

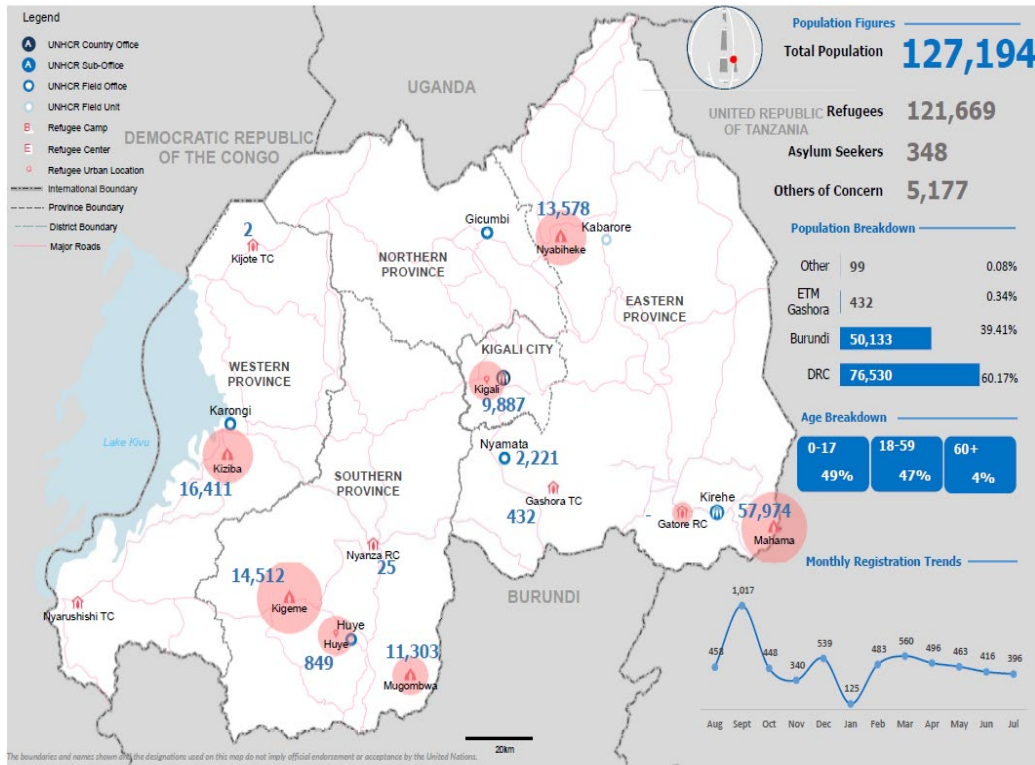


Economic Inclusion of Refugees and Host Communities in Rwanda

1st September 2022

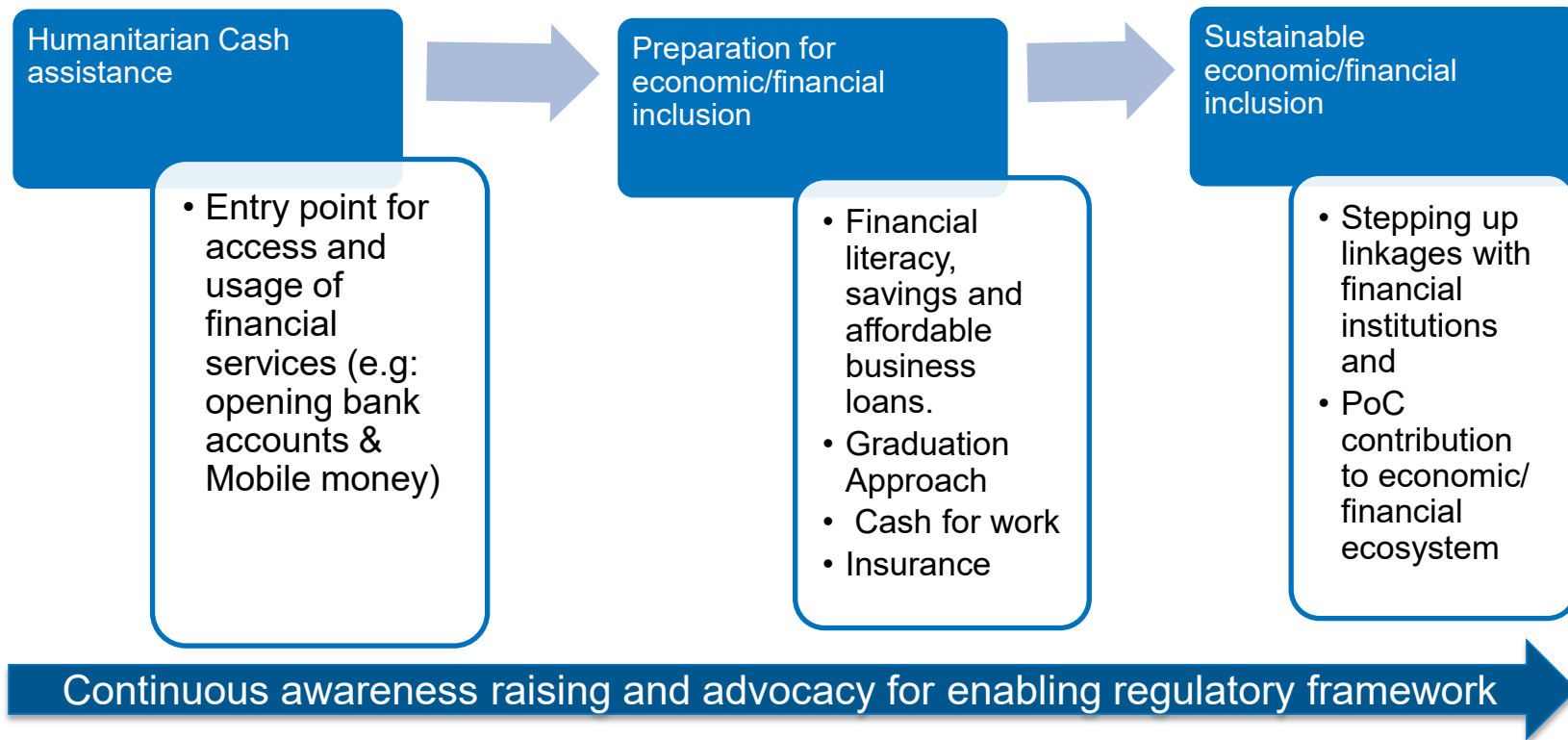
UNHCR Rwanda

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



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 mobile¹
- ✓ 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**

1. https://wearealight.org/wp-content/uploads/2020/10/FINAL-Draft-Report_Assessment-on-the-Digital-Financial-Inclusion-Landsca....pdf

Thank you !