

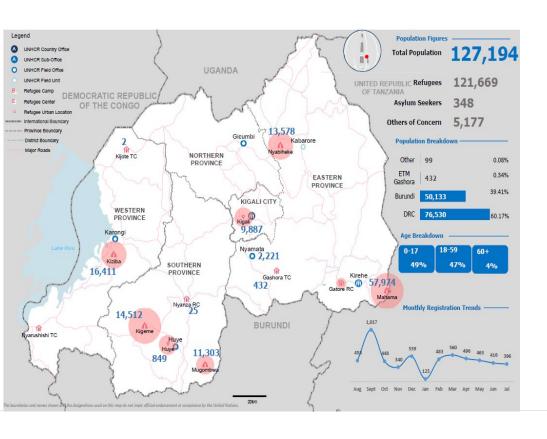
Economic Inclusion of Refugees and Host Communities in Rwanda

1st September 2022

UNHCR Rwanda



Context & Policy Framework



- Refugees have the right to work, freedom of movement, access to documentation/ refugee IDs
- Refugees can own properties including land and register formal businesses.
- Refugees are included in the National Financial Inclusion Strategy by Central Bank.
- Government of Rwanda made pledges during the 2019 Global Refugee Forum on economic inclusion and job creation.
- Joint strategy on Economic Inclusion of Refugees in Rwanda (2021-2024)



Interventions along The Humanitarian-Development Nexus

Humanitarian Cash assistance

 Entry point for access and usage of financial services (e.g: opening bank accounts & Mobile money) Preparation for economic/financial inclusion

- Financial literacy, savings and affordable business loans.
- Graduation Approach
- Cash for work
- Insurance

Sustainable economic/financial inclusion

- Stepping up linkages with financial institutions and
- PoC contribution to economic/ financial ecosystem

Continuous awareness raising and advocacy for enabling regulatory framework



Progress to date

- ✓ Over 11,000 households have accessed various forms of financial services including financial literacy, saving products and business loans.
- ✓ **92%** of households in refugee camps own at least one mobile $\frac{1}{2}$
- ✓ Two thirds of households in refugee camps are registered with a mobile money provider.
- ✓ One in ten households in refugee camps have saved money on their mobile wallet account
- ✓ Over 80% repayment rate for loans among the refugees
- Refugees & host community joint cooperatives are using crop and livestock insurance



Thank you!

