that it will influence their actions and attitudes, and help us achieve the overall programme objectives of improved refugee self-reliance and economic inclusion

The main objectives of the Communication Strategy are:

- Promote the livelihoods and economic inclusion programme to the general public as a joint strategy of MINEMA and UNHCR.
- Build stakeholder awareness, engagement and buy-in regarding refugee socio-economic inclusion especially through their right to work and linked legal issues.
- Initiate and Promote public awareness about refugee's socio-economic contribution in hosting areas and towards host communities, as well as their inclusion and access to services and programmes already available for nationals.
- Initiate and build refugee awareness of the graduation programme, its process, and advantages.
- Disseminate information about programme activities (refugee graduation, self-reliance, and economic inclusion) and results to all stakeholder groups with interests in further development and roll-out, including information required for monitoring and reporting.

3.10 The Graduation Approach: A Prioritized Framework

The Graduation Approach (GA)⁵⁵ was first developed by BRAC, a NGO in Bangladesh in 2002, ‘to help address the needs of the ultra-poor households who are too poor to access the benefit from traditional development interventions such as microfinance’. The BRAC Graduation approach ‘is a comprehensive and sequenced set of interventions that aim to graduate people from ultra-poverty to sustainable livelihoods’ within 2 years. UNHCR has adopted the graduation approach methodology in the refugee context, which aims to bring innovative, market-based methods for building refugee self-reliance to UNHCR operations. Evidence of graduation pilots showed positive results with an average of 75% of participant households reaching their graduation goals and advancing their transition out of poverty. It has since been tested in over 15 countries including 10 refugee situations. UNHCR/HIAS/Trickle Up Ecuador pilot shows impressive results with 72% graduation rate, 95% financial inclusion rate and increased income.

The graduation approach is a sequenced and timebound intervention that aims to help people living in extreme poverty build resilience and engage in sustainable livelihoods. It integrates social protection, livelihoods promotion with large cash grants or a productive asset transfer component, financial inclusion, and social empowerment to build self-reliance of participating households. In the spirit of leave no one behind, the graduation project would also contribute towards the attainment of Sustainable Development Goals 1 (End Poverty), 8 (Economic Growth) and 10 (Reduced Inequalities). In response to the global poverty situation among refugees and nationals in host communities, and in line with the GCR spirit, a global **Poverty Alleviation Coalition (PAC)** between the UNHCR, The World Bank Partnership for Economic Inclusion (PEI) and 13 NGOs has been formed with the goal of alleviating poverty for refugees and host communities in selected countries, using the graduation approach. Rwanda is one of the priority countries to scale up graduation approach in the refugee context and a national level coalition has been established with participation of NGO partners (World Vision, Concern, Caritas Rwanda).

In Rwanda, UNHCR has been implementing a graduation pilot project since January 2020 through its partner CARITAS Rwanda. The project aims at improving sustainable livelihoods and self-reliance of 840 refugees and host community households through a combination of interventions including access to self-employment, skills training, agricultural production, and cash grants transfer for productive assets. Based on Caritas’ Post Distribution Monitoring (PDM) findings (2020), over 86% beneficiaries indicated very good performance of their businesses, which shows positive trajectory towards graduation out of extreme poverty and meeting up basic needs as well as better coping capacity to manage shocks like Covid pandemic.

Other UNHCR livelihoods partners like GIZ, INKOMOKO, Indego Africa, Food for the Hungry, World Vision are also implementing various activities to promote economic inclusion of refugees and host communities. These efforts are bringing gradual changes in the lives and livelihoods of refugee beneficiaries, showing a huge potential to scale up livelihoods interventions, particularly integrated and proven models like the GA. As host communities suffer from similar development constraints as refugees – limited employment opportunities and dependence on low-income agriculture sector for livelihoods, providing equitable access to development assistance to refugees and host communities will encourage joint economic activity that promotes continued peaceful co-existence between the two groups. To this end, there is a strong case to scale up the integrated graduation approach to ensure that households from refugees and host communities are on an upward trajectory out of extreme poverty.

⁵⁵ The Graduation Approach is a sequenced, multi-sector intervention that supports the poorest households to achieve sustained income and move out of extreme poverty within a specified period. Since 2014, UNHCR, has supported adoption of the Graduation Approach in refugee contexts <https://www.unhcr.org/55005bc39.pdf>.

The bottom line is that practitioners and partners design holistic programmes that use a combination of both “push” and “pull” interventions with inclusive market systems to tackle the particular constraints affecting refugees and their host communities in a specific context (specific camp and host districts, urban areas, refugee situation and population planning group). The goal of the graduation approach is to enhance refugee protection and support refugee households in building a better future, while achieving positive economic development results in the host communities.

3.10.1 Graduation Criteria

According to Trickle Up⁵⁶, “Graduation Criteria are context-relevant household indicators that mark a participant’s movement out of poverty. Collectively, a project’s Graduation Criteria enable the assessment of a household’s progress towards, or across, a threshold predetermined to signal that the household has attained and is likely to be able to sustain for the long-term, a level of wellbeing and self-reliance so as to avoid sliding back into extreme poverty. Participants are considered to have “graduated” when they meet all, or a mandatory number, of Graduation Criteria indicator targets. In other words, Graduation Criteria represent what “success” looks like for participants in the project. As such, these targets should inform all project design, and be reflected in the project’s M&E system.”

In the refugee context of humanitarian assistance, graduation criteria signal the readiness of the beneficiary to take control of his/her own life by meeting his/her basic needs through employment. It may indicate that the refugee is no longer in need of humanitarian assistance and can graduate out of humanitarian assistance. Ultimately, while the decision to move PoCs out of humanitarian assistance is a joint MINEMA-UNHCR decisional process, partners will be called to design projects that lead to graduation out of extreme poverty. Regarding the M&E, the responsibility of collecting data on the indicators of graduation will lie in the hands of partners who implement the projects, following an overall M&E framework developed under the strategy. MINEMA and UNHCR will facilitate the M&E alignment exercise across partners through various ways as elaborated in the section on M&E.

The process of contextualizing graduation criteria to the Rwandan situation faced challenges mainly due to lack of preliminary studies to capture refugee data on some indicators, yet available for the host community. For instance, data on the poverty for refugees is not captured in national households’ surveys (EICV) and remains an area of advocacy for inclusion of refugees into the national surveys and assessments (including next round of population census, Labour Force Surveys, Household Living Condition Survey/EICV) which will ultimately provide guidance to monitor progress of the strategy through establishment of baseline thresholds and targets.⁵⁷

Appendix III displays a template with proposed graduation criteria as been used by other UNHCR operations piloting graduation projects. While they may not indicate the respective thresholds on the suggested indicators, they inform on the proposed criteria to be used. A process of consultation with partners is on-going and is expected to validate some indicators and respecting thresholds to be used within this strategy. Partners have been called to share their views on the most adapted indicators to the context of Rwanda, as well as the reasonable thresholds to use based on their experience of the refugee context

3.11 Livelihoods Interventions during Emergency

In case of any new influx or any emergency, the strategy will be operational through inter-agency rapid response. This will involve comprehensive socio-economic and market assessments including

⁵⁶ A consultancy organization that teamed with UNHCR to follow up on the implementation of the Graduation Approach pilots projects in some countries

⁵⁷ The joint Post Distribution Monitoring (PDM) exercise (Dec 2020-) led by WFP with UNHCR as well as any rapid stand-alone socio-economic assessments may meet some of the data gap in the interim.1

cash feasibility assessment for livelihoods purposes, the strengthening of registration database with socio-economic profiling and skills analysis, cash for livelihoods (business/agriculture) subject to market assessments, job and business linkage support through skills training and start-up kits/capital, job placements.

The Livelihoods Strategy in emergency will aim at restoring the livelihoods of refugees and their economic recovery primarily through emergency cash transfers if markets are functional, and subject to markets assessment, as also outlined in the contingency plan. Furthermore, MINEMA and UNHCR in collaboration with inter-agency and implementing partners will pursue core capacity building and support for local economic integration by addressing policy barriers (legal and non-legal) through advocacy and targeted campaigns. Core capacity building may include employable skills, business entrepreneurship and business start-up support. In parallel, a shock responsive approach (e.g., graduation approach) will be adopted as prevention measures to ensure adequate income to cope up with the shocks. Other initiatives include the selection of disaster proof-interventions including climate smart agriculture and capacity building of the beneficiaries.

Considering the long-term negative effect of Covid-19 pandemic on the overall economy and livelihoods of refugees and host communities in Rwanda, a fast-track economic recovery support programme will be elaborated. In the future, anticipating other shocks, where possible with quick economic recovery and humanitarian assistance (e.g., second round or supplementary support in case of loss of livelihoods due to sudden shocks, disasters, disease outbreak or economic crisis) will be embedded within the support package (keeping a buffer within the budget). Other immediate actions will focus on the scope for mobilizing additional resources for emergency cash/in-kind support to targeted participants for economic recovery, business restoration, etc.

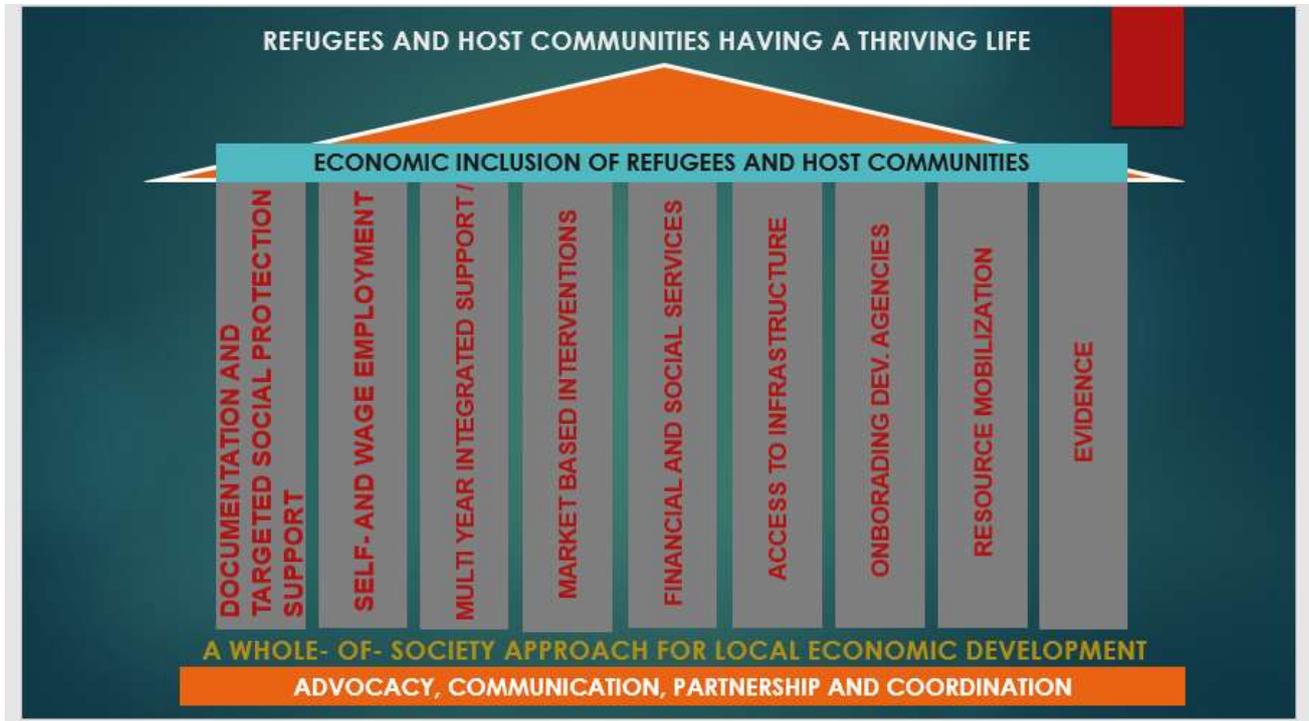
SECTION IV: IMPLEMENTATION PLAN, TARGETS AND COSTING

The strategy will be rolled out based on the principle that a gradual and focused approach is the best way to obtain sustainable impact. In order to ensure the appropriate funding for the implementation of the strategy, development donors and private sector investors and global foundations will be engaged to support the funding and ensure that the implementation becomes more market oriented and developmental than humanitarian in nature by taking a long-term systemic resilience approach as part of the triple nexus of humanitarian -development and peace. Social protection plays an important role across the triple nexus.

4.1 Implementation methodology

The Strategy seeks to rethink traditional livelihoods approach of short-term small-scale support. The methodology for implementation is thus based on an empirical cycle of 1) identifying sustainable livelihoods options and context-specific and integrated poverty reduction approaches (e.g., graduation model) that can enable refugees and host communities to achieve self-reliance, 2) testing graduation models and innovative market driven solutions in the field, 3) evaluating their impact and 4) scaling up if they prove to be successful. Inherent to this methodology is that the Strategy will regularly be revised based on the realities in the field. The implementation methodology will follow specific activities as appropriate to the following core elements of the strategic framework as outlined below through the figure 7;

Figure 7: Core elements of the Strategic framework: a simplified theory of change



Source: UNHCR Rwanda Livelihoods and Economic Inclusion Team

The implementation plan will follow a decision tree approach as outlined below (Figure 8) to promote economic inclusion of refugees and host communities in Rwanda.

Figure 8: Decision Tree to inform the Strategy implementation framework

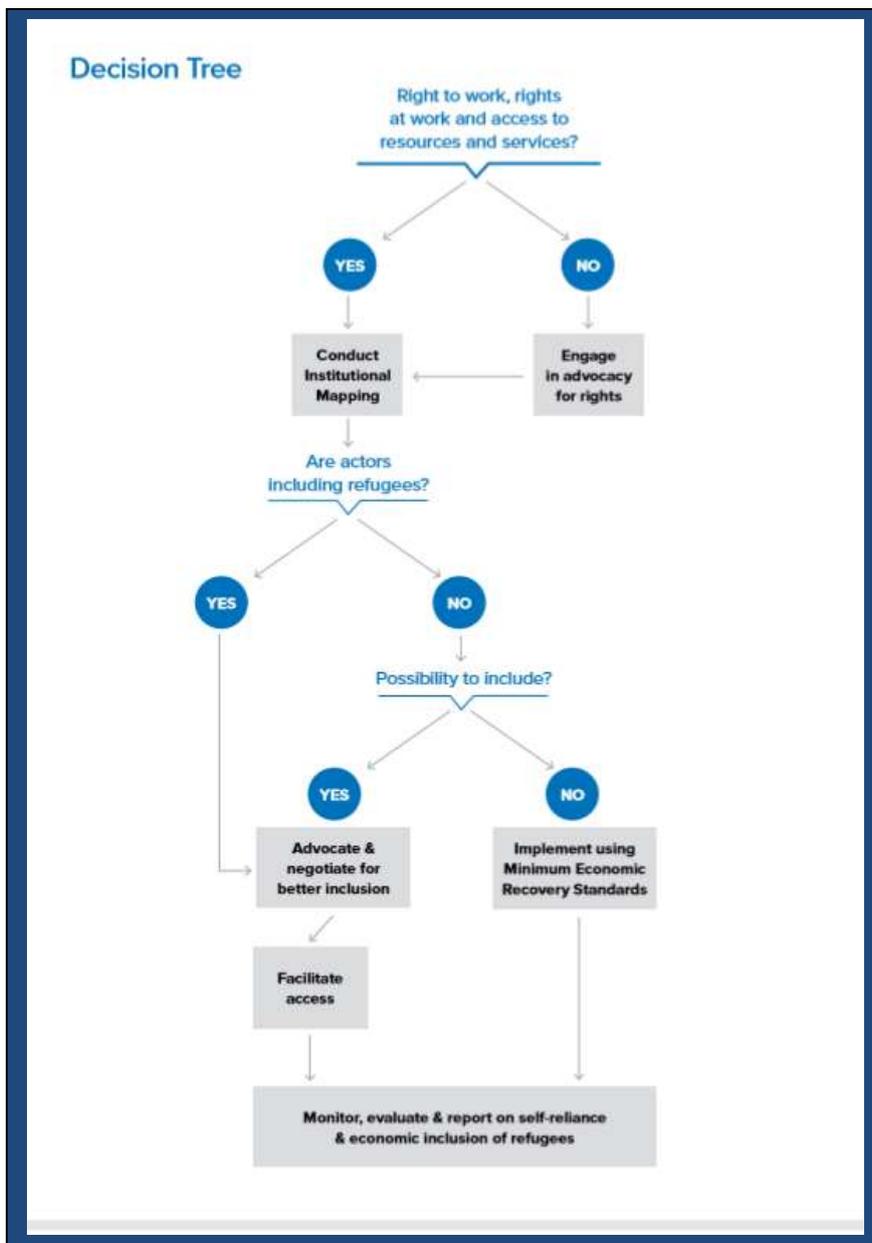
Source: UNHCR Refugee Livelihoods and Economic Inclusion Global Strategy Concept Note 2019-2023

4.2 Implementation Plan

This section includes an indicative implementation plan based on the strategic objectives, key tasks identified so far and targets. This implementation plan will drive the execution of the strategy.

The following items will be major components of our implementation planning efforts:

- What: Key Tasks and Target
- How it will be done
- Who is responsible for ensuring completion?
- When
- Risks and Assumptions
- Resources Need and Sources
- How will progress and success be monitored and Measured



For monitoring the progress and measuring success of the strategy based on the implementation plan, a joint MINEMA-UNHCR technical committee will be formed with inputs from a multi-functioning team (MFT). MINEMA technical team together with UNHCR Livelihoods Team will be responsible for overall coordination and delivery of the plan. The joint technical team will review the staffing needs, operational resources requirement and timeline as well as providing oversight for all tasks and assigned responsibilities. The team will continually monitor the progress and successful implementation of the strategy in close collaboration with the sector working group members, operational and implementing partners, other UN agencies and development partners. A comprehensive communication campaign will be conducted to ensure that internal and external audiences are well informed about the strategy.

The matrix below shows a detailed implementation plan with target, responsibility, timeline, risks, and assumptions as well how the success will be measured.

IMPLEMENTATION PLAN MATRIX:

What/Key Tasks and Target	How it will be done	Who is responsible for ensuring completion	When ⁵⁸	Risks and Assumptions	Resources Need and Sources	How will progress and success be monitored and Measured
<p>Scaling up Integrated livelihoods intervention (e.g., Graduation Programme)</p> <ul style="list-style-type: none"> • Reaching 10,800 households (42,752 people) with integrated livelihoods support • Graduation of 5,000 hhs ((19,750 people) (50% graduation rate). • 30-50% Host Community (on average 40%) • Women 50% 	<p>- Direct Implementation of the pilots and limited scale up</p> <p>-facilitating partnership with the Poverty Alleviation Coalition (PAC)⁵⁹ and supporting their resource mobilization for scaled-up initiative</p> <p>-operational partnership with social enterprises, NGOs,</p> <p>-supporting technical assistance to partners on streamlining interventions and their monitoring, in partnership with TA partners (e.g., Trickle-Up, BRAC)</p> <p>-regular updates, sharing lessons</p> <p>-capacity building</p> <p>-resource mobilization</p>	<p>UNHCR Rwanda with support from HQ and Regional Bureau, MINEMA, Poverty Alleviation Coalition (PAC) Rwanda</p> <p>Partner organizations</p>	2021-2024	<p>-Lack of donor interest, and funding,</p> <p>-further stringent restrictions and containment measures due to pandemic</p> <p>--long-term negative Covid impact and economic slow-down.</p> <p>-lack of willingness by the refugees and host community to participate in the graduation programmes</p> <p>-dependency on humanitarian assistance</p>	15 million	<p>Annual Indicator Survey Outcome Assessment (graduation measurement) based on Graduation Indicators</p> <p>Participatory Assessments</p> <p>Extended Post Distribution Monitoring (PDM) (WFP/UNHCR)</p> <p>Socio-Economic Assessments/Poverty Assessments</p> <p>Independent Evaluation (subject to funding)</p>
<p>By 2024, 35% of all refugees will be using financial institutions for savings and loans transactions</p>	<p>-advocacy with financial service providers (FSPs), banks, mobile money service providers, and expansion of their services to the refugees and hosts, UNHCR in partnership with MINEMA, Central Bank and Regulatory Authority</p> <p>-supporting/facilitating direct programming by partner organizations (operational partners) on financial inclusion support including financially literacy, village savings and loans (VSLAs) as well as WB (IDA 18) supported Jya Mbere project and follow-up round)</p> <p>-support government processes for achieving 100% documentation</p>	<p>MINEMA, UNHCR, FSPs, partner</p> <p>Partner organizations</p>	2021-2024	<p>-FSPs/Banks/Mobile Money operators do not recognise Refugee POR as proxy KYC</p> <p>-any possible delays in ID distribution/verification process for those who do not have ID</p> <p>-Refugees are reluctant to use financial services</p> <p>-Covid related delays</p>	<p>Minimum cost-advocacy activities using existing human resources</p>	<p>Annual Indicator Survey (Livelihoods Assessments)</p> <p>Participatory Assessments</p> <p>Extended PDM (WFP/UNHCR) Survey and review of CBI Reports</p> <p>Partners Progress Reports</p>

By 2024, over 1,400 refugees and host community (direct beneficiaries) will be trained in formal national institutions for certified skills training, and/or in vocational/technical/ market-oriented/apprenticeship/ on-the-job training)	-encouraging partners to intervene in TVET skills enhancement initiatives and facilitating their programming, resource mobilization -facilitating selection and enrolment of eligible refugees and host communities in formal (employable, market oriented) skills programmes (6 months+, e.g., at the IPRC), with provision of start-up kits/capital, job support and business advisory services, offered by the partners -as part of formal graduation programme or outside	Partner organizations MINEMA, UNHCR	2021-2024	--Refugees are reluctant to enrol in trainings -Covid related restrictions for running TVET schools and courses, travel and accommodation and associated delays	Part of graduation programme. Budget. Average cost per capita TVET for 6 months/1 year programme and follow-up support (start-up capital, tools, coaching/advisory services for jobs/business) etc 1,000-1,500 USD depending on providers, duration, supplementary activities	Annual Indicator Survey (Livelihoods Assessments) Participatory Assessments Partners Progress Reports
By 2024, 12,525 refugees and host community will be provided entrepreneurship /business training (business or agriculture related).	-encouraging partners to intervene in business entrepreneurship training initiatives (including agri-businesses) and facilitating their programming, resource mobilization -facilitating selection and enrolment of eligible refugees and host communities in training programmes with provision of start-up kits/capital, access to land, job support and business advisory services, offered by the partners -as part of formal graduation programme or outside	Partner organizations MINEMA, UNHCR	2021-2024	--Refugees are reluctant to enrol in business trainings -lack of funding -Covid related restrictions for face-to face training and associated delays	Part of graduation programme. Budget. Average cost per capita business training is 12 USD but comprehensive package support costs 1,500 USD for 2 years	Annual Indicator Survey (Livelihoods Assessments) Participatory Assessments Partners Progress Reports
By 2024, 2,000 refugees and host community will be provided job placements services, especially targeting the youth.	-facilitating partnership for effective programming on job placement as part of above programming on graduation/TVET skills/ business training -facilitating partnership with operational partners for enhancing internship/job attachment and job placement opportunities of refugees and host	Partner organizations MINEMA, UNHCR	2021-2024	--Refugees are reluctant to enrol in internship/job placement -lack of funding -Covid related restrictions for face-to	Part of graduation programme. Budget. Average cost per capita job placement is 500-600 USD but comprehensive package support	Annual Indicator Survey (Livelihoods Assessments) Participatory Assessments

⁵⁸ Subject to Covid Pandemic situation and other future catastrophic events/shock/disasters.

⁵⁹ A global **Poverty Alleviation Coalition (PAC)** between the UNHCR, The World Bank Partnership for Economic Inclusion (PEI) and 13 NGOs has been formed with the goal of alleviating poverty for refugees and host communities in selected countries, using the graduation approach. Rwanda is one of the priority countries to scale up graduation approach in the refugee context and a national level coalition has been established with participation of NGO partners (Word Vision, Concern, Caritas Rwanda).

	communities by linking with relevant employers in targeted jobs/skills sectors in collaboration with private sector companies, following the National Employment Policy and spirit of NST1			face training and associated delays	costs 1,500 USD for 2 years	Partners Progress Reports
Review of all ongoing livelihoods projects and its effectiveness following the approach and principles of the new strategic plan, streamlining results framework	<p>Review of progress/reports, Field assessment/year end monitoring visit jointly done by MINEMA and UNHCR and discussion</p> <p>Review of Results Framework and agreement on a common M&E framework and results reporting system; Capacity building and Technical Assistance support workshops to partners, alignment with UNHCR Result based Management (RBM) and GoR Strategic Plan for Refugee Inclusion and the Joint Economic Inclusion strategy</p>	<p>UNHCR and MINEMA staff and the partners</p> <p>M&E Specialist/UNHCR</p>	June-December 2021	<p>Lack of willingness and capacity of partners</p> <p>Staff Turnover</p> <p>Lack of UNHCR capacity/ M&E resource person support due to lack of funding</p>	Minimum -mostly in house in partnership with partners	<p>-signing of tripartite LOU (MINEMA/ UNHCR and partner)</p> <p>- PPA signing</p> <p>-Results Framework</p> <p>- End of Year Reporting</p>
Organizing annual donor conference	<p>-face to face and/or online</p> <p>-resource mobilization</p> <p>-evidence</p> <p>-involving UNHCR and partner's donor relations and external relations, development wings</p> <p>-Influencing WB IDA 19 and follow-up rounds</p> <p>-regular follow-up through Refugee Coordination Model (RCM), Regional Refugee Response Plan and RB Donor Briefings (involving WFP and other partners e.g., UNDP)</p> <p>Following up on Global Refugee Forum (GRF) pledges made by government, DPs, foundations, and private sectors</p>	<p>UNHCR Livelihoods with support from MINEMA, UNHCR External Relations (Rwanda/RB), CRRF and Development Team</p>	Annually - each year in the first quarter during March/April or in a convenient time agreed between UNHCR and MINEMA	<p>Lack of donor interest and developmental funding,</p> <p>Covid Restrictions</p>	Minimum -mostly in house in partnership with partners	<p>Donor pledges (\$\$), and their realization</p> <p>Total Reach: no. of hhs received livelihoods support</p> <p>Graduation rate/No. of hhs graduating out of humanitarian assistance, economic capacity to meet basic needs</p>
Raise awareness about the right to work and freedom of movement in refugee hosting districts and at national business and level (Kigali) for enhancing work opportunities of the refugees alongside their host community	<p>Conduct a day long awareness campaign in each of the districts/regions covering 6 camps and 2 days national dialogue/forum in Kigali. The national forum will include an interactive job fair involving the potential employers. And/or collaborate with any other national/international private sector forum, organized by partners.</p>	<p>MINEMA, UNHCR, Private Sector Federation (PSF) & other stakeholders/ Partners (e.g., GIZ, WB Jya Mbere Project, Forum/Coalition)</p>	Oct/November 2021	<p>Lack of interest from employers, private sectors,</p> <p>Covid Restrictions</p>	\$50,000	<p>Pledges/commitment made by employers</p> <p>No. of additional jobs/placement</p> <p>Participation of employers</p> <p>Non-legal barriers to job reduced (self-</p>

	Face to face, subject to Covid19 situation and containment measures, Follow up Advocacy campaign: Audio/video					reporting/participatory assessments, annual indicators survey)
Establishing one stop job centre	Subject to availability of space and logistical support, job centres are established at the refugee camps or periphery to allow host community access; urban outreach centres; in close partnership with the local district authority, Employment Service Centre/RDB, ILO, Camp Management, and partner agencies This may be tagged with other similar hot-desking facilities available for other projects /programmes or protection activities, training facilities or information centres. A dedicated staff may be available for face-to-face advisory support including hotline/remote support	UNHCR, Partners	By Mid/end 2022, subject to funding and Covid restriction, government policies	Lack of funding Lack of interest from employers, private sectors for hiring refugees, Covid Restrictions	To be estimated	Beneficiary feedback through Annual Indicator Survey (Livelihoods Assessments) Participatory Assessments Partners Progress Reports
M&E stock take exercise to consolidate achievement made so far + developing a framework for efficient and real-time results tracking using in-house capacity;	Review, Workshop, Field Visits to validate the results so far collected and draft M&E framework developed as part of the strategy Validation Exercise, piloting annual indicator survey	UNHCR Consultant Livelihoods (UNHCR MINEMA)	M&E with Team and	By end 2021/early 2022, subject to Covid situation.	Lack of willingness and capacity of partners Staff Turn-over Lack of UNHCR capacity/ M&E resource person support due to lack of funding	40,000 (Annual Surveys) Annual Indicator Survey (Livelihoods Assessments) Report Participatory Assessments Partners Progress Reports PDM? Socioeconomic Assessment (with JDC)
Skills Profiling survey	-Collecting skills profile information for job matching and support to internships, specialized training, work/study programmes to advocate with the	MINEMA, UNHCR, WB/JDC UNHCR Data Registration Team in collaboration with	By Dec 2021/June 2022 (subject to Covid	Lack of funding for skills assessment Covid restrictions for face-to-face survey	90,000\$	Annual Indicator Survey (Livelihoods Assessments) Report

	<p>employers and private sectors /chambers</p> <p>-collecting individual person-specific skills profile data from interested refugees and host communities across all 6 camps, refugee hosting districts and urban areas through call for expression of interest to register themselves (online/paper-based) in their relevant skills categories with any supporting documentations.</p> <p>-Refugee data may then be tagged with the socio-economic profile module of ProGres v4. Adding skills questions during next verification</p>	<p>other operational partners working in the areas (e.g., GIZ Economic Inclusion Project Team (with key components on labour, skills, and employment), INKOMOKO, Indego Africa, Maison Shalom, WVI, Alight, Kepler)</p>	<p>situation and funding)</p>			<p>Participatory Assessments</p>
Organizing a Livelihoods Sector Working Group	<p>An open forum for regular discussion, information sharing, mapping exercise, new programming and fund mobilization approach, review of targeting and tracking results in line with global/country plans/strategies (GoR/UNHCR/Partner agencies).</p>	<p>UNHCR Livelihoods Team in partnership with MINEMA, Ips, DPs, Other UN agencies</p>	<p>Quarterly</p>	<p>Covid related delays</p>	<p>Minimum: involving in house staff capacity and logistical facility</p>	<p>Minutes Participation level Web Portal Reduction in ad-hoc meetings</p>
Advocacy for community land	<p>Exploration of community/district owned marsh land or other agricultural land for joint farming between refugees and host communities for medium to long terms (5-10 years)</p>	<p>UNHCR Field Offices with support from BOK, MINEMA and Districts, WFP, FAO</p>	<p>On-going</p>	<p>Lack of marshland</p>	<p>Minimum: involving in house staff capacity and logistical facility</p>	<p>Availability of land and commitment made by the districts</p>
Developing a Web portal on Livelihoods and Economic Inclusion of Refugees and Host Community in Rwanda	<p>Collating all information and updates related to Livelihoods and Economic inclusion of refugees and host communities in Rwanda through a common online portal</p>	<p>UNHCR Livelihoods with technical support from UNHCR IM Team, External Relations Partners</p>	<p>Meta version by Nov/Dec 2021, final version by March 2022</p>	<p>Covid related delays Lack of partner's data</p>	<p>Minimum: involving in house staff capacity and logistical facility</p>	<p>Web Portal, no of hit, feedback</p>
Livelihoods and socio-economic data tagging with ProGres, registration data	<p>Inputting Livelihoods benefits data by beneficiary hhs /individuals in the UNHCR/GoR registration data (ProGres V4)</p> <p>Further improvement during next verification exercise</p>	<p>UNHCR Livelihoods with technical support from UNHCR Data/Registration team, Joint UNHCR/WFP targeting Hub</p>	<p>Piloting in Sep-Dec 2021, ongoing activity as a continuous process</p>	<p>Covid related delays Lack of partner's data Technical/system related constraints for</p>	<p>Minimum: involving in house staff capacity and logistical facility</p>	<p>Registration data with socio-economic status/benefits</p>

		Partners		data entry at V4 ProGres Staff Capacity for regular updating		
Policy Advocacy and campaign on selected areas	Meetings/advocacy initiatives between UNHCR, MINEMA, line Ministries and other stakeholders, media, Livelihoods Sector Working Group	MINEMA, UNHCR, line Ministries and other stakeholders	Ongoing, as a continuous process	Lack of funding, staff time Cooperation from partners Evolving Vol Rep situation	Minimum: involving in house staff capacity	Change in policies, laws
Adopt Innovative approach and piloting prototype to address problems/challenges identified,	Case-by case, subject to opportunities, resources made available	UNHCR Innovation, Livelihoods/Education, Energy Team + MINEMA	Ongoing process	Funding Staff capacity Local context	TBC/case by case	Innovative pilots

4.3 Strategy budgeting

Below is an estimated budget required for the full implementation of this Strategy as well as the corresponding budget lines describing the expected sources of funding and its purpose. The total budget estimate is 25 million USD from Jan 2021 through December 2024, subject to global financial situation and aid scenario due to evolving emergencies and global events like Covid pandemic and other humanitarian situation. However, Considering the trend of the last years, UNHCR Rwanda may be able to mobilize, up to 1 million USD each year from 2021 to 2024 from its own core-budget and donor support. The additional funding will be sourced from private sector investors, social enterprises and NGOs, other UN agencies, Government and development donors who will explicitly include refugees in their business plans or development programmes. Funding may be available for the implementing partners, NGO coalitions (e.g., Poverty Alleviation Coalition), Government Agencies (including MINEMA) and UN agencies including UNHCR, depending on donor preference, design and funding modalities including any joint programming. Finally, the GoR commits itself to support the implementation, primarily in-kind, through the inclusion of refugees in existing national or local schemes to support employment and entrepreneurship as part of the GCR commitments and additional pledges made at the Global Refugee Forum (GRF) in 2019. The below constitutes estimates and details of the budget lines that will be frequently updated as new funding sources materialise.

An evidence-based, costed analysis of what is realistically required (and plan of how to fund such actions) to achieve self-reliance for the total refugee population (endowed with diverse skills, capacities, and experiences) may be difficult to elaborate.

i) ***Direct Investment: Resource Transfer and integrated interventions package: \$15m***

By the end of 2024; 10,800 households will receive an integrated support package like the Graduation Approach intervention. A full cost estimate indicates about 1,500 USD per household for medium term support for 2-3 years to graduate out of humanitarian assistance. The total cost will involve 16.2 Million USD (10,800hhsX 1,500 USD) including delivery costs, human resources, and results monitoring (breakdown below).

Example: Graduation Approach: Tentative unit cost per household:1,500 USD including lump-sum cash transfer for productive purposes, delivery costs, human resources, results monitoring for integrated support

- Up to 800USD Asset/cash for business start-up/expansion and/or agriculture, integrated graduation programme
- Continuation of CBI (for Food and NFI) for a certain period (e.g., 6-12 months), consumption support, support level may vary based on level of cash-based assistance (Monthly humanitarian assistance for food and noon food items) is received by the targeted beneficiaries due to the joint targeting exercise.
- Soft interventions (access to finance, market linkage, skill building, coaching, and mentoring, business advisory services, group formation/cooperatives)
- Policy Advocacy and facilitation including studies, evidence, campaign for enhancing refugee's work and business opportunities
- Technical assistance to support the GA programme and enhance the IP capacity
- Evaluation/Assessments, Annual Reviews of Results
- Staffing, Delivery Cost and Overheads

- ii) *Indirect Investment by Partners/Donor Community and Government: Enabling Environment, policy advocacy efforts, creating opportunities in the refugee hosting districts (WB IDA like projects, UN programming): \$5m*
- iii) *Targeted Economic Recovery Programme to restore livelihoods due to Covid 19 and other shocks: \$4.8 Million*

BUDGET ESTIMATE AT A GLANCE 2021-2024 (INDICATIVE)				
EXPENDITURE		INCOME		
ITEM	AMOUNT (USD)	ITEM	AMOUNT (USD)	
1. <i>Direct Investment: Resource Transfer and integrated interventions package (including delivery cost, staffing and overhead, social protection support,)</i>	\$16.2 Million	UNHCR Seed Funding to initiate pilot projects or joint programming	\$5 Million	
2. <i>Indirect Investment for Enabling Environment, policy advocacy efforts, studies, and assessments/evaluations, creating opportunities in the refugee hosting districts (including delivery cost, staffing and overhead)</i>	\$5 Million	Operational partners including NGOs, Social Enterprises (mobilized resources from donors, foundations, charity, businesses); Development actors (e.g., WB, GIZ) and UN agencies bringing in resources, engaged in refugee socio-economic inclusion (MINEMA and UNHCR facilitate partnership and resource mobilization)	\$15 Million	
3. <i>Economic recovery support (Covid pandemic and other shocks)</i>	\$4.8 Million	Government of Rwanda: inclusion of refugees in existing national or local support schemes for self-employment in agriculture (land, inputs subsidy) or business entrepreneurship (soft loan/matching grant); wage employment/job placement and policy support, any in-kind supports	\$5 Million	
Total	\$25 Million		\$25 Million	

SECTION V: PARTNERSHIP AND COORDINATION – RESOURCE MOBILIZATION

5.1 Government of Rwanda: Key Economic and Political Stakeholder

The general role of the Government of Rwanda at large – and in particular why and how the GoR should and could enable refugees to contribute more to local development in Rwanda – will be subjected to a continued dialogue based on broad and frequent interactions between MINEMA, UNHCR and other relevant government entities. Support from the GoR and a close collaboration is essential to the successful implementation of the strategy. A key result indicator will be the inclusion of refugee economic contributions into the Rwandan’ economy, being reflected in the country planning for local economic development

MINEMA and UNHCR aim to sustain and assist innovation for economic development and poverty eradication in Rwanda via initiatives that support improved refugee and host community self-reliance as described in this Strategy. It will be primarily supported by partnerships with NGOs, social enterprises, and the general private sector engagement. Concerted efforts directly and indirectly targeting the GoR including at the Sector Working Group⁶⁰ level, will supplement these projects by making all government entities aware of the added economic value that refugees bring to the host communities. Research and ‘proof of concept’ via the proven and innovative initiatives as described in this Strategy, will further enable the inclusion of refugees into key development planning documents (e.g., NST, national budget document), through increased interactions between UNHCR and both the GoR and development partners.

The main objective that MINEMA and UNHCR have in relation to the GoR’s Strategic Plan for Refugee Inclusion is to ensure the recognition that refugees are already contributing to local economic development, directly and indirectly. Through an improved enabling environment, supported by the inclusion of refugees in development plans of the GoR, refugees’ economic contribution could become more significant. Ideally, refugees need to be included into both central and local planning documents (e.g., district development plan) to ensure the recognition of their contribution, especially by stakeholders that support the Rwandan development. A prerequisite for the success of this Strategy is a Government that, across all relevant entities, fully supports and works to further the fact that refugees have a positive economic impact on Rwandans, and their right to work is in the self-interest of Rwanda.

In summary, alignment with the GoR key planning document, the NST1, as well as specific reference to the inclusion of refugees in the national development planning documents such as the Strategic Plan for Refugee Inclusion and its successors, similar plans at the local level, will be a goal, towards the socio-economic inclusion of refugees and thus the achievements of this Strategy.

5.2 Development Actors and the One UN Initiative

There is arguably no sector of support to displaced people that is better suited for collaboration with development partners than livelihoods. Essentially, market-based livelihoods as promoted by this Strategy are not a humanitarian effort, but more like development work. For that reason, development partners often hold the expertise on livelihoods, and such programming for refugees should therefore be carried out either by or in close collaboration with development partners.

MINEMA, UNHCR and development partners in Rwanda wish to both directly increase financial and technical injections into areas surrounding refugee camps, while aligning livelihoods planning and self-reliance objectives for refugees with local economic development targets for host communities. Ideally, UN sister agencies will step up their engagement based on core competencies to support more development-oriented goals in and around refugee camps and urban areas. This will help the transformation of refugee hosting areas into rural economic hubs and urban centres for business, entrepreneurship, and socio-economic development.

More recently, the World Bank (WB) have been playing significant role in promoting socio-economic inclusion of refugees and host communities across the world including Rwanda under the IDA 18 Refugee Sub-Window and their follow up rounds (IDA 19 Window for Host Community and Refugees). Accordingly, the role of the WB should be to support GoR's efforts to enhance the socio-economic inclusion of refugees and host communities further and facilitate a stronger refugee economy in Rwanda through additional funding and technical support.

The objectives of development partnership is therefore (1) refugees receive the best value-for-money in terms of covering their basic physical and protection needs while also (2) ensuring that UNHCR and WFP assistance is channelled in a way that empowers both refugees and host communities in economic terms and (3) enable a graduation pathway for ensuring self-reliance and socio-economic inclusion of refugees and host communities through multi-year integrated support embedded into the planning and budgeting cycle of host government, UN and development agencies. The economic infrastructure that surrounds refugee camps should be improved further by means of targeted development investments with the objective to support local socio-economic structures. Other development partners with multiyear development programmes in Rwanda such as EU, USAID/PRM, FCDO (formerly DFID), GIZ, AFDB, KOICA, Danish Aid and JICA as well as global foundations and social enterprises and private sector companies like IKEA Foundation, Master card Foundation– also known to be global partners for solutions to displacement – will be engaged both as technical and financial partners. To reinforce this “bridging of the development-humanitarian gap” in Rwanda, UNHCR is increasingly engaged in various development partners’ forums in Rwanda, with a focus on furthering the socio-economic inclusion of refugees across sectors. An annual extended development partner forum (including the UN agencies) will be organized for achieving the objectives of humanitarian-development nexus in refugee context in Rwanda.

An important aspect in elaborating this Strategy to be successful is thus the effective adoption by development partners and donors of the idea that displacement must be placed as a central part of their agenda and budgets. MINEMA, UNHCR and partners will engage a wide range of development actors to ensure they have a better idea of displacement in Rwanda and are able to understand how refugees can be integrated into their ongoing and planning activities.

The One UN development planning bases itself on the 5-yearly United Nations Development Assistance Plan 2018-2023 (UNDAP II). This UN development plan is concretised into several Joint Programmes, all focusing on the objective of improving development in Rwanda. UNDAP-II has already mainstreamed refugee matters across the thematic areas, following the principles of ‘Leave No one Behind’ of Agenda 2030. This facilitates developing joint programmes with a cross-cutting objectives of the socio-economic inclusion of refugees and host communities.

One UN supports Rwanda's national transformation strategy agenda based on the pillars of a) Economic Transformation, b) Social Transformation, and c) Transformational Governance. With this stated goal of ONE UN Rwanda in mind, MINEMA and UNHCR believe that the purpose of this Strategy can be well aligned with the strategic aim of One UN in Rwanda in relation to Economic and Social transformation (including resilience). MINEMA and UNHCR will work to ensure that the “inclusiveness” of the One UN is also meant and acted upon.

5.3 The Private Sector

Joint advocacy with the GoR and other partners to enhance refugee work opportunities will be achieved by working with the private sector companies, employers, their apex body (PSF) at district and national level. The organization of an annual private sector forum to enhance work opportunities for refugees will focus on refugee integration into value chains; market linkages in agriculture and other sectors, based on demand and market assessments; the exploration of ICT opportunities; the hospitality and culinary sector, and craft artisans. Other interventions will work on policy advocacy to remove any barriers that hinder the engagement of the private sector and de-facto the right to work opportunities for refugees. Potential sector of focus may include ICT including outsourcing, Agriculture including chilli/tea/coffee value chain, Hospitality, Culinary, Driving/automobile, mechanical/technician (plumbing, electric, carpentry), and renewable energy. Other activities may include bilateral private sector advocacy for domestic or joint venture foreign investment in labour intensive business and production facilities (e.g., garments/textile, leather, microwork⁶¹, agro-processing) in Rwanda and for placement of their business activities in areas with large refugee populations.

5.4 Coordination Mechanism

Refugee Coordination Model (RCM)

The Refugee Coordination Model (RCM) in Rwanda is co-coordinated by the Government (MINEMA) and UNHCR, in close cooperation with other UN Agencies, NGOs as well as operational and development partners. Partners attend the Refugee Coordination Meeting (RCM) every second month to keep all stakeholders updated on the latest happenings, and to brainstorm collectively on how best to handle challenges encountered and chart the way forward. Representatives of the partner agencies also attend in regular sectoral coordination meetings both at national and field levels to follow up on sectoral activities including livelihoods and economic inclusion (as outlined below). Both the RCM and Livelihoods Sector Working Group act as a platform for raising awareness among all partners on strategic approaches, focus areas and any shift in policy and practices as well as mobilising resources.

Livelihoods and Economic Inclusion Sector Coordination

The Livelihoods and Economic Inclusion Sector Working Group (LEISWG) will continue to act as an open forum for all relevant stakeholders (including refugees, GoR, UN agencies, DPs, IPs/NGOs/operational partners/research organisations, private sector partners including apex bodies (Private Sector Federation/PSF) and all other parties - current and potential) to engage in the sector and support the improvement of the livelihoods and economic inclusion of refugees and host communities. All parties can share ideas and updates (both operational and global) on key activities, planning, and assessment for any new programming (individual/joint) and use the platform for building partnership and resource mobilization. The sector working group will be coordinated/co-chaired by UNHCR Rwanda with MINEMA and UNDP and will generally be held on a quarterly basis.

The LEISWG will also work as a consultative forum that provides the latest information on the strategic framework, livelihoods and economic inclusion needs and partnership principles/requirements to interest organizations/potential partners. Partner agencies will be able to share any highlights of their strategic approach, findings of any studies/assessments, new projects/programmes under planning, results of ongoing/completed projects/partnership, sharing lessons learnt and best practices (what

⁶¹ 'Microwork is a series of small tasks which together comprise a large, unified project and are completed by many people over the Internet. Microwork is considered the smallest unit of work in a virtual assembly line'.

works well and what not) in pursuing livelihoods and economic inclusion agenda for the refugees and host communities in Rwanda. It will also ensure the alignment of new projects and programmes with National and Global Strategies in Livelihoods and Economic Inclusion areas.

One of the key areas of focus will be on building synergies through data sharing, joint programming including resource mobilization, expanding partnerships with the private sector and market actors while minimizing the duplication of efforts. Participants, subject to their speciality/sectoral expertise and interest, may also be invited to join any future joint needs assessments and monitoring exercise.

Establishing New Partnerships

MINEMA and UNHCR will engage in partnerships with a wide range of partners including national and international NGOs, social enterprises, private sector companies and forums, other UN agencies and development cooperation, multilateral financial institutions, non-profit entities that are committed to the protection and promotion of refugees. An organization must have a valid authorization and registration documents to engage in a partnership with MINEMA/UNHCR.

MINEMA and UNHCR technical teams, will review new partnerships (both for operational partnership and implementation partnership through direct implementation or project partnership agreement/PPA with the Implementing Partners/IP) through regular coordination meetings to ensure that the projects/programmes are aligned with the strategy and the wider policy and development context of Rwanda.

SECTION VI: MONITORING AND EVALUATION FRAMEWORK⁶²

6.1 Strategy results indicators and targets

Progress and impact measurement will be achieved through the analysis of baseline and end-line surveys of refugees and host communities involved in various projects of the Strategy. In addition, Annual Surveys will be conducted jointly by MINEMA, UNHCR and partners using both qualitative and quantitative approach, at the beginning of each calendar year. The indicators to be used to monitor the progress of the implementation of the Strategy will include relevant indicators from the joint strategy. The baseline data refers to consolidated results from livelihoods' interventions that were implemented from 2016-2020, either through operational and implementing partners, or directly implemented by UNHCR. The target results are also a consolidation of the planned livelihoods interventions from year 2021 - 2024, planned with the different partners involved in livelihoods projects. The results also reflect UNHCR current available budget for livelihoods interventions. In the following table, the end-line results are a cumulative addition of the baseline results and the expected results from 2021-2024

⁶² This framework is accompanied with a logical framework and a monitoring & evaluation matrix (annexed) that practitioners and partners may consult before designing a refugee livelihoods programme/project in Rwanda.

Key Outcome Indicators

Outcome Indicator	Baseline (end 2020)	Targets (end 2024)	Observations
1) % and # of refugees not receiving in-kind nor cash aid (can meet basic needs without assistance)	8% (i.e., 11,321 individually registered) (UNHCR Monthly Population Statistics Dec 2020)	15.6% a/ Graduation of 2,500 refugee hhs $3.7^{63}=9,250$ individuals b/ Total cumulative: 11,321+9250= 20,571 individuals, i.e., 15.6%	The baseline # is the refugee urban population not receiving in-kind nor cash aid (source: UNHCR Monthly Population Statistics 31 st December 2020) The total refugee population as of 31 st March 2021 was 131,921, Family Size 3.7
2) # of refugees and host communities graduating out of extreme poverty	12,345 individuals, equivalent to 7,219 HHs (family size 1.7) ⁶⁴	c/ 5,000 HHs (60% refugees, i.e., 11,100 individuals (based on household size 3.7) and 40 % Hosts, i.e., 8,600 individuals (based on household size 4.3) d/ Total cumulative: 12,345+11,100+8,600= 32,045 individuals (i.e., 12,219 HHs)	- Host communities cannot be linked to humanitarian assistance as they do not receive it. - - However, for all the beneficiaries, the assumption is to graduate out of extreme poverty (based on minimum expenditure threshold (indicative/adjusted extreme poverty threshold) and Ubudehe categorization (for host population) as a proxy for income, with refugees later graduating out of humanitarian assistance - The baseline # accounts only for refugees, and not host communities
3) # of refugees and host communities who are self-employed (in business and agricultural sectors combined)⁶⁵	5,381 primary beneficiaries (benefitting 19,371 individuals within the HHs)	19,260 primary beneficiaries (cumulative from end year 2020) ⁶⁶ i.e. (5,445+13,815) =19,260 (benefitting 69,336 individuals within the HHs)	The baseline # includes: - Inkomoko (2,450 existing business) ⁶⁷ - Caritas = (at least 80% of beneficiaries are employed=840*80%=672) - Indego Africa = 175 women - Misizi marshlands project = 1427

⁶³ For the purpose of the strategy and based on UNHCR statistics of HHs size, the average refugee HH size is 3.6 for baseline and 3.7 for target numbers (UNHCR Monthly Stat 2020 and March 2021). For the host community HHs, the average HH size is 4.3 (NISR, 2012 Census)

⁶⁴ Data collected from the Joint WFP-UNHCR Extended Post Distribution Monitoring conducted in December 2020 that identified criteria for individuals or households considered as non-vulnerable individuals in all refugee camps. This number therefore refers to individuals or households considered as non-vulnerable, i.e., who are considered as "out of extreme poverty"

⁶⁵ The number of beneficiaries self-employed as reported at baseline includes beneficiaries with existing businesses at any point in time between 2016 and end of 2020. Due to challenges of collecting data on the current employment status of beneficiaries (as it requires an employment survey in all the locations) at the time of the strategy elaboration, it is assumed that beneficiaries that had existing businesses between 2016-2020 were still self-employed by end of 2020. Employment is assumed to be either in formal or informal sectors

⁶⁶ Inkomoko will graduate 1000 beneficiaries in year 2021 from **8,850** who are expected to be self-employed by end of year 2021, – The Danish agricultural project will assist in agricultural employment **1,883** farmers – Caritas Rwanda will support the graduation of **505** PoCs (of which 455 refugees) – Indego will assist **100** more women – GIZ will support employment of **2900** PoCs (of which 50% are refugees). Based on the assumption of 40% wage-employment and 60% self-employment, GIZ will support **1,160** wage employment and **1,740** self - employment – Maison Shalom **200** – Save the Children **30** – Food for the Hungry **517** PoCs

⁶⁷ Inkomoko supported the creation of 3,283 businesses in year 2020 out of 5,882 idea stage participants (source: Inkomoko Annual Report 2020 – draft report). Additionally, Inkomoko reports 237 new jobs (other than self-employment), Inkomoko existing businesses that were trained in year 2020 are 2,450 (2,050 for hosts and 400 refugees). For the purpose of this strategy, the # reported for Inkomoko is only 2,450.

			<ul style="list-style-type: none"> - FH = (60 engaged in agricultural project and 457 engaged in other self-employment activities) - GLZ =76 existing business - Esther Aid =24 - Maison Shalom=40 - We cannot measure it using the % as we cannot count using the total population of Rwanda -The assumption is that employment # reported by end of year 2024 include refugees and hosts who have been cumulatively reported every year since 2021, with a baseline of end year 2020, as being employed. The total # that will be reported by end of year 2024 is indicative as employment is dynamic (some get jobs and other loose it). - The sustainability of employment is an indicator that could be used at each pillar on a yearly basis i.e., the # of PoCs who have been self - employed for more than six months in the business sector of farming sector (formal and informal)
4) # of refugees and host communities who are wage-employed⁶⁸	1439⁶⁹	3,439⁷⁰	<ul style="list-style-type: none"> • The baseline # of refugees wage-employed by different organizations in Rwanda is 1,375 as provided by MINEMA on the 26th March 2021 • Kepler reported 64 students that found employment after studying at Kepler • The end line # englobes refugees (70%) and hosts (30%) • This indicator refers to beneficiaries reported as wage-employed whether in formal/informal and permanent/non-permanent basis) – and wage employed in all sectors (including agriculture) • The sustainability of employment is an indicator that could be used at each pillar on a yearly basis i.e., the # of PoCs who have been wage - employed for more than six months
5) # of refugees and host communities using financial	3,345⁷¹ (27%)		<ul style="list-style-type: none"> • Financial institutions refer to formal institution such as banks, MFIs, etc

⁶⁸ This indicator on wage-employment does not make a distinction between casual, temporary, fixed wage-employment nor any other employment distinction such as formal/informal employment.

⁶⁹ The baseline # as reported by MINEMA in appendix (1,375) was collected from the following organizations: Plan International, World Vision Rwanda, Kepler, Alight, AHA, ADRA, Global Help to Heal, legal Aid Forum, Humanity and Inclusion, UNHCR, WFP, Save the Children, Maison Shalom, MINEMA. Kepler also reported that 64 graduates were wage-employed by different companies

⁷⁰ Considering the wage employment trend from the last strategy 2016-2020, the target of the current strategy is to exceed it and achieve 2,000 new wage employment that includes GLZ=1,160 and other partners

⁷¹ The baseline # includes Inkomoko and Umutanguha that distributed loans through existing internal financial channels. We are aware that other the activities of access to finance for refugees involves more # that what is reported in the strategy. However, during the period of 2016 to 2020, specific data on how many accounts were opened for other members of the HH other than the HHs heads, was not systematically collected. However, for this strategy, efforts will focus on collecting financial data on HHs heads and other members of the HHs. Inkomoko 936 and Umutanguha AFR 892 (2016-2020) loans. For Umutanguha, cumulatively 5,003 clients (refugees and host community) have been reached out to open accounts, however it was not reported whether these accounts belonged to HHs heads or other members of the HHs. On the other side, 1,517 new savings accounts have been cumulatively opened since Umutanguha started operating in Mahama and Kigeme camps

institutions for savings and loans transactions, through UNHCR partners		5,500 ⁷² (35%)	<ul style="list-style-type: none"> • Financial transactions using transfers such as MOMO are not included in the indicator as it may not reflect clearly how beneficiaries have access to financial services • Indeed, all the HHs heads who own Equity Bank accounts can transfer the cash assistance through MOMO • According to KUHI Consortium Digital assessment (2019) report, 25% of host community have applied for credit, whereas for refugees, it is 29%. The application rate is at 97% successful for hosts and 98% for refugees • Access to credit is considered as a strong and credible indicator of access and usage of financial services. • Based on the above findings, the assumption is that at baseline, an average of 27% (refugees and hosts communities combined) has access to credit products (whether in Banks, MFI, Cooperatives, SACCO, Community Savings Groups, etc • This is in line with our total target on over 10,800 hhs will be receiving integrated livelihoods support which include support for financial inclusion (savings/loans etc). This is about 30% of current 35,892 total refugee hhs (excluding ETM and Nyanza RC), then assuming further increase through advocacy and facilitation to enhance financial inclusion and WB supported Jya Mbere Project (Component 2 on Economic Opportunity/Access to Finance).

⁷² The target # is based on the past trend results of the last strategy in addition to planned interventions for 2021-2024

Output Indicators from UNHCR Results-based Framework⁷³

1) # of households who received integrated livelihoods support (refugees and host community)	5,174 ⁷⁴	15,973 = (5,174 + 10,799) ⁷⁵	<ul style="list-style-type: none"> Integrated livelihoods support refers to a package of interventions that aims at supporting beneficiaries to move out of extreme poverty and become self-reliant. These interventions include skills development; cash grants or in-kind support; access to finance and savings building; socio-psychological support and coaching; job placement
2) # refugees and host communities who received supplementary cash grants (mainly for food provisioning)	645 ⁷⁶	3,000 ⁷⁷	<ul style="list-style-type: none"> This could be cash grants for consumption during skills training Usually, this amount is lower than cash grants for business start-up The amount is not primarily intended for business related cash grants to start up a business or grow it It could be provided through wage employment, self-employment, or agricultural interventions
3) # of refugees and host communities receiving loans through UNHCR partners (MFIs, private sector, etc)	1,828 ⁷⁸	3,500	<ul style="list-style-type: none"> It refers to any type of loans provided to beneficiaries for self-employment, wage, or agricultural employment Due to Covid-19, Inkomoko and Umutanguha were not able to deliver many business loans to PoCs
4) # refugees and host communities who received from UNHCR/partners productive assets/ cash grants to start up or improve a business or agricultural activity as well wage employment	3,370 ⁷⁹	6,200	<ul style="list-style-type: none"> The total target # is to be confirmed but Caritas will give out 455 cash grants. Productive assets exclude agricultural inputs such as seeds, fertilizers Employment includes wage, self, and agricultural employment Productive assets exclude agricultural inputs such as seeds, fertilizers Productive assets are most of the time in-kind assets

⁷³ Targets are based on estimates and subject to revision

⁷⁴ The baseline # includes: Caritas (Graduation project) **840** – Give Directly **2260** – Misizi Marshland **1,427**, Esther's Aid **24** – GIZ **76** – Food for the Hungry (FH) **517** - Save the Children **30**

⁷⁵ The target number includes: The Danish agriculture project **1883** – Caritas Rwanda **505** PoCs – Indego **100** more women – GIZ **2900** PoCs (of 50% are refugees) – Maison Shalom **200** – FH **111** PoCs – Poverty Alleviation Coalition (Scaling up graduation) **4,050**, Inkomoko **1,050**

⁷⁶ Alight **128**; FH **517**.

⁷⁷ The target # is based on the past trend results of the last strategy in addition to planned interventions for 2021-2024, i.e., **3,500**

⁷⁸ Inkomoko **936** and Umutanguha AFR **892** (2016-2020)

⁷⁹ The baseline includes Caritas Rwanda **840**; Give Directly **2260**; Alight **44**; For productive assets, we include Indego **175** – FH **51**

5) # and % of beneficiaries in livelihood-supported projects from host communities	5,120 hosts community and 20,990 refugees⁸⁰, i.e., 24.3% - Total direct beneficiaries = 26,110	30 - 50%	<ul style="list-style-type: none"> • UNHCR supported projects require 30% of the host communities to be integrated • 5,120 host community beneficiaries are the equivalent of 5,120 HHs that benefitted from livelihoods projects =22,016 host community who benefitted • 20,990 refugee beneficiaries are the equivalent of 20,990 HHs that benefitted from livelihoods projects =75,564 refugees who benefitted • Total# = 97,580
6) # of refugees and host community coached on self-reliance and graduation path	3,717	13,717⁸¹	<ul style="list-style-type: none"> • The baseline # is equal to the # of beneficiaries who received integrated services from 2016 to 2020 • This indicator refers to socio-psychological and coaching sessions provided to beneficiaries to improve their journey to self-reliance and graduation • This indicator may require the supplement of hours of private coaching per individual /household
Self-employment Pillar			
7) # of refugees and host communities provided with entrepreneurship training program (business related)	15,026⁸²	27,551⁸³ (i.e., 15,026+ 12,525)	
Agricultural employment Pillar			
8) # of refugees and host communities trained in agricultural production technics	1,962 households⁸⁴	4,487 households⁸⁵	
9) # of refugee households with access to arable land or other productive natural resources	350 households⁸⁶	1,270 households⁸⁷	<ul style="list-style-type: none"> • This indicator refers only to refugees
10) # of refugees and hosts receiving production kits or inputs for	⁸⁸1962	4,487 households	

⁸⁰ The baseline includes # from Inkomoko (2,736 hosts/10,742 refugees); Give Directly (2,261 refugees) Indego Africa (5 hosts/170 refugees); Caritas Rwanda (hosts 270/2,779 refugees); GIZ (416 hosts/492 refugees) Esther's Aid (24 refugees); Maison Shalom (1148 refugees/ 47 hosts); AFR Umutanguha;(2,223 refugees/hosts) FH (210 hosts/307 refugees); Misizi Marshland project (1127 hosts/300 refugees), Kepler (64 refugees); Save the Children (29 refugees/ 1host); Garden for Health International (475 refugees); covering the period of 2016-2020

⁸¹ This target refers to the beneficiaries that are expected to be the participants of livelihoods projects

⁸² This baseline # embeds Inkomoko (from 2016 to 2020) 13,478 (i.e., 420 in 2016; 809 in 2017; 1674 in 2018; 1719 in 2019; 8856 in 2020); Indego 175; GIZ 76; FH 457 (deducted 60 in farming training); Caritas 840.

⁸³ The targets include Inkomoko 8,050; Caritas 475; GIZ 2900 (though some may be wage-employed); Indego 100; other projects 1000

⁸⁴ The baseline includes the Misizi Marshland project 1427 households: the FH project 60 households and Garden for Health International 475

⁸⁵ The target number includes the Danish project 1883 HHs; other agricultural projects 1117 HHs

⁸⁶ The baseline includes the Misizi marshlands project 300 refugee HHs: FH 50 refugee HHs

⁸⁷ The target includes the Danish project 565 refugee HHs (30%) of total beneficiaries; and other projects 335 refugee HHs

⁸⁸ The baseline includes the Misizi Marshland project 1427 households: the FH project 60 households and Garden for Health International 475

agriculture/livestock/fisheries activities			
Wage employment Pillar			
11) # of refugees and host communities provided training related to wage-employment (vocational/technical/ market-oriented/apprenticeship/ on-the-job training)	1636 ⁸⁹	3,100 ⁹⁰	<ul style="list-style-type: none"> The target is based on GIZ; Save the Children; Maison Shalom' Esther's Aid; FH and other projects This refers to the summation of beneficiaries who were annually enrolled in apprenticeship / on-the-job training schemes/vocational/market-oriented This indicator includes beneficiaries enrolled in informal trainings like workplace learning; not necessarily leading to a nationally recognized certificate
12) # of refugees and host communities who have completed training related to wage-employment with a nationally recognized certificate	960	2,000	<ul style="list-style-type: none"> The baseline # includes GIZ 832; Esther's Aid 24 and Kepler 104
13) # of refugees and host communities registered in job placement services	153	2,000	<ul style="list-style-type: none"> This indicator refers to internship placement in companies (paid or unpaid) Any other placement intervention The baseline includes Esther's Aid 24 and Save the Children 30; Kepler (95% of 104 PoCs) = 99 The target # is the expected # from projects
COVID-19 RECOVERY INTERVENTIONS			
14) # of refugees and host communities who received business recovery cash grants	3,172	5,200	<ul style="list-style-type: none"> The baseline includes Inkomoko that distributed 3,128 cash grants for business recovery and Alight (44) The # of refugees =1,518 The # of host communities=1,653 More than 50% are women
15) # of refugees and host communities who received recovery supplementary cash grants for Covid-19	128	12,000	<ul style="list-style-type: none"> The baseline refers to Alight The end line refers to Give Directly scheduled to distribute 7,000 cash grants to urban population in year 2021. The remaining # is a projection based on future interventions to recover from Covid19

⁸⁹ The baseline includes GIZ **832**; Save the Children **30**; Maison Shalom **40**; Esther' Aid **24**; Indego **175**, and other partners (**AREDEC; etc.**)

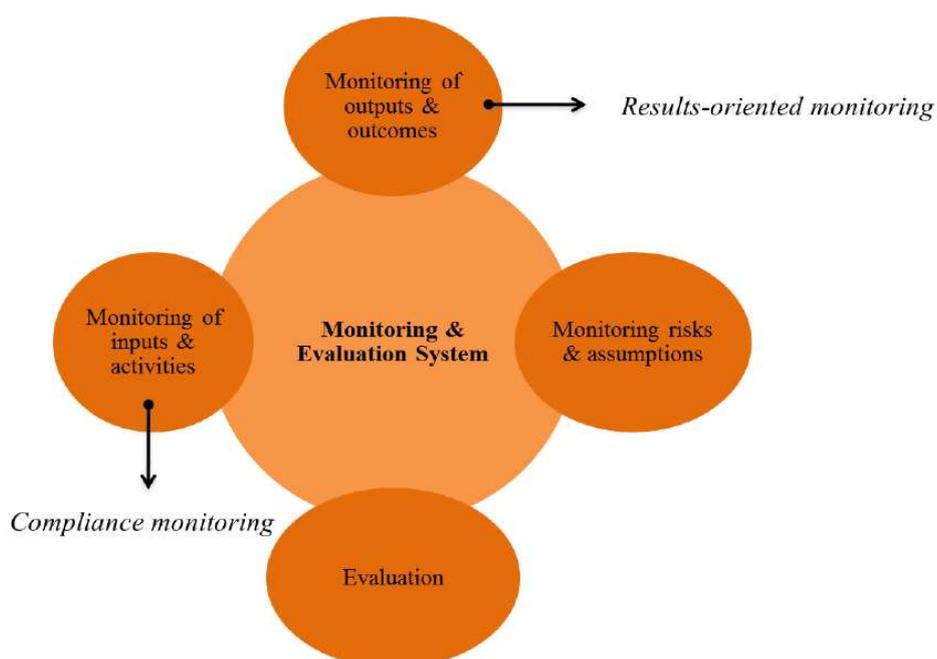
⁹⁰ The end line is a cumulative number based on the past trends 864

6.2 Monitoring and Evaluation Framework

As part of creating a strong evidence base for tracking the results of the Livelihoods Programme strategy, the following M&E framework has been developed to ensure that an effective M&E system is in place and is aligned with the objectives of the joint strategy. It is expected to be a cornerstone to achieve the results of MINEMA-UNHCR joint strategy by:

- Strengthening results-based management and the culture of results-management
- Using evidence of results to inform decision-making
- Improving measurability through consistent learning to ensure accountability of results
- Strengthening country operations, field teams and partners' M&E systems
- Establishment of a knowledge management system to capture lessons learned from the implementation of the strategy, relevant policies and programming and share them with stakeholders and the international community to enable other countries to learn from Rwanda's inclusion policies.

The following diagram displays different areas of monitoring and evaluation, and pinpoints the area where this M&E plan will focus, i.e., **results-oriented monitoring of outputs & outcomes**



The role of the M&E framework is therefore to track, update and report on the progress and impact of interventions outlined under the strategy as well as ensuring that information, data, and analysis are of the best quality. Livelihoods programming is increasingly acknowledging the importance of M&E in the process of delivering livelihoods interventions and achieving the planned results. This section of the strategy seeks to enable practitioners in refugee livelihoods programming (MINEMA, partners, UNHCR staff and field offices, interested stakeholders) to clearly understand the M&E requirements for refugees livelihoods interventions in Rwanda, thus allowing them to align their activities to the requirements. For operational and implementing partners specifically, this section will further clarify the design of livelihoods interventions and the corresponding M&E requirements as well as guidance for refugee livelihoods practitioners in Rwanda, on M&E considerations when they are implementing refugee livelihoods projects. A detailed M&E framework has been outlined in the Appendix IV.

This M&E framework was elaborated taking into consideration the following challenges and constraints

6.3 M&E Challenges and Opportunities

Data gap has been identified as a major challenge to the past joint strategy 2016-2020, extending its impact in the design of the new strategy 2021-2024. The process of analyzing existing data to capture the impact of previous livelihoods programme/projects interventions revealed the challenge of collecting and consolidating data that was differently collected and analyzed by different partners. It became extremely difficult to capture the results, especially at the outcome and impact levels. It is worth noting that some baseline data are missing in the M&E matrix due to the above reasons. Nonetheless, it was a lesson learned and this joint strategy aims at rectifying the situation. It is with great expectation that after five years of implementing this strategy, credible and harmonized data will be available and accessible through the strengthening of M&E systems at programme and project levels.

The second major challenge identified was the lack of clear guidance on the thresholds of some indicators to base the measurement of progress and results, for past and future livelihoods interventions. As an indication, “income” is one of the most used indicators to measure monetary poverty rate. The income threshold above which a refugee can be considered as out of poverty requires to be contextualized to the country of implementation as it may be different from one country to another, while depending on a range of variables and different ways of measurement.

According to NISR, Rwanda utilizes a cost of basic-needs approach to measure monetary poverty. Thus, poverty is defined “as insufficient consumption to satisfy food and non-food basic needs. Real annual consumption per adult equivalent is used as the welfare measure. Households are classified into poor and non-poor depending on their welfare relative to a pre-defined line. Of recent, Rwanda has also embarked on a renewed poverty categorization of its population, namely the “ubudehe approach”. The approach aims at mobilizing the population to alleviate their own poverty based on specific criteria that allows the categorization of the population into specific groups. This approach is based on income and assets thresholds that should be taken into consideration when setting poverty rate thresholds and income levels for refugee programming. An indicative estimate on poverty and extreme poverty threshold has been constructed based on NISR Poverty line data and adjusted with inflation to derive 2020 prices (see the technical note under appendix I). This determination of the thresholds will progressively be elaborated and finetuned based on completed and future studies including the “Dec 2020 extended PDM survey under the UNHCR-WFP targeting exercise” and any sub-sequent follow-up surveys and PDM surveys, longitudinal panel studies and other socio-economic assessments.

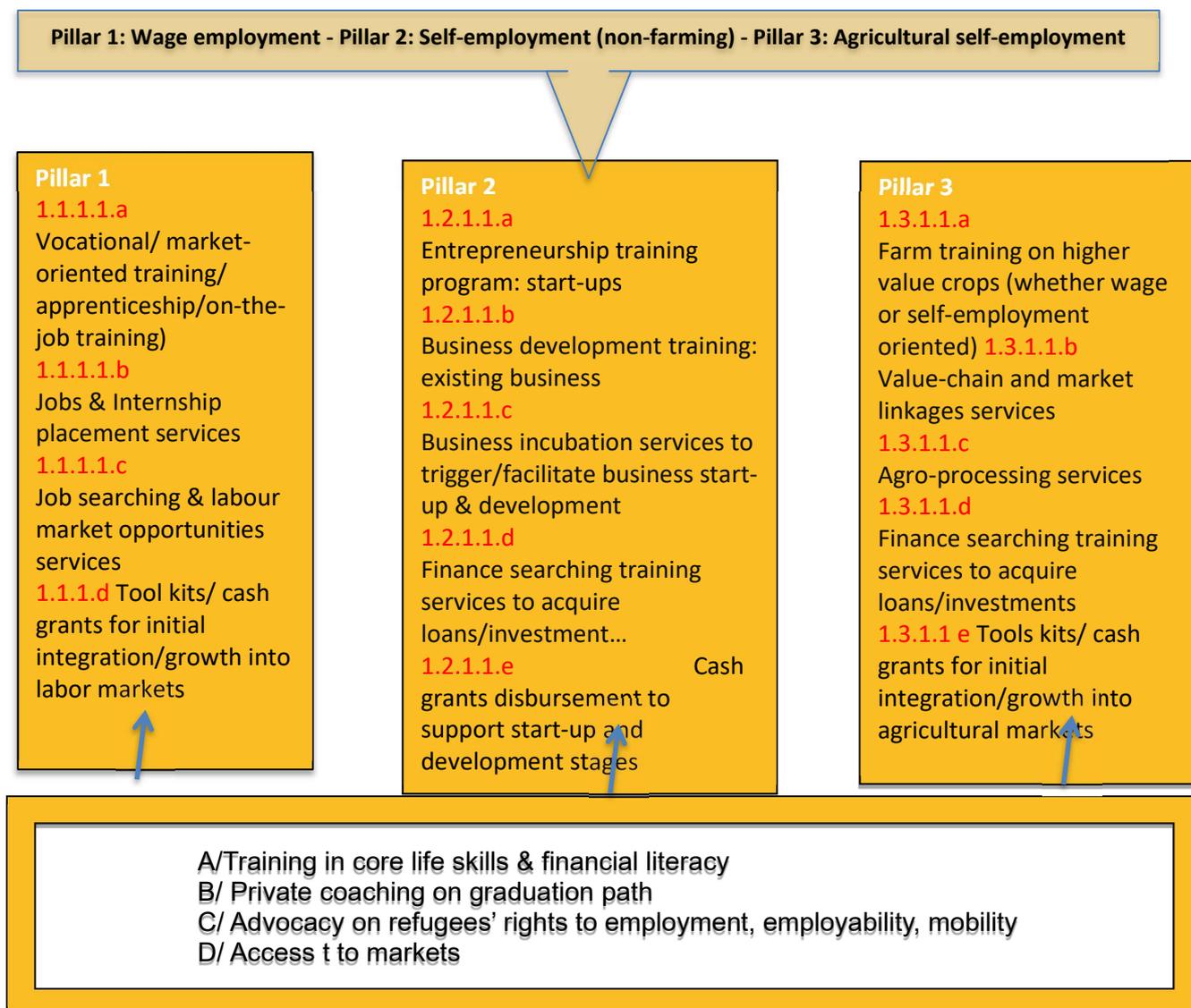
In terms of opportunities, the current environment is conducive to a structured, harmonized, and integrated M&E for maximum impact on the refugees and host communities. The GoR, through its commitment to the Leaders’ summit in Year 2016, expressed the will to work towards refugee self-reliance, a situation where refugees would graduate out of humanitarian assistance. Among other reasons, the commitment was motivated by the need to yield tangible and impactful results for refugees - the increasing reduction in humanitarian assistance to support refugees – as well as the need to reduce the burden on the hosting country through refugee socio-economic inclusion.

Strengthening results-based management and the culture of results-management is another opportunity to strengthen the accountability of UNHCR and the GoR with results evidence to inform decision-making. Finally, it is another opportunity to strengthen UNHCR country operations, field teams and partners’ M&E systems.

6.4 Monitoring & Evaluation Guidance in Livelihoods Programming

- ✓ Conduct a livelihoods and socio-economic assessment to identify refugee livelihoods needs, socio-economic situation and challenges to socio-economic inclusion prior to the design of the project
- ✓ Design refugee livelihoods projects based on the findings of the livelihoods assessment and align it on any of the three pillars: **self-employment-business; self-employment - agriculture and wage employment.** (diagram 9 below displays proposed essential interventions for each pillar)
- ✓ Once the project has been developed and is in the phase of implementation, conduct a baseline survey among the selected beneficiaries
- ✓ Conducting an annual outcome assessment (Livelihoods and Socio-Economic assessment) to track how outputs are contributing to achieve desired changes in socio-economic areas, broader socio-economic inclusion (market, financial services, employment, business opportunities, land, and other services), monitoring poverty and vulnerability, income and expenditures, savings, assets, food, and nutrition security, coping capacity and resilience situation

Figure 9: Proposed Livelihoods Essential Interventions per pillar



Source: UNHCR Rwanda – Livelihoods and Economic Inclusion Unit

- ✓ A refugee livelihoods project could be designed based on two pillars or three at the same time if it is relevant to the context and the livelihoods needs. It is therefore recommended that project M&E should be based on the corresponding pillars
- ✓ Refugee livelihoods projects should be designed around the following interventions that are usually recommended for graduation projects: **1) Coaching, (2) Consumption Support, (3) Savings, (4) Network Engagement, (5) Referrals and linkages, (6) Core Capacity Building and (7) Technical Training, (8) Asset Transfer & Job Promotion.**
- ✓ The above structure should be considered as a foundation to any livelihoods project, though it may be subject to flexibility depending on the implementation context. Indeed, it is recognized that some projects may not be able to integrate all above components for various reasons. Projects design should therefore prioritize the following core interventions, i.e., **Core Capacity Building - Technical Training - Asset Transfer & Job Promotion - Savings – Coaching**

6.4.1 Programme Measure Framework (PMF) structure

Based on the above recommended structure, the M&E of livelihoods projects should select the appropriate results indicators (outputs & outcomes indicators) based the selected strategic pillar and project design components.

The following table identifies the link between livelihoods interventions/ components and the recommended results indicators.

Table 2: Link between livelihoods interventions/ components and results indicators.

Livelihoods Interventions/components	Corresponding results indicators
Core Capacity Building; Technical Training	Human assets reinforced
Network Engagement; Referrals and linkages	Social assets reinforced;
Asset Transfer	Productive assets provided
Savings	Savings from employment facilitated
Job Promotion; Market access	Access to markets facilitated
Coaching	Access to life skills facilitated

The selection of indicators to use in project implementation is the primarily responsibility of the project holder under the guidance of UNHCR livelihoods team. Each outcome and output are linked to several indicators, and each project should carefully choose the appropriate indicators. Not all indicators should be used. In the Appendix IV of the strategy, details M&E plan by all relevant indicators are outlined through a matrix along with an indicative PMF structure that identifies specific results indicators (outcomes and outputs) by strategic pillars and recommended interventions (Appendix IV a).

6.4.2 System for Performance Measurement

Proposed Key Actions

- ✓ Assign a specific realistic budget for project M&E based on some of the following requirements
- ✓ Designate a M&E focal point who will be responsible for leading the M&E project system design – implementation and will liaise with UNHCR livelihoods M&E focal point

- ✓ Identify project results indicators and targets based on the recommended UNHCR Livelihoods results framework. Each indicator and target should be aligned to the project logic and goals.
- ✓ Determine the methods of collecting data for each indicator and the frequency of data collection based on the Livelihoods M&E plan, and with the assistance of UNHCR livelihoods focal point.
- ✓ Integrate the following levels of data disaggregation in data collection and reporting, i.e., gender – age – diversity (such as disability) – PoCs nationality – beneficiary residence. Further disaggregation may be suggested if required
- ✓ Design and use the following M&E tools to track project implementation progress and results achievements
 - Once the targeting exercise is completed, conduct a baseline study to capture the initial (socio-economic) metrics status of the beneficiaries at the individual and household level
 - Design and plan for a subsequent end-line study that will be conducted after the project ends to assess the project results achievements.
 - In addition to other internal reporting requirements to the partner, integrate the use of regular reporting tools recommended by MINEMA and UNHCR (monthly, quarterly, and yearly reports)
 - Following UNHCR evaluation policies, plan for an external evaluation that will evaluate and validate the project process and results at the outcome/impact level. Evaluation studies should also focus on capturing trends, good practices, lessons learnt and recommendations. A mid-term evaluation may also be required especially for multi-year projects.
 - In case the project is implementing a cash disbursement activity, develop a post-distribution monitoring (PDM) study to evaluate the cash disbursement process and the use of cash. This study should be conducted by an external entity to the implementing partner
- ✓ Set-up a streamlined and systematic process of collecting, analysing, and reporting data for progress tracking and results monitoring
- ✓ The integration and use of a computerized database management tool is recommended if possible as it may facilitate M&E activities while reducing errors linked to large datasets management

SECTION VII: CONCLUDING REMARKS

The foremost role of MINEMA, UNHCR, partners, and the Government of Rwanda at large, is to create the best possible enabling environment for refugees and their host communities to become self-reliant and consequently contribute more to the development of the Rwandan economy. With this Strategy, MINEMA and UNHCR wishes to put in writing the roadmap and where we would like to see refugees be in terms of self-reliance and economic contributions to Rwanda's development by 2024.

There are many moving parts and pitfalls to the successful implementation of this Strategy, but the most important is to create an enabling environment for refugees to avoid or escape dependency and enter into self-reliant lives of dignity and contribution to their host society. For refugees who are unable to achieve self-reliance, MINEMA and UNHCR will be there to cater for their basic needs with continued humanitarian assistance. On the other side, for those who are able to improve their own lives through hard work, MINEMA and UNHCR in partnership with development partners, private sectors, UN system, operational partners and NGOs will support them in their endeavours and get them off assistance while re-focusing provision of humanitarian aid to the most vulnerable.

While self-reliance can provide for an individual refugee and his/her household the means to live a better and more empowered life, it still does not put an end to their refugee status. Only durable solutions to displacement can end an individual's refugee status and fully normalize that person's life. Commonly three solutions have been interpreted as ending a person's refugee-status, namely 1) voluntary repatriation to country of origin, 2) local integration in the country of asylum, and 3) resettlement to a third country. It should be noted that research shows that refugees who are socio-economically empowered are, all else equal, more likely to consider voluntary return to their country of origin. It also enhances their employability in resettling countries as well as their self-reliance and economic inclusion in Rwanda.

Despite not ceasing to be a refugee, economic self-reliance will empower the refugee to live a dignified life as he/she is able to cater for his/her own and family needs as well as contribute more to the Rwandan economy. Finally, achieving self-reliance could also contribute to obtaining nationality in Rwanda. The 2008 Law Relating to Rwandan Nationality stipulated, inter alia, that any foreigner applying for Rwandan nationality must 1) be a legal resident of Rwanda for at least past five years and 2) be the owner of sustainable activities in Rwanda.

As Rwanda is surrounded by chronically instable countries, potential new influxes of refugees may happen during the implementation of this strategy. On the other hand, voluntary repatriation of Burundian refugees may continue over the next few years. However, this strategy presents an attribute of being a broader solutions-oriented document. It is expected that by 2024, Rwanda will have in place an asylum-regime that inherently seeks to include refugees as economic assets and catalysts for development from the onset. Contingency planning for refugee-influxes should therefore focus on innovative alternatives to camps to make sure that refugees who have the potential to take care of themselves are supported with economic opportunities. Registration data, subsequent verification and sectoral assessments should therefore include socio-economic data of the PoCs during registration. The strategy and its implementation will move towards a shock resilience strategy to withstand natural and other disasters and disease outbreaks like Ebola and Covid-19 pandemic.

Through the strategy, the approach of humanitarian development nexus and principles of the new frameworks including GCR has been integrated. This includes but not limited to sharing the burden of budgets (in other words resource mobilization and development partnership); extending the focus more explicitly to include the local host communities alongside the refugees for enhancing their self-reliance, by taking a local development approach.

REFERENCES AND RESOURCE MATERIALS

The below is a list of publication referenced in this Strategy or suggestions for further readings relevant to the implementation of this Strategy.

National Strategy for Transformation (NST1) (2017-24)

http://www.minecofin.gov.rw/fileadmin/National_Strategy_For_Transformation_-NST1.pdf

Strategic Plan for Refugee Inclusion (2019-24): Link currently not available/TBA

Rwanda Vision 2020,

http://www.rdb.rw/uploads/tx_sbdownloader/Vision_2020_Booklet.pdf

Economic Development and Poverty Reduction Strategy (EDPRS) 2,

http://www.rdb.rw/uploads/tx_sbdownloader/EDPRS_2_Main_Document.pdf

Project Appraisal Document : Socio-Economic Inclusion of Refugees and Host Communities In Rwanda Project: WB

<http://documents1.worldbank.org/curated/en/222811556935409836/pdf/Rwanda-Socio-Economic-Inclusion-of-Refugees-and-Host-Communities-in-Rwanda-Project.pdf>

UNHCR Operational Guidelines on the Minimum Criteria for Livelihoods Programming,

<http://www.unhcr.org/54fd6cbe9.html>

Minimum Economic Recovery Standards, The SEEP Network:

<https://www.unhcr.org/594b7eb27.pdf>

UNHCR Livelihood Programming in UNHCR: Operational Guidelines,

<http://www.unhcr.org/4fbdf17c9.html>

UNHCR Promoting Livelihoods and Self-reliance Operational Guidance on Refugee Protection and Solutions in Urban Areas, <http://www.unhcr.org/4eeb19f49.html>

UNHCR Investing in Solutions: A Practical Guide for the Use of Microfinance in UNHCR operations, <http://www.unhcr.org/4eeb17019.html>

UNHCR Refugee Livelihoods and Economic Inclusion 2019-2023 Global Strategy Concept Note <https://www.unhcr.org/publications/operations/5bc07ca94/refugee-livelihoods-economic-inclusion-2019-2023-global-strategy-concept.html>

The Graduation Approach-UNHCR <http://www.unhcr.org/55005bc39.pdf>

UNHCR's Strategic Directions, 2017-2021 <http://www.unhcr.org/uk/5894558d4.pdf>

UNHCR Policy on Evaluation <http://www.unhcr.org/3d99a0f74>

UNHCR centralized evaluation of livelihoods strategies and approaches <https://www.unhcr.org/5c51a0774.pdf>

ILO 2015: A rough guide to value chain development http://www.ilo.org/empent/areas/value-chain-development-vcd/WCMS_366005/lang--en/index.htm

Guide to market-based livelihood interventions for refugees / International Labour Office; United Nations High Commissioner for Refugees (UNHCR). - Geneva: ILO, 2017.

<https://www.unhcr.org/594b7d7f7.pdf>

ILO/UNHCR: Approach to Inclusive Market Systems (AIMS) for Refugees and Host Communities, retrieved on 31 Dec 2020 <https://www.ilo.org/empent/Projects/refugee-livelihoods/lang--en/index.htm>

A 10-point multi-stakeholder action plan for employers, refugees, governments and civil society Organisation for Economic Co-operation and Development and UNHCR: <https://www.unhcr.org/5ea823f14>

Policy Guide on entrepreneurship for migrants and refugees: UNCTAD: https://unctad.org/system/files/official-document/diae2018d2_en.pdf

COVID-19 Emerging Practices on Livelihoods and Economic Inclusion <https://www.unhcr.org/5ecfacab4>

The Global Compact on Refugees: <https://www.unhcr.org/the-global-compact-on-refugees.html>

The Global Refugee Forum <https://www.unhcr.org/global-refugee-forum.html>

Solidarity in action: One year on from the Global Refugee Forum (GRF) <https://globalcompactrefugees.org/>

Minimum Economic Recovery Standards: Third Edition:2017 | The SEEP Network <https://seepnetwork.org/Resource-Post/Minimum-Economic-Recovery-Standards-Third-Edition-exist-190>

Additional Tools/Resource/Guidance

Assessments

- UNHCR: [Socioeconomic Assessment Planning Guide \(including TOR template and employment module, and case-household methodology\)](#)
- ILO: [Rapid assessment of the impact of COVID-19 on enterprises and workers in the informal economy in developing and emerging countries](#)
- ILO/UNHCR: [Value chain analysis](#)
- World Bank: [High-frequency phone surveys](#)

UNHCR global initiatives

- [Financial inclusion](#)
- [MADE51](#)
- [Poverty Alleviation Coalition](#)

COVID-19 guidance

- UNHCR: [Livelihoods Short guidance on COVID-19 Response](#)
- UNHCR: [Financial Inclusion Short Guidance COVID-19](#)
- UNHCR: [Guidance note on refugee production of non-medical masks](#)
- UNHCR: [Emerging practices from the field on COVID-19 livelihoods response](#)

Communities of practice

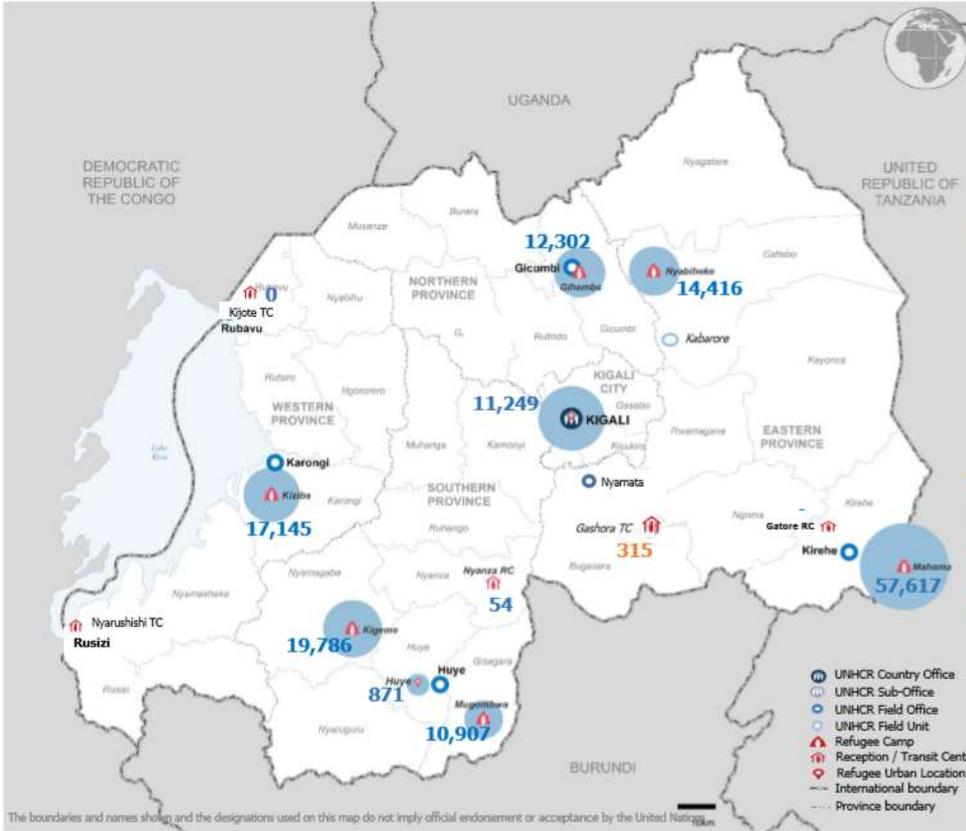
- UNHCR: [Livelihoods and Economic Inclusion Teams channel](#)
- SEEP Network: [Markets in Crisis](#)

APPENDICES

APPENDIX I

Map of Rwanda and Refugee Overview

Rwanda
Population of Concern to UNHCR
as of 31 December 2020



Population Figures

Total Population	144,662
Refugees	139,498
Asylum Seekers	470
Others	4,694

CoO Breakdown (Ref)



Source: UNHCR Rwanda, Jan 2021

APPENDIX II

Technical Note on Measuring Poverty Threshold for Refugees and Host Community in Rwanda, Dec 2020

In the absence of comprehensive refugee specific data on poverty levels and thresholds (poverty line) in Rwanda, the official poverty line constructed by the national Institute of Statistics, Rwanda (NISR) for the national population of Rwanda has been used to estimate indicative poverty and extreme poverty thresholds for refugees alongside their host communities in Rwanda.

According to the Integrated Household Living Conditions Survey (EICV5, 2016/17; NISR), the main poverty line was set at RWF 159,375 per adult equivalent per year based on the prices of January 2014. This is the same poverty line that was used to measure poverty in 2014 using the EICV4 data. The extreme poverty line was set at RWF 105,064 per adult equivalent per year in the same prices of January 2014. For the extreme poverty line, the cost is for 'buying enough food to provide an adequate number of calories, with a diet that reflects the observed behaviour of poor households, though it does not make any allowance for non-food spending'.

The headcount poverty rates are obtained by comparing real consumption per adult equivalent to the poverty line (RWF 159,375 per year) or the extreme poverty line (RWF 105,064).

As the EICV5 poverty line was based on 2014 prices, an attempt has been made to adjust the poverty line with inflation since 2015 to 2020 based on historical average inflation rate (WB/NISR sources) available for this period. Considering 100 as base for 2014 prices, the cumulative data for 2020 prices is therefore:

$$A. 100 + 100 \times 2.53\% + 102.53 \times 7.18\% + 109.89 \times 8.27\% + 118.98 \times (-0.31\%) + 118.61 \times 3.35\% = 122.58 \times 4.50\% = 100 + 2.53 + 7.36 + 9.09 - 0.37 + 3.98 + 5.51 = 128.10$$

$$B. \text{ The cumulative inflation rate for the period 2015-20 is } = 28.1\%$$

Based on the cumulative inflation rate, the following table shows adjusted poverty and extreme line in 2020 prices, per adult and per households, for refugees and host communities.

Year	Inflation Rate (%)
2020	4.50%
2019	3.35%
2018	-0.31%
2017	8.27%
2016	7.18%
2015	2.53%

Source: WB/NISR
<https://www.macrotrends.net/countries/RWA/rwanda/inflation-rate-cpi>

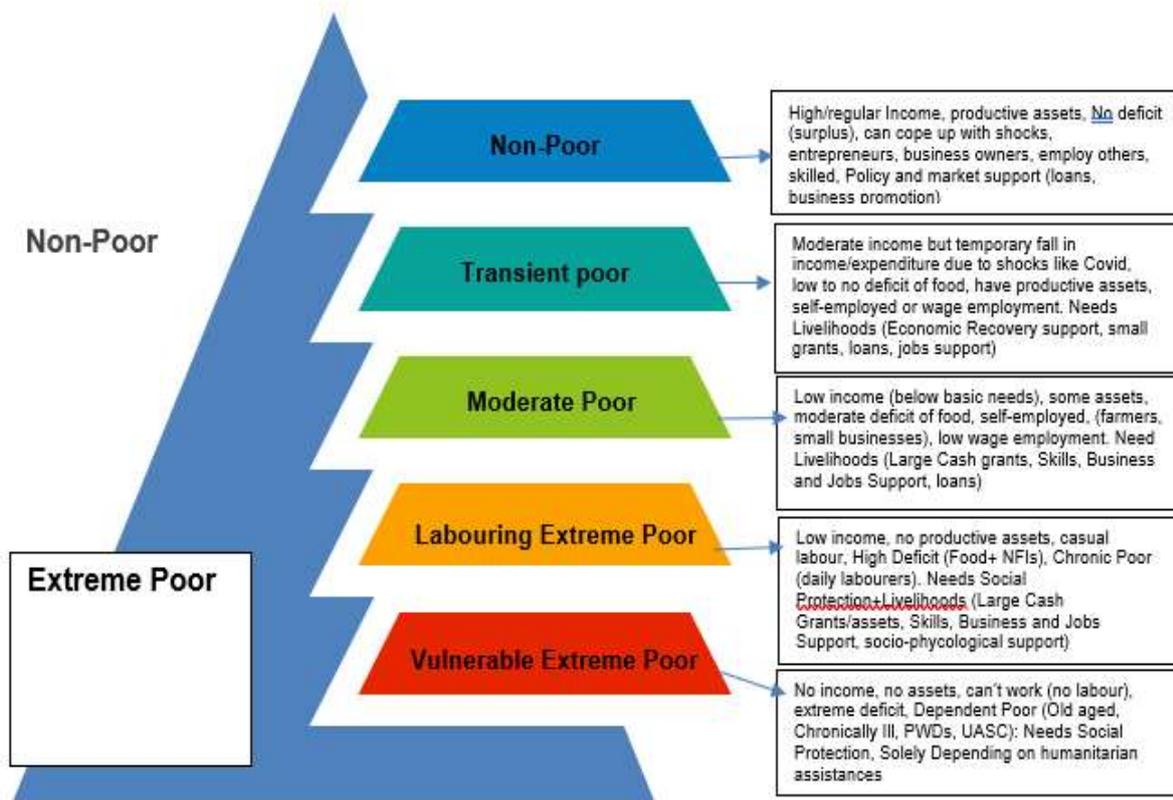
Indicative Poverty and Extreme Poverty Threshold for refugees and host communities

Year	2014 Prices (RWF)	2020 Prices (RWF)		New Ubudehe Income Threshold	Joint Post Distribution Monitoring (PDM) Survey Results under UNHCR/WFP Targeting Exercise (Dec 2020, RWF)
Poverty Line per adult/per year	159,375	159,375 X 28.1%	204,159		
Poverty Line: per Adult/Per month		204,159/12	17,013		Total Minimum Expenditure Basket (MEB) 14,406 Rwf
Poverty Line: Refugees Per month/per household Family Size: 3.6		17,013X 3.6	61,248		51,862
Poverty Line: Host Community Per month/per household Family Size: 3.9		204,159X 4.3/12	73,157	65,000	
Extreme Poverty Line/per adult/per year	105064	105,064X28.1%	134,587		
Extreme Poverty Line/per adult/per month		134,587/12	11,216		Food MEB/Food Poverty Line 8,584 Rwf
Extreme Poverty Line: Refugees Per month/per household Family Size: 3.6		11,216X3.6	40,376		30,902
Extreme Poverty Line: Host Community Per month/per household Family Size: 3.9		11,216X4.3	48,229	45,000	

Based on the above table, the corresponding Poverty and Extreme Line for Refugees Per month/per household in 2020 prices are 61,248 RWF and 40,376 RWF respectively. For larger family size, the same Poverty and Extreme Line for the host community Per month/per household in 2020 prices are slightly higher: 73,157 RWF and 48,229 RWF respectively. Interestingly these figures are close to the new Ubudehe categorization and corresponding household monthly income values (65,000 and 45,000 RWF respectively).

A joint WFP//UNHCR post distribution monitoring survey conducted in December 2020 among the camp-based refugees shows, **Total minimum expenditure basket (MEB)** of 14,406 Rwf per capita for 30 days whereas the corresponding **Food MEB** was **8,584 Rwf** per capita for 30 days. The **minimum expenditure basket (MEB)** sets a monetary threshold, which is defined as what households require in order to meet their **essential needs**. For a comparison, the Total MEB may be considered as the poverty line and Food MEB as Food Poverty or Extreme Poverty Line.

The below poverty pyramid shows poverty categorization in the refugee context and the current economic inclusion strategy has focus on the graduation of the Moderate poor and Labouring Extreme poor (similar to category C and D of new *Ubudehe* categorization for the Rwandan population) through a time-bound (2-3 years) integrated support package including productive assets/cash/job support, social protection and sociopsychological support as well as policy interventions.



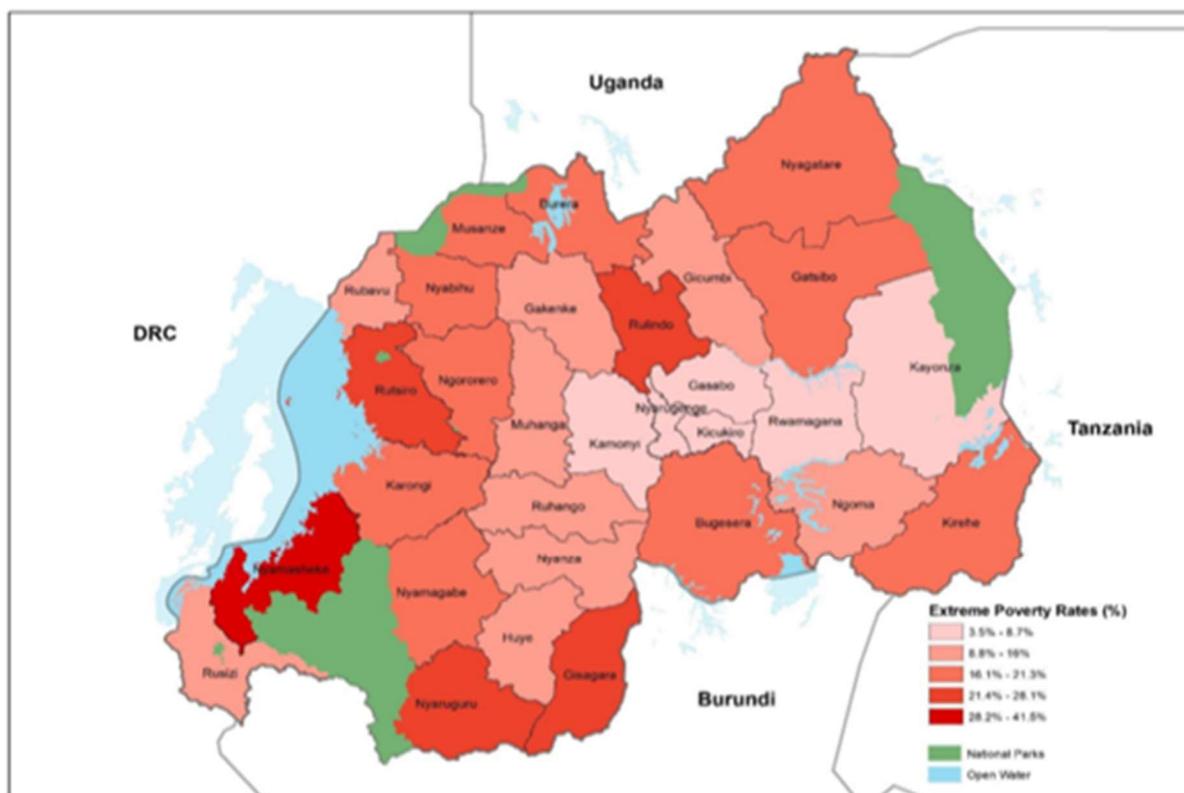
Source: Constructed by UNHCR Rwanda Livelihoods and Economic Inclusion Team

According to new Ubudehe categorization⁹¹, there are five categories, represented by letters A, B, C, D, and E; with 'A consisting of households with the highest income, while E consists of those who are

⁹¹ <https://www.newtimes.co.rw/news/classification-citizens-ubudehe-kick-friday>

the most vulnerable in the society. While A & B refer to the category of households with diverse life choices and self-reliant that spur community empowerment and graduation from poverty; C & D refer to category of self-reliant households that benefit from social protection interventions and multi-sectoral interventions and have to sign performance contracts (Imihigo) for graduation within a period of 2 years. The bottom most special category (E) of households are expected to benefit from full state social protection and individuals in this category are not expected to graduate and will not sign performance contracts. This is a special category comprising people out of the labour force because of age, major disabilities or incurable diseases, yet they do not own other assets or other sources of livelihoods.'

Extreme Poverty Rate by Districts: Based on 2014 poverty line, the map below shows extreme poverty rate by districts including 6 refugee hosting districts (Kirehe, Karongi, Gatsibo, Nyamagabe, Gisagara, Gicumbi) and urban areas (Kigali, Huye, Nyamata).



Source: NISR, EICV5

APPENDIX III

PROPOSED GRADUATION CRITERIA TEMPLATE FOR RWANDA LIVELIHOODS PROGRAMMING (INDICATIVE)

PARTNER'S NAME:

GRADUATION GOAL	CRADUATION CRITERIA	PROPOSED TRESHHOLD FOR RWANDA	MONITORING & EVALUATION ARRANGMENT	CHALLENGES AS IDENTIFIED BY PARTNERS	PROPOPOSED SOLUTIONS BY PARTNERS
1) Establish food security	Consumes (2) (nutritious) meals per day during the previous (1) week	Households consumes 3 meals per day during the previous (1) month)	Three evaluations required for comparison purpose and decision making on refugee status: a) " beneficiary end-line survey" where the direct beneficiary self-report"- applied to all the population – all the direct beneficiaries b) "End-line partners' evaluation" report conducted by the partner on the direct beneficiaries that is expected to clarify – conducted on the whole population c) Independent external evaluation applied on a sample of the beneficiaries expected to graduate		
2) Establish sustainable, stabilized income	a) Earned (X) income for the last (6) months b) Sustains employment for (6) months c) Has (X) sources of income in the HH	a) Income above poverty rate as for the ubudehe category: 65,000 Rwf per individual	As above		
3) Establish savings (including assets)	a) Has (X) in savings b) Assets worth (X) amount	To be convened with partners	As above		
4) Establish self-confidence/agency	a) Has a plan for the future b) Knows his/her rights	To be convened with partners	Two evaluations required for comparison purpose and decision making on refugee status: a) " beneficiary end-line survey" where the direct beneficiary self-report"- applied to all the population – all the direct beneficiaries b) Independent external evaluation applied on a sample of the beneficiaries expected to graduate		
5) Establish access to networks and services	a) Attends (2) community events each month b) Belongs to (X) groups (savings, church, youth, etc.)	To be convened with partners	As above		
6) Other	To be determined by the participant him/herself	To be convened with partners	As above		

Appendix IV: Monitoring and Evaluation Framework for impact and outcomes indicators

	INDICATOR ⁹²	DEFINITION How is it calculated?	BASELINE What is the current value?	TARGET What is the target value?	DATA SOURCE How will it be measured?	DATA COLLECTION FREQUENCY How often will it be measured/collected?	RESPONSIBLE Who will measure it?	REPORTING AND FREQUENCY When and Where will it be reported?
1. Impact: Self-reliance & Economic inclusion improved	1.a: # and % of targeted PoC (Σ of PoC from all livelihoods projects) who do not need humanitarian assistance/ are self-reliant after the graduation/livelihoods programme	(# of targeted PoC (Σ of PoC from all livelihoods projects) who do not need humanitarian assistance /are self-reliant after the graduation/livelihoods programme) / (# of targeted PoC) x 100	Reference to Strategy results indicators and targets table	Reference to Strategy results indicators and targets table	<p>Three evaluations required:</p> <p>a) “beneficiary end-line survey” where the PoCs self-report their status</p> <p>b) End-line partner evaluation/report conducted by the partner on the PoCs to clarify/confirm the PoC status</p> <p>c) Independent external evaluation – applied on a sample of the PoCs expected to graduate</p> <p>Partner survey or report: each partner/project will report on this indicator by reporting data in summative evaluation based on an assessment questionnaire filled in by project for each beneficiary PoC at baseline and end line surveys (project self-assessment)</p>	Annually (beginning of the 10 th month of the project to the end of the 1 st month after the closure of the project). This is based on UNHCR project cycle of 12 months	<p>a) The partner (with support from the program manager and the project M&E Officer) will conduct/facilitate the beneficiary end-line survey and also will submit the partner’s report</p> <p>b) UNHCR will conduct the independent external evaluation in case it is a project not funded by UNHCR</p> <p>In case of UNHCR funded projects, other independent evaluators will be called upon</p>	<p>* Annually, during the 2nd month after project closure, exactly the 15th day of the second month</p> <p>* In the performance/summative report (End of year performance report)</p>
					<p>MINEMA & UNHCR will collect data from partners/projects and will consolidate data, from performance/summative reports</p>	Annually (beginning of the 11 th month of the project to the end of the 2 nd month after the closure of the project)	<p>MINEMA/UNHCR : M&E consulting firm or M&E Officer or Livelihoods Officer</p>	<p>* Annually (1 month after receiving the end year performance reports from partners/project). i.e., at the end of the 3rd month</p>

								after project closure * In the consolidated annual end-year performance report
	1.b: # and % of targeted PoC (Σ of PoC from all livelihoods projects) who increased/maintained/decreased income compared to previous year, after the livelihoods programme	(# of targeted PoC (Σ of PoC from all livelihoods projects) who increased /maintained/ decreased income compared to previous year, / (# of targeted PoC) x 100	0	TBD	Idem	Idem	Idem	Idem
Idem					Idem	Idem	Idem	
	1.c: # and % of targeted PoC (Σ of PoC from all livelihoods projects) who increased/maintained/decreased savings compared to last year,	(# of targeted PoC (Σ of PoC from all livelihoods projects) who increased/maintained/decreased savings compared to last year) / # of targeted PoC surveyed) x 100	0	TBD	Idem	Idem	Idem	Idem
					Idem	Idem	Idem	Idem
	1.d: % of targeted PoC who are employed (whether self-employed; wage-employed or employed in the agricultural sector)	(# of targeted PoC who are employed (whether self-employed; wage-employed or employed in the agricultural sector) / # of targeted PoC surveyed) x 100	0	TBD	Idem	Idem	Idem	Idem
					Idem	Idem	Idem	Idem

⁹² PoC refers to primary beneficiaries of programme/project interventions (whether refugees or host community participating in Livelihoods Programme)

RESULT AREA 1: Increased employment opportunities for refugees and host communities								
1.1 Outcome: Improved access to employment and sustainability	INDICATOR	DEFINITION How is it calculated?	BASELINE What is the current value?	TARGET What is the target value?	DATA SOURCE How will it be measured?	DATA COLLECTION FREQUENCY How often will it be measured/collected?	RESPONSIBLE Who will measure it?	REPORTING AND FREQUENCY When and Where will it be reported?
Pillar 1: Wage employment								
1.1' Access to wage employment facilitated	1.1'a: % of targeted PoC wage-employed on a daily or non-permanent basis in formal/informal sector i.e. Targeted PoC = PoC targeted with wage-employment intervention	(# of targeted PoC wage-employed on a daily or non-permanent basis in formal/informal sector / (# of targeted PoC surveyed) x 100	Refence to Strategy results indicators and targets table	Refence to Strategy results indicators and targets table	Beneficiary midline and end line Survey (1st cycle) will be administered by partner and this indicator will be reported by filling in the M&E report (or the mid-term /progress performance report)	Bi-annually or Mid-term of project (could be bi-annually if project is 12 months, or annual if project is 24 months))	The partner (the program manager and the project M&E Officer)	* Bi-annually (or mid-term of project) * In the progress (mid-term) report/performance report
					MINEMA & UNHCR will collect data from partners/projects and will consolidate data, from mid-term programme performance/progressive reports	Bi-annually or Mid-term of programme (could be bi-annually if programme is 12 months, or annual if programme is 24 months)	UNHCR/ MINEMA: M&E consulting firm or M&E Officer or Livelihoods Officer	* Bi-annually * In the mid-year performance submitted by UNHCR to HQ
	1.1'b: # and % of targeted PoC wage-employed on a daily or non-permanent basis in formal/informal sector (wage employed after the beginning of the training or any time during training, up to 3 months after livelihoods training of minimum 12 months length)	(# of targeted PoC wage-employed on a daily or non-permanent basis in formal/informal sector (wage employed within 0-3 months before and after livelihoods training of minimum 12 months length) / # of targeted PoC trained) x 100	TBD	TBD	Beneficiary midline and end line survey (1st cycle) and Partner survey: On one side, beneficiary survey will be administered, and on the other side, partner will report on PoC that are known to be wage-employed. So, each partner will report on this indicator by filling in the M&E report (within the quarterly progress report)	Quarterly	The partner (the program manager and the project M&E Officer)	*Quarterly * In the quarterly progress report

					MINEMA & UNHCR will collect data from partners/projects and will consolidate data, from quarterly progress reports submitted by projects/partners	Quarterly	MINEMA/UNHCR : M&E consulting firm or M&E Officer or Livelihoods Officer	* Bi-annually * In the mid-year performance submitted by UNHCR to HQ
	1.1'c: % of targeted PoC who are wage-employed (in non-agricultural sector)	(# of targeted PoC wage-employed / # of targeted PoC surveyed) x 100	TBD	TBD	Beneficiary midline and end line Survey (1st cycle) will be administered by partner/project and this indicator will be reported by filling in the M&E report (within the mid-term /progress performance report)	Bi-annually or Mid-term of project (could be bi-annually if project is 12 months, or annual if project is 24 months)	The partner (the program manager and the project M&E Officer)	* Bi-annually (or mid-term of project) * In the progress (mid-term) report/performance report
					MINEMA & UNHCR will collect data from partners/projects and will consolidate data, from mid-term programme performance/progress reports	Bi-annually or Mid-term of programme (could be bi-annually if programme is 12 months, or annual if programme is 24 months)	MINEMA/UNHCR : M&E consulting firm or M&E Officer or Livelihoods Officer	* Bi-annually * In the mid-year performance submitted by UNHCR to HQ
	1.1'd: # and % of targeted PoC who are wage-employed (whether formal/informal and permanent/non-permanent basis) - (in non-agricultural sector) - (wage employed within 0-3 month – before or after graduation training ends of minimum 12 months length) or wage-employed	(# of targeted PoC wage-employed (wage employed within 0-3 months before or after graduation training ends, of minimum graduation training of minimum 12 months length) / # of targeted PoC trained) x 100	TBD	TBD	Beneficiary midline and end line survey (1st Cycle) and Partner survey: On one side, beneficiary survey will be administered, and on the other side, partner will report on PoC that are known to be wage-employed. So, each partner will report on this indicator by filling in the M&E report (within the activity report)	Monthly	The partner (the program manager and the project M&E Officer)	*Quarterly * In the quarterly progress report
					MINEMA & UNHCR will collect data from partners/projects and will consolidate data, from quarterly progress reports submitted by projects/partners	Quarterly	MINEMA/UNHCR : M&E consulting firm or M&E Officer or Livelihoods Officer	* Bi-annually * In the mid-year performance submitted by UNHCR to HQ

1.1" Sustainability of wage-employment facilitated	1.1"a: % of targeted PoC wage-employed for 6 months or more in formal/informal sector	(# of targeted PoC wage-employed for 6 months or more in formal/informal sector / # of targeted PoC surveyed) x 10	TBD	TBD	Beneficiary end line Survey (1 st cycle and 2 nd cycle) will be administered by partner/project and this indicator will be reported by filling in the M&E report (within the mid-term /progress performance report)	Bi-annually or Mid-term of project (could be bi-annually if project is 12 months, or annual if project is 24 months)	The partner (the program manager and the project M&E Officer)	* Bi-annually (or mid-term of project) * In the progress (mid-term) report/performance report
					MINEMA & UNHCR will collect data from partners/projects and will consolidate data, from mid-term programme performance/progressive reports	Bi-annually or Mid-term of programme (could be bi-annually if programme is 12 months, or annual if programme is 24 months)	MINEMA/UNHCR : M&E consulting firm or M&E Officer or Livelihoods Officer	* Bi-annually * In the mid-year performance submitted by UNHCR to HQ
	1.1"b: % of targeted PoC wage-employed for 12 months or more in formal/informal sector	(# of targeted PoC wage-employed for 12 months or more in formal/ informal sector / # of targeted PoC surveyed) x 100	TBD	TBD	Beneficiary Survey in external evaluation will be administered by external evaluation team and this indicator will be reported by filling the annual external assessment	Annually	The external evaluation team supervised by MINEMA-UNHCR	* Annually * In the Annual assessment
					MINEMA & UNHCR will collect data from partners/projects and will consolidate	Annually	M&E consulting firm or UNHCR-MINEMA M&E Officer	* Annually * In the Annual assessment
1.1"" Income from wage-employment facilitated	1.1""a: % of targeted PoC who self-report decreased/maintained/decreased income compared to previous year	(# of targeted wage employed PoC who self-report decreased/maintained/ decreased income compared to last year / # of targeted self-employed PoC surveyed) x 100	Idem	Idem	Idem as 1. b	Idem as 1. b	Idem as 1. b	Idem as 1. b
1.2"" Savings from wage-employment facilitated	1.2""a: % of targeted PoC who self-report decreased/maintained/increased savings	(# of targeted wage-employed PoC who self-report decreased	Idem	Idem	Idem as 1. c	Idem as 1. c	Idem as 1. c	Idem as 1.c

	(including assets) last year compared to previous year	/maintained/increasing savings compared to last year / # of targeted wage-employed PoC surveyed) x 100						
1.2 Outcome: Improved access to employment and sustainability	INDICATOR	DEFINITION How is it calculated?	BASELINE What is the current value?	TARGET What is the target value?	DATA SOURCE How will it be measured?	FREQUENCY How often will it be measured/collected?	RESPONSIBLE Who will measure it?	REPORTING When and Where will it be reported?
Pillar 2: Self-employment								
1.2' Access to self-employment facilitated	1.2'a: % of targeted PoC self-employed (but not employing others) in formal/informal sector	(# of targeted PoC self-employed (but not employing others) in formal/informal sector / # of targeted PoC surveyed) x 100	TBD	TBD	Beneficiary midline and end line Survey (1st cycle) will be administered by partner and this indicator will be reported by filling in the M&E report (or the mid-term /progress performance report)	Bi-annually or Mid-term of project (could be bi-annually if project is 12 months, or annual if project is 24 months))	The partner (the program manager and the project M&E Officer)	* Bi-annually (or mid-term of project) * In the progress (mid-term) report/performance report
					MINEMA & UNHCR will collect data from partners/projects and will consolidate data, from mid-term programme performance/progressive reports	Bi-annually or Mid-term of programme (could be bi-annually if programme is 12 months, or annual if programme is 24 months)	MINEMA/UNHCR : M&E consulting firm or M&E Officer or Livelihoods Officer	* Bi-annually * In the mid-year performance submitted by UNHCR to HQ
1.2'' Sustainability of self-employment facilitated	1.2'b: % of targeted PoC who are self-employed and employing others in formal/ informal sector	(# of targeted PoC self-employed and employing others in formal/informal sector / # of targeted PoC surveyed) x 100	Idem	Idem	Idem as 1.2'a	Idem as 1.2'a	Idem as 1.2'a	Idem as 1.2'a
					Idem as 1.2'a	Idem as 1.2'a	Idem as 1.2'a	Idem as 1.2'a
					Idem as 1.2'a	Idem as 1.2'a	Idem as 1.2'a	Idem as 1.2'a
1.2''' Sustainability of self-employment facilitated	1.2'c: % of targeted PoC who are self-employed (non-agriculture)	(# of targeted PoC self-employed (non-agriculture) / # of targeted PoC surveyed) x 100	Idem	Idem	Idem as 1.2'a	Idem as 1.2'a	Idem as 1.2'a	Idem as 1.2'a
					Idem as 1.2'a	Idem as 1.2'a	Idem as 1.2'a	Idem as 1.2'a
1.2'' Sustainability of self-employment facilitated	1.2''a: % of targeted PoC with own business / self-employed for 6 months or more in formal/ informal sector	(# of targeted PoC who have been self-employed in the formal/ informal sector for 6 months or more) / # of	Idem	Idem	Beneficiary end line Survey (1st cycle and 2nd cycle) will be administered by partner/project and this indicator will be	Bi-annually or Mid-term of project (could be bi-annually if project is 12 months, or annual if project is 24 months)	The partner (the program manager and the project M&E Officer)	* Bi-annually (or mid-term of project) * In the progress (mid-term) report/performance report

		targeted PoC surveyed) x 100			reported by filling in the M&E report (within the mid-term /progress performance report)			
					MINEMA & UNHCR will collect data from partners/projects and will consolidate data, from mid-term programme performance/progressive reports	Bi-annually or Mid-term of programme (could be bi-annually if programme is 12 months, or annual if programme is 24 months)	MINEMA/UNHCR : M&E consulting firm or M&E Officer or Livelihoods Officer	* Bi-annually * In the mid-year performance submitted by UNHCR to HQ
					Idem as 1.2''a	Idem as 1.2''a	Idem as 1.2''a	Idem as 1.2''a
	1.2''b: % of targeted PoC with own business / self-employed 12 months or more in formal/informal sector	(# of targeted PoC who have been self-employed in the formal/informal sector for 12 months or more) / # of targeted PoC surveyed) x 100	Idem	Idem	Idem as 1.2''a	Idem as 1.2''a	Idem as 1.2''a	Idem as 1.2''a
					Idem as 1.2''a	Idem as 1.2''a	Idem as 1.2''a	Idem as 1.2''a
					Idem as 1.2''a	Idem as 1.2''a	Idem as 1.2''a	Idem as 1.2''a
1.2''' Income from self-employment facilitated	1.2'''a: % of targeted PoC who self-report increased/maintained/decreased income compared to previous year before joining the programme)	(# of targeted PoC who self-report increased/maintained/decreased income compared to last year / # of targeted PoC surveyed) x 100	Idem	Idem	Beneficiary end line survey (1st cycle): each partner/project will report on this indicator, which will be extracted from beneficiaries self-reporting end line survey to be filled by beneficiaries	Annually (beginning of the 12 th month of the project to the end of the 1 st month after the closure of the project). An end line survey is administered to beneficiaries	The partner (the program manager and the project M&E Officer)	* Annually, during the 2 nd month after project closure, exactly the 15 th day of the second month * In the performance/summative report (End of year performance report)
					MINEMA & UNHCR will collect data from partners/projects and will consolidate data	Annually (30 days after PoC end line survey administration or 30 days after project closure/or graduation	MINEMA/UNHCR : M&E consulting firm or M&E Officer or Livelihoods Officer	* Annually (1 month after receiving the end year performance reports from partners/project). i.e., at the end of the 3 rd month after project closure * In the consolidated annual end-year performance report

					Idem as 1.2''a	Idem as 1.2''a	Idem as 1.2''a	Idem as 1.2''a
1.2'' Savings from self-employment facilitated	1.2''a: % of targeted PoC who self-report increased/maintained/decreased savings (including assets) compared to previous year (before joining the programme)	(# of targeted PoC who self-report increased/maintained/decreased savings including assets compared to last year / # of targeted PoC surveyed) x 100	Idem	Idem	Idem as 1.2''a	Idem as 1.2''a	Idem as 1.2''a	Idem as 1.2''a
					Idem as 1.2''a	Idem as 1.2''a	Idem as 1.2''a	Idem as 1.2''a
					Idem as 1.2''a	Idem as 1.2''a	Idem as 1.2''a	Idem as 1.2''a
1.3 Outcome: Improved access to employment and sustainability	INDICATOR	DEFINITION How is it calculated?	BASELINE What is the current value?	TARGET What is the target value?	DATA SOURCE How will it be measured?	FREQUENCY How often will it be measured/collected?	RESPONSIBLE Who will measure it?	REPORTING When and Where will it be reported?
Pillar 3: Agricultural employment								
1.3' Access to employment in the agricultural sector facilitated, and sustainability i.e. Targeted PoC = PoC targeted with agricultural intervention.	1.3'a: % of targeted PoC who are self-employed and employ others in the agricultural sector	(# of targeted PoC who are self-employed and employ others in the agricultural sector / # of targeted PoC surveyed) x 100	TBD	TBD	Beneficiary midline and end line Survey (1st cycle) will be administered by partner and this indicator will be reported by filling in the M&E report (or the mid-term /progress performance report)	Bi-annually or Mid-term of project (could be bi-annually if project is 12 months, or annual if project is 24 months))	The partner (the program manager and the project M&E Officer)	* Bi-annually (or mid-term of project) * In the progress (mid-term) report/performance report
					MINEMA & UNHCR will collect data from partners/projects and will consolidate data, from mid-term programme performance/progressive reports	Bi-annually or Mid-term of programme (could be bi-annually if programme is 12 months, or annual if programme is 24 months)	MINEMA/UNHCR : M&E consulting firm or M&E Officer or Livelihoods Officer	* Bi-annually * In the mid-year performance submitted by UNHCR to HQ
	1.3'b: % of targeted PoC who are self-employed and do not employ others in the agricultural sector	(# of targeted PoC who are self-employed and do not employ others in the agricultural sector / # of targeted PoC surveyed) x 100	Idem	Idem	Idem as 1.3'a	Idem as 1.3'a	Idem as 1.3'a	Idem as 1.3'a
					Idem as 1.3'a	Idem as 1.3'a	Idem as 1.3'a	Idem as 1.3'a
	1.3'c: % of targeted PoC who are self-employed in the agricultural sector	(# of targeted PoC who are self-employed in the agricultural sector / # of targeted PoC surveyed) x 100	Idem	Idem	Idem as 1.3'a	Idem as 1.3'a	Idem as 1.3'a	Idem as 1.3'a
					Idem as 1.3'a	Idem as 1.3'a	Idem as 1.3'a	Idem as 1.3'a

	1.3'd: % of targeted PoC who are wage employed on a permanent basis in the agricultural sector- (Sustainability of wage-employment in the agricultural sector)	(# of targeted PoC who are wage employed on a permanent basis in the agricultural sector / # of targeted PoC surveyed) x 100	Idem	Idem	Beneficiary end line Survey (1st cycle and 2nd cycle) will be administered by partner/project and this indicator will be reported by filling in the M&E report (within the mid-term /progress performance report)	Bi-annually or Mid-term of project (could be bi-annually if project is 12 months, or annual if project is 24 months)	The partner (the program manager and the project M&E Officer)	* Bi-annually (or mid-term of project) * In the progress (mid-term) report/performance report
					MINEMA & UNHCR will collect data from partners/projects and will consolidate data, from mid-term programme performance/progressive reports	Bi-annually or Mid-term of programme (could be bi-annually if programme is 12 months, or annual if programme is 24 months)	MINEMA/UNHCR : M&E consulting firm or M&E Officer or Livelihoods Officer	
	1.3'e: % of targeted PoC who are wage employed on a monthly or seasonal basis in the agricultural sector	(# of targeted PoC who are wage employed on a monthly or seasonal basis in the agricultural sector / # of targeted PoC surveyed) x 100	Idem	Idem	Idem as 1.3'a	Idem as 1.3'a	Idem as 1.3'a	Idem as 1.3'a
					Idem as 1.3'a	Idem as 1.3'a	Idem as 1.3'a	Idem as 1.3'a
	1.3'f: % of targeted PoC who are wage employed on a daily or weekly basis in the agricultural sector	(# of targeted PoC who are wage employed on a daily or weekly basis in the agricultural sector/ # of targeted PoC surveyed) x 100	Idem	Idem	Idem as 1.3'a	Idem as 1.3'a	Idem as 1.3'a	Idem as 1.3'a
					Idem as 1.3'a	Idem as 1.3'a	Idem as 1.3'a	Idem as 1.3'a
	1.3'g: % of targeted PoC who are wage-employed in the agricultural sector	(# of targeted PoC who are wage-employed in the agricultural sector / # of targeted PoC surveyed) x 100	Idem	Idem	Idem as 1.3'a	Idem as 1.3'a	Idem as 1.3'a	Idem as 1.3'a
					Idem as 1.3'a	Idem as 1.3'a	Idem as 1.3'a	Idem as 1.3'a
Agricultural production maintained and/or improved								
1.3'' Productivity per crop/livestock/fisheries production	1.3''a: Land productivity (yield in kg/hectare) per self-employed PoC (last season) – Impact indicator	(Total volume of outputs in last season (kg) / Total area of land cultivated in last season (hectare)) i.e. (* Outputs = total volume of production of key	Idem	Idem	Idem as 1.3'a	Idem as 1.3'a	Idem as 1.3'a	Idem as 1.3'a
					Idem as 1.3'a	Idem as 1.3'a	Idem as 1.3'a	Idem as 1.3'a

		<p>crops (up to 2 major crops) converted in kg as reported by farmers</p> <p>Land area = total area of cultivated land converted in hectare as reported by farmers</p> <p>*Over time, the land productivity ratio estimated can be compared to publicly available data from FAO (http://www.fao.org/aostat/en/#data/QC) on crop yields for each country, by taking five-year averages for latest years data is available)</p>						
	<p>1.3''b: # of livestock owned by the self-employed PoC – Performance indicator</p>	<p># of livestock owned (which include beehives, chickens, cattle, ducks, donkeys, goats, sheep, etc.) by the self-employed PoC i.e.</p> <p>* # of key animals (up to 2 kinds) owned by the beneficiary respondent</p>	Idem	Idem	Idem as 1.3'a	Idem as 1.3'a	Idem as 1.3'a	Idem as 1.3'a
	<p>1.3''c: # of kilograms of Fish produced by the self-employed PoC (sold or self-consumed during last season or sale) – Performance indicator</p>	<p># of kilograms of fish produced (sold or self-consumed) during the last fishing season or sale by the self-employed PoC i.e.</p> <p>* # of kgs of fish produced in last fishing season/harvest (including self-consumption and sale)</p>	Idem	Idem	Idem as 1.3'a	Idem as 1.3'a	Idem as 1.3'a	Idem as 1.3'a
Increased access to markets			Idem	Idem	Idem as 1.3'a	Idem as 1.3'a	Idem as 1.3'a	

1.3''' Product differentiation achieved	1.3'''a: % of targeted PoC who differentiated their agricultural products i.e. Targeted PoC = PoC targeted with agricultural intervention Differentiation= Labelling, post-harvest handling, traceability, certification, organic farming, etc.)	(# of targeted PoC who differentiated their agricultural products / # of targeted PoC surveyed) x 100			Idem as 1.3'a	Idem as 1.3'a	Idem as 1.3'a	
1.3'''' Income from agricultural production facilitated	1.3'''' a: % of targeted PoC who self-report increased/maintained/d ecreased income compared to previous year (for livestock and fisheries) i.e., Targeted PoC = PoC targeted with non-farming agricultural intervention (only livestock or fisheries)	(# of targeted PoC who self-report increased/maintained/d/decreased income compared to last year / # of targeted PoC surveyed) x 100	Idem	Idem	Beneficiary midline and end line Survey (1st cycle) will be administered by partner and this indicator will be reported by filling in the M&E report (or the mid-term /progress performance report)	Bi-annually or Mid-term of project (could be bi-annually if project is 12 months, or annual if project is 24 months))	The partner (the program manager and the project M&E Officer)	* Bi-annually (or mid-term of project) * In the progress (mid-term) report/performance report
					MINEMA & UNHCR will collect data from partners/projects and will consolidate data, from mid-term programme performance/progressive reports	Bi-annually or Mid-term of programme (could be bi-annually if programme is 12 months, or annual if programme is 24 months)	MINEMA/UNHCR : M&E consulting firm or M&E Officer or Livelihoods Officer	* Bi-annually * In the mid-year performance submitted by UNHCR to HQ
					Idem as 1.3'''' a	Idem as 1.3'''' a	Idem as 1.3'''' a	Idem as 1.3'''' a
	1.3''''b: % of targeted PoC who self-report increased/maintained/d ecreased income compared to previous season (for crop cultivation)	(# of targeted PoC who self-report increased/maintained/d/decreased income compared to last season / # of targeted PoC surveyed) x 100 i.e. Targeted PoC = PoC targeted with farming agricultural intervention	Idem	Idem	Idem as 1.3'''' a	Idem as 1.3'''' a	Idem as 1.3'''' a	Idem as 1.3'''' a
					Idem as 1.3'''' a	Idem as 1.3'''' a	Idem as 1.3'''' a	Idem as 1.3'''' a
					Idem as 1.3'''' a	Idem as 1.3'''' a	Idem as 1.3'''' a	Idem as 1.3'''' a
	1.3''''a: % of targeted PoC who self-report	(# of targeted PoC who self-report	Idem	Idem	Idem as 1.3'''' a	Idem as 1.3'''' a	Idem as 1.3'''' a	Idem as 1.3'''' a

1.3'''' Savings from agricultural production facilitated	increased/maintained/decreased savings (including assets) compared to previous year (for livestock and fisheries)	increased/maintained/decreased savings including assets compared to last year / # of targeted PoC surveyed) x 100 i.e. Targeted PoC = PoC targeted with non-farming agricultural intervention			Idem as 1.3'''' a			
					Idem as 1.3'''' a			
	1.3''''b: % of targeted PoC who self-report increased/maintained/decreased savings (including assets) compared to previous season (for crop cultivation)	(# of targeted PoC who self-report increased/maintained/decreased savings including assets compared to last season / # of targeted PoC surveyed) x 100 i.e. Targeted PoC = PoC targeted with farming agricultural intervention	Idem	Idem	Idem as 1.3'''' a			
					Idem as 1.3'''' a			
					Idem as 1.3'''' a			

APPENDIX IV (a): PMF structure: suggested specific results indicators by pillars & interventions

Indicators	
1. Objective: Improved refugee self-reliance and economic inclusion	
RESULT AREA 1: Increased employment opportunities for refugees and host communities	
1.1 Outcomes (Pillar 1): Improved access to wage-employment and sustainability	1.1' Access to wage-employment facilitated
	1.1'' Sustainability of wage-employment facilitated
	1.1''' Income from wage-employment facilitated
	1.1'''' Savings from wage-employment facilitated
1.1.1 Outputs (Pillar 1): Increased access to livelihoods assets	1.1.1.a Human assets reinforced
	1.1.1.b Social assets reinforced
	1.1.1.c Productive assets provided
	1.1.1.d Access to financial services facilitated
	1.1.1.e Access to life skills facilitated
1.1.1.1 Activities (Pillar 1)	
1.2 Outcome (Pillar 2): Improved access to self-employment/business and sustainability (non-farming)	1.2' Access to self-employment facilitated
	1.2'' Sustainability of self-employment facilitated
	1.2''' Income from self-employment facilitated
	1.2'''' Savings from self-employment facilitated
1.2.1 Outputs (Pillar 2): Increased access to livelihoods assets	1.2.1.a Human assets reinforced
	1.2.1.b Social assets reinforced
	1.2.1.c Productive assets provided
	1.2.1.d Access to financial services facilitated
	1.2.1.e Access to life skills facilitated
1.2.2 Outputs (Pillar 2): Increased access to markets	1.2.2.a Access to markets facilitated
1.2.1.1 Activities (Pillar 2)	
1.3 Outcome (Pillar 3): Improved access to agricultural employment and sustainability	1.3' Access to employment in the agricultural sector facilitated
	1.3'' Productivity per crop/ livestock/fisheries production maintained or improved (agricultural production maintained and/or improved)
	1.3''' Product differentiation achieved (increased access to markets)
	1.3'''' Income from agricultural production facilitated
	1.3'''' Savings from agricultural production facilitated
1.3.1 Outputs (Pillar 3): Increased access to livelihoods assets	1.3.1.a Human assets reinforced
	1.3.1.b Social assets reinforced
	1.3.1.c Productive assets provided
	1.3.1.d Access to financial services facilitated
	1.3.1.e Access to life skills facilitated
1.3.2 Outputs (Pillar 3): Increased access to markets	1.3.2.a Access to markets facilitated
1.3.1.1 Activities (Pillar 3)	

Mushishito Marshland at Nyamagabe District, Rwanda, near the Kigeme camp. *Photo Credits are ©UNHCR/Arifur Rahman*

