

Entrepreneurship Development for Refugees

Since 2016, Inkomoko, the Rwandan entity of African Entrepreneur Collective, a social enterprise, has been supporting refugees and host community entrepreneurs to grow their businesses. Inkomoko's mission is to provide business consulting, mentorship, technical assistance and access to capital so that entrepreneurs can launch and grow their businesses creating more jobs for refugees and Rwandans alike. To scale up this initiative Mastercard's Centre for Inclusive Growth has [granted \\$1m](#) funds, which over the next 3 years will target a min. of 4000 refugee entrepreneurs and Rwandans, creating a targeted min. of 8000 jobs.



Self-Employment Pillar - MIDIMAR-UNHCR Strategy

The joint MIDIMAR-UNHCR Strategy for Economic Inclusion of Refugees places emphasis on entrepreneurship development as an entrepreneur not only makes a living for himself, but has potential to create jobs for the people in his/her community and thus contribute exponentially to economic development. The shift by UNHCR and WFP to unconditional cash transfers will create lots of opportunities for entrepreneurship in refugee hosting areas.

Impact – After 2016 pilot project

Seminars and individualized training for indispensable skills

Remove Barriers to Success

Offer innovative and affordable investment into viable enterprises.

Launch & Grow Business

Provide business plan and market entry support, strategic consulting, legal and tax advice, mentorship, and classes in basic accounting, marketing, HR and running cooperatives.

Spark Entrepreneurship

Help refugees identify market opportunities, understand consumer needs and prototype innovations.



Challenges to overcome

- Access to Capital & Banking Services
- Lack of financial records, Book keeping
- Lack of cash which leads to inability to buy stock
- People purchasing items on credit

421

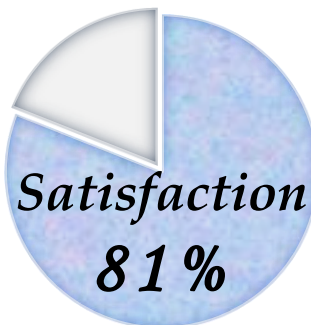
Participants (58% women)

41

Businesses registered with RDB

8

Businesses obtaining **kiva** loans
(41m rwf in capital disbursed)



950

Hours of one-on-one consulting

149

Hours of training

96%

Would use content after training

67%

Shown knowledge increase

UNHCR Website

<http://www.unhcr.org/rw/livelihoods>

Partner Website

www.inkomoko.com

UNHCR Contact

Jakob Oster
Livelihoods Officer
oster@unhcr.org

Partner Contact

Lydia Irambona
Director
lydia@inkomoko.com