



*Horticulture production in Angola.
UNHCR/@R.Ahebwa*

Southern Africa:

**Stepped Up Livelihoods and Economic
Inclusion Strategy 2021-2024**

Summary

This document presents the UNHCR Regional Bureau of Southern Africa's (RBSA) Livelihoods and Economic Inclusion Strategy 2021-2024 and serves as a guideline for UNHCR country operations. This outlines strategic actions to achieve the livelihoods and economic inclusion objective as set out in the RBSA MYMP Protection and Solutions Strategy 2020-2024 and the RBSA Strategic Directions 2020-2022.

Situation. The 7.5 million refugees and persons of concern (PoCs) in Southern Africa face significant challenges to achieving self-reliance as economic inclusion, and livelihoods opportunities are often limited. Legal frameworks restrict right to work and freedom of movement in 6 of the 16 countries. In 8 countries, access to land is restricted, which severely impedes self-reliance in a region where 70% of the population relies of agricultural livelihoods. Further, PoCs struggle to access economic opportunities due to administrative hurdles or limited economic growth and development in hosting areas. The Covid-19 pandemic has exacerbated this, as PoCs and especially women who represent the highest proportion working in the informal and in the agricultural sector, were disproportionately impacted by the socio-economic consequences of lockdowns and following recession. As income-generating opportunities and savings dried up during 2020, PoCs struggle to meet their basic needs as they battle poverty and stigma; unemployment or loss of business and income generating assets.

Goal and strategy. The UNHCR in the region aims to accelerate access to livelihoods and economic inclusion opportunities by all PoCs and host communities to enable them to move from poverty and dependency on aid to self-reliance and consequently, towards durable and lasting solutions. The UNHCR RBSA 2021-2024 Regional Livelihoods and Economic Inclusion Strategy will address existing challenges to livelihoods and economic inclusion using a three-pronged approach:

- **Improve data and evidence base** for more effective programming and advocacy.
- **Facilitate inclusion in development plans and programmes including crises responses** by States, humanitarian and development partners, private sector, UN agencies.
- **Enhance scale, impact and sustainability of programmes** to adequately respond to immediate impact of shocks and crises in the short term while building longer term resilience.

To achieve results at scale, substantial resources will be needed. In the spirit of the Global Compact on Refugees, UNHCR will advocate with donors and development actors for resources in support of larger scale livelihoods and economic inclusion programmes in refugee contexts. UNHCR will leverage the pledges made during the Global Refugee Forum, reinforce existing cooperation and pursue new partnerships with a broad range of stakeholders to generate economic inclusion opportunities and build the self-reliance and resilience of PoC and host communities.

Challenges to Livelihoods and Economic Inclusion

The region's persons of concern (PoCs) face significant challenges to self-reliance, making action towards the second objective of the Global Compact on Refugees – self-reliance – more pertinent than ever

Right to work, freedom of movement and access to land

Location and legal status. In six of the region's 16 countries refugees face legal restrictions on the right to work and freedom of movement.¹ Without the same right to participate in labour markets, inclusion is difficult. Without freedom of movement, PoCs find themselves limited to pursue economic opportunities within a refugee camp, peri-urban or urban areas they find themselves in. This exacerbates inequalities.² Further, many countries restrict the right to own a business (5) and legal access to bank accounts (6) which limits entrepreneurship – an important alternative to jobs in countries and areas with few economic opportunities or with legal restrictions on employment.

Access to land matters. In 8 out of 16 countries, refugees have limitations on access to land. This is a significant challenge in a region where 70% rely on agricultural livelihoods. In the light of the economic impacts of Covid-19, this is alarming, as the hardest hit groups are "...farm workers, the self-employed, daily wage earners, refugees..."³, making refugee farmers etc., doubly vulnerable.

Administrative barriers and lack of economic development

Exclusion and administrative barriers. In places where PoCs are granted the relevant rights, they often face de facto exclusion or administrative barriers such as difficulty in accessing permits and relevant documentation for meaningful labour-market participation, i.e. even when granted de jure rights, de facto access to self-reliance is limited.

Limited economic development and fragility. Many countries in the region endure poor economic conditions (Angola was entering the 17th quarter of recession in 2020), fragility and long-standing insecurity such as in DRC and Mozambique. Covid-19 lockdowns has only exacerbated this. Recessions limit economic opportunities for PoCs and often coincide with legal exclusion. Among the region's host countries, seven are among the UN's "Least Developed Countries" (LDC)⁴ which are characterized by poor economic outlook, high unemployment, poverty, and inflation. Here, refugees often find themselves in the remote, undeveloped, and impoverished areas of their host countries with few economic opportunities. They often survive on subsistence livelihoods in competition with host communities or remain dependant on aid and 'risky' livelihoods. The relatively slow pace of inclusion and low level of investment into geographical areas hosting refugees is troubling. Inadequate effort from states, development actors and private sector in, for example, development of agricultural livelihoods and job creation opportunities impedes progress towards self-reliance.

¹ UNHCR Annual Global Livelihoods Survey 2019

² A UN framework for the immediate socio-economic response to COVID-19, United Nations (April, 2020), p. 6
<https://unsdg.un.org/sites/default/files/2020-04/UN-framework-for-the-immediate-socio-economic-response-to-COVID-19.pdf>

³ A UN framework for the immediate socio-economic response to COVID-19, United Nations (April, 2020), p. 17

<https://unsdg.un.org/sites/default/files/2020-04/UN-framework-for-the-immediate-socio-economic-response-to-COVID-19.pdf>

⁴<https://unctad.org/UN-list-of-Least-Developed-Countries.aspx>

Socio-economic impact of Covid-19

The livelihoods and income earning opportunities for the Southern Africa region's 7.5 million persons of concern have been disproportionately impacted by the Covid-19 pandemic as countries restricted movement and experienced a slowdown in economic activity.⁵

2020 recession in 15 of 16 countries. Months of Covid-19 restrictions have had severe economic impacts on vulnerable populations, including people of concern. The region's 16 countries forecast an average negative GDP growth of -5.8% for 2020 (IMF⁶) which has grave consequences for self-reliance.

Loss of livelihoods. The impacts on vulnerable groups including PoCs are reflected in the 12 UNCT/UNDP socio-economic impact analysis⁷ conducted in the region. In addition, UNHCR conducted three rapid assessments⁸ to determine the specific impact on the livelihoods of PoCs. In summary, PoCs working in agriculture, informal sector, retail and the transportation sector have been particularly affected due to closure/reduction of business activities, falling demand, lack of market access, layoffs and reduction in remittances. Between 70-88% of surveyed PoCs in the rapid assessments confirm that their livelihoods have suffered.

Food insecurity and poverty. The crisis has exacerbated food insecurity as demand and purchasing power shrinks.⁹ In Zambia, 70% of the refugee population reports reduced incomes and 23%-56% survive on one meal per day. In total, 90% of business owners and farmers have requested capital for business continuity and agricultural inputs. In South Africa, most of 134 businesses surveyed have lost customers, market share and capital, rendering them unable to pay costs, rent and labour. As many are informal businesses, they are unable to access relief available to nationals and formal businesses. Such examples are common across the region in which UNHCR has observed loss of income, dramatic increase in demand for food assistance, lack of access to cover basic needs and services and prices rise, lack of mobility and access to transport, and evictions as PoCs find themselves unable to pay rent.

Existing efforts

In the past, UNHCR has focused mainly on programming for livelihoods through its limited resources. The 2021-2024 strategy will shift emphasis to facilitating inclusion in programs and services by governments, development actors, private sector and civil society.

When surveyed in 2019, the majority of UNHCR country operations reported to be focusing on programming rather than "inclusion". With constrained resources, only a small fraction of the population is reached and only limited results can be expected.

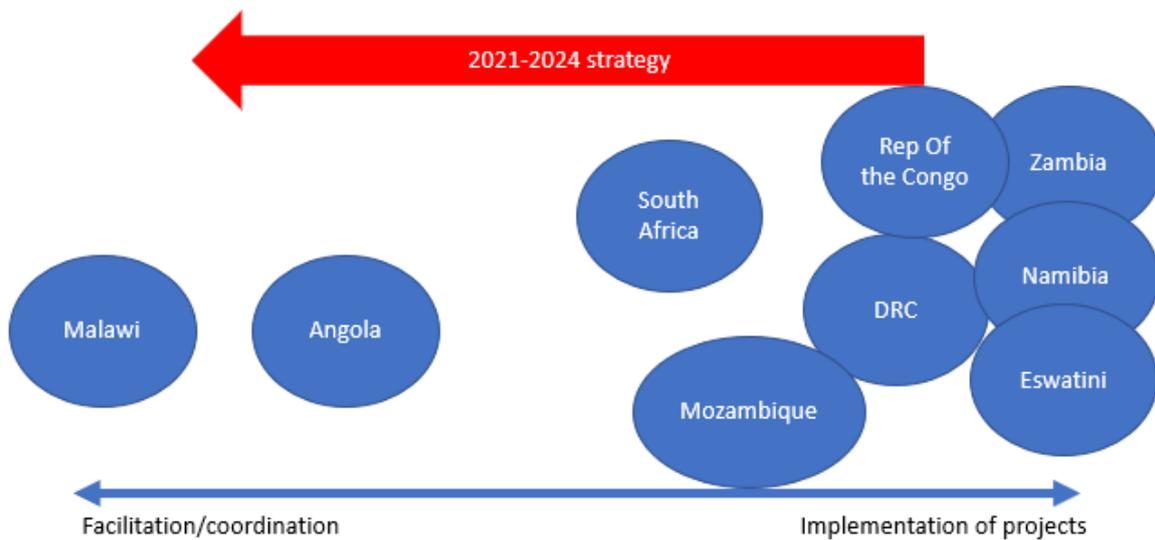
⁵https://reporting.unhcr.org/sites/default/files/UNHCR%20Southern%20Africa%20COVID-19%20Six-Month%20Report_0.pdf

⁶https://www.imf.org/external/datamapper/NGDP_RPCH@WEO/OEMDC/ADVEC/WEOWORLD/COD/AGO/BWA

⁷<https://www.undp.org/content/undp/en/home/coronavirus/socio-economic-impact-of-covid-19.html>

⁸ South Africa, Zambia, Zimbabwe

⁹ Source: Policy Brief: The Impact of Covid-19 on Food Security and Nutrition, June 2020



Source: UNHCR 2019 Livelihoods Survey

Moving forward, UNHCR will step up its role as a facilitator to enable inclusion where possible. It will maintain key programmatic interventions recognizing that achieving inclusion will require time given the limited capacity of governments, limited presence of other actors supporting livelihoods development, as well as scarce economic opportunities in communities hosting PoCs. UNHCR programmatic interventions will prioritize those that will help accelerate inclusion.

Inclusion efforts

UNHCR has worked to advocate with States towards inclusion in national policies and programmes, with development actors and international organizations towards inclusion in and funding of livelihoods initiatives, with UN agencies and NGOs for inclusion in response plans, with the private sector for inclusion in supply chains, employment opportunities and services.

States demonstrated commitment to advance inclusion through the pledges submitted during the Global Refugee Forum in December 2019, in which 14 states and 10 organizations made pledges towards lasting solutions, such as policy reforms inclusion, improved asylum process and documentations. More specifically, eight pledges aim to create and facilitate access to jobs and livelihoods opportunities.¹⁰ Some progress to date: The governments of Malawi and Zambia have made progress in including refugees in agriculture programs albeit at a modest scale¹¹. The new policy framework on financial inclusion in South Africa underscores the imperative for financial inclusion of refugees in the country. In Mozambique, the government continues to give endorsement to refugees qualified for formal employment, despite its reservations¹² the 1951 Convention. In Malawi, Mozambique, Namibia and Eswatini, the governments and host communities have been generous in allocating additional land to support agriculture livelihoods.

¹⁰ Durban, Lesotho, Malawi, Namibia, Zambia, Zimbabwe, Vodacom, Refugee Financial Inclusion Solutions

¹¹ In Zambia, 150 refugees and 50 host community farmers have been included in the Farmer Input Support Program (FISP). In Malawi, 1800 refugee and host community households involved in agricultural production were included in the 2020 national programme targeting 96000 extremely poor households across the country for input support to ensure continuity of agriculture livelihoods amidst the pandemic.

¹² Mozambique still maintains reservations to the 1951 Convention. The reservations specifically relate to Art. 13 ("Movable and Immovable Property"), 15 ("Right of Association"), 17 ("Wage-earning Employment"), 19 ("Liberal Professions"), 22 ("Public Education"), 26 ("Freedom of Movement") and 34 ("Naturalization"). Although Mozambique has not individually implemented these reservations in legislation, they compromise the creation of a legal framework enabling further local integration of persons of concern. The Refugee Act refers to the reservations in general and grants a right to the Council of Ministers to determine the scope of the implementation of the Refugee Act by issuing regulations (Art. 16). As a result, refugees' enjoyment of the rights covered by the reservations is 4 unpredictable and could be restricted at any moment through a ministerial regulation or policy. UNHCR submission to the Universal Periodic Review: 3rd Cycle, 38th Session.

UN agencies, development actors and NGOs are increasingly extending their livelihoods programs to include PoCs.

- UN country teams response plans to the socio-economic impact of Covid-19 in 10 countries recognize persons of concern with utmost needs. Efforts are underway to expand collaboration with FAO and WFP to include PoC in existing programmes and/or initiate joint programs. In the Democratic Republic of Congo, inclusion of PoC in FAO and WFP's program promoting sustainable livelihoods and resilience, while in Malawi, WFP started a new program targeting refugees. Opportunities to replicate the partnerships in other locations are being explored.
- Engagement is ongoing with development actors to extend their programmes to persons of concern and catalyse their inclusion in government's programmes. GIZ has included PoCs in its existing program in Mozambique and a joint program is in the works. Discussions with other development actors such as AfDB and JICA are at the nascent stage.
- Poverty Alleviation Coalitions have been set up in Zambia, Malawi, Zimbabwe and DRC to scale up the graduation approach. The Coalitions will pursue fundraising to implement the programmes. These initiatives are at the early stages and it will be critical for UNHCR to sustain and strengthen the engagements as well as support resource mobilization to ensure implementation.

UNHCR's programmatic response

The economic hardship of families aggravated by the impact of Covid-19 led to an increase in the number of people seeking assistance from UNHCR. To respond to the increased needs, resources were re-programmed and an additional allocation was also received from headquarters. By the end of 2020, more than 40,000 PoCs and host communities received assistance through UNHCR's livelihoods programmes at an investment of US\$7.5 million. As shown below, the main investments were made towards supporting refugees in either agricultural livelihoods and self-employment / entrepreneurship, which are the main sources of livelihoods for most persons of concern, and especially for women disproportionately represented in the informal sector. Resources were also utilized to enhance employability and develop transferable skills. Responding to the impact of the pandemic, the 2020 programmes prioritized continuity of livelihoods to ensure that families are able to meet their basic needs amidst the outbreak. Affected micro-businesses were assisted with recovery grants. Access to supplementary sources of income was also facilitated, for example, the production of PPEs procured by organizations for distribution. Some were referred to possible work opportunities in response efforts. These efforts, however noble and inspirational, meet only a fraction of the need. The total number assisted in 2020 only accounts for 0.7% of the working age population (18-59 y.o) representing barely 1.4% of PoC households.

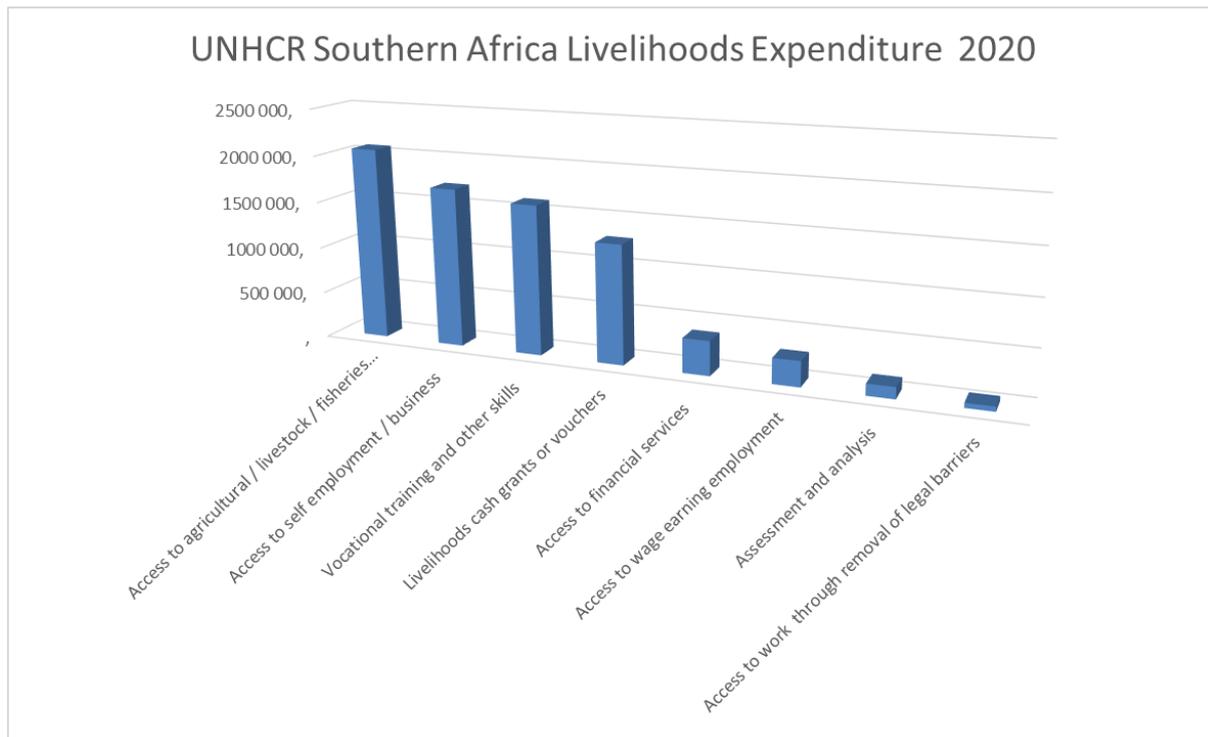


Figure 1: Key Budget Report 2020. Source: GFI. www.gfi.unhcr.org

Operations have been progressively making the shift towards stronger humanitarian-development programming such as through adoption of market systems development approaches. For instance, in at least 5 countries, value chain development is implemented aiming to mobilize engagement of market actors – agro-enterprises, traders, social enterprises, etc. – with refugee and host communities. The graduation approach, a proven poverty reduction methodology, is now adopted in several countries. Evaluations have yet to be conducted to gather evidence on the impact in the inclusion and self-reliance of PoCs. Joint programming with United Nations agencies and other development, government, and private sector actors are also being explored with the aim to increase reach and improve outcomes of programs. UNHCR and FAO will adapt FAO's agriculture development model in refugee contexts. Through the UNHCR-WFP Targeting Hub, joint livelihoods programmes are being developed in Mozambique, Zambia and DRC.

Key challenges to address in 2021-2024

In sum, there are four major challenges to self-reliance which the strategy will address:

- **Economic inclusion remains weak:** PoCs struggle with equal legal rights such as access to labour markets, freedom of movement, access to land, and access to finance and entrepreneurship. They face administrative challenges, systematic exclusion and stigmatization.
- **Poverty, economic decline and slow development is a common denominator for many refugee hosting countries and areas.** This means that even when overcoming legal and de facto barriers to access labour markets, PoCs find themselves with few economic opportunities.
- **Covid-19 has pushed previously self-reliant individuals or households into poverty and reliance on aid or support.** This requires swift action to avoid further depletion of income-generating assets. Measures are based on risk, potential *and* vulnerability. Efforts to ensure business continuity of entrepreneurs and the self-employed are urgent.
- **Large-scale support and burden sharing remain unlikely at the current pace** with only a fraction of the need for support to remain or become self-reliant for the region's 7.5 million

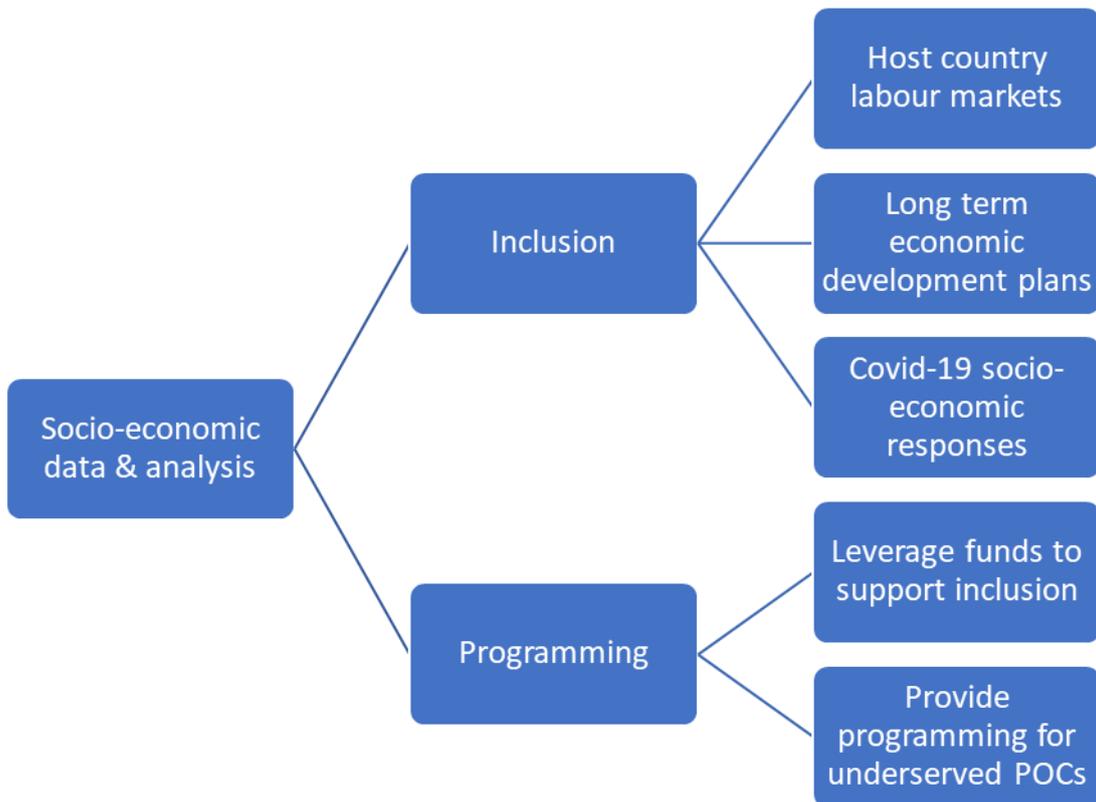
PoCs has been met in 2020. The efforts towards inclusion promise larger scale and scope, but also prove time consuming as both political will and financial support must be obtained through advocacy. Any effort must crucially be linked to existing work, such as the pledges follow-up or partnerships.

Strategic objectives

Goal: Refugees and persons of concern in the region, along with their host communities, have increased access to livelihoods and economic inclusion opportunities, enabling them to move from poverty and dependency to self-reliance, and achieve lasting solutions.

To achieve the goal, the following strategic actions are proposed which country operations must consider in scaling up livelihoods and economic inclusion efforts.

UNHCR RBSA will take a three-pronged approach to address the key challenges and accelerate the economic inclusion of PoCs and their hosts and achieve lasting socio-economic outcomes, as illustrated in the figure below.



This is guided by the [Global Compact on Refugees \(GCR\)](#), the UNHCR Strategic Directions, [the UNHCR Livelihoods Concept Note 2019-2023](#), and the Stepped up Livelihoods Recommendations and Actions (August 2020). Further, this is underlined by UNHCR's theory of change (Figure 2): livelihoods and labour-market interventions, alongside protection-sensitive measures across different sectors (health, education, protection-based cash transfers, etc.) lead to improved outcomes such as greater economic inclusion and community social cohesion, diversified income sources and livelihood strategies, and positive coping strategies, strengthening the capacity of person of concern face shocks and stressors such as displacement, natural hazards, or economic and social risks without a deterioration in their well-being or livelihood source, thus enabling lasting solutions with protection assured.(*Evaluation of UNHCR's Livelihoods and Strategies, 2018*).

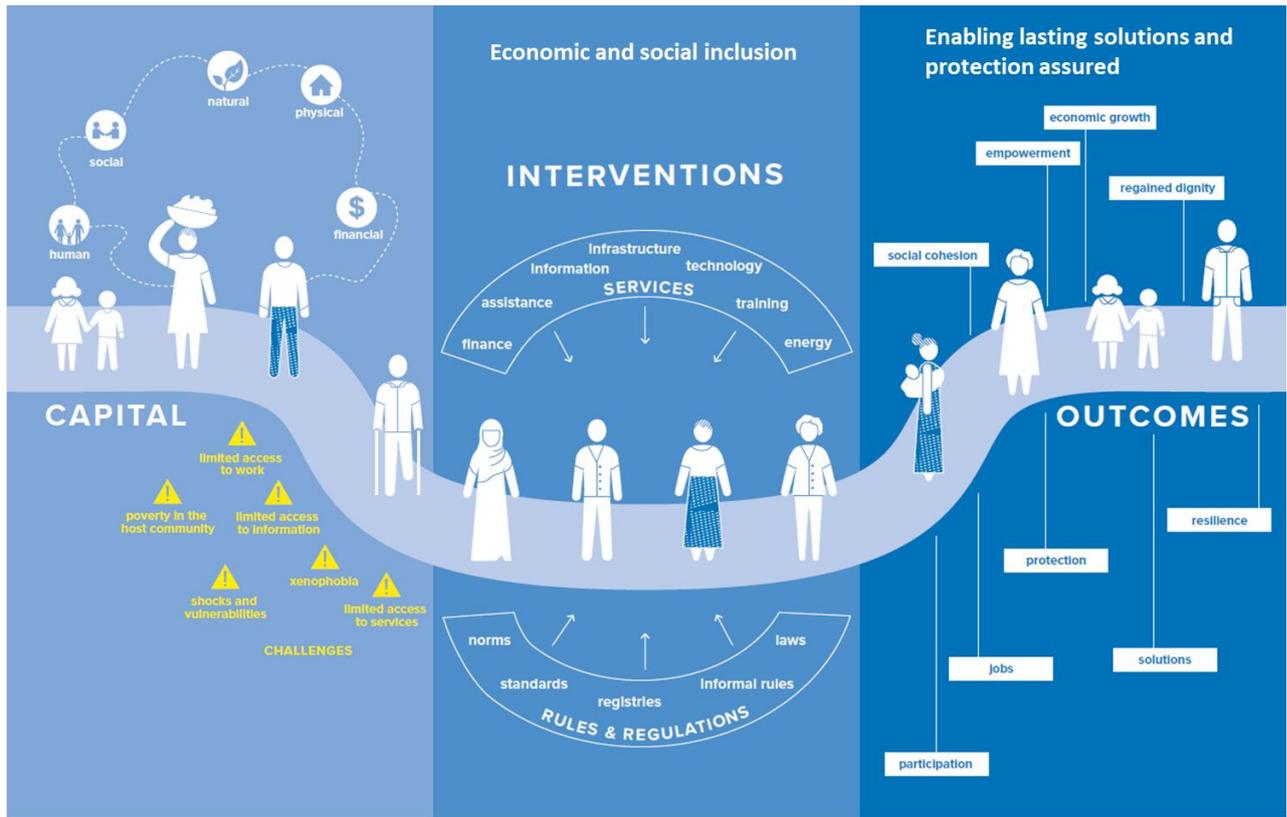


Figure 2: Improving livelihoods and economic inclusion contributes to lasting solutions with protection assured

Objective 1: Improve data and evidence base

UNHCR’s role in fostering inclusion will require a solid information base to enable evidence-based advocacy and programming. UNHCR aims to strengthen ongoing data collection and analysis efforts to: establish baselines and thresholds for effective programming, identify intervention areas for meaningful livelihoods creation and build the business case for economic inclusion. Under the auspices of the Data and Information Management and Analysis unit, socio-economic data collection and analysis will be improved including to ensure that the gender dimension of poverty is understood. Where possible, inclusion/mainstreaming of PoC in national census/survey including those conducted in collaboration with the World Bank and national statistical institutes will be the primary option as this has the double function of providing comparable data and symbolizes government recognition of the needs of PoCs. In countries where inclusion in national statistics is not yet possible, UNHCR will advocate for inclusion in assessments by others (WB, UNCTs, ILO, DFID, WFP NGOs) or commission joint assessments with partners.

Market information forms the basis of interventions that effectively respond to local market needs and tackle restrictions to economic participation of PoC and their hosts. To enable the needed shift to market-based programming, UNHCR will ensure investment in market analysis whether through its own resources or jointly with partners.

Measurement and analysis of outcomes and impact of interventions also makes an important part of the evidence-base. It is essential in determining the progress towards self-reliance and enables informed programming and advocacy. UNHCR will endeavour to expand the scope of research work and the use of monitoring and evaluation tools such as the livelihoods information system (LIS) to gather empirical evidence.

Key actions	Results	Partners
Improve UNHCR socio-economic data collection and analysis	<ul style="list-style-type: none"> ➤ Accurate and disaggregated socio-economic data is produced on PoCs through ProgRes and other data collection mechanisms, e.g. skills mapping, joint socio-economic assessments with partners, etc. ➤ Country operations that are not able to include PoCs in joint or partners assessments are capacitated to conduct their own socio-economic assessments with support from DIMA and relevant technical units 	RBSA in cooperation with HQ and operations
Facilitate inclusion of PoCs in national, regional and inter-agency socio-economic assessments and surveys	<ul style="list-style-type: none"> ➤ PoCs are integrated in national socio-economic data collection and databases, e.g., labor force surveys ➤ PoCs are an integral part of UN socio-economic assessments, inter-agency assessments, assessments by humanitarian and development actors, etc. ➤ Joint assessments with partners are supported 	National Bureau of Statistics, World Bank, UN agencies, UNHCR-WFP Targeting Hub
Undertake market systems analysis	<ul style="list-style-type: none"> ➤ Timely market assessments are conducted, by UNHCR and by partners, and inform the development of strategies and programs ➤ Sectors that are most feasible and relevant for livelihoods creation are identified and practicable interventions are developed 	UN agencies, NGOs, development partners, private sector
Improve monitoring and impact measurement	<ul style="list-style-type: none"> ➤ Expand the use of the Livelihoods Information System to cover larger sample across all livelihoods interventions. Other relevant tools are adopted. ➤ Clear and measurable self-reliance indicators aligned with the new RBM framework are adopted. ➤ Impact of programmes, lessons learned, good practices are documented; findings utilized to improve succeeding programmes 	RBSA in cooperation with HQ, Self-reliance Initiative, humanitarian and development partners

Objective 2: Facilitate inclusion in development agenda, programmes and services of governments, humanitarian, development actors, private sector

Advocacy for legal and de-facto economic inclusion at national and regional level will remain central to UNHCR's work. This can only be achieved through strong partnerships with host government, the private sector, NGOs, development actors, international agencies, and financial institutions. Of critical importance is ensuring that commitments made by States and humanitarian and development actors in various global processes including but not limited to the Global Refugee Forum are actualized through programmes that include PoC and their hosts. To this end, the Bureau will work closely with the Southern African Development Cooperation (SADC) to support States to implement their GRF pledges. UNHCR will increase its engagement with development partners, UN agencies, and other global partners to operationalize cooperation at the country level. The Bureau and country operations will continue to pursue partnerships with local actors - private sector, service providers, financial institutions, local authorities and line ministries, NGOs - to facilitate inclusion.

Key actions	Results	Partners
Strengthen advocacy for PoC's right and access to decent work and related rights	<ul style="list-style-type: none"> ➤ Analysis of legislation on rights related to access to economic opportunities, is conducted, e.g., right to work, own a business, land tenure, access to financial services, freedom of movement, etc. ➤ Country and regional normative and policy frameworks enable PoCs access to labour markets, access to land/assets and services to support livelihoods, freedom of movement, recognition of skills for employment, etc. 	States, humanitarian and development partners
Ensure implementation of jobs and livelihoods, and related GRF pledges	<ul style="list-style-type: none"> ➤ Financial and technical support for pledge implementation are facilitated, for example, through matched pledges with donors and other opportunities identified with development actors and partners ➤ Pledges on jobs and livelihoods in the region are implemented; new pledges are submitted 	Pledging states and organizations, SADC, development partners
Advocate for inclusion in national responses and economic stimulus during crises/shock events	<ul style="list-style-type: none"> ➤ Increased inclusion of PoCs (particularly the more vulnerable groups such as women and those with specific needs) in Covid-19/ emergency responses, social protection and recovery programmes by states, organizations, private sector and civil society, addressing not only the short-term needs but also ensuring long term recovery and sustainability. ➤ Key partnerships are leveraged to advocate for improved policy environment conducive for the inclusion of PoC in responses. 	States, donors, UN agencies, NGOs, development partners
Facilitate inclusion of PoC in programmes and services that promote livelihoods and economic inclusion, by governments, humanitarian and development actors, private sector, social enterprises, and others	<ul style="list-style-type: none"> ➤ Local development plans and programs include PoCs and host communities ➤ Services and resources that enable economic inclusion such as certification/recognition of skills/qualifications, employment services, financial services, business/employment permits, land for livelihoods, etc. are accessible to PoCs ➤ Increased livelihoods and economic inclusion opportunities for PoCs and host communities are created through new partnerships. ➤ Livelihoods planning across the humanitarian development nexus considers women and men PoCs and host communities alike. 	States, UN agencies, NGOs, development partners, private sector

Objective 3: Increase scale, impact and sustainability of programmes

With the limited resources available for livelihoods programmes, UNHCR will seek ways to maximize use of these resources to scale the impact on PoC and host community livelihoods, for example, contributing to projects as a gateway for inclusion of refugees, joint programmes and fundraising with partners. UNHCR will remain flexible to adjust its programmes to address immediate needs that may arise from emergencies/crisis/shocks such as Covid-19, natural disasters and conflict. In these situations, direct assistance to PoC is critical, and as such, UNHCR will ensure continuity of existing livelihoods interventions, will re-programme to increase assistance and reach more of the population in need, including groups with specific protection needs and women, and identify new and emerging livelihood opportunities.

UNHCR will re-orient livelihoods programmes to bridge the humanitarian-development nexus ensuring more sustainable solutions. As much as programmes will address short-term challenges, they should be developed with a long-term self-reliance/resilience and protection lens such as focusing on systems change to break the barriers in (market) systems and policies that restrict the economic inclusion of PoCs. Programme development will be guided by the Minimum Economic recovery Standards and the UNHCR-ILO Market-based Livelihoods Interventions for Refugees.

With the limited scale of its livelihoods programs, UNHCR will work with the humanitarian and development community to build synergies to increase economic inclusion efforts across the humanitarian-development continuum, leveraging on its understanding of PoC needs and policy frameworks that best enable refugee self-reliance.

Key actions	Results	Partners
Mobilize engagement of humanitarian and development actors to scale programs	<ul style="list-style-type: none"> ➤ Joint programmes with partners are developed, fundraised and implemented ➤ Increased funding for livelihoods and economic inclusion programs in the region ➤ New partnerships/programs in support of economic inclusion of PoCs and host are established/implemented ➤ Adequate response to support livelihoods recovery during crisis/shocks 	UN agencies (FAO, WFP, ILO, etc), NGOs, development partners (AfDB, BMZ/GIZ, etc.), social enterprises, private sector
Adopt market-based programming approaches and build synergies with other programs to bridge humanitarian and development interventions	<ul style="list-style-type: none"> ➤ Programs are developed based on findings from market and socio-economic assessments, and aligned with the Minimum Economic Recovery Standards ➤ Increased investment and interventions in market development and value chain approaches, both in agriculture and non-agriculture sectors, to diversify livelihoods and create more income opportunities. ➤ More opportunities with the private sector are accessible to PoCs and hosts, e.g., inclusion in supply chains, commercial partnerships, apprenticeship, employment, etc. ➤ Programs that promote the humanitarian-development nexus are expanded, e.g., the graduation approach is implemented at a larger scale to support the poorer and more vulnerable groups, including women, out of poverty 	Private sector, development partners (AfDB, GIZ, etc), NGOs, Poverty Alleviation Coalition, Targeting Hub, UN agencies, MADE51
Increase engagement with financial institutions to enhance financial inclusion	<ul style="list-style-type: none"> ➤ Workshops and advocacy efforts are conducted to raise awareness of financial service providers on the potential of PoC and host as target markets ➤ PoC documentation is recognized by financial service providers allowing access to accounts, credit, remittance services, etc. ➤ Financial products and services are made available to PoCs and host community catering to their specific needs, capacities and challenges. 	Financial institutions (UNCDF, financial service providers, etc.), regulatory bodies
Strengthen capacities of UNHCR and partners to effectively facilitate economic inclusion	<ul style="list-style-type: none"> ➤ Technical assistance is provided to UNHCR operations and partners ➤ Access to relevant learning opportunities is enhanced, e.g., livelihoods and economic inclusion training are conducted for operations staff and partners, access to knowledge resources, etc. 	RBSA in cooperation with DRS, livelihoods community of practitioners

Resource Mobilization

UNHCR's resources will not be adequate to support programmes at scale. At best, as described in the previous sections, available resources will be used to catalyse livelihoods and inclusion. On the other hand, UNHCR holds a comparative advantage to facilitate engagement with donors and development actors, hence will leverage its cooperation with these actors to advocate for resource allocation in support of larger scale livelihoods and economic inclusion programmes in refugee contexts. As much as possible, UNHCR will collaborate with partners to develop concept notes/programmes to be fundraised. Below lists a few prioritized projects, applicable to all countries in the region:

- Agricultural value chain development with the aim to progress beyond subsistence farming. This includes improving and expanding current initiatives such as horticulture and cash crop production, agro-forestry and agro-processing.
- Development of non-agriculture value chains/ sub-sectors with potential to generate employment/self-employment opportunities relevant to PoCs, with a focus on women and youth.
- Entrepreneurship development through improved access to business development services, seed capital and markets.
- Scale up of the graduation approach through the Poverty Alleviation Coalition, and of similar programs that strengthen the humanitarian-development nexus.
- Joint programmes with UN agencies (WFP, FAO, ILO, etc), NGOs, local enterprises, and others.
- Strengthening of local market actors including financial institutions through technical assistance to expand opportunities and inclusion of PoCs and host community members.

Technical Capacity

Technical capacity in operations is critical to enable UNHCR deliver meaningful impact of its livelihoods and economic inclusion programs and importantly, to effectively play its role as key advocate, convener and facilitator in stepping up humanitarian-development efforts that enhance economic inclusion of PoCs and their hosts. Currently, 6 countries have dedicated livelihoods staff. UNHCR will recruit relevant expertise to fill the staffing gaps and in addition, will undertake short-term engagement of technical experts where needed.

It is also important that the concepts of and the global approach to refugee economic inclusion and self-reliance and how it fits within UNHCR's mandate is fully understood across operations and partners. The Bureau with the support of the Livelihoods and Economic Inclusion Unit at HQ will facilitate access to learning opportunities to disseminate key concepts and approaches, enable knowledge exchange and cross-fertilization of good practices, and provide guidance to align country strategies to the corporate vision for PoC economic inclusion and self-reliance.

Annex 1: Stepped up livelihoods tools and guidelines

Type	Details
Tools and guidance	Assessments <ul style="list-style-type: none"> • 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 <ul style="list-style-type: none"> • Financial inclusion • MADE51 • Poverty Alleviation Coalition COVID-19 guidance <ul style="list-style-type: none"> • 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 <ul style="list-style-type: none"> • UNHCR: Livelihoods and Economic Inclusion Teams channel • SEEP Network: Markets in Crisis
Tailored support	<ul style="list-style-type: none"> • HQ end-to-end support and virtual missions in coordination with RB including support to strategy development • Short-term consultancies offering support to develop country or regional responses (funded by CO, RB or HQ) • Thematic support on financial inclusion, employment, or agriculture • Resource mobilizations (in coordination with DER, PSP) • Technical assistance for COVID socioeconomic impact surveys, including leveraging network of research and data collection partners
Partnerships and blended support	<ul style="list-style-type: none"> • Mobilizing thematic experts and partners from existing networks within or outside UNHCR (IFC, ILO, WFP, UNCDF, FSDA, FAO, private sector, NGOs, MADE51, Poverty Alleviation Coalition) • Bilateral consultations (BMZ, EU, Sida, PRM)
	<ul style="list-style-type: none"> • Identification of additional partners
	<ul style="list-style-type: none"> • Supporting regional partnerships

REGIONAL BUREAU OF SOUTHERN AFRICA

Stepped Up Livelihoods and Economic Inclusion Strategy 2021-2024

