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Evaluation of UNHCR's Livelihoods Strategies and Approaches (2014-2018)

RWANDA CASE STUDY

FINAL REPORT

DECEMBER 2018

Conducted by:
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TANGO
INTERNATIONAL
TECHNICAL ASSISTANCE to NGOs

UNHCR Evaluation Service

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List of abbreviations

AEC	African Entrepreneur Collective
AFR	Access to Finance Rwanda
AGD	Age, Gender and Diversity
CO	Country Office
CRRF	Comprehensive Refugee Response Framework
DRC	Democratic Republic of Congo
ET	Evaluation team
FGD	Focus group discussion
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit GmbH
HQ	headquarters
IDI	In-depth interview
INGO	International Non-Governmental Organization
KEQ	Key evaluation question
KI	Key informant
KII	Key informant interview
MCCA	Minimum Criteria Compliance Assessment (or MCA)
MERS	Minimum Economic Recovery Standards
MIDIMAR	Ministry of Disaster Management and Refugees
NGO	Non-governmental organization
PoC	Persons/People of Concern
SGBV	Sexual and Gender-Based Violence
TANGO	Technical Assistance to Non-Governmental Organizations International
ToC	Theory of Change
UNHCR	United Nations High Commission for Refugees
USA	United States of America
WFP	UN World Food Programme



DECEMBER 2018
Rwanda Case Study

I. Introduction of country context

1. This Rwanda case study report is part of the global evaluation of the United Nations High Commission for Refugees (UNHCR) livelihood strategy. The centralized evaluation was commissioned by the UNHCR Evaluation Service and independently conducted by Technical Assistance to Non-Governmental Organizations (TANGO) International. The overarching purpose of this evaluation is to gather strategic and timely evidence on the effectiveness of refugee livelihoods programming from 2014-2018. The evaluation will inform organizational strategy and practice within and external to UNHCR, aiming to improve the economic inclusion of refugees and other persons of concern (PoC). See the full evaluation report for the overall findings and recommendations.
2. Rwanda represents a context with a large population of camp-based refugees along with urban-based refugees who have chosen to settle outside of the camps, primarily Kigali. It was selected as a 'deep dive' case study because of its high achievement across UNHCR indicators and high average Minimum Criteria Compliance Assessment (MCCA) scores (FY15-17). Rwanda is a country operation that reports on at least three 'impact indicators' under the Rights Group, including indicators under: fair protection processes and documentation, and security of refugees from violence and exploitation (but not: a favourable protection environment).
3. **Social, political, and economic context:** Since the 1994 genocide, Rwanda has been politically stable and has made good progress toward development goals. In August 2017, President Paul Kagame was elected to a third seven-year term in office.¹ Rwanda met most Millennium Development Goals by the end of 2015.² Rwanda enjoys strong economic growth, with gross domestic product

¹ World Bank (2018b).

² World Bank (2018b).

growth forecast above the global rate in 2018.³ A growing number of social enterprises and organizations afford refugees opportunities to engage in livelihoods with low risk of exploitation.⁴ Refugee integration is eased by similarities between refugees' and Rwandans' socio-economic backgrounds (e.g., language, history of displacement).

4. **Country-specific refugee policies and legal frameworks:** The Government of Rwanda is a signatory to multiple international refugee agreements.⁵ Rwanda's supportive enabling environment allows refugees to work and engage in other activities to integrate into the local economy such as traveling within the country, establishing businesses, paying taxes, and creating jobs.⁶ Further, the Government of Rwanda committed in 2016 to integrate refugees into national health insurance, education, and documentation systems.⁷ As of early 2018, the Government of Rwanda is following the Comprehensive Refugee Response Framework (CRRF).⁸ The Government of Rwanda is currently establishing its key priorities to deliver on the CRRF approaches, along with an inter-governmental facilitation mechanism to coordinate the roll-out.⁹ UNHCR co-leads and coordinates the interagency refugee response in Rwanda with the Ministry of Disaster Management and Refugees (MIDIMAR). In 2016, MIDIMAR and UNHCR formally agreed to work together on a livelihoods strategy.
5. **Refugee context:** As of August 2018, Rwanda was hosting approximately 150,821 refugees, 53 percent of whom are from the Democratic Republic of Congo (DRC); 47 per cent are from Burundi; and less than one per cent are from other countries.¹⁰ Refugees are registered in 11 locations (i.e., camps, reception centres, and urban areas); refugees from Burundi are housed in Mahama camp while Congolese refugees reside in the other camps.¹¹ Refugees live dispersed around the country, with the largest numbers, as of December 2016, in Mahama camp (over 57,000) and Kigali (nearly 12,000). The Burundi refugee population is expected to grow slightly (4 per cent) in 2018-2019; the long-term Congolese refugee population has been fairly stable since the most recent influx in 2012-2013.
6. **Livelihoods programme background:** In response to the UNHCR Global Strategy for Livelihoods, UNHCR Rwanda began assessing the potential for livelihood activities in 2014.¹² The livelihoods budget has increased from about US\$ 16,000 in 2015 to over US\$ 546,000 to target 800 beneficiaries in 2018.¹³ The Joint Strategy by Government and UNHCR on Economic Inclusion of Refugees in Rwanda (2016-2020) focuses on three main pillars: (i) wage-earning employment, (ii) self-employment, and (iii) advocacy to improve Rwanda's enabling environment for refugee self-reliance.¹⁴
7. UNHCR Rwanda has worked with a range of livelihoods partners, including traditional non-governmental organizations (NGOs). Under the current strategy UNHCR began a shift in 2014 towards working primarily with social enterprises and private sector partners with experience in business, entrepreneurship, and financial services.

³ World Bank (2018a).

⁴ UNHCR (N.d.,a).

⁵ UNHCR (N.d.,b).

⁶ UNHCR (N.d.,a).

⁷ UNHCR (N.d.,b).

⁸ UNHCR (2018b).

⁹ CRRF Global Digital Portal, Rwanda (2018).

¹⁰ UNHCR (2018e).

¹¹ UNHCR (2105b).

¹² UNHCR Rwanda (2014).

¹³ UNHCR MCCA 2018; UNHCR (N.d.,b).

¹⁴ UNHCR (N.d., a)

2. Summary of country-specific methods

8. **Evaluation questions:** The evaluation team (ET) assessed three key evaluation questions (KEQs):
 - KEQ 1: How effective are UNHCR-funded livelihood interventions in reducing protection risks, strengthening resilience, and improving employment, income and/or savings levels of targeted persons of concern?
 - KEQ 2: To what extent is there a positive correlation between desired livelihoods programme outcomes and high adherence to UNHCR’s Minimum Criteria for Livelihoods Programming standards?
 - KEQ 3: What are the different roles UNHCR has played in livelihoods programming? What has worked well in such roles and what are some constraints? What are lessons learned to inform the next iteration of the livelihoods strategy going forward?
9. **Methods:** The ET conducted an in-depth evaluation focusing on programmatic outcomes of the past five years (2014-2018), the role UNHCR has played during this period and factors that affected outcomes. The ET used a mixed-methods approach to ensure triangulation of information. Main techniques included a desk review of secondary data (e.g., revised livelihoods monitoring indicators, Focus data, programme documents, monitoring data from implementing partners) and literature, and primary qualitative data collection. Qualitative data collection comprises focus group discussions (FGDs) with refugee livelihood programme beneficiaries (separate tools for camp-based and urban) and Key Informant Interviews (KIIs) with UNHCR staff, host community members benefiting from the programme, government officials, partners and other programme stakeholders (donors), private sector representatives, and in-depth interviews (IDIs) with participants.
10. The TANGO-led team, in close collaboration with UNHCR, used a purposive sampling method for this qualitative study to select three refugee camps—Mahama, Gihembe, and Kigeme—in diverse settings, and one urban area to explore the effectiveness of current livelihoods models supported by UNHCR. The sampling method does not allow generalization to the full PoC population. The camps were selected primarily based on origin of refugee population (Burundi or the DRC), population size, length of time camp has been established, and differences in geographic setting, proximity to urban areas, and potential value chains. The Kigali urban area was selected as that is the main destination for refugees living independently outside the camps.
11. The sampling strategy ensured that the most significant partners and perspectives are included. Field work was conducted 18-28 September 2018. Interviews were conducted with 130 refugee and host community representatives (67 women, 63 men), and 35 partner, government and other stakeholder representatives. Thirteen focus groups were conducted with camp-based refugees (6 with women, 5 with men, 2 mixed groups), and included youth and adult groups disaggregated by gender. Individual interviews or in-depth interviews (IDI) were conducted with 11 urban entrepreneurs in Kigali and six camp-based “positive deviants.” Positive deviants are refugees who have the same resources and opportunities as other entrepreneurs but have managed to establish more successful businesses.
12. Households’ perception of their resilience capacity was determined by qualitative inquiry about the nature of shocks, who is most affected, how households cope with shocks, and people’s views on whether they are better prepared to deal with future shocks. UNHCR defines resilience as: the ability of individuals, households, communities, national institutions and systems to prevent, absorb and recover from shocks, while continuing to function and adapt in a way that supports long-term prospects

for sustainable development, peace and security, and the attainment of human rights.¹⁵ Three categories of capacities contribute to resilience: adaptive, absorptive, and transformative capacities. Absorptive capacity refers to the ability of households and communities to minimize exposure to shocks if possible and to recover quickly after exposure¹⁶ (e.g., disaster preparedness, access to evacuation routes).¹⁷ Adaptive capacity is the ability of households and communities to make active and informed choices about their lives and diversified livelihood strategies based on changing conditions (e.g., access to market information). Transformative capacity relates to system-level changes that ensure an enabling environment, including good governance, formal safety nets and access to markets, infrastructure, and basic services. Social capital, oft described as the “glue” that binds people in society together, contributes to all resilience capacities. It is based on perception of norms, reciprocity, and trust between community members (i.e., bonding social capital); individuals and groups (i.e., bridging social capital); and individuals or groups linking with higher levels (i.e., linking social capital).¹⁸ Linking social capital is often conceived of as a vertical link between a network and some form of authority (e.g., government or NGOs). Such links can provide resources and information and are thus important for economic development and resilience.¹⁹ See Annex 3 for more information. This case study uses qualitative data to explore the resilience capacities of programme beneficiaries and how the programme contributes to the capacities.

13. At the end of the field mission a debriefing was conducted with members of the livelihood team, protection staff and executive officers to present emerging findings. This report was prepared with information collected during the field visit and triangulated with secondary data to inform the global evaluation report.
14. **Limitations/constraints:** The livelihoods models (e.g., Inkomoko, Indego Africa, Inyenyeri) have been in operation for two years or less; as a result, there is limited information on the long-term results of UNHCR Rwanda’s strategy, and it is too early to measure impact. Limitations included a limited amount of time to conduct field work; the ET mitigated this risk by consulting with UNHCR to identify sites that would reflect the programme’s progress overall. Another limitation was the availability of the CO livelihoods team to discuss findings and strategies to inform the evaluation due to other commitments.

3. Evaluation findings

3.1. Effectiveness and efficiency

Main findings: Factors that affect effectiveness and efficiency

- **UNHCR-funded livelihood activities contribute to reduced risks and stronger recovery from shocks, which are mainly storm damage to homes, illness, and emergencies, among most participants.**
- **UNHCR-supported livelihood activities are pilots and therefore small in scale and scope in relation to need.**
- **UNHCR appropriately facilitates activities by a range of capable social enterprises**

¹⁵ UNHCR (2017).

¹⁶ Definition adapted from Béné, C. et al (2015).

¹⁷ Vaughan, E. (2018).

¹⁸ Chaskin, R. J. (2008).

¹⁹ Aldrich (2012).

and private sector partners.

- **The most significant external factor is a strong policy enabling environment created by the Government of Rwanda. Other contributing factors include a collaborative working relationship between partners and UNHCR, and a programme design that includes training followed by mentorship.**
- **Inhibiting external factors include restrictions on movement outside the camp, remoteness of Mahama camp from major infrastructure, limited access to markets, and transportation costs.**

Finding on resilience:

- **Livelihood activities provide training in productive and business skills, which enable participants to increase savings and assets which build absorptive and adaptive capacity and contribute to resilience.**

15. **Programme Design:** UNHCR's current livelihood strategy places UNHCR in a facilitation role, working in partnership with social enterprises and private sector partners who deliver training in business skills (e.g., bookkeeping, cash management), provide mentoring and access to loans, and provide training in productive skills (e.g., weaving baskets), cooperative management, market linkages and other support to existing businesses started by PoC. One partner, Inkomoko/African Enterprise Collective, works in all camps and in Kigali and provides two levels of support. Participants in the Light Touch programme receive business skills training. Full Programme participants receive business skills training, mentoring, follow-up, and access to loans for qualified graduates. Another UNHCR partner is Indego Africa, an International Non-Governmental Organization (INGO) that trains female refugees to produce high-quality baskets and facilitates access local and global artisan markets (e.g, by exporting baskets to the United States of America (USA)) in line with MADE51.²⁰ UNHCR is also leveraging its transition to cash to help support entrepreneurs; in 2016 UNHCR provided seed funding for a pilot project with Inyenyeri, a Rwandan social enterprise to sell fuel-efficient stove pellets and provide fuel-efficient stoves in Kigeme camp. The purpose of the pilot is to reduce the risk of sexual and gender-based violence (SGBV) and reduce exposure to toxic emissions, in concert with UNHCR's transition from providing firewood to cash transfers for cooking fuel. A new partner, Access to Finance Rwanda (AFR) will begin offering access to financial services, including guaranteed loans, in October 2018. In another innovative initiative begun in 2015, UNHCR, MIDIMAR and Kepler Generation Rwanda partnered to provide refugee students the opportunity to earn an accredited degree from a university in the United States through online studies. The program, which is operated in partnership with Southern New Hampshire University, is supported by the IKEA Foundation and had enrolled 120 students as of early 2018. Following a joint appraisal by UNHCR, MIDIMAR and the Deutsche Gesellschaft für Internationale Zusammenarbeit GmbH (GIZ) in late 2017,

Box 1: Leveraging a loan to expand a business

In the Mahama camp market the ET visited, a **male entrepreneur** who is a graduate of the Inkomoko Full Programme has a shop with a variety of goods, which he replenishes every two weeks. He started his business with Rwf 300,000 (about US \$340) and after graduation received an Inkomoko loan of Rwf 1 million (US\$ 1133). He estimates that his shop is now worth Rwf 3 million (US\$ 3400). He is **confident that he will pay back his loan**, although he did not know what his interest rate was without checking his records. He is **expanding his business** by purchasing a milling machine and has opened a restaurant in the camp.

Source: qualitative interview

²⁰ MADE51 is an initiative by UNHCR and partners to bring refugee-made products to the global market.

GIZ will begin implementing a five-year programme on economic inclusion of refugees in late 2018 that will focus on job opportunities, especially for youth, entrepreneurship development, vocational training, and psychosocial support.

16. The livelihood activities supported by one of UNHCR Rwanda's main private sector partners, Inkomoko, are effective in improving the efficiency of existing businesses, enabling entrepreneurs to manage their businesses more efficiently, increase their incomes and in some cases expand their business (see example in Box 1). Inkomoko identifies participants through a survey of refugee businesses, selecting participants based on criteria that include gender, age, literacy skills, and having basic systems and the ability to create jobs. Businesses that meet some but not all of the criteria are also selected for training but are not eligible for loans after completion of training. Inkomoko's has trained two cohorts of refugees as of October 2018 (discussed further in Section 3.2 Impact).
17. Another major partner, Indego Africa, markets baskets and other goods made by refugee women through international online platforms and by taking bulk orders locally (e.g., through hotel chains). Currently 100 refugee women in two cooperatives in Mahama camp supply Indego Africa. Total gross earnings for the cooperatives exceeded US\$ 8,000 in March 2018. The ultimate goal for Indego Africa is to enable 1250 artisans and their households to relocate outside of the camps by 2020 and become self-supporting.²¹ The Indego Africa model is relevant to refugee skills, is appropriate as a source of income, and according to cooperative members, has yielded gains in confidence and stronger social bonds among cooperative members. However, the cooperative members struggle with access to raw materials and managing large orders and gaps between orders. The cooperatives need assistance to develop capacity to expand local demand for their goods, first by identifying customers interested in local bulk orders, and secondly, by finding ways to place their products in local retail markets.
18. Access to financial services for refugees, who lack the collateral required by most financial institutions, is a major obstacle for businesses, which Inkomoko, and now AFR, are addressing. Many informal savings groups are available to refugees, but members report that payouts are small, and loans are normally used for household needs or emergencies. Refugees can join Savings and Credit Cooperatives, but formal IDs, access from the camps and deposit requirements are constraints. Inkomoko offers loans to its graduates at 14 per cent interest (10 per cent simple interest and 4 per cent interest on the entire loan), which is below the market rate of 18 per cent, but few eligible graduates are applying for loans. According to FGD and KII participants, some PoC are reluctant to apply for Inkomoko loans due to the interest rate and their fear of defaulting; male FGD participants expressed concern that the repayment period was short; loan recipients that the ET spoke to generally had repayment periods of six months.
19. UNHCR is expanding access to financial services with a new partnership with AFR, which will begin offering loans backed by a loan guarantee fund in October 2018. This is an important step towards overcoming a major obstacle to financial inclusion of refugees. The approach is new and untested but has the potential to improve effectiveness with a loan that participants may perceive as less risky.

3.1.1. Internal factors

20. **CO strategy:** The internal factors supporting the achievements to date are grounded in a well-designed CO strategy that promotes a vision of refugees as self-sustaining members of Rwandan society who contribute to the economic development of the country alongside host communities through a variety of wage employment and self-employment opportunities.²² The approach that frames the current strategy was initiated in 2014–2015 and updated for 2016–2020. When the new strategy

²¹ UNHCR (2018c).

²² UNHCR (N.d., a).

was implemented in 2016, UNHCR Rwanda initially tried to work through traditional NGO partners but found they were not well equipped to prepare refugees for private market engagement. Consequently, the CO identified business-oriented social enterprises that have the skills, perspective and experience required to help a business to operate successfully in the local market, either in camps or urban areas. The CO has demonstrated an interest in innovation and new approaches by partners, in particular by moving from a supply-driven training approach that prepared refugees for jobs with scarce demand to a more market-responsive approach. Though private sector partners were few in number when the strategy was designed, the CO has identified good partners who are willing to engage with refugees, who represent a new type of client for businesses like Inkomoko.

21. Prior to 2015 there was no overall coordination of livelihoods activities by UNHCR. In late 2015, an Associate Livelihoods Officer arrived in UNHCR Rwanda²³ and transferred to Geneva headquarters (HQ) in 2017. That officer was replaced in 2018; the CO currently has two livelihoods staff in the head office. There is protection staff in field offices who are also responsible for livelihoods programming. The small livelihoods team has been effective due to its strong relationship with well-chosen operational partners whose approach fit with the CO's strategic livelihoods approach. The CO is currently reviewing the livelihoods strategy after two years of experience to determine the way forward for the next two years. The inclusion of livelihoods monitoring responsibilities is a positive step.
22. **Livelihoods budget:** UNHCR Rwanda is leveraging its limited funds between 2016 and 2020 by providing US \$2.3 million in seed money to partner organizations. Partners have used the seed money to obtain donor funding to strengthen livelihoods among targeted PoC (see Section 3.4). This approach is appropriate to UNHCR Rwanda's funding and limited number of livelihoods staff, and draws on the strong private sector in Rwanda to provide technical expertise in a potentially more sustainable manner.
23. **Inhibiting factor:** A major factor inhibiting the effectiveness of UNHCR globally, and therefore affecting Rwanda's livelihood strategy, is the organization's one-year funding cycle. Funding within UNHCR is mainly for protection and has included limited support for livelihoods activities. The uncertainty of the level and reliability of future funding, when partners have leveraged five-year funding for their projects, places the CO in an untenable position when promoting its long-term goals of sustainability and economic inclusion. The CO has mitigated this challenge somewhat by creating strong partnerships with implementing organizations that have multi-year funding and more of a development timeframe. It is recognized that the CO faces financial challenges in the face of increasing needs and has experienced a continual reduction of funding since 2016, meeting just 16 per cent of its funding requirements as of mid-2018.²⁴ However, with a relatively small amount of livelihoods funding over a limited time, UNHCR has already demonstrated its capacity to leverage significant donor contributions (see Section 3.4), which supports an argument that longer-term funding would increase effectiveness in facilitating expanded livelihoods programming.
24. **Minimum Criteria:** The MCCA has been considered very useful by KIs as it ensures proper procedures and annual assessments of progress. The recent Global Strategy Concept Note on livelihoods replaces and supersedes the Minimum Criteria for Livelihoods Programming.²⁵ The concept note instructs operations to use the Minimum Economic Recovery Standards (MERS) in cases of direct or UNHCR-funded implementation. The MERS were drawn on to develop the Minimum Criteria. The ET finds this decision to replace the MCCA with MERS appropriate, as the MERS provide an adequate structure, set of standards, and alternative guidance on an approach to livelihoods/economic

²³ UNHCR (2015a).

²⁴ UNHCR (2018e).

²⁵ UNHCR (2018d).

inclusion programme. The CO should also make use of new assessments that are becoming available, including those by World Bank, GIZ, and AFR to aid UNHCR and partners in more efficiently mapping refugee businesses and business opportunities.

25. The absence of baseline data for many activities hinders measurement of results and the presentation of a strong evidence base that would aid fundraising and advocacy. Although the CO collects Focus Data on 25 indicators (discussed below in Section 3.2) and has submitted data to the revised livelihood monitoring indicators online portal, one group of KIs stated that there has been no systematic data collection by the CO. UNHCR does not collect data on income or savings, and more monitoring and more outcome data are needed. Inkomoko collects data on demographics, motivation to do business, the business characteristics (age of business, access to capital, skill areas), and outcome data on how Inkomoko training and tools are used, business survival rates, loans and indebtedness, and increases in revenue and customers.²⁶

3.1.2. External factors

26. **Enabling factors:** The most significant external factors are a strong policy enabling environment created by the Government of Rwanda that reflects its changing view of the role of long-term refugees in the country, and an acknowledgement that as Rwanda pursues its goal of becoming a middle income country by 2020, it needs to facilitate the economic inclusion of long-term refugees. Another strong enabling factor is host communities' acceptance of refugees; despite scarce natural resources and high environmental pressure on communities, there is little reported conflict with large refugee populations. Refugees, host community members, and local officials all confirmed to the ET that good relations exist between refugees and host communities. Several host community business people told the ET that they had relocated their businesses near the camps when the camps were established as they saw an economic opportunity in the new arrivals. Collaboration through *umuganda* to repair storm damage brings refugees and host communities together in mutually beneficial work that contributes to the strong social capital between the two groups.

27. Other contributing factors are a good relationship between partners and UNHCR and partners' appreciation of UNHCR and its role. UNHCR works with appropriate partners that are skilled and have been effective during pilot periods. Rwanda is one of eight pilot countries "Delivering as One" (or "One UN"), a framework for coordinating United Nations agencies,²⁷ The CO's strategic choice of working with a few implementing partners is appropriate in this context; according to one camp manager, many organizations have implemented livelihoods

Box 2: Training and mentorship is better than money

"Training and mentorship helped a lot. There is an organization that came and provided money to business people without any coaching, and people consumed the money because we felt like it was a gift that we should use the way we want. But the Inkomoko Programme gave us skills. Even those of us who did not get a loan are doing well using the skills we received from the program. It is way better than money!"

~Men's FGD

programmes in the camps with varying degrees of success but most are not functioning now due to lack of funding. Inkomoko and Indego Africa programmes both include training followed by mentorship; participants in three focus groups said this contributes to their success and is more effective than just giving participants money (Box 2). Private sector partners have been willing to assume some risk and try new approaches to building refugee businesses and future loan clients. With their multi-year funding, these partners are able to offer important ongoing business development support, such as mentoring, to refugees who have graduated from the skill training.

²⁶ AEC, Inkomoko and AEC Rwanda (2018).

²⁷ United Nations in Ghana (N.d.).

28. **Inhibiting factors:** Several external factors undermine efficiency. These are well documented²⁸ and were reiterated in all of the FGDs in the three camps. Restrictions on movement outside the camp limit PoC's ability to purchase low cost goods and inputs needed for their businesses, including from suppliers in Tanzania and Uganda. FGD participants in Mahama report that the camp is in a remote area far from major infrastructure like roads and markets centres. Transportation is limited and expensive; moreover, beneficiaries stated that the 6 p.m. curfew limits their access to larger markets within the country but farther away from the camps. Permission to go outside the camp entails a long process, which FGD participants state is not good for business. Other constraints include limited infrastructure (e.g., electricity), access to raw materials, space within the camp and limited land availability for refugees to buy or rent for agricultural use or to set up shops.
29. While the policy environment is moving forward, it has yet to reduce some key external challenges. According to KIs, a shift in mind-set about the long-term integration of refugees is taking place within government, donor, and aid community while government policies reflecting this shift are not yet fully operationalized. This includes allowing refugees greater freedom of movement, the re-verification of refugee status and the issuance of new identification cards, which is in process. Few employment opportunities, an absence of collateral to obtain bank loans and other financial services, diplomas from PoC countries that are not recognized in Rwanda, a lack of documents that allow travel outside the region, inadequate roads, transportation services, and electricity, and distance from host communities continue to present external obstacles to fuller integration of refugees, especially those in camps. Even with training, refugees find themselves facing in a highly competitive employment market in Rwanda, especially for youth. The unemployment rate for Rwandese in 2017 was 17.8 per cent, and 21.7 per cent among youth 16 to 30 years old.²⁹ The challenges of the tight employment market is compounded by a reluctance among some employers to hire refugees either due to a lack of knowledge about the legality of doing so, or a preference to hire Rwandans.
30. Effectiveness is also constrained by PoC's mind-set. FGD participants, particularly in Gihembe camp, stated that their hope for the future is limited; they grew up in the camp but are not citizens, and even with education they cannot get jobs. Ultimately, they want to be resettled in a third country, and this desire prevents some PoC from making long-term investments in businesses. Focus Data indicate that the odds of resettlement have declined recently; as of mid-2018, only 5,563 out of the 152,000 PoC (less than 4 per cent) have been identified as in need of resettlement during the reporting period. One KI reported that it might take three years for a resettlement request to be reviewed, during which time people are not interested in loans; however another KI stated that as people realize the decreasing chances for resettlement, their mind-set about pursuing local opportunities changes. Multiple KIs stated that more sensitization is needed about livelihood trainings as a way of promoting self-reliance, protection and durable solutions.
31. As noted, the low level of external funding available to the CO is a limiting factor.

²⁸ UNHCR (2017b).

²⁹ National Institute of Statistics of Rwanda (NISR) (2018).

3.2. Impact

Main findings: Impact

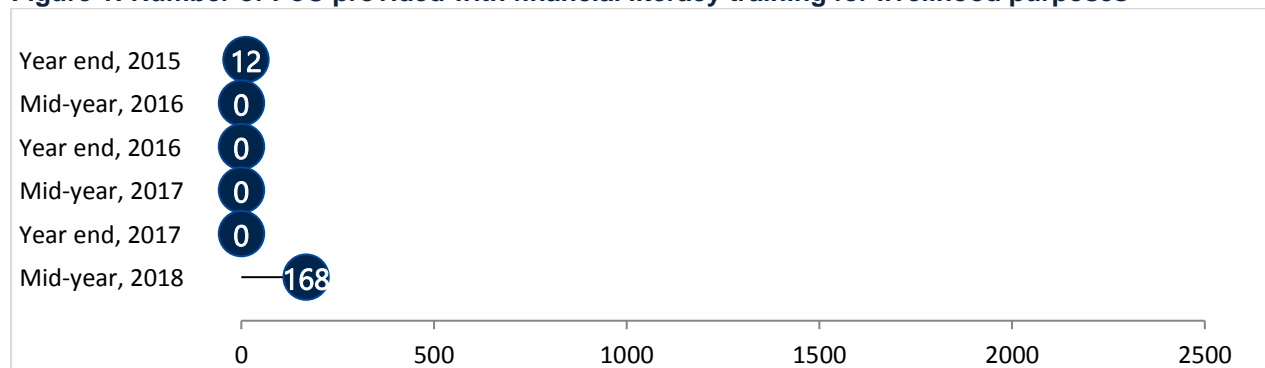
- **PoC beneficiaries are using their improved business management skills to increase their income and create employment for others.**
- **The economic benefits of livelihoods programming help to prevent and reduce protection risks.**
- **The livelihoods approach is good, yet reaches only a small number; further economic integration through broader collaboration with government is key.**
- **Interpretation of the monitoring data is challenging due to inconsistencies and possible gaps in data quality; outcome data are missing, though partners make attempts.**

Finding on resilience:

- **Livelihood activities improve social capital, women’s empowerment, and the refugees’ confidence to adapt, which are key resilience capacities.**

32. **Livelihood outcomes:** Focus Data report the following livelihood output indicators: (1) number of PoC provided with financial literacy training for livelihood purposes, (2) number of PoC provided with entrepreneurship/business training; and (3) number of PoC provided with guidance on business market opportunities (Figure 1-Figure 3).³⁰ The values vary drastically from year to year. In the first three years, few or no PoC were provided with financial training (Figure 1). Few or no PoC were provided with entrepreneurship/business training except in 2017, when the number of trainees peaked sharply (Figure 2). Over 1,800 PoC received guidance on business market opportunities in 2017, representing the largest area of focus. That number dropped steeply in 2018 (Figure 3).

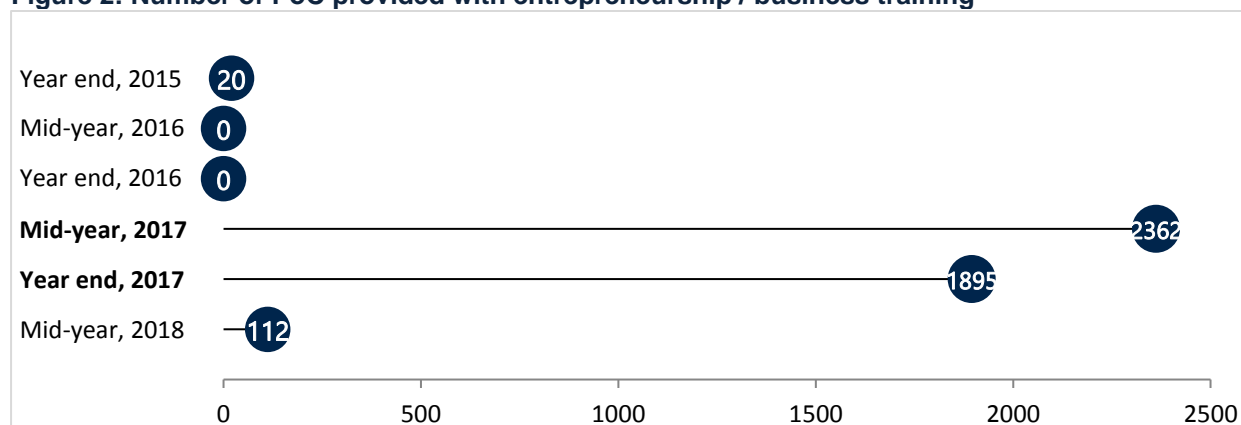
Figure 1: Number of PoC provided with financial literacy training for livelihood purposes



Source: Focus Data

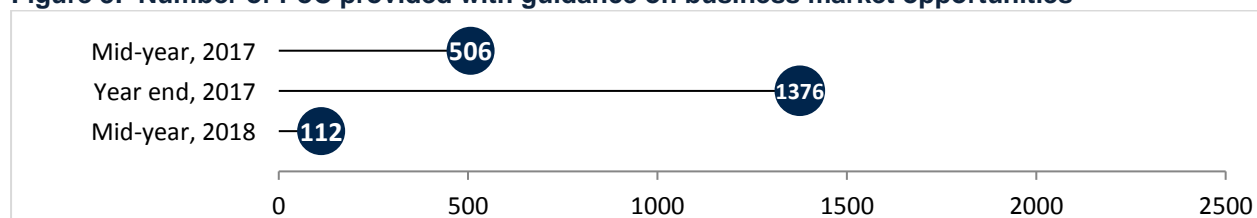
³⁰ Focus Data also include an indicator “% of participants in livelihood-support projects from host communities,” but the numbers reported seem inaccurate, reflecting that 100% of participants are from host communities. The data likely intend to say that as of mid-2017, 28 per cent of participants were from host communities, and at the end of 2017, 60 per cent were from host communities, which seems inaccurately high.

Figure 2: Number of PoC provided with entrepreneurship / business training



Source: Focus Data

Figure 3: Number of PoC provided with guidance on business market opportunities



Source: Focus Data

33. Inkomoko is collecting baseline and endline data on its cohorts, using a representative group from each camp and urban area. The data show that in 2017, 958 PoC participated in business training (74 per cent in the Light Touch and 26 per cent in the Full Program); more than half (53 per cent) of participants were women.³¹ At endline, almost all participants reported improved business skills, with the largest self-reported improvements in bookkeeping and financial management. Urban data collection has proved to be more challenging as people may change location or phone numbers and be unreachable. It is likely that this is the baseline/endline data the CO is entering into the online portal for the revised livelihood monitoring indicators with results such as 96 per cent of targeted PoC have their own business or are self-employed for 12 months or more in the informal sector (95 per cent reported for the endline; however there is no mention of timeframe or sampled population group). This data is reinforced by qualitative FGDs and KIs with Inkomoko graduates, the majority of whom cited the business management training as one of the greatest benefits of the programme. Further, refugee clients created 2,494 jobs, of which 877 were for refugees and 1,615 for host community members.³² Feedback from all 13 focus groups provides evidence of increasing confidence and incomes among participants. A small number of entrepreneurs have been able to expand their businesses beyond the camps.

34. In 2017, Inkomoko approved 39 loans; 84 percent of loan applications were successful; and 98 per

³¹ African Entrepreneur Collective (AEC), Inkomoko and AEC Rwanda (2018).

³² AEC, Inkomoko and AEC Rwanda (2018).

cent of the loans were repaid.³³ Inkomoko loaned a total of 63,865,000 Rwf, providing much needed capital for business development. The number of loans (39), however, is small compared to the number of participants (958). Of the services provided by Inkomoko, participants were least satisfied with their access to finance and loans.³⁴

35. Rwanda is one of the countries globally collecting Focus Data and submitting revised livelihood monitoring indicator data to the online portal³⁵ in coordination with HQ Livelihoods. Most Focus Data indicators are process-oriented, and interpretation of the data is challenging due to inconsistencies with the reported numerators and denominators. More importantly, outcome data are missing with the Focus Data. The revised livelihoods indicators, introduced in 2017, focus more on outcomes (e.g., income, employment, savings) but limited data is available for only a few indicators; drawing conclusions about impact is thus not possible at this time. However, the data represent a positive shift toward measuring, reporting and compiling baseline and endline data.

36. **Protection outcomes:** UNHCR has long made an implicit connection between increased income and reduced protection risks. A 2008 evaluation noted that protracted refugee situations are a particular challenge to SGBV, especially where UNHCR's livelihood activities are limited. The evaluation stated that "The lack of opportunities to achieve self-reliance is a key protection concern in refugee and IDP communities, linked to a number of risks including SGBV."³⁶ Despite this awareness, there are no specific monitoring data that look at the relationship between increased incomes among programme participants and reduced protection risks. However, qualitative data from FGDs and KIs indicates that the economic benefits of livelihoods programming are having a positive impact on protection risks (reduced SGBV, ability to meet basic household and child education needs). In four FGDs with women in the three camps visited by the ET, women related that their greater ability to bring in income did not result in conflict with their husbands, as their husbands see that the women's income as contributes to the well-being of the household. None of the female participants in business reported conflict in their homes. A KI in Kigeme camp who works in the livelihoods programme states that the programme contributes to better protection outcomes such as safety and dignity of the refugees. In Gihembe camp, women FGD participants stated that households which depend only on cash transfers experience more gender based violence because the household struggles to manage its insufficient cash, creating conflict. In contrast, they said that the income earned by women contributes to greater gender equality and shared decision making within the home (Box 3). These observations highlight the need for the livelihoods programme to expand to include more vulnerable households to help them move up the economic ladder. It should also be noted that UNHCR Rwanda has undertaken effective efforts to prevent, mitigate, and respond to SGBV, such as in Mahama camp, and that actions on community awareness, training in behavioural change, and safety measures for women and girls are also important to reducing SGBV and other protection risks.³⁷

Box 3: "They call us boss women"

Members of the Indego Africa cooperative in Mahama camp emphasized that training on weaving and business management skills has helped them to earn an income and this has brought them dignity and respect from their husbands and the community in general. One older female participant proudly declared that members of the refugee community "**call us boss women.**"

37. In Gihembe camp, women FGD participants stated that households that depend only on cash transfers experience more gender based violence because the household struggles to manage its insufficient

³³ AEC (2017).

³⁴ AEC, Inkomoko and AEC Rwanda (2018).

³⁵ See: <https://lis.unhcr.org/country-profile/RWA>

³⁶ UNHCR (2008).

³⁷ Safe from the Start

cash, creating conflict. In contrast, they said that the income earned by women contributes to greater gender equality and shared decision making within the home (Box 3). These observations highlight the need for the livelihoods programme to expand to include more vulnerable households to help them move up the economic ladder.

38. Indego Africa participants say that coming together has helped them overcome their solitude and gain ideas from each other even beyond the business, indicating increased bonding social capital, which contributes to resilience (see Annex 3 Resilience capacity indicators). Further, FGD participants stated that they gained confidence in financial management i.e. they are able to run a savings and loan association amongst themselves, which contributes to their ability to withstand unexpected expenses (e.g., absorptive capacity³⁸) and their ability to plan for and reduce the impact of future emergencies (adaptive capacities).³⁹ Social integration through refugees doing business with host community also builds trust, and develops bridging social capital.
39. **Factors hindering impact:** A main factor hindering the programme impact is the small scale of the programme. The programme's approach needs to be significantly scaled up and diversified to have an impact on the sizable refugee population. Revolving debt with high interest rates is reportedly a problem for many households in the camps who borrow against their UN World Food Programme (WFP) cash transfers to purchase non-food items. This prevents refugees from saving and undermines household resilience.
40. Opportunities for stronger links with district government are needed to support integration initiatives (e.g., common market space, cooperatives to access available land through district annual plan). KIs in all camps and host communities visited spoke of the need for a common market for refugees and host community members, which would support local economic development and greater economic integration for refugees as well as expanded business opportunities for host communities. Plans to establish common markets are reportedly moving ahead near Mahama and Gihembe camps.

3.3. Relevance of UNHCR's role

Main findings: Relevance

- **UNHCR Rwanda's openness to innovation and new approaches, especially in working through the private sector, is a good example of adaptive management.**
- **The CO strategy is relevant to the Government of Rwanda's evolving view of the long-term contribution of refugees to the country and its goal of economic inclusion of refugees.**
- **UNHCR is supported by good enabling policy environment on the part of the government but constrained by the slow pace of implementation.**
- **The CO strategy of a facilitation approach livelihoods and economic inclusion through partners rather than direct implementation is appropriate to its funding and capacity.**
- **The model is appropriate to beneficiaries who are the most capable of achieving immediate economic gains but does not reach the majority who do not have business or other skills.**
- **UNHCR facilitates access to refugees for non-traditional partners who have not**

³⁸ Béné, C. et al (2015).

³⁹ Béné, C. et al (2015).

worked with refugees previously and who otherwise might find it difficult to launch appropriate programmes.

Finding on resilience:

- **Qualitative interviews show strong evidence of good social relations (bonding and bridging social capital) between refugees and host communities, an important contributor to resilience. Advocacy by the CO for greater economic inclusion of refugees helps build transformative capacity.**

41. **Relevance of the programme:** The UNHCR livelihoods approach is relevant to the needs of the refugees in camps and the government's goal of economic inclusion. Female FGD participants stated that the programme is helping self-reliance. The cash transfer from the WFP is meant for only food, not all basic needs of refugees; income generating activities complement food or cash assistance provided by WFP and help refugees meet other needs. The urban entrepreneurs that UNHCR's partner is working with are largely achieving economic inclusion on their own; however, there are other vulnerable urban refugees who are struggling to survive who are not presently served by this approach.
42. The role played by UNHCR in facilitating business growth and enabling partners to leverage funds from other sources is relevant in terms of an efficient use of the small amount of livelihoods funding that is available to the CO. This has enabled UNHCR to leverage new revenue streams through its partners, including the corporate social responsibility arm of a MasterCard, a global company; Kiva, an online crowdsourced loan entity; and the United States Government's Bureau of Population, Refugees, and Migration. In addition, according to partner KIs, UNHCR's unique role in supporting refugees and relationship with MIDIMAR provides partners with access to refugees, helps to mobilize refugees and verify their eligibility for programme participation, and provides advice about how best to work with refugee populations. A new partnership with AFR is expected to make much-needed financial services more available to refugees. The qualitative interviews show strong evidence of good social relations (bonding and bridging social capital) between refugees and host communities, an important contributor to resilience. This is aided by similarities in language, culture, religion, and the host population's largely sympathetic view of refugees. One partner (Inkomoko) is working to reinforce these bonds with plans in 2019 to include 20 per cent of host population business people into its entrepreneurial skills training for refugees. Several KIs in the camps pointed out that many host community members are also impoverished and as a result are unable to engage in business. This potentially opens a path for greater collaboration and joint business enterprises, which can support the development of linking social capital as businesses are able to develop ties to people in urban areas and regional markets.⁴⁰ In many cases, host community members may be no better or worse off than camp residents. The inclusion of host community members also helps to reduce any resentment among the host community over the many services that refugees receive that host community members may struggle to afford.
43. **Advocacy:** There is a lack of clarity around some key issues regarding refugees and work. While refugees are not prohibited from working, they do not have a formal right to work. This contributes to the hesitancy of many employers to hire refugees. Some KIIs indicated that the law is also silent on the right of refugees to register an association and to be legal representatives of an association. These legal grey areas in the enabling environment surrounding refugee livelihoods are issues that require continued advocacy from the CO to help ensure greater economic inclusion. UNHCR and partners

⁴⁰ Aldrich (2012).

also have a role in informing employers about refugee rights and what is and is not legally allowed.

44. Although refugees are permitted to operate as registered tax payers, the process of acquiring a tax identification number is complicated and misunderstood by PoC—some FGD participants were unaware that they could own a registered business. Male FGD participants in Gihembe camp said they normally work in the informal sector (e.g., agriculture, construction, painting and small scale retail) but believe that Rwandan nationality is one of the requirements to acquire a formal employment and that they miss out because of their refugee status. There are occasional incidents of employer exploitation where refugees are not paid their wages when working in the host community and UNHCR and MIDMAR must intervene. UNHCR’s approach is especially relevant to the new generation of refugees who have grown up in the camps and feel more of a connection to Rwanda than to the home country of their parents. This new generation is an appropriate target group for UNHCR, MIDIMAR and partners to work with to facilitate a shift from dependency to greater self-sufficiency through expanded participation in the economic life of the country.

3.4. Sustainability and scalability

Main findings: Sustainability and Scalability

- **The programme promotes sustainability through the ‘seed money’ approach with partners, through the multiplier effects of successful refugee businesses, and by building social networks between PoC and host communities.**
- **The business training intervention is investment-intensive and thus difficult to scale up substantially; the CO will need to explore opportunities for facilitating access to more business opportunities.**
- **Long-term sustainability and scalability of a refugee livelihoods programme ultimately requires further development of local markets, access to higher education for refugee youth, and widespread access to formal employment.**

Finding on resilience:

- **UNHCR and partner activities build social capital among PoC and strengthen PoC social bonds with host community members, thus contributing to resilience capacities.**

45. **Sustainability:** The CO strategy of bringing a range of partners into a multi-pronged approach to enhancing PoC livelihood opportunities contributes to the sustainability of individual participant businesses, especially for Inkomoko graduates. While Indego Africa cooperatives are benefitting economically, their challenge, as noted, will be their ability to tap into and develop local markets that are key to economic efficiency and long-term sustainability. Qualitative interviews by the ET and CO data show that both livelihood programmes are generating benefits from multiplier effects that include employing others, expanding services available to refugees and host communities, improving the well-being of households, and strengthening social bonds among participants. Further, access to tertiary education and skilled employment for refugee youth are a path to improved incomes and well-being for graduates and their families.
46. On a programme level, the sustainability of UNHCR’s livelihoods approach depends on UNHCR and partners’ ability to demonstrate long-term results and leveraging to secure ongoing funding. Partners have leveraged UNHCR seed money to obtain donor funding, which helps extend UNHCR’s limited budget. For example, Inkomoko has leveraged UNHCR funds to obtain donor support from the Mastercard Center for Inclusive Growth, the US Department of State Bureau for Population, Refugees,

and Kiva. A positive sign is that as of March 2018, the CO reported that it had secured USD\$ 17 million in support of its livelihood strategy for 2016-2023.⁴¹ However, a large portion of that budget (USD\$ 9.6 million) is from GIZ, which planned to start in October 2018.

“Our long-term goals are to build the capacity of our businesses and expand them until we are strong enough to not rely on any external assistance.”
~Men’s FGD in Kigeme camp

47. **Promoting resilience.** UNHCR’s role in livelihoods (and with partners) promotes the sustainability of programme activities and long-term positive impacts for beneficiaries by building social capital among PoC. Social capital contributes to resilience capacities. The plan to reserve 20 per cent of programme spaces for host community members will contribute to further strengthening the strong social bonds between refugees and host communities and will support business networking. Highlighting the job-creation potential of PoC businesses, one successful urban entrepreneur KII reported that he employs 12 people full time (seven Rwandans, five refugees) and sometimes needs additional part-time workers. In the qualitative survey, many small businesses report employing one or two staff. Annex 4 provides two examples of positive deviants, one a successful restaurateur in Mahama camp who employs four refugees, and the other a successful soap maker in Kigali who employs five people. Both have overcome numerous hardships and used their strong networking skills to gain trust and informal credit (i.e., social capital) to benefit their businesses—thereby strengthening their resilience to shocks. Through participation in Inkomoko training and loans, both have increased their business skills and access to capital, which have enabled them to grow their businesses and employ or informally support more people.
48. **Scaling up:** Inkomoko’s five-year target is to reach 5000 refugees, targeting 1600 PoC in 2019; this represents just three and one per cent, respectively, of the PoC in Rwanda as of August 2018. UNHCR CO staff recognizes the need for its partners to expand training and support to people who do not already have businesses; to work with new and start-up businesses; to consider conditional grants to nascent businesses, not just loans; and to give short and long-term livelihood support based on need. Inkomoko staff note that business skills training is very expensive. Moreover, during the pilot period, Inkomoko documents indicate that applicants’ lack of bookkeeping systems contributed to a slow and expensive due diligence process. This suggests that due diligence might become more time consuming if the programme is expanded to include less experienced trainees in the future. Inkomoko works with already-skilled business people; scalability is limited by the increased level of investment (time and money) needed to train less-skilled participants in the future. Inkomoko’s approach is successful and appropriate to its target group and should be continued. The CO needs to explore what model(s) and partners represent the most cost-effective way to reach large numbers of people. If the programme expands to include people who are not in business but would like to start, people with innovative ideas, and more vulnerable households, as is anticipated by the CO, participants will likely need more training and financial and follow-up support (e.g., mentoring), requiring more resources (i.e., time, money) per participant. One method to scale up and reach down to less skilled clients was suggested to the ET by several focus camps in the camps during the qualitative survey, when Inkomoko graduates voiced their concern about people who needed to increase their incomes and proposed that they could help train new business entrants. Participants who started their businesses with less than US \$10 or by setting aside cash from their cash transfers stated their willingness to help

⁴¹ UNHCR Rwanda (2018c).

others manage their resources more efficiently. Approaches such as volunteer mentoring and peer-to-peer learning in community-based enterprise development provide potential models for UNHCR to explore.⁴² Peer-to-peer learning approaches would also strengthen human capital and contribute to social capital and the ability to prepare for and cope with negative events and make informed choices about livelihoods (i.e., improved absorptive and adaptive resilience capacities). The CO has indicated that in the coming months it will look at the sequencing of livelihood activities and the segmentation of markets to identify new opportunities for programming.

4. Summary of evaluation question findings

KEQ 1: Effectiveness

49. Current livelihood activities are effective in improving business efficiency and income and building social relations among refugees and with host communities. Livelihood activities contribute to job creation, reduced protection risks, and increased PoC savings and resilience in terms of improved recovery from shocks (e.g., storm damage to homes, illness, and emergencies). UNHCR Rwanda and HQ openness to innovation is a good example of adaptive management to long-term refugee situations and the search for durable solutions. The government is also demonstrating openness and forward thinking by revising policies to facilitate opportunities for greater economic inclusion of refugees. This is providing an enabling policy environment that supports UNHCR livelihoods programming, though UNHCR is constrained by the slow implementation of same. However, the livelihood programming is very small in scale and scope in relation to need and has yet to reach the majority of refugees.

KEQ 2: Minimum Criteria

50. Multiple components of the MCCA have been useful: context analysis, socio-economic assessment; livelihoods market analysis; sustainable partnerships; context-specific livelihoods strategic plan; expertise; targeting; and monitoring. These have helped to ensure proper procedures and annual assessments of progress. In UNHCR's 2018 Refugee Livelihoods and Economic Inclusion 2019-2023 Global Strategy Concept Note, the MCCA is superseded by MERS, which provides an adequate structure, set of standards, and alternative guidance on an approach to livelihoods/economic inclusion programmes. New assessments are becoming available, including by the World Bank, to inform UNCHR's own assessments, which should be complemented by developing detailed maps of business opportunities in camps along with an analysis of refugee cash flow. A more robust market analysis is needed to assess which skills are in demand in the broader economy over the next 10 years, especially as more and more refugee youth begin looking for employment. A Theory of Change is needed to show pathways to achieve greater self-reliance economic inclusion for different groups of refugees. Finally, a multi-year strategy requires a multi-year budget.

KEQ 3: UNHCR's Role

51. UNHCR has adapted and is adapting to new approaches and opportunities. It shifted from supply-driven training to supporting demand driven businesses and facilitating financial services and training. The CO also transitioned from working with NGO partners with limited expertise to partners with business and sector-specific expertise. The UNHCR Rwanda approach is a catalyst in refugee livelihoods programmes. Innovative approaches and more diverse partners are coming on board. The

⁴² For example, the International Labour Organization's Community-Based Enterprise Development Training Programme.

case has been made with existing entrepreneurs. The next step is to reach down to include business start-ups, those who want to do business, people with innovative ideas, and more vulnerable households. In addition, UNHCR could work with partners, and their graduates to train the most vulnerable refugee households to better manage assets and debt, to strengthen their ability to save and respond to emergencies. UNHCR's role is as a facilitator of learning on refugee livelihood approaches and lessons. The CO needs to develop a stronger evidence base for current approaches.

5. Programme-specific recommendations

Recommendations for the UNHCR Rwanda livelihoods team

The CO has a well-designed strategy. However, it has an unrealistically short timeframe that should be re-cast from four years to 10 years and beyond, given the size of the refugee population and the challenges of the employment market. The CO should work to re-cast the strategy, including:

- I. **Focus on scalability and sustainability.** The CO has demonstrated proof of concept with a few models and a small group of already skilled and motivated PoCs. This is one aspect of a long-term solution but of itself will not help the majority of refugees to achieve greater economic self-reliance. The next challenge to the CO and partners is to scale up their approaches while reaching down to another layer of potential entrepreneurs who do not have businesses but want to learn how to start one. The CO will need to identify **additional partners in government, private sector, etc. in order to increase coverage with a limited budget.** A third tier of this approach should be to offer training to all refugees in basic financial management so that people are better able to manage their cash transfers. This could be done through a training of trainers (ToT) approach in conjunction with partners and programme graduates in the camps. This approach would not offer business training or financial services but would provide knowledge of how to use scarce resources in the most efficient way to help meet needs for education, additional food, household goods, and other expenses that the majority of refugees find hard to afford. While the third tier approach will not solve the financial challenges faced by refugees, especially older, long-term refugees from DRC whose main skills are in agriculture, it could assist refugees to reduce and avoid debt and to stretch their cash allocations to the end of each month. When: 2019 – ongoing.
- II. **Advocate for three to five years of funding for livelihoods activities.** The ability of the CO to achieve its strategy and to support long-term livelihood gains is a critical piece of UNHCR's and the government's long-term strategy of economic inclusion and eventual self-sufficiency. When: 2019–2020.
- III. **Continue advocacy for livelihoods support.** There are studies in Rwanda that show the positive economic contribution that refugees make to the national economy. The livelihoods and protection teams should **continue to partner with MIDIMAR to advocate with key ministries** (Ministry of Finance and Economic Planning, Ministry of Public Service and Labour, Ministry of Education) for more rapid implementation of policies supporting refugee employment and movement, as well as measures for wage employment. When: 2019 and ongoing.
- IV. **Develop a Theory of Change.** The current strategy does not have a Theory of Change (ToC). A ToC, developed in collaboration with MIDIMAR and partners would provide common understanding around a process of change to help PoC achieve **greater economic integration, resilience and self-reliance.** It would map the pathways needed to achieve this goal, and identify critical activities for different populations (youth, adults, entrepreneurs, vulnerable PoC). A ToC would show links to other UNHCR activities and demonstrate how livelihoods activities (such as increased income used for children's schooling) are mutually reinforcing, especially of protection activities. Further, while UNHCR

is currently pursuing its livelihoods strategy largely independent of other United Nations organizations, a ToC would highlight the roles of other agencies and enabling and contrary factors contributing to livelihoods and protection gains. The Livelihoods Officer for UNHCR Rwanda is currently reviewing and updating the CO strategy, including the development of a ToC. When: by mid-2019.

- V. **Develop a government-supported strategy focused on youth.** Half of the refugee population is under 18 years of age. There is a large cohort of 18 to 25 year olds who are ready for employment, and a large student cohort who will mature into the employment market in the next five to 10 years. The CO and MIDIMAR should develop a strategy in conjunction with the appropriate ministries and other partners to identify the pathways and opportunities for these youth over the next 10 years in wage and self-employment, vocational education, and tertiary education. Forecasting labour markets demands will help UNHCR and partners to identify future labour gaps and the type of training needed to enable youth to fill these gaps. When: by 2020.
- VI. **Build an evidence base** that can attract more donor funding, especially from private sector. The strategy should also be accompanied by a monitoring and evaluation framework to support the roll-out of the strategy in building such an evidence base, **tracking key indicators** including income, savings, and expenditure categories, **as well as systems-level indicators**. Together, these tools can be used to inform partners (operational and implementing) where they can best contribute to capturing the comprehensive effects of economic inclusion of PoC on their well-being. This includes assessing whether the current indicators are adequate for CO needs, and working with partners to further develop targets and indicators to improve the evidence base demonstrating the effectiveness and impact of livelihoods activities. When: by end of 2020.
- VII. **Expand the livelihoods team and staff profile.** The ambitious, multi-pronged strategy needs more dedicated staff to facilitate its realization. **Staff is needed to liaise with private sector, with district government and national ministries**, and to pursue long-term opportunities in the education and vocational sectors for the large number of youth who will be maturing into the job market over the next 10 years. In addition, while most livelihoods field officers are experienced in protection issues, they would benefit from additional mentoring on livelihoods approaches and how to leverage opportunities to expand livelihoods activities, especially in collaboration with district officials. Should sufficient additional staff not be feasible due to budget limitations, UNHCR Rwanda should continue to prioritize its convening role, and draw on support from HQ and regional experts where needed. When: by end of 2019.
- VIII. **Increase sensitization and communication to and between PoC about livelihood activities**, ability to seek formal employment, the need to develop greater self-reliance, and the likelihood of resettlement. Include **sensitization** for host communities to overcome incorrect perceptions about the legality and reliability of refugee employees. When: 2019 – ongoing.
- IX. **Continue to work with government and other partners to shift the mind-set** of long-term refugees and their children to sensitize them to income generating opportunities. A new generation of refugees has no connection to their parents' home countries yet are not able to participate fully in Rwandan society, and many long-term refugees have few aspirations and little motivation. In order for expanded models that encourage greater self-reliance to work they will need to address the discouragement that many refugees feel and sensitize them to new opportunities. This work becomes more relevant as government policies open the way for greater freedom of movement that facilitate expanded economic and social engagement by refugees. When: 2019 – ongoing.

6. Conclusions to contribute to overall livelihood strategy

Note: these final points will contribute to the strategic recommendations provided in the centralized evaluation report, but as such, they are not written to be specific recommendations.

52. UNHCR should be the focal agency for refugee livelihoods activities. Many agencies implement livelihoods programmes, but UNHCR has specialized knowledge and expertise with PoC. Coordination forums exist, but the CO, drawing on UNHCR's global expertise, has the **opportunity to be the thought leader on the path to economic inclusion** and to initiate conversations with partners on how to better link livelihoods activities with objectives for resilience, protection, and economic inclusion. Opportunities exist for wider learning from the CO on how to strengthen integration between protection and livelihoods, and how to socially integrate refugee and host communities through community-based activities (e.g., *umuganda*, common markets, extension of refugee services to host community). There is government and partner interest in a forum to share multi-country experience and lessons.
53. UNHCR's current one-year funding model does not allow it to support longer-term interventions or to target the most vulnerable refugees. With multi-year funding, UNHCR could design a more comprehensive programme that would increase its scope to assist the most vulnerable refugees, and would enable UNHCR to focus more on monitoring and capacity building of partners and government, which are important areas of focus as Rwanda starts to roll-out the CRRF. UNHCR Rwanda needs to advocate internally for **three-year funding for livelihood programmes**. This will place UNHCR in a stronger position with partners, and partners in a stronger position with donors when they can demonstrate that their programmes have the long-term support of UNHCR. To strengthen their case for future funding, monitoring and evaluation needs to be strengthened to build a strong evidence base with partners to help leverage future funding.
54. The CO's willingness to innovate, test new models and to adapt are strengths. It should continue exploring potential new partners and **work to bring together other agencies** working on complementary initiatives. As part of scaling up to include those less experienced in business, the CO should explore models to aid new business entry with training, mentoring by programme graduates, seed capital, and graduation strategies. It can work with partners to find a way to use beneficiaries who are willing to mentor start-up businesses. The CO is already looking at additional pathways to helping refugees achieve sustainable livelihoods (e.g., agriculture, examining supply chains for potential to add value).
55. UNHCR has extensive experience in advocacy for refugees with governments and donors. The CO should continue, and strengthen, its **advocacy with government** to operationalize its refugee-related policies and sensitize relevant parties, including refugees, about those policies. Key arguments are that refugee livelihood activities have a proven economic multiplier effect, and that expanded opportunities can build confidence among refugees about their ability to provide for some of their own needs, and reduce the culture of dependency.
56. The emphasis on a strategy of supporting greater self-reliance and economic inclusion through the private sector is a good example of adaptive management. **Rwanda's economic inclusion approach has the potential to be a model** with enabling government policies, integration with host communities, and entrepreneurial opportunities.
57. The models being implemented are a **new approach for both UNHCR and its private sector partners**, and while promising are limited in scope and scale and untested as a broader application.

The relevance of the model to refugees who are not experienced business people but who have the interest and the potential to undertake microbusiness is a logical next step, coherent with UNHCR's mandate, but it has not been tested and is under consideration as part of an updated livelihoods strategy.

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Annex 2: Interview Lists

Key informants

List of persons and institutions consulted.

Note: both individual and small group interviews were conducted

Total Number Key Informants: 49 (26 females, 23 males)

Name	M/F	Title	Date (Day/Month/Year)	Location
UNHCR CO				
Arifur Rahman	M	UNHCR Livelihoods staff	13/8/18, 24/9/18	UNHCR CO Kigali
Angelot Gashumba	F	UNHCR Livelihoods staff	13/8/18, 24/9/18	UNHCR CO Kigali
Daniela Ionita	F	UNHCR External Relations Officer	13/3/18	UNHCR CO Kigali
Tapiwa Nkhoma	M	UNHCR Protection staff, Resettlement Officer	13/8/18	UNHCR CO Kigali
Amal Albeedh	F	Associate Protection Officer, General Protection	13/8/18	UNHCR CO Kigali
Anna Katharina Reiser	F	Associate Protection Officer, Community Based Protection	13/8/18	UNHCR CO Kigali
Monica Tse Candido	F	Protection Officer, Community Based	18/9/18, 20/8/18	Kirehe Suboffice
Samuel Bigirimana	M	Protection Associate, Community Based	18/9/18, 20/8/18	Kirehe Suboffice
Ezgi Sirin	F	Associate Protection Officer for SGBV	18/9/18, 20/8/18	Kirehe Suboffice
Madame Nene	F	Gihembe Suboffice Head	16/8/18	Gihembe
Elsie Bertha Mills-Tetty	F	Protection Officer/Officer in Charge	24/9/18	
Edem Akpakli	M	Associate Field Officer and Livelihoods Coordinator	16/8/18, 24/9/18	Gihembe
Jakob Oster	M	Livelihoods Officer	21/8/18	Geneva
Janvier Kalimba Kiroha	M	Field Safety Associate	13/8/18	Kigali
Machtelt Clara De Vriese	F	Senior Protection Officer	13/8/18	Kigali
Heidi Christ	F	UNHCR Geneva, MADE51	30/8/18	Geneva

Government and other stakeholders				
Jean Claude Rwahama	M	MIDIMAR, Director of Refugee Affairs	13/9/18	Kigali
Ingabere Veneranda	F	MIDIMAR SPIV Coordinator	13/9/18	Kigali
Richard Gasana	M	MIDIMAR Livelihoods Specialist	13/9/18	Kigali
Eugene Uwimana	M	MIDIMAR Monitoring and Evaluation Specialist	13/9/18	Kigali
Mayishimire Marie Scholastique	F	Corporate Services Division Manager, Gicumbi District (Gov. of Rwanda)	24/9/18	Gicumbi District
Jean Damascere Ntibirawira	M	MIDIMAR, SPIU, Camp Programme Manager	25/9/18	Kigali
Carrie Elliot	F	Kepler Generation Rwanda, Chief Operating Officer	27/9/18	Kigali
Danielle	F	Camp Management	14/8/18	
Stratten Kamanje	M	Camp Manager (MIDIMAR)	16/11/18	Gihembe
Goreth Murebwayire	F	Camp Manager (MIDIMAR)	16/11/18	Mahama
Pascasie Mukansonera	F	Deputy Camp Manager	29/9/18	Gihembe
Festus Nsengimana	M	Munini Cell, Social and Economic Development Officer	18/9/18	Munini
Ezron Niyonsaba	M	USAID	25/9/18	Kigali

Partners (NGOs, UN Agencies, Donors)				
Ivan Ntwali	M	Give Directly Country Director	15/8/18	Kigali
Eric Friedman	M	Give Directly Regional Director, East Africa	15/8/18	Kigali
Julienne Oyler	F	Inkomoko CEO	14/8/18	Kigali
Olive Ashimwe	F	Inkomoko Deputy Director of Special Projects and Government Relations	14/8/18, 27/9/18	Kigali
Lydia Irambona	F	Inkomoko Director of Special Projects and Government Relations	14/8/18, 27/9/18	Kigali
Ashley Hollister	F	Inkomoko Evaluation Manager	14/8/18, 27/9/18	Kigali
Roselyne Uwamahoro	F	Access to Finance Rwanda, Head of SACCOS Development	26/9/18	Kigali
Waringa Kibe	F	Access to Finance Rwanda, Country Director	26/9/18	Kigali
Patrick	M	Inkomoko camp staff		Gihembe camp
Bodo Immink	M	GIZ, Country Director	26/9/18	Kigali
Modeste Ngabonziza	M	Indego Africa, Programme Manager	18/9/18	Mahama Camp
Bertin Ruvusha	M	Inkomoko Trainer	19/9/18	Mahama Camp
Patrick	M	Inkomoko staff	29/9/2018	Kigeme Camp
(unknown)	F	Inyenyeri staff	26/9/18	Kigeme Camp
Patrice Ntabohoka	M	President, urban refugee committee	22/09/2018	Kigali

Host Community				
Entrepreneur	F	Host community entrepreneur	19/9/18	Near Mahama Camp
Restaurateur	M	Restaurant owner	20/9/18	Near Mahama Camp
Female business owner	F	Business owner	24/09/18	Outside Gihembe Camp
Iriwacu Annick	F	Unique Gaz, Managing Director		Remera
Asunta	F	Private business owner	19/9/18	Munini, nearest town to Mahama camp
Community member business owner	M	Market Vendor		Near Kigeme Camp

Beneficiary interviews

Beneficiary Interviews Summary

Total number of beneficiary interviewees: 130 (63 males, 67 females)

of FGDs: 13 (7 with men, 8 with women; 2 had both, plus youth)

of In Depth and Positive Deviant interviews: 15

Type if applicable (e.g., entrepreneur group)	# of participants	# of males	# of females	Date (Day/Month/Year)	Location
FGDs					
Indego Africa	10		10	18/9/18	Mahama Camp
Inkomoko LT	6		6	19/9/18	Mahama Camp
Inkomoko FP	10		10	19/9/18	Mahama Camp
Indego Africa	13		13	19/9/18	Mahama Camp
Refugee Camp Committee	8	5	3	19/9/18	Mahama Camp
Inkomoko FP	12	12		20/9/18	Mahama Camp
Inkomoko LT	10	10		20/9/18	Mahama Camp
Inkomoko LT	8	8		24/09/2018	Gihembe Camp
Inkomoko FP	10	10		24/09/2018	Gihembe Camp
Inkomoko FP	8		8	24/09/2018	Gihembe Camp
Inkomoko LT	6		6	24/09/2018	Gihembe Camp
Inkomoko FP	10	10	0	25/09/2018	Kigeme Camp
Refugee Camp Committee	5	1	4	25/9/18	Kigeme Camp
IDIs and Positive Deviants					
Inkomoko FP, Soap manufacturer	1		1		Kigali
Inkomoko, Bead bags			1	22/09/18	Kigali
Inkomoko youth, Online jewelry	1	1		22/09/2018	Kigali
Inkomoko, youth Clothing, shoes	1		1	22/09/2018	Kigali
Inkomoko FP, Restaurant/bar	1	1		22/09/2018	Kigali
Inkomoko FP, agribusiness entrepreneur	1	1		22/09/2018	Kigali
Inkomoko FP, video	1	1		22/09/2018	Kigali

Inkomoko, butchery	1		1	22/09/2018	Kigali
Inkomoko FP, tailor	1	1		22/09/2018	Kigali
Inkomoko FP (Cecile)	1		1	19/09/2018	Mahama Camp
Entrepreneur (non- UNHCR LH programme) (Chantal)	1		1	19/9/18	Mahama
Entrepreneur (Feza)	1	-	1	26/9/18	Kigeme Camp
Inkomoko participant (no loan)	1		1	26/9/18	Kigeme Camp
Save the Children livelihoods participant	1	1		26/9/18	Kigeme Camp
Inkomoko FP, milling	1	1		20/9/18	Mahama Camp

Annex 3: Resilience capacity indicator examples

1. **Absorptive capacity is the:** Ability of households and communities to minimize exposure to shocks if possible and to recover quickly after exposure.

- Informal Safety Nets (e.g., involvement in savings groups, *zakat*, mutual help groups, civic or charitable groups, religious groups, women's groups)
- Asset Ownership (e.g., productive assets and livestock gained through the programme)
- Local shock preparedness plan or protection structures in place and disaster risk reduction (DRR) (e.g., awareness of disaster preparedness plans (for natural hazards) and about their awareness of how to prevent protection risks such as SGBV trainings or through conflict management committees, or how to report abuses.
- Household savings (e.g., use savings to cope with shock, not negative coping strategies such as distress sale of productive assets, withdrawing children from school to work, or taking on consumptive debt)
- Bonding Social Capital (e.g., connected to informal safety nets, above, it is seen in the bonds between community members. It involves principles and norms such as trust, reciprocity and cooperation, and is often drawn on in the emergency context, where PoC work closely to help each other to cope and recover)

2. **Adaptive capacity is the:** Ability of households and communities to make pro-active and informed choices about their lives and their diversified livelihood strategies based on changing conditions.

- Livelihood diversity (e.g., what have been the opportunities for PoC to diversity their livelihoods and income sources? What livelihoods can be sustained in the face of different kinds of risks/shocks?) and asset ownership (same as above)
- Human capital (e.g., basic literacy, primary or higher education, trainings received)
- Access to financial services (e.g., access to bank accounts, loans, micro-credit)
- Psychosocial adaptations (e.g., confidence, perceived ability to adapt and be self-reliant)
- Bridging social capital with the host community and to others in different risk environments (e.g., those with social ties outside their immediate community can draw on these links when local resources are insufficient or unavailable. Some PoC may heavily depend on remittances, for example. For this evaluation, it may also mean ties to the host community indicating greater social inclusion.)

3. **Transformative capacity is the:** System-level changes that ensure sustained resilience, including formal safety nets, access to markets, infrastructure, and basic services.

- Access to basic services (e.g., nearby health centre, primary school, security services, etc.)
- Policy changes regarding work permits and mobility.
- Access to formal safety nets (government, NGO, or UN- provided food or cash assistance for relief or for the most vulnerable)
- Access to infrastructure (e.g., water and sewerage systems, shelter, electricity, telecommunications, paved roads)
- [For rural areas] Access to livestock services or natural resources (e.g., grazing land)
- Access to markets (e.g., regulations and policies allow PoC to access work permits, land, formal employment in all sectors)
- Linking social capital (e.g., a refugee group leader is designated to participate in local government decision making)

Annex 4: Positive deviants

A “positive deviant” is someone who has been particularly successful in their recovery without receiving more resources or programme support than other beneficiaries. Examining their strategies and behaviours can uncover innovative solutions that may inform future programming.

Table 1: IDI: Sonia, restaurant owner in Mahama Camp



- Age** Sonia* was born in Burundi in 1990. When she was three, her father was killed, and she struggled to get school fees. She started school in 1995. She stopped school and restarted or repeated classes depending on when the family could afford it.
- 0-5
- 24 In 2014, she completed Grade 12 in Science B. While she was waiting to go to university, the youth in her community were asked to take part in preparing for national elections. Sonia felt forced to participate in the campaigns of the people who had killed her father, and there were conflicts during the presidential campaign.



- 25 She **left Rwanda** with a childhood friend **in 2015** and was **among the first refugees in Mahama**. Her living situation at first was very hard, living in tents made of plastic sheets and eating corn flour and beans every day. She saw no chance to continue school. She was lucky to find work making bricks for public water taps in the camp; later she helped masons at other construction sites. She **saved** some of her earnings and, with a friend, invested in a bar and opened a restaurant. The bar failed, but business increased quickly at the restaurant.
- 28 In 2018, Sonia **owns a restaurant** that serves 150-200 meals a day and employs four people. She serves plantains, Irish potato, beans, sweet potato, and rice.



Sonia participated in the **Inkomoko Full Program**, which has given her a different way to look at business. Before Inkomoko, if she prepared food and people did not come, she did not care. Now, she finds out why.

She estimates her daily income at Rwf 4000 (about US \$4.60). She knows her recurrent expenses so she knows how much to buy every day and puts aside money for taxes and operating expenses. The rest is profit, which she also uses for personal needs.



Having a successful business enables Sonia to help her community. Refugees' main challenge is getting food, and when people beg, Sonia gives food if she can. She gives some people money, such as mothers who can't feed their children. She does not expect repayment, but these are people who might return and help in the restaurant. Sonia's success enables her to help others, which also strengthens her social networks and her resilience.



Sonia hopes to go back home and will use what she learned in Rwanda. By then her husband will have completed his education, and they will have a better life. Sonia is a positive deviant because she took advantage of opportunities in the camp, saved her money and managed it well, and continued in business despite an initial failure. Her husband also took advantage of opportunities in the camp and with the help of a local NGO, is studying for an engineering degree.

“My partner and I stayed positive because that was all we had, and we had to survive. With that attitude we were able to work harder and manage what little we had.”

Sonia still faces challenges. When refugees receive food assistance, many of them sell the food for cash and business is good, but when refugees run out of food to sell, business slows. When that happens, Sonia adjusts the amount of food she buys so as not to lose money on unused food. When the price of ingredients increases, she does not raise meal prices because she may lose many clients. She does not have enough capital to serve drinks in the restaurant. She also cannot afford iron sheets for roofing, which would prevent the restaurant from flooding. Further, it is hard to work after sunset because the camp has no electricity. Even if she had torches, batteries would be unaffordable at Rwf 900/day. She hopes to solve some of these problems through careful management of her income and savings. Sonia has shown that she is able to use her skills and knowledge to adapt to and overcome challenges, which sets her apart from others in the camp who rely only on humanitarian assistance to survive.

*Name was changed. Icon source: Cafe by Made by Made from the Noun Project

Table 2: IDI: Kigali soap maker, Josiane

Age	
0-5	Josiane* was born in Burundi and has 10 siblings from the same parents. She started school when she was five years old.
10	During the war, the family fled to DRC. When the war abated, they returned to Burundi, and her parents set up a bar and bought land.
16-17	Josiane's father fled with five of the children to Kenya when some people came to kill him. Josiane stayed behind. Later, conflict broke out in the village, and people came looking for her father again. When they did not find him, Josiane was raped and became pregnant. She gave birth to a boy.
19-22	Josiane's older sister was resettled to the US and sent Josiane money . Josiane went to Kenya and stayed with her mother's friend. She registered with UNHCR in Kenya and was told to go to Kakuma camp. In Kenya, Josiane enrolled in training at her church and learned how to make liquid soaps .
25	She returned to Burundi with her aunt. She married and had two girls and one boy.
32	When her youngest child was one month old, her husband was kidnapped. Josiane left for Rwanda to live with another aunt.
	At her church in Rwanda, a man was selling chemicals for liquid soap. She asked for chemicals on credit. He trusted her and gave her chemicals to make soap . Josiane started selling soaps to clients from church, and her oldest son helped with deliveries. Soon Josiane was able to move into a two-room house, where she could live and work. However, making soap at home was not healthy. She also struggled because she made soap during the day and delivered at night because her business was not a registered, so she was afraid of the police.
34	Josiane joined Inkomoko's training programme and found a house, where the owner her let move in on credit .
35	In December 2017 Inkomoko gave her a loan for Rwf 5 million (\$5700). She paid half of the house rent and bought equipment , a printer, raw materials, and chairs and added seven new soap products. She had a two-month grace period and has to repay the loan in one year. She has five employees, and after expenses and loan payments, her net monthly profit is Rwf 400,000 (\$455). There is lots of demand for her soap, but business is limited by her equipment.
	Josiane has been able to make a better life for herself and her family through her hard work and the support she has received from her social network and the Inkomoko program. Although things have improved, she still faces risks as a single mother and main breadwinner. She delivers soap at night, and a worker whom she hired so that he could learn a skill got hit by a car; he is now better. She is grateful that she has a home and can pay school fees and rent on the shop and house. Her son is studying biochemistry and will finish high school in 2019.

*Name was changed.

Annex 5: Monitoring data

Table 3: Monitoring data for Kepler and Indego Africa

Finding: Based solely on progress through March 2018, it will be a challenge to meet targets for most indicators by December 2020. The red dot represents the 2020 target for each indicator.

Indicator	Baseline	Status	Target	Trendline
Kepler				
	Jan-16	Mar-18	Dec-20	
# of refugees graduated with American university degree: Associate of Arts (AA)	0	55	95	
# of refugees graduated with American university degree: Bachelor of Arts (BA)	0	0	120	
% of refugees graduated with BA who are full-time wage-employed 1 year or more after graduation	0	0%	80%	
% of refugees graduated with BA who are full-time self-employed 1 year after graduation	0	2%	10%	
% of camp-refugees graduated with BA who live outside camps 1 year or more after graduation	0	4%	70%	
% of refugees graduated with BA who no longer receive humanitarian assistance 1 year or more after graduation	0	0	80%	
% of refugee Kepler BA graduates who have gone through paid internship	0	25%	90%	
Indego Africa				
# of refugees trained by Indego Africa	0	100	350	
# of refugees members of coops supplying Indego Africa	0	47	347	
# of refugee-owned cooperatives supplying Indego Africa	0	1	7	
# of USD retail value of exports of refugee-made products	0	\$19,000.00	\$67,000.00	
# of USD total gross earnings for refugee-cooperatives from Indego	0	\$8,003.50	\$28,000.00	
# of refugee-artisans (+ HH) who no longer receive CBI	0	0	1500	
# of refugee-artisans (+ HH) who no longer live inside camps	0	0	1250	

Source: UNHCR Rwanda data from "Presentation on Strategy - General update"

Table 4: Monitoring data for Inkomoko








Finding: Based solely on progress through March 2018, it will be a challenge to meet targets for most indicators by December 2020. The red dot represents the 2020 target for each indicator.

Indicator	Baseline	Status	Target	Trendline
Inkomoko				
	Jan-16	Mar-18	Dec-20	
# of refugee entrepreneurs who have been trained by Inkomoko	0	2500	5000	
# of loans provided to refugee entrepreneurs through Kiva	0	39	500	
# of USD financing distributed to targeted refugees through Kiva	0	60775	500000	
# of lenders who have financed refugee entrepreneurs through Kiva	0	1213	17000	
# of jobs created by targeted refugee entrepreneurs (incl. entrepreneurs themselves)	3,000	3,509	21,000	
# of targeted refugee entrepreneurs registered with RDB	5*	74	1,000	
# of USD in tax collected by RRA	tbd	Tbd	Tbd	

Source: UNHCR Rwanda data from "Presentation on Strategy - General update"

Table 5: Monitoring data for Inyenyeri and Gardens for Health International

Finding: Based solely on progress through March 2018, it will be a challenge for Inyenyeri to meet most targets by December 2020; Gardens for Health International seems on track to meet their targets. The red dot represents the 2020 target for each indicator.

Indicator	Baseline	Status	Target	Trendline
Inyenyeri				
# of refugee households cooking with Inyenyeri's fuel + stove system	0	312	3700	
% of refugee households cooking exclusively with Inyenyeri	0	0	90%	
% of health consultations that are linked to respiratory disease	unknown	unknown	25% less than baseline	
# of refugees employed directly by Inyenyeri	7	7	35	
# of daily hours spent on cooking and fuel procurement/collection	2*	1,5*	1	
Gardens for Health International				
# of refugees trained in kitchen gardening	0	475	700	
# of refugees trained in more fuel-efficient and nutritious cooking techniques	0	525	825	

Source: UNHCR Rwanda data from "Presentation on Strategy - General update"

Table 6: Monitoring data for Give Directly, GIZ, and Financial Inclusion

Finding: Based solely on progress through March 2018, it will be a challenge to meet targets for most indicators by December 2020. The red dot represents the 2020 target for each indicator.

Indicator	Baseline	Status	Target	Trendline
Give Directly				
	Jan-16	Mar-18	Dec-18	
# of camp refugee households receiving ~1000 USD lump-sum grant	0	0	1500	
	Jan-16	Mar-18	Dec-20	
% of refugee households who have received grants who remain off cash-based assistance	0	0	70	
% of refugee households who have received grants who now live outside camps	0	0	30	
% of refugee households who have received grants who have returned to country of origin	0	0	5	
% of refugee households who have received grants who have an (self-)employed member	?	?	?	
GIZ (CRRF/Development Approach)				
# of refugees or host community members who are either employed or self-employed	0	0	2000	
# of new businesses established	0	0	150	
# of existing businesses who have improved their turnover by min. 20%	0	0	150	
# of refugees who are no longer receiving any assistance from UNHCR or GoR	0	0	1000	
Financial Inclusion				
# of camp-based refugees directly employed in Financial Services Industry	20	40	200	
% of camp refugee households with bank accounts	0	50	95	
% of urban refugee households with bank accounts	10	15	80	
# of Financial Services Providers active in refugee camps	2	6	10	

Source: UNHCR Rwanda data from "Presentation on Strategy - General update"