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Evaluation of UNHCR's Livelihoods Strategies and Approaches

GHANA CASE STUDY
FINAL REPORT
DECEMBER 2018

Conducted by:
Tim Frankenberger - Tango International

TANGO
INTERNATIONAL
TECHNICAL ASSISTANCE to NGOs



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UNHCR Evaluation Service

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Evaluation manager / contact in UNHCR:	Christine Fu, Senior Evaluation Officer

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List of abbreviations

ADRA	Adventist Development and Relief Agency
AGREDS	Assemblies of God Relief and Development Services
CCG	Christian Council of Ghana
CO	Country Office
FGD	Focus Group Discussion
GRB	Ghana Refugee Board
HQ	Headquarters
IDI	In-Depth (Individual) Interview
KII	Key Informant Interview
LEAP	Livelihoods Empowerment Against Poverty
MCCA	Minimum Criteria Compliance Assessment (or MCA)
MFI	Micro-Finance Institution
MOFA	Ministry of Food and Agriculture
MYMP	Multi-Year/Multi-Partner
NBSSI	National Board for Small Scale Industry
NCS	National Catholic Secretariat
NVTI	National Vocational Training Institute
PoC	Persons of Concern
TANGO	Technical Assistance to Non-Governmental Organizations International
UNHCR	United Nations High Commissioner for Refugees
WFP	World Food Programme



DECEMBER 2018

Ghana Case Study

I. Introduction of country context

1. This Ghana 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 UNHCR and external to UNHCR with partners, aiming to improve the economic inclusion of refugees and other people of concern (PoC). See the full evaluation report for the overall findings and recommendations.

2. **Country context:** Ghana represents a 'rapid evaluation' case study that includes both camp-based and urban refugees and represents the multi-year/multi-partner (MYMP) approach in the West Africa region, piloted since 2017. The programme has achieved one of the highest average Minimum Criteria Compliance Assessment (MCCA) scores (94 per cent for FY15-17) across the global portfolio. The 2018 livelihoods budget is US\$ 800,000 to reach targeted PoC in camps and in urban areas.¹

3. As of July/August 2018, Ghana was hosting about 13,178 refugees from the region from two main influxes. During the 1990s, displacement from Liberia and Sierra Leone due to civil war and from Togo due to political unrest resulted in tens of thousands of refugees. Following the 2010 Côte d'Ivoire political unrest, Ghana experienced a second influx of 11,000 asylum seekers; as of July/August 2018, 6,992 Ivorians remained in Ghana. The number of PoC is expected to drop only slightly from about 12,000 in 2017 to around 11,979 by the end of 2018 due to continued efforts to voluntarily repatriate or locally integrate remaining refugees.

4. The UNHCR Ghana operation has promoted two durable solutions: voluntary repatriation of

¹ UNHCR (2018a).

Ivorian PoC and local integration of Togolese refugees who arrived in Ghana either in 1993 or 2005. A majority of refugees from the 1990s have accepted repatriation following increased political stability in their home country. Remaining Liberian, Sierra Leonean, and Rwandan refugees are trying to locally integrate through indefinite residence status and/or naturalization; a small number of refugees have resettled. Stakeholders have adopted a comprehensive approach for more recent refugees (e.g., Ivorian), including voluntary repatriation, livelihoods assistance, and potentially local integration.

5. As of the end of 2016, about half the PoC live in four camps in Central (Egyeikrom camp), Western (Ampain and Krisan camps), and Brong Ahafo regions (Fetentaa camp).² Ampain and Egyeikrom are the largest of the four active camps with over 4,900 refugees (combined), most of whom are Ivorian. The remaining refugee population has settled around host communities and in urban areas (e.g., Accra, Tema, Takoradi), and about 2,700 Togolese refugees have settled mainly in border towns in the Volta region.

6. Ghana has a favourable legal and policy framework for the protection of refugees and asylum seekers in the country (described further in the Inception Report). PoC have the right to work and freedom to move within the country. Furthermore, the 1992 Refugee law directs the Ghana Refugee Board (GRB) “to assist in seeking employment or education for refugees and members of their families.”³

7. **Programme overview:** UNHCR’s current livelihood strategy places UNHCR in a funding and facilitator role, in which UNHCR Ghana funds and coordinates with partner organizations that implement activities. Livelihood programming has been implemented in two phases; the current (second) phase builds on previous lessons learned and has shifted from supply driven to demand-driven activities, which contributes to effectiveness.

8. Starting in 2012, Assemblies of God Relief and Development Services (AGREDS) was the main partner. AGREDS provided start up kits and trained primarily Ivorian PoC in language, vocational/ technical skills, business development, and agriculture.⁴ Other support in the camps included World Food Programme (WFP) food distribution, which ended 30 September 2015, heightening concern about the risk of food insecurity and the need for increased self-reliance and livelihoods.

9. As of 2015, the second phase focuses more on longer trainings for small business skills, support, and credit, with ADRA as the main partner. Livelihoods supported by ADRA in camps include agriculture, agro-processing (fortified gari and acheke), coconut oil production, fish farming, mushroom farming, poultry production, soap making, and vocational training (e.g., hairdressers, sewing, welding, construction, driving, language). ADRA also facilitates access to funds through a 50-50 credit-grant scheme, started by AGREDS, in which refugees attend training and then present a business plan to receive funding, half of which is given as credit and the other half as a grant.⁵ The Christian Council of Ghana (CCG) focuses on human rights of the vulnerable and works mostly with urban refugees on health, education, and livelihoods. The Ministry of Agriculture provides extension support in all camps for crop, poultry, and livestock production.

10. The Country Office (CO) manages a growing but small livelihoods budget. The livelihoods budget is US\$ 800,000 in 2018. Additional description of programme activities, budget and beneficiary figures may be found in Section 3.1.1.

² UNHCR Operational Portal (2017).

³ UNHCR Ghana (2015).

⁴ UNHCR Ghana (2017d).

⁵ UNHCR Ghana (2017b).

2. Summary of country-specific methods

11. **Evaluation questions:** The evaluation team assessed three key evaluation questions:

- 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?

12. **Methods:** The evaluation team (ET) conducted a rapid 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., livelihoods monitoring indicators, Focus data, programme documents) 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.

13. The Rapid Evaluation had a narrowly focused scope, short duration and included a hybrid approach with an external evaluator and UNHCR staff, aimed to build capacity among the livelihood team. In addition to the TANGO International consultant, the field evaluation team included three team members from UNHCR Ghana, one from the UNHCR headquarters (HQ) livelihoods unit, and one UNHCR evaluation services. The TANGO-led team, in close collaboration with UNHCR, used a purposive sampling method for this qualitative study to identify areas for site visits; purposive sampling does not allow generalization to the full PoC population. Criteria included the size and characteristics of the refugee camps/sites, accessibility, and sites with specific challenges, achievements, and issues of interest relating to current and future livelihoods activities. The sampling strategy ensured that the most significant partners and perspectives are included. Field work was conducted 13–20 August 2018 in two refugee camps (Ampain and Egyeikrom) and one urban area (Accra). The ET interviewed 63 key informants, conducted 12 beneficiary FGDs (7 with 56 men, 7 with 71 women; 127 total participants),⁶ and conducted in-depth interviews with 15 beneficiaries and positive deviants (8 men, 7 women).

14. 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.⁷ 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 exposure⁸ (e.g., disaster preparedness, access to evacuation routes).⁹

⁶ At least 10 participants are youth, ages 18-35. Participants' age was not collected at most sites.

⁷ UNHCR (2017).

⁸ Definition adapted from Béné, C. et al (2015).

⁹ Vaughan, E. (2018).

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).¹⁰ 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.¹¹ 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.

15. At the end of the field mission a debriefing was conducted with the country representative and members of the livelihood team 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.

16. **Limitations/constraints:** One limitation is that there was not enough time to visit the Togolese refugees in the eastern part of the country. Another limitation is that the team leader did not speak French and relied on translators. These limitations did not impact the ability to complete the objectives of the evaluation. In addition, as a purposive sample of beneficiaries, the findings are not meant to be generalizable to the entire PoC population, but instead, exemplary of key emergent themes related to livelihood strategy.

3. Evaluation findings

3.1. Effectiveness and efficiency

Main findings: Factors that affect effectiveness and efficiency

Design factors:

- Programme design draws on previous lessons learned and market analyses to implement demand-driven job skills training and give business loans to a limited number of programme participants. UNHCR appropriately funds activities by capable partners. Activities are helping overcome barriers to financial inclusion. Language barriers, work in groups, low quality starter kits, and insufficient loans constrain effectiveness.

External factors:

- Internal factors contributing to an effective programme include a budget increase and several components of the Minimum Criteria. Hindering internal factors include an understaffed livelihoods team, training limited to one year, and the one-year budget cycle. The current cash transfers are insufficient to successfully launch beneficiaries’ livelihoods.

External factors:

- External factors that contributed to effectiveness include current partner capacity,

¹⁰ Chaskin, R. J. (2008).

¹¹ Aldrich (2012).

overall good relationships with host communities despite some sources of tension, and external funding. Hindering factors beyond UNHCR's control include exclusion of beneficiaries from future training due to past participation in one partner's poorly implemented livelihood activities and agricultural constraints (e.g., low soil quality, variable rainfall).

Finding on resilience:

- **The programme is building PoC absorptive capacity by increasing income generation activities which enables PoC to meet basic needs; adaptive capacity is being built through training and by increasing access to financial services.**

17. **Programme Design:** Programme design based on market analyses and participants' experience enhances effectiveness. ADRA integrated beneficiary feedback from the inception and early implementation phases and the 2016 Wealth Ranking Exercise.¹² The largest number of participants is enrolled in agricultural activities. According to KIIs, UNHCR-funded activities have established irrigation, which increases crop production.

18. UNHCR-supported activities are helping overcome challenges related to PoC access to financial services. Refugee cards issued by the government are a step toward refugees being able to open bank accounts. A KI explained that refugees have a hard time getting a loan because even if they have collateral, banks fear that refugees will repatriate or resettle and default on the loan. Refugees also need a guarantor, which is a major challenge that inhibits access to loans. One KI reported that 110 refugees from a camp have bank accounts, and one positive deviant stated that he recently received a loan, during which time he felt that he was treated like a Ghanaian, meaning he felt trusted.

19. Some elements of programme design—language barriers, work in groups, starter kits and loans—constrain effectiveness. UNHCR-funded activities have included language training, but male and female FGD participants stated that limited language skills have posed barriers to livelihoods. Male FGD participants attributed high costs of soap-making materials to language barriers; the group stated they need support negotiating lower prices. Urban refugees reported that their low-level English-speaking skills limit them to jobs in the informal sector such as house help, driver, and construction. KIIs and other FGD participants stated that training in English and local languages is needed (e.g., Twi).

20. Multiple livelihood trainings require that participants form groups, usually with about 10 people. Multiple KIIs stated that working in groups is problematic, and people prefer to work alone. One KII stated that some livelihood groups struggle with different levels of capacity, motivation, and effort among group members. Among soap-making groups, for example, some members worked more than others but all members expected to receive equal payment. FGD participants state that group members who did not follow rules established for group work were not ejected by the partner. Future programme design by that partner will move away from large groups and focus on small groups and individuals. Despite the challenges of group work, male FGD participants report that groups of people participating in poultry farming fared better than individuals.

21. KIIs and FGD participants noted that the low quality of starter kits has limited their ability to launch businesses after completing livelihood training. Starter kits contain needed tools and materials, but FGD participants complained that the tools broke and the quality of materials (e.g., metal for welders) is low. The Livelihood Strategy (2015-17) reported that some starter kits had deteriorated due to non-use or fluctuating electrical current.¹³ Some female FGD participants stated that they did not receive any

¹² UNHCR Ghana and ADRA (2017).

¹³ UNHCR Ghana (2015).

materials after training.

22. Loans for viable business plans are underfunded, according to male FGD participants in two camps, which limits effectiveness. Training participants submit business plans for review. UNHCR only partially funds viable business plans due to limited resources and wanting to target more refugees at once. UNHCR usually provides about half the funding needed, which is insufficient for refugees to successfully launch their businesses. One KII also stated that cash grants to businesses are too small and are used for domestic needs or to repay debt instead. Moreover, loan repayment was initially high but declined dramatically after refugees learned that UNHCR was funding loans (discussed in Section 3.3).

23. Another factor limiting effectiveness of the microfinance activity, as explained by FGD participants in Volta Region, is that many refugees have debt and use UNHCR-supported loans to pay off that debt, not for business investment as intended by UNHCR.

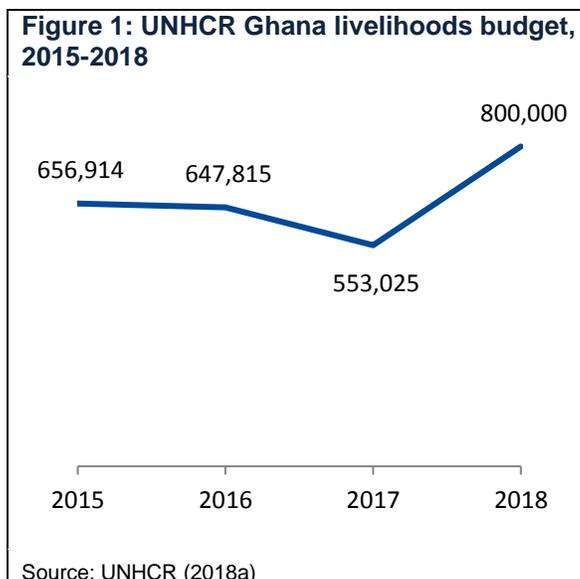
3.1.1. Internal factors

24. **Enabling factors:** Internal factors contributing to an effective programme include a budget increase and several components of the Minimum Criteria.

25. The CO manages a growing but small livelihoods budget. Increased funding contributes to effectiveness of livelihood programming but is insufficient. The livelihoods budget increased from US\$ 10,000 in 2012 to US\$800,000 in 2018 with a dip in 2017 (Figure 1). In 2017, the main partner, ADRA, targeted 609 PoC households in four camps (about 3045 individuals, representing about 23 percent of refugees in Ghana as of August 2018).¹⁴ The small budget limits the number of PoC that can participate in trainings.

26. Elements of the Minimum Criteria that promoted efficiency and effectiveness of livelihoods programming are the components completed for camp-based refugees (Socio-economic assessment, sustainable partnerships, Context-specific livelihood strategic plan and in targeting and monitoring market analyses) and for urban refugees (sustainable partnerships and a context specific livelihoods strategic plan). Partners found the market assessment useful, particularly for creating demand-driven livelihood activities. Early programming was supply driven, and the market assessment helped shift to demand driven. Analyses for urban areas were partially incomplete, and the livelihoods market analysis covers Volta Region, where most PoC live, but not the main urban area (i.e., Accra), and omits a value chain analysis.¹⁵ The analysis was, however, used for programme design, such as in the selection of agricultural livelihoods identified as viable. The UNHCR HQ Minimum Criteria Compliance Assessment found that the CO has well-defined targeting criteria for all livelihoods interventions.

27. **Hindering factors:** The ET finds several internal factors hindering programme success. First, UNHCR Ghana staff are strong in protection skills, but, according to KIIs, the livelihoods team is understaffed and needs improved capacity in livelihood programming especially to advise partners. The evaluation finds that additional staff are needed, especially to work with the government to ensure that policies are in place and policy changes are communicated to those who need to know (e.g., refugees, business owners) about safety nets, work permits, and private sector opportunities. The absence of



¹⁴ UNHCR Ghana and ADRA (2017).

¹⁵ UNHCR Ghana (2017a).

baseline data for many activities hinders measurement of results and a strong evidence base that would support fundraising and advocacy.

28. Second, livelihood support limited to one year and the current cash transfers are insufficient to successfully launch beneficiaries into successful livelihoods; further, the one-year budget cycle limits planning and thus results by partners. One year of livelihood training is insufficient, as reported by eight KIIs and three FGDs. More support over longer periods is needed in order for livelihoods programming to achieve desired outcomes. Urban refugees state that their livelihoods are somewhat constrained by the length and type of training available. FGD participants report that many refugees who participated in one year of livelihood training and/or received a starter kit have started livelihood activities but have been unsuccessful due to insufficient training and capital, lack of access to equipment or ingredients, and low quality starter kits. Currently, participation in UNHCR trainings is limited to one time only. FGD participants stated that if needed, they would like to be able to get training in another livelihood option that may be more viable. For example, male FGD participants reported that income from mushroom production has been low; participants need business training and/or training in a different livelihood. FGD participants and KIIs stated that training and follow-up support over three years would be better. Current programming focuses only on livelihood training and only for one year.

29. Cash based interventions (CBI) were expected to support 270 of the poorest people starting in 2017 and continuing into 2018, with the aim of meeting basic needs to improve access to sustainable livelihoods.¹⁶ The current cash transfer is insufficient to support livelihood interventions. It should be thought of as supplementing subsistence, not as a livelihood intervention. The amount is too small to enable beneficiaries to diversify livelihoods and should be counted as a social protection transfer. In the current programme design, livelihood support ends after one year, and if graduates fail, they fall back on assistance.

30. One KI reported that during participant registration, refugees' previous livelihood and education levels are not always recorded. This data is needed to match participants to demand-driven activities, skills, and assets. Refugees' skills and experience should be considered before allocating resources (e.g., farm land).

3.1.2. External factors

31. **Enabling factors:** External factors that contribute to effectiveness include current partner capacity, overall good relationships with host communities despite some sources of tension, and external funding.

32. UNHCR's facilitation of activities by and with a variety of skilled and experienced partners enhances effectiveness. UNHCR participates in UN "Delivering as One," a framework for coordinating over United Nations agencies,¹⁷ and cooperates with state agencies¹⁸ and other relevant government agencies and departments working to ensure that asylum seekers and refugees have effective access to basic and protection services. UNHCR receives operational support from UNFPA, IOM, and UNAIDS.^{19,20} UNHCR's main partners in livelihood programming are ADRA, CCG and NCS; AGREDS was a partner in phase one.

33. Host community members and one KI from a camp refugee council stated that overall, the host communities and refugee camps have a good relationship, despite a few challenges. According to

¹⁶ UNHCR Ghana, (2018a).

¹⁷ United Nations in Ghana (N.d.) "Delivering as One."

¹⁸ E.g., Ghana Immigration Services, Ghana Health Services, Ghana Education Service, Department of Social Development, Domestic Violence and Victim Support Unit

¹⁹ UNHCR Ghana (2015).

²⁰ Abbreviations used once: United Nations Population Fund (UNFPA), International Organization on Migration (IOM), and the Joint United Nations Programme on HIV and AIDS (UNAIDS).

programme documents, UNHCR provides services that benefit both camp and host communities (e.g., clinics, schools, limited internet), and livelihood activities reserve twenty per cent of training slots for host community members. One KI stated that this quota contributes to a positive opinion about UNHCR among community members, and multiple KIs stated that the livelihood programme has had a positive impact.

34. Sources of tension between host communities and refugee camps include land use and compensation. According to KIs and programme documents, the government compensated the host community near Egyeikrom for land used for refugee camps but not Ampain or Fetentaa camps, which is still an issue. The government compensated the chief but no other local residents for their loss of crops and related livelihoods. Another source of tension reported by a KI in the Egyeikrom area stems from trees cut from a sacred forest; UNHCR built a fence around the trees, and community members request a UNHCR-funded purification rite. Refugee leaders at Ampain camp reported that some refugees claim to have been chased by host community members, but this was not reported to the police. Refugee leaders also stated that when camp-based refugees work outside the camp, some do not get paid or get paid late by the host community. Male participants in one FGD stated that Ghanaians are not willing to hire refugees for work (e.g., welding, electronics). Crimes by PoC such as theft from host community farms have been reported.²¹ Maintaining security is an overall priority of the Operation; neighbourhood watch teams (NEWATs) help police maintain security in the camps.²²

35. Since 2012, UNHCR livelihoods programming has been supported in part by funding from other United Nations agencies (e.g., WFP funded greenhouses), foundations (e.g., Julia Taft Foundation support to poultry production), and international donors (e.g., Embassy of Japan, the Danish Government).²³ The decline in the number of PoC may pose a risk to future fundraising by reducing the Operation's visibility among international donors.

36. **Hindering factors:** Male FGD participants stated that participation in one partner's poorly implemented livelihood activities in the first phase of the programme penalized them with low quality training and starter kits. Further, as described above, the current programme design limits participation to one year of training, thus excluding early participants from being able to participate in current or future higher quality trainings. This creates resentment among former participants.

37. Factors that hinder agricultural activities include lack of access to irrigation in some locations. KIs stated that poor soil structure limits agricultural productivity, and more than one year is needed to address this and to allow slow-growing crops time to mature (e.g., cassava) and follow up on new crop varieties (e.g., intercropping cassava with cowpea). One KI and one male FGD noted that agricultural production is also limited by variable rainfall, and female FGD participants and programme documents²⁴ indicate that arable land is located far from camp, constituting a protection risk for those who walk the long distance.

3.2. Impact

Main findings: Impact

- **PoC participating in the livelihood programme gain skills to earn income that build savings and assets. Almost 500 camp-based refugees participated in livelihoods interventions in 2017, mostly in agricultural activities. Loans were granted to 77 participants. Fewer urban PoC received support. There is large unmet need for support to urban PoC.**

²¹ UNHCR Ghana (2018a).

²² UNHCR Ghana, (2018a).

²³ UNHCR Ghana (2015).

²⁴ UNHCR Ghana, (2017b).

- **Evaluation of impact is constrained by output-based data. The number of urban PoC with businesses or who were self-employed for more than 12 months increased dramatically in 2016. The number of camp-based PoC with businesses or who were self-employed increased from 2015 to 2017. The number of urban PoC using MFIs or banks is quite low. More camp-based PoC are using MFIs or banks than urban PoC.**
- **Drawing conclusions about impact is not possible due to limited availability of data for the revised livelihood monitoring indicators.**
- **Several factors limit livelihood outcomes or reporting thereof: PoC mindset and underreporting by beneficiaries, unsuccessful livelihood options.**
- **The ET found mixed opinions about whether livelihood trainings in host communities increase the odds of participants networking and getting apprenticeships or other opportunities.**

Finding on resilience:

- **The programme is building adaptive capacity through skills training, apprenticeships, and, on a small scale, access to financial services.**

38. **Livelihood outcomes:** By enabling PoC to gain skills to earn income and build savings and assets, UNHCR's approach to support market-driven vocational training and business development builds PoCs' ability to cope with and recover from shocks (i.e., absorptive capacity) and make informed decisions about life and livelihoods (i.e., adaptive capacity). UNHCR 2017 year-end reporting data indicates of the 495 camp-based refugees who participated in livelihoods interventions, almost 300 participated in agricultural activities.²⁵ As of the end of January 2017, 77 PoC had received loans totalling GHS 335,396 (about US\$ 67,000);²⁶ however, by June 2017, just under 36 per cent of that amount had been repaid. In the same time period, 37 urban refugees and asylum seekers (11 per cent) had received support with self-employment through UNHCR-funded, partner-led programming.²⁷ During the same period, an additional 30 urban PoC were enrolled in skills training and apprenticeships. The unmet need among urban refugees is great; UNHCR documents estimate that at least 89 percent of urban refugees in Accra, aged 18-59, need assistance.

39. Ghana is one of the countries collecting Focus Data in coordination with HQ Livelihoods. Most indicators are process-oriented, and interpretation of the data is challenging due to inconsistencies with the reported numerators and denominators and inconsistencies with other programme documents.²⁸ Focus Data report the following livelihood outcomes:

- **Just 18 urban PoC owned businesses in 2017:** The number of urban PoC with businesses or who were self-employed for more than 12 months increased dramatically from 116 in 2015 to 665 in 2016, representing 8 and 31 per cent of urban PoC, respectively (Figure 2). However, the number of urban business owners and urban PoC decreased steeply in 2017 to just 18, representing 11 per cent of urban PoC.²⁹ This dramatic drop suggests an abrupt change in the urban population or a discrepancy in data, both of which confound conclusions on impact.

²⁵ UNHCR Ghana (2017b).

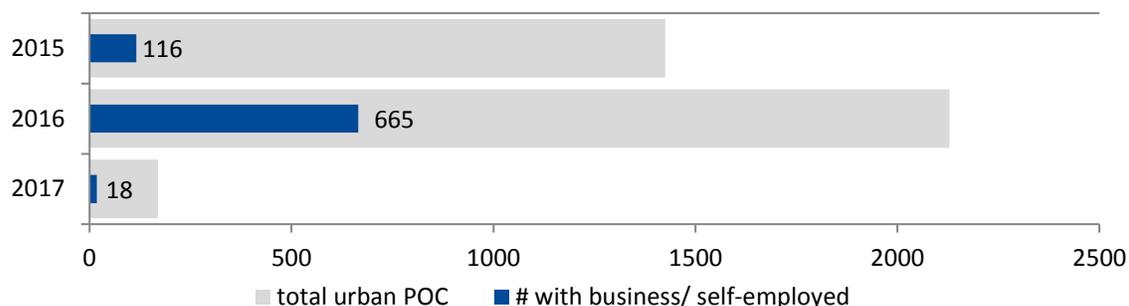
²⁶ XE (2018).

²⁷ UNHCR Ghana (2017b).

²⁸ The 2017 year-end report states that UNHCR had registered 3,808 camp-based, working-aged PoC at the end of 2017; Focus Data states 1,904 PoC.

²⁹ UNHCR Ghana (2018b).

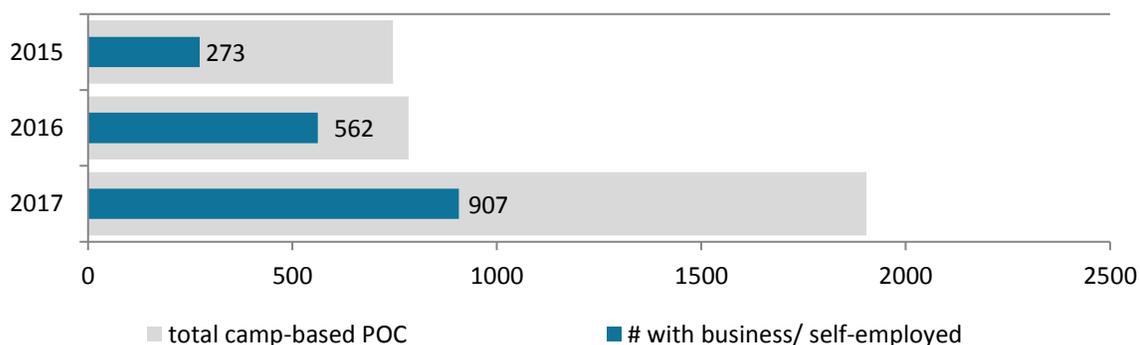
Figure 2: Number of urban PoC (18-59 yrs) with a business or self-employed more than 12 months



Source: UNHCR Ghana (2018b) Figures above reflect year end.

- 907 camp-based PoC owned businesses in 2017:** The number of camp-based PoC with businesses or who were self-employed increased steadily from 2015 to 2017 (Figure 3). Although the number of camp-based PoC with businesses increased, this number represented a smaller percentage of all camp-based PoC in 2017, declining from 72 per cent in 2016 to 48 per cent in 2017.

Figure 3: Number of camp-based PoC (18-59 yrs) with a business or self-employed more than 12 months



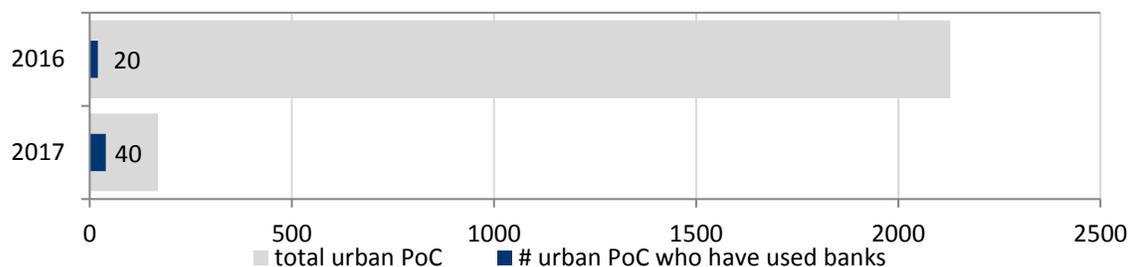
Source: UNHCR Ghana (2018b) Figures above reflect year end.

- In 2017, 40 urban PoC and 186 camp-based PoC accessed national microfinance institutions (MFIs):** Demonstrating limited financial inclusion, in 2016 just 20 urban PoC used national MFIs or banks, representing just under one per cent of urban PoC that year (Figure 4).³⁰ In 2017, the number of urban PoC using MFIs or banks doubled to 40, and the percentage increased to 24 per cent of urban PoC. However, the number of urban PoC using MFIs or banks is quite low. MFI and bank use was much more prevalent among camp-based PoC, with 337 PoC (43 per cent) using MFIs or banks in 2016 and 186 in 2017, representing just under 10 per cent of the 1904 camp-based PoC in 2017.

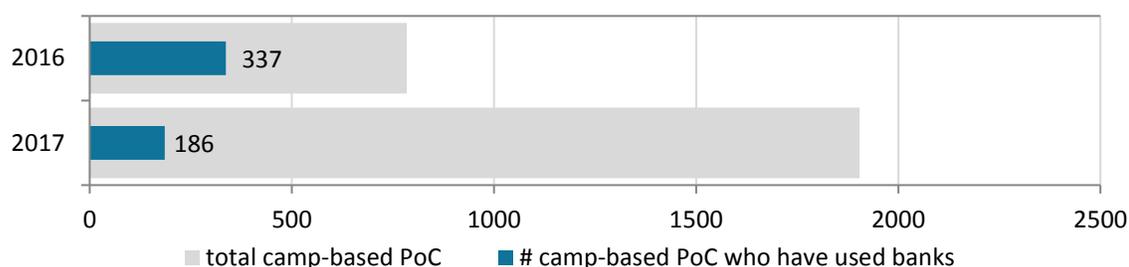
³⁰ UNHCR Ghana (2018c).

Figure 4: Number of PoC clients who have used national microfinance institutions or banks

More **urban PoC** used national MFIs or banks in 2017 than in 2016, but the number of **urban PoC** using MFIs or banks is quite low.



337 **camp-based PoC** used MFIs or banks in 2016. More **camp-based PoC** used MFIs or banks than **urban PoC** (above).



Source: UNHCR Ghana (2018b) Figures above reflect year end. "Total" urban and camp-based PoC data is drawn from Focus Data (% of PoC (18-59 yrs) with a business or self-employed more than 12 months)

40. The evaluation notes a positive unintended effect in programme documents, which partially attribute 2015-2016 improvements in Global Acute Malnutrition (GAM) and Severe Acute Malnutrition (SAM) to livelihoods programming, following the 2015 stoppage of WFP food distribution.³¹

41. **Protection outcomes:** Livelihood activities were somewhat effective in reducing protection risks. Livelihood programming increases opportunities to earn income and build household assets and savings, thus building households' ability to prepare for and cope with shocks (i.e., absorptive capacity), which contributes to resilience.

42. **Challenges:** Several factors limit livelihood outcomes or reporting thereof. As explained by one KI, many refugees want to be resettled and are thus not motivated to invest time and money to establish a business, particularly in camps. In contrast, refugees in urban areas are more likely highly motivated to integrate. One KI stated that successful refugees are despised by others, as they are perceived to be making the other refugees look bad. A factor constraining UNHCR's ability to record programme success is that, according to multiple KIs, refugees understate positive outcomes derived from current livelihood activities because they assume they need to appear vulnerable in order to resettle. Those who accept Ghana as their home are more likely to successfully apply the livelihood skills learned in UNHCR-funded training. One KI stated that refugees underreport profits to reduce their tax liability.

43. According to FGDs, many refugees start with one livelihood option, but do not succeed—profits are low and/or the livelihood option is not a fit for their skills—so the training has little impact on their lives.

³¹ UNHCR Ghana (2018a).

One KI stated that the lack of cost support after one year of training is frustrating to refugees. Female participants in one FGD pointed out that certificates from UNHCR-supported livelihood trainings are not guaranteed to be valid outside the camps, which might limit PoCs' motivation to complete trainings or the impact of the training (e.g., employability or income generating potential).

44. The UNHCR Ghana team uses several monitoring tools and process: Focus Data (described above); revised livelihood monitoring indicators and Kobocollect surveys rolled out through HQ; and livelihood indicator data focused on outcomes (e.g., income, employment, savings). Data for the revised livelihood monitoring indicators are available in the online portal but only for a limited number of indicators; drawing conclusions about impact is thus not possible.³² However, the data represents a positive shift toward measuring, reporting and compiling baseline and endline data. KIIs indicate that the data collection needs of HQ and the CO are not well aligned in terms of timing and data collected. One KI stated that UNHCR is effective in joint monitoring, though another KI stated that outcomes are unclear because the monitoring focused rather on outputs (e.g., the number of people trained); the CO mitigates this by collecting outcome-focused data described above.

45. **Location of trainings:** Based on data from KIIs and FGDs, organizing livelihood trainings in host communities increases the odds of participants networking and getting apprenticeships or other opportunities. Refugees in camps have limited connections with host communities, which limits social and livelihood-related networking and potentially job leads and integration. An exception that highlights the importance of networking and informal connections is one refugee KI who met a Ghanaian through sports, leading to a private sector job for that refugee and five friends and family members. One KI stated that refugees settled out of camps are more motivated than camp-based PoC, and that exposure to people and livelihood opportunities outside the camps is key to reducing dependency among refugees.

46. FGD participants stated that limited transportation constrains access to trainings in the host community and access to inputs such as poultry feed. Further, programme documents indicate that some refugees began receiving cash transfers to pay for transportation, but after WFP stopped food distributions, some participants have diverted funds to meet basic needs (i.e., food).³³ According to KIIs, transportation is being provided by UNHCR. Further investigation is needed.

3.3. Relevance of UNHCR's role

Main findings: Relevance

- **The programme's funded livelihood activities implemented by partners are relevant to the needs of refugees in camps and urban areas.**
- **The programme is highly relevant in its advocacy role to integrate PoC into national social protection policies (e.g., education, health insurance).**
- **UNHCR's role in loans was not helpful.**

Finding on resilience:

- **The programme is building transformative capacity through its advocacy role.**

47. **Relevance:** The UNHCR Ghana approach is relevant to the needs of refugees in camps and urban areas. Especially after the end of WFP food distributions in 2015, agricultural and income generating activities are highly relevant and help provide food and income and enable PoC to meet other

³² See: <https://livelihood.gnucoop.io/country-profile/GHA>

³³ UNHCR (2017b).

needs. A 2016 socio-economic assessment found that about 30 per cent of the camp-based households were very poor and unable to meet their basic needs.³⁴ Further, one KI stated that many of the 7,000 urban refugees are dependent on CCG social protection, and the extremely vulnerable receive a subsistence allowance. One KI compared UNHCR to Santa Claus, creating dependence by giving beneficiaries cash based transfers over a long period of time.

“If Santa Claus comes and give free gifts every time, [it’s] hard not to expect more gifts from Santa Claus. He is still wearing red.”

48. This quote highlights the point that beneficiaries become accustomed to receiving cash transfers from UNHCR and expect continued transfers. Thus, greater self-reliance is needed, and activities to improve livelihoods are highly relevant.

49. When PoC have income either from a job or a small business they can pay for essential items, which reduces their vulnerability and contributes to their ability to save money and improve their living conditions and their ability to prepare for and recover from shocks and stressors (i.e., increased resilience). The urban entrepreneurs that UNHCR’s partner works with are largely achieving economic inclusion; vulnerable urban refugees receive safety net support from NGOs (e.g., CCG).

50. Having income from viable livelihoods could help PoC move out of camps and integrate into host communities, but according to one KI, some refugees do not want to because in camps they do not have to pay rent, whereas FGD participants and UNHCR documents indicate that landlords in urban areas require two to three years’ rent paid in advance.³⁵ However, one KI stated that if UNHCR moves to close camps as refugee populations diminish, refugees will be highly incentivized to integrate. UNHCR will need to play a critical role with government in the negotiations for legal and supportive integration of refugees from camps to host communities.

51. UNHCR Ghana’s role in advocacy is relevant. The programme is working more in a facilitative role, advocating for policy and coordinating activities by partners. GRB assists refugees to get work permits and bank accounts and addresses host community employment issues. GRB is working with National Identification Authority to get identity cards and free work permits for refugees. The government is starting to issue ID cards. GRB is collecting biometric data. KIIs and UNHCR documents³⁶ indicate that GRB, CCG, and the Operation are working to ensure that the government social protection programme, Livelihoods Empowerment Against Poverty (LEAP), includes refugees.³⁷ LEAP focuses on livelihoods and economic empowerment of the poor and is thus highly relevant. KIIs report that this advocacy activity, however, is constrained by limited resources. Moreover, the government is targeting about 1.7 million individuals nationwide,³⁸ of which vulnerable and extremely vulnerable PoC comprise a small portion (approximately 5,200),³⁹ making it challenging to get the attention of the government. These activities work toward system-level change to create an enabling legal environment, thus building transformative capacity and contributing to overall resilience.⁴⁰

52. **UNHCR’s role in loans was not helpful:** Business development is highly relevant to creating

³⁴ UNHCR Ghana (2018a)

³⁵ UNHCR Ghana (2018a).

³⁶ UNHCR Ghana (2018a).

³⁷ LEAP provides cash transfers and free national health insurance to the very poor. Source: IPC IG (2014).

³⁸ GhanaWeb (2018).

³⁹ <https://data2.unhcr.org/en/country/gha> and <http://reporting.unhcr.org/node/10333> and UNHCR Ghana (2017c).

⁴⁰ Transformative capacity relates to system-level changes that ensures sustained resilience, including formal safety nets, access to markets, infrastructure, and basic services. Definition adapted from Béné, C. et al (2015).

resilient and self-reliant communities, especially in the absence of food distributions. However, as described above, loan repayment has been low. One rural bank KI stated that almost all (90-95 per cent) of the first tranche of loans was repaid. However, KIIs reported that after refugees learned that funding for MFI loans came from UNHCR, refugee loan repayment rates dropped from 72 per cent to just 44 per cent of loans. UNHCR Ghana documents indicate that in the Volta Region, as of the end of 2017, just 36 percent of loans were repaid. Refugee mobility further complicates loan recovery.

3.4. Sustainability and scalability

Main findings: Sustainability and Scalability

- **The CO strategy of coordinating multiple partners to enhance PoC livelihood opportunities through training and loans contributes to the sustainability of PoC businesses. However, several challenges inhibit the sustainability and scalability of livelihoods that require PoC to work in groups. Further, entrepreneurs report difficulty acquiring loans.**
- **Limited communication among urban PoC and between urban PoC, UNHCR and livelihood partners hinders sustainability and scalability.**
- **Current Ghana livelihood activities depend on UNHCR financial support; thus the sustainability beyond UNHCR is not secure.**

Finding on resilience:

- **Trust among some participants working in groups is limited, indicating low social capital, thus related to absorptive and adaptive capacities. Opportunities for psychosocial support and information sharing, which contribute to social capital and absorptive and adaptive capacities, are limited among urban PoC.**

53. **Sustainability:** The CO strategy of coordinating multiple partners to enhance PoC livelihood opportunities through training and loans contributes to the sustainability of PoC businesses. Qualitative interviews by the ET show that trainings and loans support entrepreneurs who in turn hire more people, resulting in a multiplier effect, which contributes to sustainability and scalability. Although successful group work can build trust, shared norms, and mutual support (i.e., social capital), which help to spread risk, support collective action, and contribute to resilience. However, several challenges inhibit the sustainability and scalability of livelihoods in which PoC trainees are required to work in groups (also described in section 3.1). As noted by four KIIs and two FGDs, partners have had limited success organizing refugees to work in groups due to discord between different ethnic groups, limited trust, theft among group members, lack of rule enforcement, and unequal levels of efforts among group members. Group formation has been hindered across livelihood types (e.g., baking, batik, poultry raising, soap making).

54. Despite the multiplier effect contribution to scalability of supporting PoC business, refugees report difficulty getting loans. One urban positive deviant interviewed by the ET hires 10-20 Ghanaians and five refugees, which he stated was not considered when he applied for a business permit (Annex 4). Moreover, this individual was unable to get a business loan despite his success establishing a business for which he hired 20 people. This KI explained that business registration is treated like a foreign investment, and requires 250,000 Cedi (almost US\$ 52,000).⁴¹ A KII in the microfinance sector suggested that larger loans should be given to those who have demonstrated skills so that they can purchase materials and inputs to establish or expand their business.

⁴¹ XE (2018).

55. Another factor that limits sustainability and scalability is limited networking among PoC who live dispersed across urban areas; this limits opportunities for psychosocial support and information sharing (i.e., social capital and absorptive and adaptive capacities). Urban FGD participants requested that text messages be sent to refugees regarding policy changes and other helpful information. FGD participants noted that refugees working in construction in particular need more information about how GRB can help people get work permits.

56. UNHCR Ghana livelihood activities depend on UNHCR financial support; thus the sustainability beyond UNHCR is not secure. The CO's facilitation approach is appropriate given the current limited budget and staff capacity. The sustainability of interventions depends on the ability to raise funds to implement project activities. One KII from a partner organization stated that they face significant funding challenges, which make it difficult to plan ahead. The government is trying to secure resources to support refugees as part of an ECOWAS agreement to complement UNHCR resources. NGOs or other United Nations agencies could jointly fund three-year programmes with UNHCR providing part of the investment.

57. **Promoting resilience.** Annex 4 provides an example of a positive deviant who worked hard to establish a language school that attracts students from West Africa to learn English in Ghana. He received a loan to establish the school and has benefitted from UNHCR referring students to his school. He has been successful despite a difficult enabling environment, such as expensive and difficult-to-obtain residence and business permits.

4. Summary of evaluation question findings

KEQ 1: Effectiveness

58. The evaluation team felt that the livelihood interventions were somewhat effective in reducing protection risks. Livelihood programming increases opportunities to earn income and build household assets and savings, thus building households' ability to prepare for and cope with shocks (i.e., absorptive capacity). However, the reach of this programme impact among the total PoC population is very small. Demand-driven livelihood training in coordination with the private sector builds PoC human capital and diversified livelihoods, which contribute to adaptive capacity. In efforts that contribute to transformative capacity, UNHCR is working with government actors for the government to take over provision of health, education, and livelihoods activities established by UNHCR (e.g., schools that refugees are integrated into). The Ministry of Health is taking on health for refugees. UNHCR is also ensuring that refugees get national health insurance, which UNHCR subsidizes. One year of programming is not enough. More could be done to strengthen resilience, improve employment and income, and capture outcomes of interest including changes in resilience capacity and systems-level indicators.

KEQ 2: Minimum Criteria

59. The Minimum Criteria were viewed as important to improving the design of the livelihood programming, especially the market assessments and the value-chain work. This allowed the programme to shift from being supply driven to being more demand driven. The Ghanaian staff will continue to use these criteria or ones that are improvements (e.g., Minimum Economic Recovery Standards, MERS).

KEQ 3: UNHCR's Role

60. UNHCR is moving to a more facilitative role. UNHCR still needs to do a better job getting other partners to work jointly with them, particularly private sector and development actors. Funding is still primarily through UNHCR, so a long-term handover plan that considers sustainability and scalability is needed. There is still a problem with loan repayment by refugees if they think the money comes from UNHCR. GRB and other government players think UNHCR is a good partner. GRB is trying to integrate

refugees in social protection programmes (e.g., LEAP) but is not yet successful; this advocacy activity is constrained by limited resources. Private sector players also think UNHCR is a good partner. More could be done to work with companies to generate employment. Institutional mapping is a key component of the new Concept Note by HQ Livelihood and Economic Inclusion.⁴² There needs to be an improved understanding of livelihood programming among protection staff.

5. Programme-specific recommendations

Recommendations for the UNHCR Ghana livelihoods team, with the support of the Country Representative:

- I. **[With the support of the Regional Office and HQ] Consider starting a slow and systematic process to close all refugee camps and to strategically shift the livelihood programme focus to improving the enabling environment.** With the closing of camps, PoC will be voluntarily repatriated or integrated into urban and rural host communities. This process includes **strong advocacy** for the necessary legal framework and for policies that will promote economic inclusion for all refugees. With limited budget, the programme should shift focus from supporting individual-based activities to facilitating systems-level changes in the political and legal environment for PoC livelihoods, while also ensuring the protection and basic needs of PoC are adequately met. (Target: begin planning by mid-2019)
- II. **Continue the MYMP programming approach and plan for handover of individual-based livelihood activities to strategic partners.** Continue MYMP for Ghana livelihood activities. Write multi-year contracts with strategic partners and seek multi-year funding and joint funding for activities. Create partnerships with other **development players and government** to adequately support the programme. Assess if current funded partners are able to scale up existing activities and contribute to this new strategy, or if these activities should be further developed and handed over to new operational partners (Target: begin by mid-2019)
- III. **Reach out more to private sector companies and financial institutions** to generate employment/business and build on the multiplier effects of livelihood support. (Target: begin by early-2019)
- IV. **Build livelihood staff capacity to implement this long-term strategy.** The profile of livelihood staff may need to be diversified to include personnel with strong private sector and development backgrounds. The capacity of UNHCR staff in livelihood programming needs to be periodically strengthened. Encourage cross visits with other livelihood actors implementing livelihood programming, including development organizations. (Target: by mid-2019)
- V. **Until the hand-over of individual-based livelihood activities, work with partners to make the following adjustments/improvements to current activities:**
 - a. **Continue market-based assessments and modify programme design:** Continue to use value chain analysis to identify demand-driven economic activities. (Target: mid-2019)
 - i. Consider changing the guidelines that limit PoC participation to one year. First, opportunities should be sought to give participants of earlier UNHCR livelihood programming another chance in current or future activities. Second, consider creating opportunities for participants to fail while pursuing a livelihood and either get follow-up support (e.g., coaching) or pursue training in a different livelihood until participants find a livelihood that suits their skills, passion, and market demand.

⁴² UNHCR (2018b).

- ii. Encourage partners to connect PoC participants with mentors—both from the skilled tradespeople already giving trainings and from previous graduates—and to scale up this approach in order to provide ongoing support during and after the training period.
 - iii. Ensure that starter kits contain high quality inputs.
 - iv. Re-assess viability of livelihood options such as mushroom farming and conduct participant capacity assessments to ensure a match between PoC skills, market demand, and training curricula.
 - v. Continue to carry out trainings in the host community rather than in camps to encourage networking and apprenticeships in the host community; identify and address any obstacles to networking and attending training in the community (e.g., transportation).
 - b. **Improve understanding of livelihood programming among protection staff, in particular regarding cash support during training.** Cash transfers are often needed during livelihood training (as a subsistence allowance) to ensure continued attendance at trainings and reduce dropout rates due to people needing income to support themselves during the training. Transfers should not be cut off while people are in training or too soon after completion. The CO should work with partners to design activities to train PoC well enough to ensure sufficient skills. (Target: by early-2019)
 - c. **The potential for multiplier effects of livelihood support should be identified.** Some individuals will create job opportunities for others in camps or urban areas if given adequate support. For example, supporting one person for welding and business development can lead to that person training more welders. This is one way to increase self-reliance and begin creating viable businesses. (Target: by mid-2019)
 - d. **Strengthen data collection among partners to monitor outcome data** when refugees underreport returns on livelihood investments. Unobtrusive approaches can be put in place to monitor agricultural production (e.g., crop mapping). Conduct nutrition surveys to determine if food security is an issue and conduct material good surveys to see if life is improving. Explore outcome indicators that measure the programme's contribution to systems-level changes. (Target: by mid-2019)
 - e. **Identify a research institution to conduct a study on group dynamics** and the best way to form groups, including among different tribal groups in refugee camps and considering gender dynamics (i.e. potential stronger networks amongst women). Consider using network analysis and building on existing social connections by forming groups based on existing relationships. This would facilitate easier information sharing and mutual support. (Target: by the end of 2019)
 - f. **Allocate sufficient funding for business loans.** Lenders should focus on fully funding a small number of viable business plans and give preference to entrepreneurs who will hire others. Work with micro-finance institutions that are experts in the business to find ways to increase loan repayment rates. (Target: by the end of 2019)
- VI. **Work with management to develop messaging** to PoC about criteria and likelihood of resettlement. Clarify that vulnerable households with PoC having some entrepreneurial and employable skills and other non-vulnerable PoC who show entrepreneurship/ entrepreneurial abilities can be resettled. (Target: by early-2019)
- VII. **Ensure that PoCs' previous livelihood experience and education levels are recorded** in the database during the registration process to match skills to demand-driven activities and assets.

Increase access to training in local languages and English, as appropriate. (Target: by mid-2019)

- VIII. **Improve the flow of information from partners to PoC and among PoC.** GRB should provide information about work permits on a website or on Facebook so that PoC are better informed. The programme and partners should send text messages periodically to urban PoC regarding changes in government policies, employment opportunities, and financial opportunities. Encourage PoC to share phone numbers voluntarily and encourage them to stay in touch with one another to build social capital. These improvements in information flow will continue to be relevant as UNHCR livelihoods team moves into a facilitator/convener role among operational partners (Target: by mid- 2019)

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.

61. **Significant shifts in the livelihood strategy should move UNHCR Ghana more into an advocate and facilitator role in future years.** The livelihood programme should be extended from one to three years, continue to build partnerships to provide technical support, financial resources, other inputs, and provide follow up support to participants. **Multi-year funding** enables partners to plan more effectively and contributes to the success of PoC, though, the strategic selection of partners, including operational and institutional partners, should be reviewed. UNHCR in Ghana needs to work closely with the government **to ensure that enabling conditions are in place** that allow PoC to attain sustainable livelihoods should they decide to stay in Ghana, including the eventual closure of the camps. This aligns with the new Concept Note from the HQ Livelihoods and Economic Inclusion Unit.⁴³

62. PoC in Ghana underreport their livelihood successes so that they will appear vulnerable, which they think increases their chances of being resettled. This misrepresentation of livelihood outcomes constrains the programme's ability to accurately monitor and evaluate programme performance and represents an important obstacle to PoC motivation to succeed in livelihoods and integrate in Ghana. **Livelihoods and Protection at the HQ level should review messaging around vulnerability and durable solutions** and how it impacts the mindset and self-reliance strategies of PoC.

61. The **Minimum Criteria and lessons learnt** from previous livelihood activities allows the design of an integrated programme to respond to the needs of PoC. Best practices to design integrated programmes should include a context analysis and socio-economic assessment, a livelihood market analysis, and work in partnerships with strategic organizations with expertise (and ability to operate at scale) in their areas. The UNHCR Livelihoods Unit in HQ should reduce the number of continual assessments on the use of the Minimum Criteria (or other standards taking its place, i.e., the Minimum Economic Recovery Standards) and **shift to using criteria in performance evaluations** carried out by COs with the support of HQ. These evaluations should include systems-level indicators.

⁴³ UNHCR (2018b).

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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: 63

Name	M	F	Title	Location
UNHCR CO				
Ashley Anderson	--	F	Associate Solutions Officer	CO Accra and field offices
Barbara Frimpong	--	F	Protection Associate	
Catherine Lawluy	--	F	Dafi Focal Person	
Christiana Badoo	--	F	Livelihoods Associate	
Edem Afi Awu			Senior Livelihood Assistant	
Edith Kudjie	--	F	Programme Associate	
Ellen Lee	--	F	Associate Livelihoods Monitoring Officer, HQ	
Juliana Yaa Owusu	--	F	National Health Contractor, UNHCR Ghana	
Khadija Abdel-Rahman	--	F	Durable Solutions Intern	
Magda Medina	--	F	Senior Operations Coordinator (Solutions)	
Marypearl Dowuona	--	F	Admin/Finance Associate	
Olga Teye-Topey	--	F	Protection Associate	
Otema Ohene-Asare	--	F	Associate Programme Officer	
Patience Folley	--	F	Communications/ PI Associate	
Patricia Bello	--	F	Senior Human Resources Assistant	
Patrick Benneh	M	-	Senior Programme Assistant	
Philip Kumahia	M	-	Education Associate	
Rebecca Kitcher	--	F	Field Associate	
Samuel Dzikunu	M	-	Assistant Field Officer, Protection	
Sarah Myles Koufie	--	F	Senior Admins/Programme Assistant	
Vinolia Agbeko			Senior Community Services Assistant	

Government stakeholders					
Ebow Dublin	M	-	MOFA, Ellembele District	15 Aug 2018	Ampain Camp
Bernard Sankow	M	-	MOFA, Ellembele District	15 Aug 2018	Ampain Camp
Ansah Frederick	M	-	MOFA, Ellembele District	15 Aug 2018	Ampain Camp
Thomas Amoah	M		MOFA, KEEA	17 Aug 2018	Egyeikrom Camp
Peter Kojo Dick	M		MOFA, KEEA	17 Aug 2018	Egyeikrom Camp
Eastwood Akwendoh	M		MOFA, KEEA	17 Aug 2018	Egyeikrom Camp

Partners (NGOs, UN Agencies, Donors)					
Eric Charles D Kanga	M	--	Hope for Refugee Foundation (HFRF)	17 Aug 2018	Egyeikrom Camp
Joyce Larko Steiner	--	F	Christian Council of Ghana	15 Aug 2018	Accra
Joyce Steiner	--	F	Director of Programmes, CCG	15 Aug 2018	Accra
Juliet Gbedemah	--	F	Project Coordinator, Urban, CCG	15 Aug 2018	Accra
William K Brown	M	--	Country Director, ADRA Ghana	15 Aug 2018	Accra
Samuel Asante-Mensah	M	--	Director, Agriculture, Food Security and Livelihoods, ADRA Ghana	15 Aug 2018	Accra
Paul Sunu	M	--	Director for Programme Planning, Development and M&E, ADRA Ghana	15 Aug 2018	Accra
Ebenezer Larbi	M	--	Assistant Field Coordinator, ADRA Ghana	15 Aug 2018	Ampain Camp
Owusu-Ansah Philip	M	--	Agric Field Coordinator, ADRA Ghana	15 Aug 2018	Ampain Camp
Esther Amoakoa Essel	--	F	Assistant Field Coordinator, ADRA Ghana	17 Aug 2018	Egyeikrom Camp
Isaac Vanderpuye	M	--	Field Coordinator, ADRA Ghana	17 Aug 2018	Egyeikrom Camp
Foster Darko	M	--	Field Coordinator, ADRA Ghana	17 Aug 2018	Egyeikrom Camp
Jane Kwao-Sarbah	--	F	Programme Manager, ADRA Ghana	17 Aug 2018	Egyeikrom Camp
Charles Yorke	M	--	Programme Coordinator, Ghana Refugee Board (GRB)	15 Aug 2018	Accra
Millicent Blankson	--	F	GRB	15 Aug 2018	Accra
Tetteh Padi			GRB	15 Aug 2018	Accra
Mimi Lois Quayson	--	F	GRB	15 Aug 2018	Ampain Camp
Felix Ofori Armah	M	--	NADMO/GRB	15 Aug 2018	Ampain Camp
Edward H. Thompson	M		Camp Manager	17 Aug 2018	Egyeikrom Camp
Nana Kum	M		Chief Comm.	17 Aug 2018	Egyeikrom Camp

Private Sector or Finance Institutions					
Jennifer Esi Hammond	--	F	Ankobra West Rural Bank	15 Aug 2018	Ampain Camp
Henry Turkson	M	--	Ankobra West Rural Bank	15 Aug 2018	Ampain Camp
Francis Ackah	M	--	Ankobra West Rural Bank	15 Aug 2018	Ampain Camp
John Yankey	M	--	Ankobra West Rural Bank	15 Aug 2018	Ampain Camp
Nessere Eddy	M	--	CONSAR	15 Aug 2018	Ampain Camp
N'Dou Nessere Alain V	M	--	CONSAR	15 Aug 2018	Ampain Camp
Lili Oro Serge Paccone	--	F	CONSAR	15 Aug 2018	Ampain Camp
Makoubi Kiket Ossou Cyrile	M	--	CONSAR	15 Aug 2018	Ampain Camp
Joel Nessere	M	--	CONSAR	15 Aug 2018	Ampain Camp
Ebenezer Sanzech	M	--	CONSAR	15 Aug 2018	Ampain Camp
Del Monaco Ivan	M	--	Project Manager	15 Aug 2018	Ampain Camp
Rosemary Hassaram	--	F	Technip	15 Aug 2018	Ampain Camp
George Awotwi	M	--	GN Bank, Elmina	17 Aug 2018	Egyeikrom Camp
Millicent Tenkorang	--	F	GN Bank, Elmina	17 Aug 2018	Egyeikrom Camp
Nathaniel Toh	M		Volta Unity Rural Bank	17 Aug 2018	Volta Region
Veronica Essel		F	NBSSI-BAC, KEEA	17 Aug 2018	Egyeikrom Camp

Beneficiary interviews

Beneficiary Interviews Summary:

Number of FGDs: 12 total; 7 with 56 men; 7 with 71 women (127 total participants). At least 10 participants are youth, age 18-35. Participant age was not collected at most sites.

Number of IDIs and PD interviews: 15 (8 men and 6 women)

Type if applicable (e.g., entrepreneur group)	# of participants	# of males	# of females	Date (Day/Month/Year)	Location
FGDs					
Ampain refugee leaders	10	5	5	15 Aug 2018	Ampain Camp
Female (vocational training)	20	--	20	16 Aug 2018	Ampain Camp
Male (vocational training) (age 18-35)	10	10	--	16 Aug 2018	Ampain Camp
Male (vocational training) (age 36-59)	9	9	--	16 Aug 2018	Ampain Camp
Female (vocational training)	13	--	13	18 Aug 2018	Egyeikrom Camp
Male (vocational training)	4	4	--	18 Aug 2018	Egyeikrom Camp
Male (vocational training)	13	13	--	18 Aug 2018	Egyeikrom Camp
Female (vocational training)	4	--	4	18 Aug 2018	Egyeikrom Camp
Egyeikrom refugee leaders	7	4	3	18 Aug 2018	Egyeikrom Camp
Male	11	11	-	16 Aug 2018	Ampain Camp
Female	13		13	16 Aug 2018	Ampain Camp
Female	13		13	18 Aug 2018	Egyeikrom Camp

IDIs or Positive Deviants					
PD: Female refugee	1	--	F	16 Aug 2018	Ampain Camp
PD: Male <i>attieke</i> producer	1	M	--	16 Aug 2018	Ampain Camp
PD: Female farmer #1	1	--	F	18 Aug 2018	Egyeikrom Camp

PD: Female farmer #2	1	--	F	18 Aug 2018	Egyeikrom Camp
PD: Male poultry farmer	1	M	--	18 Aug 2018	Egyeikrom Camp
PD: Male - tailoring	1	M	--	18 Aug 2018	Egyeikrom Camp
HC: Male agriculture beneficiary	1	M	--	18 Aug 2018	Egyeikrom Camp
HC: Female bakery beneficiary	1	--	F	18 Aug 2018	Egyeikrom Camp
PD: Female farmer/hairdressers	2		F	16 Aug 2018	Ampain Camp
PD: Male poultry	1	M	-	16 Aug 2018	Ampain Camp
HC: Female hairdresser beneficiary	1	-	F	16 Aug 2018	Ampain Camp
PD: Male farmer	1	M	--	16 Aug 2018	Ampain Camp
HC: Male baking beneficiary	1	M	--	16 Aug 2018	Ampain Camp
HC: Male landowner	1	M	--	16 Aug 2018	Ampain Camp
Acronyms: Host community (HC), Positive Deviant (PD)					

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 deviant

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. The example below highlights the success of one refugee who identified a need for language training and worked hard to establish a school despite a difficult enabling environment.

Table 1: Rodrigue, language school owner



Rodrigue* was born in the Central African Republic and became a refugee. From 1999 to 2001, he went to Ghana to attend university, after which he joined the National Service in Ghana.



Ghana’s official language is English, and Rodrigue noticed that language barriers when Ghanaians interacted with French-speakers from West Africa. Although Rodrigue was trained in development work, he wanted to do something he was passionate about, so he started a language school. To begin, he taught English to five students from Guinea.



Rodrigue started advertising and realized that many people in West Africa need to learn English. **The GRB gave Rodrigue a loan** to start the school, though not for as much as he needed. Unfortunately, Rodrigue was trying to register his business but found the process very difficult and expensive, and he could not get a bank loan. As a refugee, Rodrigue needs to reapply for a resident permit annually, which is a difficult process. He also needs to apply for a business permit, which costs 250,000 cedi (about US\$ 52,000), and he needs a Ghanaian passport, which is near impossible to acquire. The fact that Rodrigue was helping to improve the local economy by training people and hiring 20 Ghanaians at his school was not considered by the bank. Ultimately, Rodrigue partnered with a Ghanaian to get the business registered and get a bank loan.



Rodrigue suggested that a very helpful policy change would be to allow people living in the country for long time (e.g., 20 years) to get a permanent resident permit so that they do not have to reapply and pay for a resident permit annually.

Rodrigue loves teaching English, and what started as a hobby became income-generating work that employs others. Through lots of hard work, Rodrigue has established a successful school that attracts people from West Africa. **UNHCR referred refugees to his school for language training**, and his students can speak English and do business in Ghana. This encourages international investment by West Africans in Ghanaian businesses. Rodrigue and his business have been successful, though enabling constraints prevented him from being more successful.

*Name was changed

Annex 5: Photos

Figure 5: Photos of poultry, fish farming, food production and tailoring livelihoods



Clockwise from top left: chicks at the poultry production site; netting over a fish pond; women processing cassava; a tailor in his shop.

Figure 6: Photos of greenhouse, briquette making, and mushroom farming livelihoods



Clockwise from top left: greenhouse; charcoal briquettes made from coconut husk; briquette making; mushroom farming.