

Economic Inclusion of Refugees in Rwanda

A Joint Strategy by The Ministry of Disaster Management and Refugee Affairs and The United Nations High Commissioner for Refugees for Furthering Economic Development in Host Communities through Refugee Self-Reliance (2016-2020)



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1. Executive Summary: The Strategy at a Glance

Vision – Where do we want to go?

The Ministry of Disaster Management and Refugee Affairs (MIDIMAR) and the United Nations High Commissioner for Refugees (UNHCR) envisions that by 2020 all refugees and neighbouring communities are able to fulfil their productive potential as self-reliant members of Rwandan society who contribute to economic development of their host districts.

Objectives – How are we going to get there?

The overall objective is for the refugee camps to become places of vibrant social and economic activities with active markets, shops, restaurants, and industries such as cottage factories which are run by refugees together with the host community. This will eventually create jobs even to the host communities within and beyond the districts where refugee camps are situated.

The above vision and objective can be achieved through one of two ways: wage-earning employment or self-employment, which constitute the two main pillars of this Strategy and will ultimately contribute to economic development and poverty reduction among refugees and within the host communities. Advocacy will be a third pillar throughout the implementation of this Strategy with the intention of raising awareness and integration of refugees within the socio-economic programmes of Rwanda.

Partners – Who will help us get there?

MIDIMAR and UNHCR will work with the Private Sector Federation of Rwanda (PSF) as well as individual member companies towards inclusion of refugee-hosting areas in their value chains. This includes setting up cottage industries to produce goods and services required by refugees and host communities and ensuring that refugees as well as host community members with marketable skills are employed in their businesses. At the same time, MIDIMAR and UNHCR will make sure that vocational training programmes focus on skills that are in demand by these companies.

Working closely with both NGOs and the growing number of social enterprises that operate in Rwanda, MIDIMAR and UNHCR will enhance self-employment. NGOs and social enterprises will help MIDIMAR and UNHCR in enabling entrepreneurs (refugees as well as locals) to grow businesses in and around camps and urban settings, particularly leveraging the increase in demand from the shift to cash instead of food and non-food items, as well as the foreseeable increase in demand for refugee produced goods or services.

For the advocacy purposes of this Strategy, partnerships will be sought with local, national and international media as well as social media to publish stories about the positive socio-economic effects of refugees on Rwanda. MIDIMAR and UNHCR will share lessons learned with the international community in order to enable other countries to learn from Rwanda's inclusion policies.

For all purposes of the implementation of this Strategy, strong partnerships between MIDIMAR and UNHCR as well as development actors through the One UN initiative and the UNDP framework will be sought in order to achieve synergies between humanitarian and development interventions for self-reliance of refugees and host communities alike. The Strategy is in line with the EDPRS¹ framework

¹ The Second Economic Development and Poverty Reduction Strategy (EDPRS 2) is the implementation plan for Rwanda's Vision 2020. Its main objective is to devise Rwanda's medium-term strategy in order to put Rwanda on a higher growth trajectory to ensure that Rwanda achieves middle-income status by 2020 (www.edprs.rw)

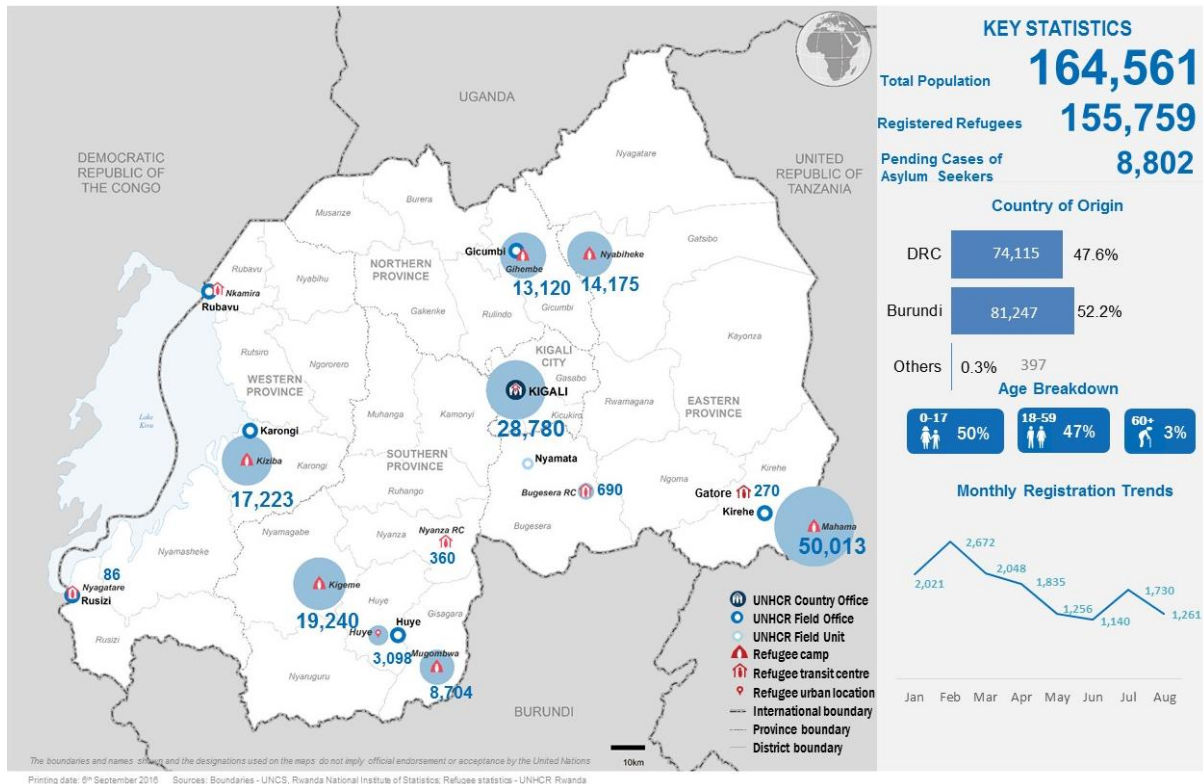
and Rwanda’s Vision 2020 and thus seeks to contribute to Rwanda’s goal to achieve middle-income status by 2020 to the benefit of both refugees living in Rwandan and their host communities.

Impact – How will we measure what works?

The impact of the program will be measured through constant monitoring and evaluation of the livelihood of targeted populations to enable quantitative and qualitative impact analysis within MIDIMAR and UNHCR’s M&E systems.



2. Map of Rwanda and Refugee Overview



Population of Concern to UNHCR (Registered Refugees and Pending Asylum Seekers) as of 1st September 2016

3. Key Word Definitions

Self-reliance: A sustainable situation whereby a refugee or host community member is free from dependence from humanitarian aid (goods, services or cash) and only relies on MIDIMAR and UNHCR for international protection.

Livelihoods: A means of achieving self-reliance.

Social Enterprise: An organisation that meets a societal issue with a business model (can be either for or not-for profit).

Market: Any structure or system that allows buyers and sellers to exchange any type of goods, services or information

4. Strategy Introduction, Goal and Context

This Strategy is the Government of Rwanda and UNHCR's masterplan on how to put to use refugee camps as markets, and to realise the productive potential of refugees in Rwanda for the mutual benefit of refugee self-reliance and Rwanda's economic development – particularly in rural areas where camps are located. The success of this Strategy shall be evaluated by measuring self-reliance indicators and targets for both refugees and their host communities. The Strategy is a hands-on initiative that will be adjusted throughout its implementation, depending on circumstances and in open collaboration with all relevant stakeholders, and this document will also be revised accordingly.

As a signatory to the 1951 refugee convention, the 1967 additional protocol and the 1969 Organization of African Unity Refugee convention, The Government of Rwanda maintains a policy to protect and advance the rights of refugees as is enshrined in the Rwandan Refugee Law². This law provides refugees with the right to work, to freedom of movement and to access documentation such as refugee identity cards, birth and death certificates, marriage and education certificates. Refugees can own property and can enter into contracts including land-leases. The policies and legislation create an "in-camp" settlement that cannot extend into agricultural activities like other countries that have a bigger surface area with less population density, and for this reason, non-agricultural activities will be emphasized by the strategy. There is a strong alignment of the United Nations Policies with the Vision 2020, EDPRS-II and the Sustainable Development Goals, combined with a strong UN country team (ONE UN) committed to deliver as one. Most importantly, the underlying socio-economic conditions in Rwanda are stable and growth oriented.

In relation to Rwanda's rural standards, the majority of refugees have not been formally educated. Due to lack of agricultural land and the protracted nature of their stay, their incomes remain very low. The environment in and around refugee camps have suffered environmental degradation due to congestion and removal of green cover due to settlement in same area over a period of time. The demographic structure of the refugee population with proportionally more women and children requires that socio-economic initiatives must be tailored to specific characteristics of this community.

² See Law No. 13 ter/2014 of 21/05/2014 relating to refugees, http://minispoc.gov.rw/fileadmin/templates/Documents/doc/RALSA_LAW.pdf

Cultural, demographic and socio-economic contexts of refugees and the host community require that a differentiated approach is sought for the implementation of this strategy in each refugee-hosting area. Livelihood support will need to be tailored to the micro-economic context and the profile of refugees and the host community. Due to land scarcity, wage employment and viable non-farm sustainable livelihoods will be more appropriate through market-based skills training, entrepreneurship development and other appropriate ways.

Refugee-hosting Districts are more vulnerable due to refugees' underlying poverty in relation to nationals, the demands on already-stressed resources, and refugees' limited resilience - mainly because they do not possess social capital, their livelihoods are not diversified and they have less or no access or capital to carry them through difficult periods. For both refugees and host communities, a focus on community resilience, in particular economic self-reliance and food security, needs to be adopted to allow them to weather market price volatility, food ration reductions and other socio-economic challenges.

The context for refugee livelihoods in Rwanda is exceptional in four distinctive ways – each described below – that together form a unique enabling environment for refugees to (re)gain productive livelihoods while contributing to the development of their host country.

Refugees' right to work

Few countries in the world allow refugees on their territory to exercise the fundamental right to work as prescribed in articles 17, 18 and 19 of the 1951 Refugee Convention. Rwanda is an exemplary exception to this general rule as the country not only allows refugees to work, but also allows refugees to move freely within the country, establish companies, pay taxes, create jobs and in most other ways become part of Rwanda's economy. The fundamental right to work combined with a relatively enabling environment provide refugees with the opportunity *de jure* to contribute economically to their host society. However, despite the favourable legal environment some *de facto* structural challenges remain for refugees to become productive members of Rwandan society including, insufficient access to finance for refugee entrepreneurs, limited access to upper secondary, tertiary and vocational education, as well as some other challenges specific to displaced people. The Government of Rwanda and UNHCR, through this the implementation of this strategy, is working with partners to address each of these challenges. However, while a significant minority of refugees do have employable skills, the majority have backgrounds from subsistence farming and other traditional or simple skills that are in over-supply in Rwanda.

WHY A STRATEGY FOR REFUGEES AND NATIONALS TOGETHER?

The growing number of refugees and the protracted nature of their stay are challenges that will be resolved through coordinated and holistic efforts. New and strengthened partnerships are needed, involving, humanitarian and development actors, civil society, the private sector, and others. Together, partners will need to find comprehensive and innovative approaches. These approaches should be based on human rights and take full account of the political, humanitarian, security and developmental dimensions of the refugee status and its long-term consequences. The rights and needs of refugees - such as freedom of movement, protection, access to basic services and livelihood opportunities - must be understood not only as "humanitarian" in nature, but equally as development challenges to be addressed in concert with the needs of host communities and local institutions.

High economic growth and good poverty reduction track record

Between 2001 and 2014, Rwanda's real GDP growth averaged at about 8% per year. Rwanda was successful in meeting most of the Millennium Development Goals (MDGs) by the end of 2015 and strong economic growth has been accompanied by substantial improvements in living standards, evidenced by a two-thirds drop in child mortality and the attainment of near-universal primary school enrolment. Policies and initiatives by the Rwandan Government continues to contribute to a significant improvement in access to services and in human development indicators.³

Rwanda's long-term development goals are defined in a government strategy entitled "Vision 2020". The strategy seeks to transform the country from a low-income agriculture-based economy to a knowledge-based, service-oriented economy with a middle-income country status by 2020. In order to achieve these long-term development goals, the government of Rwanda formulates medium-term strategies, the current being the Economic Development and Poverty Reduction Strategy or EDPRS II (2013-2018). The implementation of this Strategy for Economic inclusion of refugees, which has as a goal to contribute to improve refugee's self-reliance and their contribution to the economic development of the country through vision 2020, will be made easier by the very fact that Rwanda is indeed a vibrant economy where refugees are not only allowed, but also able to make a living as either wage-earners or self-employed entrepreneurs.

Social enterprises

Rwanda is host to a growing number of social enterprises or organisations that operate with a business model in dealing with a specific societal issue. Social enterprises in Rwanda are seen as effective vehicles for refugees to gain meaningful livelihoods. MIDIMAR and UNHCR will partner directly with Rwanda-based social enterprises to include refugees as part of their value chains as either consumers, sub-suppliers, agents or employees.

Similarity with host population

95%⁴ of refugees in Rwanda have a shared socio-cultural background with Rwandans. Almost all refugees speak the local language (Kinyarwanda), have shared cultural norms, and are in many ways indistinct from Rwandans.

5. Pillar One: Wage-Earning Employment

Wage-earning employment is the most direct way for refugees to become self-reliant. It is, however, often the most difficult livelihoods solution to achieve as employers are sometimes wary about hiring refugees, and refugees often do not have the skill-set required in their host country. However, as outlined above, Rwanda provides a uniquely enabling environment for refugees to access wage-earning employment, including legal right to work, similar language, and close cultural affinity with host population thus facilitating integration into a workplace. Finally, the fact that Rwanda's economy is growing and includes a functioning private sector means that there is a labour market that can potentially absorb qualified refugees.

³ The above is based on excerpts from the World Bank country report on Rwanda, Oct 06, 2015: <http://www.worldbank.org/en/country/rwanda/overview>

⁴ Percentage of refugees originating from Burundi or North/South-Kivu in DRC (UNHCR Statistics, March 2016)

Regarding wage-earning employment, this Strategy envisages to:

1. Increase public awareness about the employability of refugees;
2. Enhance employability of refugees through market-oriented education and vocational training skills;
3. Facilitate employment through individualized job-placement services for skilled refugees.

The Strategy thus aims to increase both supply and demand for qualified refugee labour.

UNHCR, MIDIMAR and partners will seek to identify refugees living in camps who already have skills and link them with employers. This is envisaged to encourage skilled refugees to become self-reliant and able to be removed from humanitarian aid. For refugees in camps with no employable skill, who nonetheless prove to be motivated to become employed, UNHCR, MIDIMAR and partners will provide training in a skill that is under-supplied in the labour market. Efforts to enhance wage-earning employment for camp-based refugees should be complemented by strengthened support by development actors to areas surrounding refugee camps, such as enabling business opportunities in these areas that could increase the demand for labour.

To ensure that urban refugees do not deplete their assets and are forced to go to the camps, UNHCR, MIDIMAR and partners will focus attention on supporting skilled refugees to find jobs that match their skills and entrepreneurial refugees to start and grow their businesses in order to create further employment opportunities for Rwandans and refugees in urban areas.

Skills training for refugees will be based on the Rwandan Ministry of Public Service and Labour's Five Year Program for Priority Skills Development to Deliver EDPRS II (2013-2018)⁵ and the priority sectors contained herein: 1) Infrastructure, 2) Agriculture, 3) Natural Resources, 4) Investment, Trade and Industry, 5) ICT, 6) Health, and 7) Education.

5.1 Employment in clean cook stoves value chain

Besides being a UNHCR priority country for livelihoods, Rwanda is also a priority country for the roll-out of UNHCR's Global Strategy for Safe Access to Fuel and Energy (SAFE)⁶. The roll-out of the SAFE strategy includes the distribution of clean cook stoves to refugee camps to improve the health and environmental situation. While distribution of clean cook stoves for free is an admirable effort it is even better when ensuring access to cook stoves is undertaken in a way that allows refugees to build livelihoods around the products related to cooking and their value chains. Such a combination of energy and livelihoods interventions can also lead to increased ownership of the product from refugees, which would alleviate previous problems of refugees selling their donated cook stoves immediately after receiving them at a price significantly less than UNHCR's purchase cost. As UNHCR moves towards

CONCRETE EXAMPLE

Inyenyeri, a social enterprise, leases high tech clean cook stoves to low income households in exchange for either cash or biomass (e.g. wood) that Inyenyeri then turns into fuel pellets for use in the stoves. MIDIMAR and UNHCR is partnering with Inyenyeri to establish markets for their stoves in refugee-camps and thus include refugees into the value chain of Inyenyeri as retailers, maintainers, and in the long-term producers. The partnership with Inyenyeri started in September 2016 in Kigeme camp.

www.inyenyeri.org

⁵http://www.parliament.gov.rw/fileadmin/user_upload/Senate/Announcements/Five_year_program_for_priority_skills_development_to_deliver_EDPRS_II.pdf

⁶ <http://www.unhcr.org/530f11ee6.html>

cash instead of provision of in-kind non-food items such as cook stoves, there will be a demand from refugees for cooking solutions. This Strategy will seek to make sure that as many jobs as possible are created within the cooking value chain in the refugee hosting-areas.

5.2 Employment in IT-sector

Refugees are often accused of taking away jobs from host community members. Even though this is an oversimplification of how the labour market works, it is true that a refugee being employed can create tensions with host community members who may feel that such a job should have been given to a local citizen. Fortunately, a labour market is not a zero-sum game and this Strategy will focus on new job creation and increasing the job market base in Rwanda. One sector where job-creation is possible is the IT-sector and particularly the global online labour market for computer programming or coding. Rwanda is leading in the area of ICT-development. Refugees and host communities will be empowered to join this sector through training and inclusion in initiatives such as Smart Africa⁷.

CONCRETE IDEA

UNHCR's partner, the American Refugee Committee (ARC) is developing an initiatives that will provide refugees and host community members with coding training, which can enable them to obtain employment within the global coding sector that is currently undersupplied with labour.

www.arcrelief.org

5.3 Employment following tertiary education

MIDIMAR and UNHCR have embarked on a collaboration to increase the number of refugees who complete university-level education. In 2015, 34Refugees completed their universities education through the DAFI scholarship for refugees funded by the German Government. Furthermore, in the same year, Southern New Hampshire University started offering enrolment to refugees in Rwanda through the local partner Kepler University Some urban refugees were admitted to Kepler's Kigali campus and 25 refugees admitted to Kepler's Kiziba campus – the world's first american university campus inside a refugee camp. In 2016 this number doubled to 50 students in Kiziba and Kepler is considering expansion to other camps. Graduates from Kepler University will boost the pool of skilled labor in Rwanda to the benefit of the private sector.

CONCRETE EXAMPLE

Kepler University is a non-profit educational institution in Rwanda providing Rwandans and refugees alike with the opportunity to obtain an American university degree without ever leaving Rwanda. Through a combination of blended learning and a clear focus on employability before and after graduation, Kepler is a key partner for UNHCR towards ensuring more refugees can contribute to Rwanda's economy through high-paying jobs requiring university educations. UNHCR works with Kepler to ensure that all refugee-students have access to paid internship during their studies and jobs or entrepreneurship after their graduation.

www.kepler.org

⁷ <http://www.smartafrica.org/>

5.4 Employment of refugees by UNHCR's commercial suppliers

UNHCR spends millions of dollars each year on procurement of various goods and services from commercial companies. UNHCR will, as an integral part of this Strategy, seek inclusion of refugees as labour in the tenders submitted by interested companies. Particularly, UNHCR will include clauses in public tenders on refugee-employment and review more favorably those bids that take into account creation of jobs for refugees when possible. UNHCR will then support winning companies in identifying people with the right skills for the particular work required.

CONCRETE EXAMPLE

UNHCR issued in April 2016 a tender for construction of shelters for refugees in Mahama camp. A clause in the tender stated that bids that take into consideration the potential for creation of employment for refugees will be more favourably reviewed. Two Rwandan companies (CEDCO and ECMN) were selected to construct the shelters and UNHCR has been working closely with them to ensure that they have access to all relevant refugee workers. Refugees are initially employed as trainees and paid a 600 Rwf daily incentive, but are given the opportunity to prove their skills and afterwards get employed with real contracts for other projects.

5.5 Employment in Special Economic Zones

The Jordanian Government has recently launched an initiative to take advantage of the large numbers of Syrian refugees as a source of labour for their growing special economic zones (SEZs)⁸. Rwanda could equally consider refugees as a work force in existing SEZs or even categorize refugee hosting areas as SEZs to attract foreign direct investment and support rural economic development. A SEZ is a geographic area within a country where business and trades laws differ from the rest of the country. The aims of such a zone include: increased trade, increased investment, job creation and effective administration. To encourage businesses to set up in the zone, favourable financial policies related to taxation, trading, quotas, customs and labour are introduced. If such an initiative is launched, UNHCR, MIDIMAR and partners would have to ensure that refugees are treated according to international labour laws.



Kigali Special Economic Zone

⁸ <https://www.foreignaffairs.com/articles/middle-east/2016-04-28/jordans-refugee-experiment>

6. Pillar Two: Self-employment

Self-employment ranges from subsistence-farming, to artisanal production of goods, to informal delivery of services or to high-growth entrepreneurship. MIDIMAR, UNHCR, and partners will seek to support refugee's self-employment as a means of becoming partially or fully self-reliant.

In a refugee context, entrepreneurship most often refers to a refugee starting a micro or small business as a means of subsistence, but real entrepreneurship should be guided by a vision of growth. MIDIMAR, UNHCR, and in particular the Government of Rwanda at large, have a role to play not only in supporting individual refugees in starting or growing their business, but also in creating a more enabling environment for refugees to engage in entrepreneurship and business.

Often, UNHCR unintentionally destroy a specific market by offering a specific good or service for free, thus precluding refugees or host community members from establishing a business within that particular market. Therefore, besides the provisioning of entrepreneurship training and development, UNHCR, MIDIMAR and partners will explore opportunities for (re)building markets that have been obstructed by humanitarian aid. One of the most important foundations for entrepreneurship and (re)building markets is the ongoing shift by WFP and UNHCR away from delivering food, goods and services in-kind towards unconditional cash transfers. This Strategy will therefore be implemented in very close coordination with the shift towards Cash-Based Interventions (CBIs) that is implemented jointly between MIDIMAR, WFP, UNHCR, and NGO partners.

With the above in mind, this section of the Strategy focusses on how UNHCR, MIDIMAR and partners can provide self-sufficiency support, entrepreneurship training as well as (re)build markets around refugee hosting areas in synergy with the shift to CBIs.



Photo: Jakob Oster, UNHCR

Business run by Burundian Refugees in Mahama Refugee Camp

6.1 Entrepreneurship Training and Development

Neither UNHCR nor any of its humanitarian NGO partners are experts on entrepreneurship support. Fortunately, Rwanda is host to several organisations whose sole purpose is to incubate, support and in other ways help entrepreneurs and small businesses grow. UNHCR, MIDIMAR and NGO partners will work with such specialised entrepreneurship organisations to make sure that refugees have access to their services whenever applicable.

Entrepreneurship development for refugees will be undertaken in two ways: 1) mass-training and seminars on basic entrepreneurship training provided for free to large groups of refugees who are at a basic stage with their businesses, and 2) individualised advanced entrepreneurship support for refugees with existing business or with high-growth potential business ideas. In cash-camps, particular emphasis will be given to supporting refugee entrepreneurs to take advantage, through e.g. sales- or production-cooperatives, of the shift to unconditional cash transfers instead of food and non-food items by WFP and UNHCR.



Refugee Entrepreneur in Mahama camp with mobile solar-powered phone-charging station

6.2 (Re)-building Markets in Refugee Hosting Areas

Today UNHCR provides most services and goods for free to refugees in Rwanda. Food, water and non-food items (NFIs) like sanitary pads for women are provided free of charge by UNHCR and partners to refugees. This Strategy intends to outline a way for MIDIMAR and UNHCR to rebuild the markets for those goods that are currently being provided for free to allow refugees and host community members to build their livelihoods around the provisioning of these

essential goods or services as well as built markets for goods or services not previously available to refugees, but which would have a positive effect on their lives. Not only will (re)building markets lead to improved livelihoods for the refugees directly involved, it will also be empowering for refugees that no longer receives hand-outs, but are enabled to choose themselves what and how much of a certain good or service to buy. Importantly, the “marketization” of core relief items should be handled in a manner that does not exclude anyone from access to these vital items. For all of the below examples of markets that could be (re)built, the overall approach would be one of UNHCR providing refugees with unconditional cash for purchasing products or services instead of providing them for free until the refugees are self-reliant and able to cater for their own needs. The (re)building markets part of this Strategy will thus be carried out in very close collaboration with the work on gradual roll-out of cash instead of food and non-food items in Rwanda⁹.

Drinking Water

Water is the most important commodity for all people including refugees. There is little doubt that people would prioritise water above all else when deciding how to spend their resources. There are water companies in Rwanda that potentially could serve refugee-camps with clean water and potentially cheaper and better than what UNHCR is currently able to supply.

RETHINKING REFUGEE ECONOMIES

The economies of refugee camps are often closely related to a *planned* economy where inputs are based on direct allocation. In order to stimulate economic activity and to further the contribution of refugees on host-community development, MIDIMAR and UNHCR will seek to transform refugee camps in Rwanda into vibrant *market* economies where decisions on investments, production, distribution, employment are based on supply and demand and MIDIMAR/UNHCR’s role is limited to ensure the most vulnerable are not left behind in terms of access to goods and services.

CONCRETE IDEA

Jibu Water Company is a social enterprise that uses advanced technology combined with a simple franchising business model to deliver affordable and clean water to low-income people in Rwanda. MIDIMAR and UNHCR will consider working with Jibu or other similar business models to explore the marketization of water supply for refugees in camps and through this enable the creation of jobs for refugees in the water value-chain.

www.jibuco.com/rw

⁹ UNHCR and WFP Cash Strategy (forthcoming)

Sanitary Pads for Women

Sanitary pads for women is a core relief item and has historically been distributed by UNHCR for free to women. The free distribution of pads makes it impossible for local producers of pads to enter the market in refugee camps and also precludes refugees from gaining a livelihoods by selling or producing pads. Furthermore, some women have complained that they do not receive enough pads to cover their needs, while others might receive more pads than they need. UNHCR has decided to monetize sanitary pads and thus provide refugee

women with an additional unconditional cash transfer instead of in-kind pads. Inkomoko is exploring the possibilities of re-building the markets for sanitary pads and thus enable refugees and host communities to establish livelihoods around the retail and production of pads while empowering consumer-refugees to make their own choices regarding type and quantity of pads.

Soap

Like sanitary pads, UNHCR will start providing cash instead of in-kind donations starting with Kigeme in October 2016. This opens up potential for refugee-entrepreneurs to increase their sales of soap inside the camps as well as for Rwandan companies to increase their wholesale of soap destined for refugee-consumers. MIDIMAR and UNHCR is exploring ways to collaborate with Rwandan soap

manufacturing companies to ensure access to high-quality and affordable soap inside refugee camps as well as establish in-camp production of soap to the benefit of the local labour market.

CONCRETE IDEA

A social enterprise in Rwanda called Sustainable Health Enterprises (SHE) has as its sole purpose to expand access to fundamental health products for low income people. SHE does so through a business model based on local production using local materials and the setting up of sales franchises in the local community of the end-user. SHE's sanitary pad is called GO! and has been developed in collaboration with the global company Johnson & Johnson to ensure quality and customer satisfaction. UNHCR, MIDIMAR and Inkomoko will seek to work with SHE to provide refugee- and host community-women with access to GO! pads with the long-term goal of establishing production in the vicinity of the camp.

www.sheinnovates.com

CONCRETE IDEA

Usafi Industries, a Rwandan Soap-manufacturer based in Kibuye, is interested in setting up production near Kigeme to reach the refugee and host community markets with its employment-generating business model. UNHCR, MIDIMAR and Inkomoko will seek to work with Usafi to provide refugees and host communities with access to soap and employment in the soap-value chain.

Improving Food Security through Kitchen Gardens

Without adequate nutrition it is difficult, if not impossible, to expect refugees to think beyond survival. A core foundation of a vibrant economy is an adequately fed population. MIDIMAR and UNHCR will therefore explore partnerships with expert organisations to improve existing refugee-initiated and refugee-driven kitchen gardens or other food security initiatives to make them more effective and yield higher outputs. The objective is to make refugees more aware of innovative ways to make better use of their extremely limited space on and around their shelters. Often, but not necessarily, such support will be given to refugees whose vulnerability does not currently allow them to run a business and thus be eligible for employment or self-employment support.

CONCRETE IDEA

Organisations like Gardens for Health are experts in increasing the productivity of small-scale kitchen gardens and UNHCR and MIDIMAR will explore potential collaborations with such organisations.

www.gardensforhealth.org

Arts and Crafts

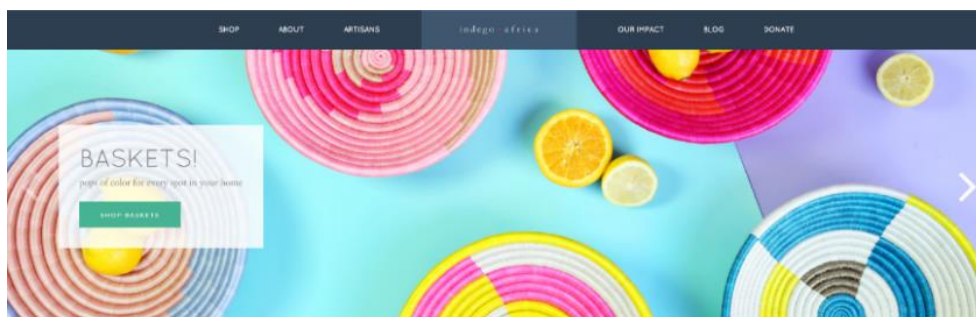
UNHCR and partners have for many years supported the set-up of cooperatives within the arts and crafts sector. However, the focus has been on setting up the cooperatives and not on ensuring access to markets for the finalised goods. In short, the approach has been oriented towards increasing supply as opposed to demand. MIDIMAR and UNHCR will shift the focus from creating more

CONCRETE EXAMPLE

Indego Africa, a social enterprise that sources arts and crafts from Rwandan cooperatives for the global market, will support UNHCR in the establishment of in-camp cooperatives, starting with Mahama, that have the abilities to deliver quality and quantity for the global multi-billion dollar market for hand-made arts and crafts. If refugees are successfully able to produce according to Indego Africa's requirements, products will be shipped to New York and sold via Indego Africa's online retail site.

www.indegoafrica.org

cooperatives towards identifying and driving forth the demand for refugee-produced arts and crafts using existing cooperatives and skilled individuals. Many refugees have excellent artisanal skills and with access to markets, and particularly international markets, they will be able to sell their products and increase their income towards gradual attainment of self-reliance. This will also help boost Rwanda's export and thus improve the trade-balance to the benefit of Rwanda's Economy.



RWANDA.GHANA.NYC

Indego Africa's Online Retail Site – www.indegoafrica.org



6.3 Improved Access to Finance and Remittances

Although they have the right to work, including the right to start a company, refugees in Rwanda are largely deprived from affordable access to finance and remittances services with detrimental effects to their livelihoods. As an important enabling factor to achieve self-reliance, this Strategy will place an emphasis on financial inclusion for refugees in Rwanda. A fundamental underlying support to this part of the Strategy is the shift to cash by WFP and UNHCR and particularly the selection of Equity Bank as financial service provider. Starting in July 2016, refugees in cash camps will be signed up as regular Equity Bank clients and receive their food and non-food cash allowances directly on a regularly bank account attached to a debit multi-wallet MasterCard. This financial infrastructure will enable refugees to take advantage of regular financial services such as deposits, withdrawals and savings, while also enabling improved access to remittances and finance as described below.

Remittances

About 15% of camp-refugee households receive remittances from abroad¹⁰. To receive remittances, refugees today mostly rely on expensive remittance services like Western Union that often require refugees to travel to a physical agent at additional costs and time. Luckily there are readily available on-line solutions that can significantly cut the costs and improve access to remittances for refugees. UNHCR, MIDIMAR and partners will seek to sensitize refugees to existing opportunities and partner with such platforms on how they can even better provide their services to refugees.

CONCRETE EXAMPLE

Refugees in Nyabiheke, Gihembe and Kigeme camps have been receiving mobile money instead of in-kind food. Those refugees have all been provided a mobile phone, which in turn enables them to receive mobile remittances. World Remit is the leading global online remittance platform allowing remittances to be sent across the world, including to Rwanda, at about half the cost of e.g. Western Union. UNHCR will sensitize remittance-receiving refugees that they should inform their relatives to use World Remit or other alternative remittance companies such as VugaPay or Wave.

www.wave.com www.vugapay.com www.worldremit.com

Crowdfunding, Impact Investment and Microfinance

The successful implementation of this Strategy will often require flexible and risk-willing capital, particularly when capital is required to support the start-up a social enterprise in a refugee setting or capital directly to refugee-driven business ideas. For such purposes, where UNHCR will not be able to provide direct financial support, UNHCR, MIDIMAR and partners will support the beneficiary refugee or organisation with crowdfunding through platforms such as Indiegogo, Generosity, KickStarter, Kiva, etc.

Unconditional Cash Transfer for Self-Reliance

The UN Secretary-General calls for cash-based assistance to become the default method to support people in emergencies wherever possible. There is a growing global evidence base that unconditional cash transfers are in many circumstances the most efficient and impactful way to deliver aid. MIDIMAR and UNHCR will therefore seek to explore the potential of large amounts of cash grants provided to make refugee households self-reliant. If it is more cost-effective for UNHCR to provide one-off cash grants to refugee households than continuous support, and if data can prove it to improve their situation, then this Strategy aims to scale up the use of this tool whenever appropriate.

¹⁰ University of California, 2016

7. Pillar Three: Advocacy

In order to support both employment, self-sufficiency and entrepreneurship, a considerable and strategic effort will be made on advocacy and sensitization vis-a-vis the Rwandan Government, the general public, and private sector companies. Most importantly, advocacy will also target refugees to further incentivise them to become self-reliant.

7.1 Advocacy with the Rwandan Government

The Government of Rwanda (GoR) has one of the most generous asylum policies in the world. Through advocacy, this Strategy aims to put these policies to positive application to the extent possible. To achieve the goals of this Strategy, the GoR will engage across several relevant line ministries with MIDIMAR as focal point and co-owner of the Strategy. Other important government stakeholders include MINAFET, MINALOC, MINECOFIN, MINISANTE, MINICOM, MINEDUC, MINEFRA, MIFOTRA, MINEAC, RDB, and WDA. Representatives of all these government entities will be invited to participate in all major meetings and activities related to the implementation of this Strategy.

Even within an overall very favourable policy environment for self-reliance and socio-economic inclusion of refugees, there is room for further improvement regarding some policies that could, in turn, contribute to creating an even more enabling environment and thus increase the contribution of refugees to local economic development. As an example, according to Rwandan Law Relating to Rwandan Nationality, *sustainable occupation* for a period of five years will allow a foreigner residing in Rwanda to seek naturalization. MIDIMAR and UNHCR will explore this and other policy-avenues in view of creating a more enabling environment for refugee self-reliance and thus increase the economic contribution of refugees to local economic development.

7.2 Advocacy with the General Public and Rural Host Communities in Particular

It is estimated by UNHCR that refugees directly and indirectly contribute a total of about 80 million USD (or about 1% of GDP) to the Rwandan economy.

Sensitisation of the general Rwanda public of the benefits obtained by Rwanda by hosting refugees, and to let the public know that refugees are a gift to Rwanda and not a burden will be core to the successful implementation of this Strategy. Specific attention will be given to sensitization of host communities to avoid the creation of tension vis-à-vis refugees. Such work will take place in close coordination with other existing initiatives aimed at peaceful co-existence.

7.3 Advocacy with the Rwandan Private Sector

Assessments undertaken by UNHCR show that many companies in Rwanda do not know that refugees can be legally employed nor that refugees might actually possess certain skills that the Rwandan labour market is in need of. In order to increase the awareness by Rwanda's private sector of refugee laws and the employability of refugees, MIDIMAR and UNHCR will conduct meetings with individual companies as well as establish a working relationship with private sector representative organisations like the Private Sector Federation of Rwanda (PSF). The purpose of advocacy with the private sector will be to 1) increase the number of refugees hired, 2) improve the environment for refugee entrepreneurship, and 3) increase the number of refugees that are included in the value chains of Rwandan companies as customers, sub-suppliers or as retailers of locally produced goods.

7.4 Advocacy with Refugees

The mind-set of refugees is arguably the most important single factor to enabling sustainable self-reliance. If a refugee, for whatever reason, does not want to become self-reliant, he or she will per definition not become self-reliant. Like other people, refugees wish nothing more than to improve the

situation of themselves and their families, but if they are not provided with sufficient incentives to seek self-reliance, the alternative of staying in camps and being catered for by UNHCR might appear to be better from their point of view. MIDIMAR and UNHCR will therefore increase sensitization vis-à-vis refugee on why it is in their own long-term interest to actively seek self-reliance. Particular attention will be given to making sure that refugees do not mistakenly believe that there is a negative correlation between achieving self-reliance and chances of being resettled or benefiting from other services.

8. Follow the Cash: A Prioritized Approach to Implementation

Due to limited resources and more than 150,000 refugees in Rwanda spread across 6 camps as well as urban settings, it will not be possible for UNHCR, MIDIMAR and partners to achieve its aim of this Strategy for all refugees in all locations at the same time. This Strategy will therefore be rolled out with a prioritized approach, focusing efforts and resources on the “lowest hanging fruits”. As many planned interventions require very specific context in order to succeed, locations will be chosen for a particular activity based on the highest possible likelihood of success.

The Strategy will be rolled out based on the principle that a gradual and focused approach is the best way to obtain sustainable impact. In order to ensure the appropriate funding for the implementation of the Strategy, development donors will be engaged to support the funding and make sure that the implementation becomes more developmental than humanitarian in nature including taking a long-term approach.

Geographically, the Strategy will prioritize activities in camps that have shifted to unconditional cash transfers instead of in-kind delivery of food and non-food items – simply because the shift to cash will open up the in-camp economies, stimulate economic activities and create job-opportunities. Currently, cash for food is transferred by WFP to all refugees in the three camps of Kigeme, Nyabiheke and Gihembe with UNHCR following suit in October 2016 with cash instead of non-food items in Kigeme and in 2017 in Nyabiheke and Gihembe. As WFP shifts to cash for food in the other camps, UNHCR will use the same delivery infrastructure and do the same for non-food items thus opening up livelihoods opportunities. Furthermore, with the many existing business opportunities in Kigali, urban refugees will be supported through entrepreneurship development to either start or grow their businesses.

Despite this focus on “cash-camps”, there will be flexibility in the implementation of the Strategy to allow for unique and context specific initiatives to take place in camps that are provided with in-kind food and non-food items (currently Mahama, Mugombwa and Kiziba).

9. Part of a Protection and Solutions Strategy

Despite the everyday work of ensuring the protection of refugees, the ultimate objective of MIDIMAR and UNHCR’s work with refugees in Rwanda is to promote and enable durable solutions. Particularly, MIDIMAR and UNHCR supports the return of refugees to their country of origin if and when conditions for return can be guaranteed to be voluntary, safe and dignified. UNHCR is currently developing a multi-year, multi-partner protection and solutions strategy. It is envisaged that this Strategy will become an integral part of the Protection and Solutions Strategy, and in particular encompass the economic part of the solutions strategy (with the other parts being legal, social and political aspects to solutions).

Organized return of Burundian refugees who have fled election-related tensions since April 2015 is not envisioned in the near future and the prospects for returning home for nearly 83,000 Congolese

refugees—many of whom have lived in Rwanda since the mid-1990s—continue to be very limited due to on-going insecurity and conflict. A multiyear resettlement strategy has seen over 10,900 individuals submitted for resettlement from Rwanda, yet balancing resettlement with further socio-economic inclusion and increased self-reliance for those refugees who will not be considered for resettlement is to be further explored.

While self-reliance can provide an individual refugee and his/her family with the means to live a better and more empowered life, it still does not put an end to their status as a refugee. Only a solution to an individual's displacement can end an individual's refugee status and fully normalize that person's life. Commonly three solutions have been interpreted as ending a person's refugee-status, namely 1) Voluntary Repatriation to Country of Origin, 2) Local Integration in Country of Asylum, and 3) Resettlement to a Third Country. It should be noted that research shows that refugees who are socio-economically empowered are, all else equal, more likely to consider voluntary return to their country of origin and self-reliance and economic inclusion in Rwanda may therefore indirectly support voluntary repatriation.

Rwanda has a growing resettlement program to provide durable solutions to protracted refugees. In 2012, Rwanda initiated expedited group-processing for Mudende survivors¹¹ with a target to submit approximately 10,000 refugees for resettlement consideration – primarily to the USA. After successfully achieving this target in 2015, Rwanda has developed a new group-processing proposal to the USA, which will focus on resettlement for 23,750 Congolese refugees and extend until 2021, constituting a total of 30% of the Congolese refugee population in Rwanda. Resettlement provides an opportunity for refugees to start a new life in a third country, access social services, and begin a pathway to citizenship. As such, refugees who have already acquired some skills during their stay in the country of asylum have better prospects of integrating and becoming self-sufficient in their country of resettlement. As part of the counselling offered to refugees identified for resettlement, UNHCR emphasises the need for the refugees to continue with their education as well as acquire additional skills that would make them not only self-sufficient in the country of asylum, but also in the country of resettlement. Resettlement programs are aimed at self-sufficiency and successfully integrating the refugee family or individual into the selected third country, but due to limited availability, only 2.5% of the refugee population in Rwanda is submitted for resettlement consideration each year.

Globally, there has been some rethinking of the three traditional solutions towards a more flexible interpretation that involves solutions short of ending the refugee-status such as economic self-reliance in country of asylum or labour migration to a third country within regional economic communities. A solution that renders a refugee self-reliant would not end an individual's refugee-status, but lead to a situation where he or she is not dependent on humanitarian services besides international protection as outlined in the 1951 convention. Despite not ceasing to be a refugee, economic self-reliance will thus make a refugee more empowered, more dignified and able to cater for his/her own and family needs as well as contribute more to the Rwandan economy. For an individual refugee, economic self-reliance will likely be experienced as a partial solution to displacement. Finally, achieving self-reliance could also contribute to obtaining nationality in Rwanda. The 2008 Law Relating to Rwandan Nationality stipulated, inter alia, that any foreigner applying for Rwandan nationality must 1) be a legal resident of Rwanda for at least past five years and 2) to be the owner of sustainable activities in Rwanda¹².

¹¹ Refugees who previously resided in Mudende camp and survived attacks on the camp in 1997

¹²ORGANIC LAW N° 30/2008 OF 25/07/2008 RELATING TO RWANDAN NATIONALITY, Art. 14

Minimizing Negative Consequences on Livelihoods due to Lack of Documentation

MIDIMAR and UNHCR considers issues related to access to livelihoods and documentation as interrelated. Overcoming challenges related to documentation significantly contributes towards an enabling environment for sustainable livelihood activities. Similarly, quantitative and qualitative data on the contribution of refugees to the Rwandan economy and the benefits for the host communities will be a crucial advocacy tool towards uplifting barriers that refugees face with regards to access to documentation and thus also formal employment or self-employment.

Although the overall situation regarding documentation necessary for refugees to access livelihood opportunities is positive, certain challenges remain to be addressed. Specifically, the new Refugee Law stipulates that a written request and subsequent authorization by the Minister is necessary for any refugee or asylum seeker to stay outside or to relocate from a camp. In practice, when a refugee wishes to leave the camp, the camp managers provides, upon written request, the authorization to exit the camp or relocate. However, refugees in certain cases have reported that the procedure can be lengthy and they often opt to leave the camp without permission as in practice the camp based refugees are able to leave the camp for a short period of time without authorization. Leaving the camp without authorization, however, places the refugee at risk of detention by the police. Despite the room for improvement regarding the ease of which refugees can leave the camps as per the legal framework relating to freedom of movement, the Government of Rwanda has demonstrated in practice considerable goodwill with regards to ensuring the enjoyment of the right of freedom of movement by both refugees and asylum seekers.

Refugees have reported to UNHCR that they have faced difficulties in opening bank accounts using their Proofs of Registration (PoR). UNHCR and WFP will work to mitigate this by partnering with Equity Bank for cash-based interventions and through Equity Bank ensure bank accounts to all refugees regardless of their documentation situation. Furthermore, Refugees have reported that it is difficult to access financing and almost impossible without a refugee ID. Until sufficient ID can be provided to refugees, MIDIMAR and UNHCR will seek to ensure that refugees have access to innovative financing mechanisms such as online microfinance or crowdfunding. Registering sim cards, having immovable property registered or obtaining a certificate of celibacy and getting legally married is also not possible unless refugees hold refugee IDs.

An additional challenge reported by refugees is that they cannot have their driving licenses recognized without refugee IDs. Even for those who have IDs, the fee for the recognition (50,000 Rwf) is an additional practical barrier. For Burundian refugees, a solution within the framework of the EAC could be sought and MIDIMAR and UNHCR will explore a legal solution that allows all Burundian driver's licences to be recognised as legitimate.

Finally, since November 2015 refugees in Rwanda are not able to obtain Convention Travel Documents (CTDs) and therefore they are not able to travel to other countries to pursue income generating activities. This is due to the shift to a new type of CTDs and that UNHCR has not been able to find the funding for the cost of the new booklets.

10. Government of Rwanda: Key Economic and Political Stakeholder

The general role of the Government of Rwanda at large – and in particular why and how GoR should and can enable refugees to contribute more to local development in Rwanda – will be subject to continued dialogue and development based on broad and frequent interaction between UNHCR, MIDIMAR and other relevant Government entities. Support from and collaboration with GoR is

essential, and a success criteria for economic inclusion of refugees will be to have refugees and the contribution of refugees reflected in government planning related to local economic development.

Rwanda's development is planned according to the Vision 2020 of becoming a middle-income economy by 2020 including achieving per capita income of US\$1240 (US\$595 in 2011), a poverty rate of 20% (44.9% in 2011), and an average life expectancy of 66 years (49 years in 2000)¹³. Although on track in some regards, the GoR of Rwanda recognized in their 2012 Revision that low agricultural productivity and narrow economic base¹⁴ together with geographical constraints (landlocked and extremely densely populated) restrained economic development and poverty reduction. Also the low level of infrastructure development and low level of human development are highlighted constraints to the ongoing development efforts by the GoR. The GoR, furthermore, emphasizes that the emergence of a viable private sector is absolutely key for Rwanda's development as a 'principle growth engine of the economy' supporting the emergence of a vibrant middle class of entrepreneurs¹⁵.

MIDIMAR and UNHCR aims to sustain and assist innovation for economic development and poverty eradication in Rwanda via initiatives supporting improved refugee self-reliance as described in this Strategy primarily supported by partnerships with social enterprises and general private sector engagement. Concerted effort directly and indirectly targeting the GoR including at the Sector Working Group¹⁶ level, will supplement these projects by making all government entities aware of the added economic value that refugees have on their host communities. Although actual inclusion of refugees in Rwanda's official development plans is outstanding, research and 'proof of concept' via the innovative initiatives as described in this Strategy, together with increased interaction by UNHCR with both GoR and Development partners, will further enable the inclusion of refugees into key development planning documents.

The main objective which MIDIMAR and UNHCR has in relation to GoR's Vision 2020 is to ensure the recognition that refugees are already contributing to economic development directly and indirectly, and that through an improved enabling environment, supported by inclusion of refugees in development plans of the GoR, refugees' economic contribution could become even more significant. Ideally and as the GoR's Vision2050 is being drafted, refugees will be included into both central and local planning documents ensuring that the refugee economy is recognized and supported where possible by all stakeholders that support Rwandan development.

As a foundational argument of this Strategy, the de jure status of refugees should not de facto compromise their ability to increasingly contribute to Rwanda's economy. A prerequisite for the success of this Strategy is a Government that, across all relevant entities, fully supports and works to further the fact that refugees have a positive economic impact on Rwandan and that refugees' full right to work is in the self-interest of Rwanda.

Alignment with the Government's key planning document, the Vision 2020, its 2050 successor, as well as specific reference to inclusion of refugees in the national development planning documents such

¹³ Vision 2020, Revision 2012, Government of Rwanda

¹⁴ "Agriculture accounts for more than 71.6% (2010) of the labour force, yet remains on a relatively high subsistence level with low productivity", Vision 2020, revision 2012, Government of Rwanda)

¹⁵ EDPRS2 2013-2018, Government of Rwanda

¹⁶ The GoR encourages that Development donors in Rwanda work by means of Sector Working Groups; as a result 17 SWG exists to support the implementation of the Vision2020 and the EDPRS2 and the EDPRS1 before it. Sectors include Education, Agriculture, Health, Transport, Wash, Energy, Private Sector, Social Protection, ICT, Justice, Environment, and Urban and Rural settlement. All SWGs are co-chaired by a line ministry and a Development donor.

as EDPRS2 and its successors, as well as similar plans at the local level, will be a goal in itself towards socio-economic inclusion of refugees and thus the achievements of this Strategy.

11. Development Actors and the One UN Initiative

There is arguably no sector of support to displaced people that is better suited for collaboration with development partners than livelihoods. Essentially, market-based livelihoods as promoted by this Strategy is not a humanitarian effort, but more akin to development work. For that reason, development partners often hold the expertise on livelihoods and such programming for refugees should therefore be carried out either by or in close collaboration with development partners.

UNHCR, MIDIMAR and development partners in Rwanda wish to both directly increase financial and technical injections into areas surrounding refugee camps, while aligning livelihoods planning and self-reliance objectives for refugees with local economic development targets for host communities. Ideally, UN sister agencies will step up their engagement based on core competencies to support more development-oriented goals in and around refugee camps that will help a transformation of refugee hosting areas into rural economic hubs for business, entrepreneurship and socio-economic development.

The World Bank and the International Monetary Fund have historically been instrumental agents to enable privatisation and liberalisation of development economies. Accordingly, the role of the WB and IMF should be to support the marketization of the refugee economies in Rwanda. The objectives would be to ensure that (1) refugees receive the best value-for-money in terms of covering their basic physical and protection needs while also (2) ensuring that UNHCR and WFP assistance is channelled in a way that empowers both refugees and host communities in economic terms. Economic infrastructure surrounding refugee camps should be improved by means of targeted development investments with the objective to support local socio-economic structures. Other development partners with multiyear development programmes in Rwanda such as AFDP, DFID and JICA – who are also known to be global partners for solutions to displacement – will be engaged both as technical and financial partners. To reinforce this “bridging of the development-humanitarian gap” in Rwanda, UNHCR is increasingly engaged in the various development partner forums in Rwanda, with a particular view to further the socio-economic inclusion of refugees across sectors.

An important aspect in making this Strategy a success is thus the effective adoption by development partners and donors of the idea that displacement must be placed as a central part of their agenda and budgets. UNHCR, MIDIMAR and partners will engage a wide range of development actors to ensure they have a better idea of displacement in Rwanda and are able to understand how refugees can be thought into their ongoing and planned activities.

Rwanda is one of eight countries globally that have opted to be a pilot country for the Delivering as One or One UN approach¹⁷. The ONE UN development planning bases itself on the 5-yearly United Nations Development Assistance Plan 2013-2018 (UNDAP). This UN development plan is concretised into 19 Joint Programmes all with the objective to improve development in Rwanda. In parallel with this Strategy, efforts to mainstream refugee matters into joint development programmes will serve as support mechanism for the socio-economic inclusion of refugees.

“One UN supports Rwanda’s economic transformation agenda based on the pillars of pro-poor economic growth, social inclusion and pro-poor environmental sustainability. This agenda aims not

¹⁷ For more information on One UN, please see <http://www.rw.one.un.org/>

only at broadening the productive base of the economy but also at making it more inclusive and pro-poor, [and] expand job creation¹⁸". With this stated goal of ONE UN Rwanda in mind, MIDIMAR and UNHCR believes that the purpose of this Strategy can be aligned well with the strategic aim of One UN in Rwanda in relation to Economic Growth and MIDIMAR and UNHCR will work to ensure that the "inclusiveness" of the One UN is also meant and acted upon as to include refugees. One UN Rwanda, in 2016, budgeted USD 87,900,550 for Economic Growth and Environment.

12. Monitoring and Evaluation

The primary methodologies for evaluating the impact of the implementation of this Strategy will be a comparison with refugees that are not included in the implementation as well as measurement of impact through base- and end-line surveys of refugees included in various projects of the Strategy. The indicators used to evaluate the Strategy will include the three relevant output indicators from Rwanda's United Nations Development Assistance Plan (UNDAP) as outlined in the below table as well as indicators within the respective M&E systems of MIDIMAR and UNHCR.

Rwanda UNDAP – Output: Improved self-reliance of refugees		
Output Indicator	Baseline (April 2016)	Target (mid-2018)
% of refugees not receiving in-kind nor cash aid	19%	30%
% of refugees using banking services (e.g. savings, loans, transfers)	50%	90%

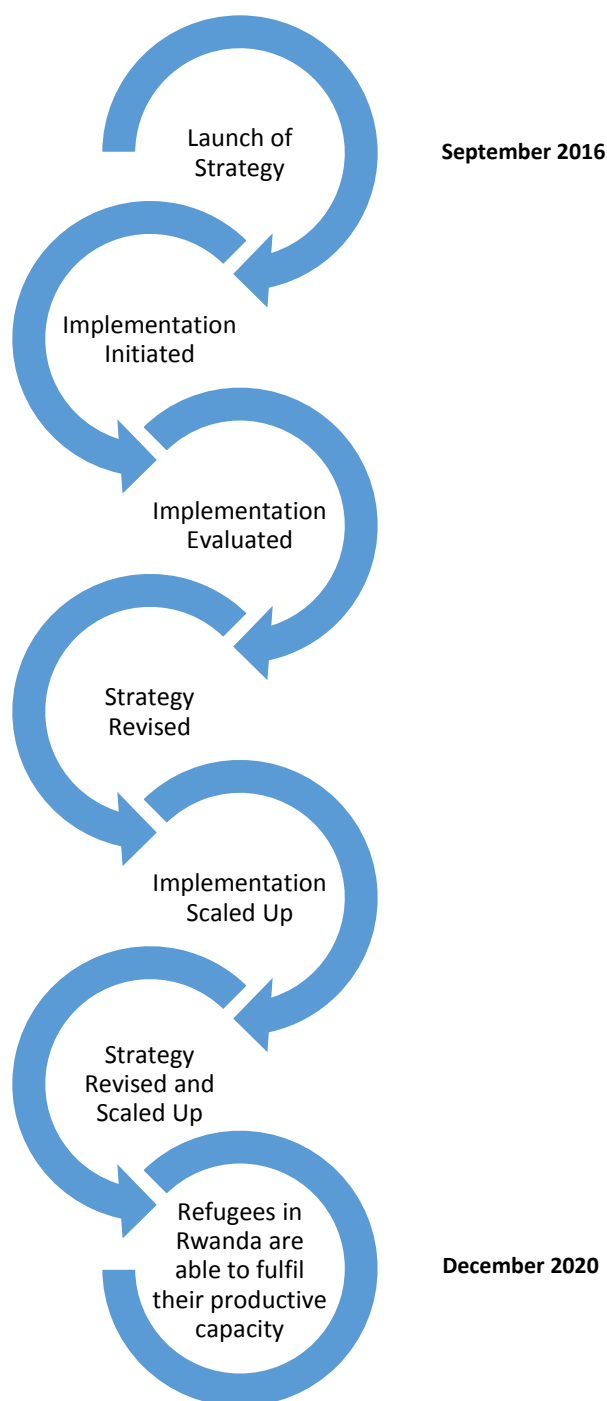
UNHCR Results-based Framework – Objective: Self-reliance and livelihoods improved¹⁹		
Output Indicator	Baseline (2016)	Target (2020)
# of PoC enrolled in formal national institutions for certified skills training	100	5000
# of PoC provided with entrepreneurship / business training	500	5000
# of PoC provided with guidance on business market opportunities	500	5000
# of PoC provided with guidance on labour market opportunities	0	5000
# of PoC registered in job placement services	0	5000
% of participants in livelihood-support projects from host communities	10%	50%
# of projects supporting livelihood capacities of PoC defined and implemented	3	50

¹⁸ <http://www.rw.one.un.org/what-we-do/inclusive-economic-transformation>

¹⁹ Baselines and targets are based on estimates and subject to revisions

13. Implementation Methodology and Timeline

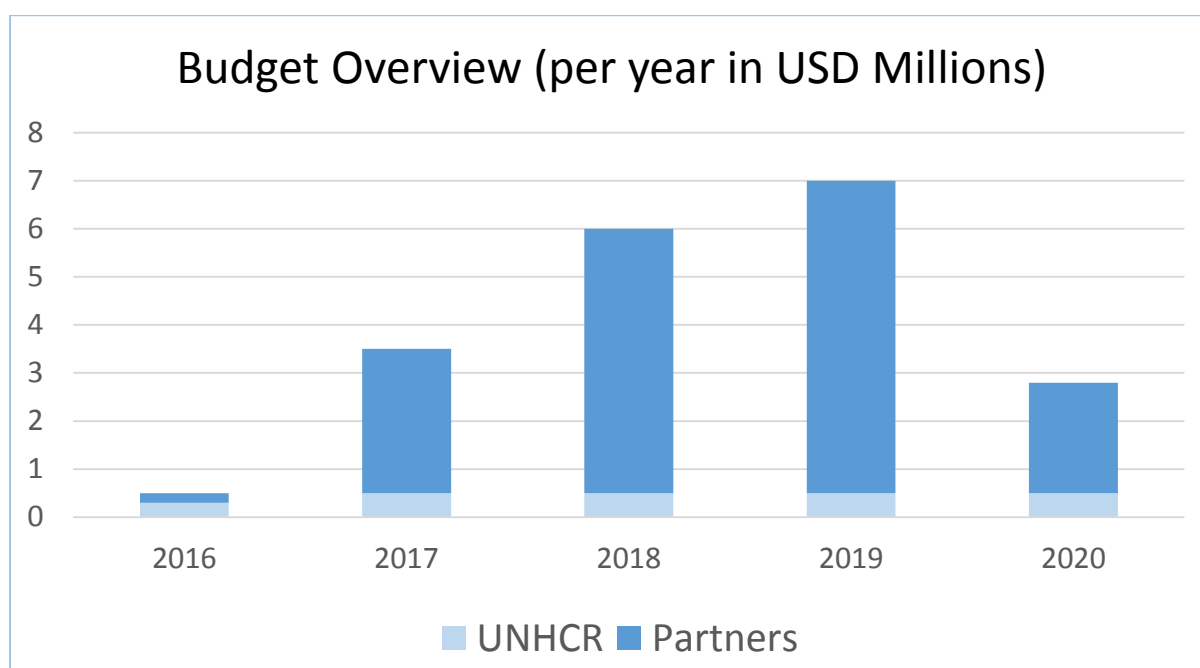
The Strategy inherently seeks to rethink UNHCR’s business model of assisting refugees. It can be argued that “business model innovation is facilitated by three major strategic moves: challenging conventional wisdom, setting up partnerships, and experimentation²⁰”. The methodology for implementation is thus based on an empirical cycle of 1) identifying sustainable business models of partners that can enable refugees to achieve self-reliance, 2) testing those business models in the field, 3) evaluating their impact and 4) scaling up if they prove successful. Inherent in this methodology is that the Strategy itself is continuously revised based on realities in the field.



²⁰ M. Yunus et al. (2009)

14. Budget

Below is an estimated budget required for the full implementation of this Strategy as well as budget lines describing the expected sources of funding and its purpose. The total budget estimate is 20 million USD from September 2016 through December 2020. UNHCR Rwanda commits itself to prioritize, from its own core-budget, 0.5 million USD each year from 2017-2020 for the implementation of this Strategy. The additional funding is intended to come from private sector investors and development donors who will explicitly include refugees on their business-plans or development programmes. Finally, the Government of Rwanda commits itself to support the implementation, primarily in-kind, through inclusion of refugees in existing national or local schemes to support employment and entrepreneurship. The below constitutes estimates and the details of the budget lines will be frequently updated as new funding-sources of purposes materialises.



Budget Lines Estimates (USD for 2016-2020)	
UNHCR Seed Funding 2016-2020 for implementation of the Strategy, in particular to initiate pilot projects or business models that are subsequently to be either self-sustainable or to be taken over by development funding or private equity investment	\$2.300.000
Private Equity Investment or Impact Investment into scaling up business-models in refugee hosting areas. Businesses receiving such financing could be either refugee owned, Rwandan-owned or multinational	\$9.000.000
Development actors inclusion of refugees in existing socio-economic programmes	\$8.000.000
Government of Rwanda Inclusion of Refugees in existing national or local support schemes for employment or entrepreneurship (mainly in-kind support)	\$700.000
Grand Total	\$20.000.000

15. Concluding Remarks

Self-reliance is not something that MIDIMAR, UNHCR nor partners can achieve on behalf of refugees. At best it is something that we can facilitate. Self-reliance, as is inherent in the meaning of the word, must principally be achieved by the individual him or her-self. The foremost role of MIDIMAR, UNHCR, partners, and in particular the Government of Rwanda at large, is to create the best possible enabling environment for refugees and their host communities to become self-reliant and consequently contribute more to the development of the Rwandan economy.

With this Strategy, MIDIMAR and UNHCR wishes to put in writing where we would like to see refugees be in terms of self-reliance and economic contributions to Rwanda's development by 2020 and how we plan to get there. There are many moving parts and pitfalls to the successful implementation of this Strategy, but most important is the willingness of the refugees themselves to avoid or escape dependency and enter into self-reliant lives of dignity and contribution to their host society. For those refugees who are unable to achieve self-reliance, MIDIMAR and UNHCR will be there to cater for their basic needs, but for those who are able to improve their own lives through hard work, MIDIMAR and UNHCR will support them in their endeavours and get them off assistance while re-focusing provision of humanitarian aid to the most vulnerable.

16. List of References and Further Guidance

The below is a list of publication referenced in this Strategy or suggestions for further readings relevant to the implementation of this Strategy.

Rwanda Vision 2020,

http://www.rdb.rw/uploads/tx_sbdownloader/Vision_2020_Booklet.pdf

Economic Development and Poverty Reduction Strategy (EDPRS) 1,

<http://siteresources.worldbank.org/INTRWANDA/Resources/EDPRS-English.pdf>

Economic Development and Poverty Reduction Strategy (EDPRS) 2,

http://www.rdb.rw/uploads/tx_sbdownloader/EDPRS_2_Main_Document.pdf

UNHCR Global Strategy for Livelihoods, <http://www.unhcr.org/530f107b6.pdf>

UNHCR Operational Guidelines on the Minimum Criteria for Livelihoods Programming,

<http://www.unhcr.org/54fd6cbe9.html>

UNHCR Livelihood Programming in UNHCR: Operational Guidelines,

<http://www.unhcr.org/4fbdf17c9.html>

UNHCR Promoting Livelihoods and Self-reliance Operational Guidance on Refugee Protection and Solutions in Urban Areas, <http://www.unhcr.org/4eeb19f49.html>

UNHCR Investing in Solutions: A Practical Guide for the Use of Microfinance in UNHCR operations,

<http://www.unhcr.org/4eeb17019.html>