



Evaluation of the implementation of UNHCR's Southern Africa Regional Stepped-up Livelihood and Economic Inclusion Strategy 2021 – 2024

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Conducted by:

TANGO International, Inc.

UNHCR Evaluation Office

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Key evaluation information at a glance

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¹ Designed as replacement for a single country strategy evaluation (CSE), this regional strategy evaluation, while commissioned by the RBSA (DE), is fully funded by the Evaluation Office (EvO). It has potential for broader learning globally and as such will be jointly managed and supported by RBSA and EvO.

² The SAMCO focal point was Bruce Ravesloot, Team Leader.

Table of Contents

UNHCR Evaluation Office	i
Acknowledgements	ii
Key evaluation information at a glance	iii
Table of Contents	iv
Abbreviations and acronyms	viii
List of tables and figures	x
List of Tables	x
List of Figures	xi
Executive Summary	xiii
Summary Conclusions.....	xiv
Lessons Learned	xv
Recommendations.....	xv
1. Introduction	1
1.1. Evaluation features.....	1
1.2. Evaluation objectives and scope	2
2. Methodology	4
2.1. Methodological approach	4
Evaluation design	4
Evaluation questions	4
2.2. Data sources and methods.....	5
Primary data	5
Secondary data	6
2.3. Data analysis	6
2.4. Ethical considerations.....	7
2.5. Risks, assumptions and quality assurance.....	7
3. Background to the evaluation	9
3.1. Refugee context in Southern Africa.....	9
Overview.....	9
Legal restrictions on movement, right to work and access to financial services	9
Primary modalities of livelihoods for refugees	10
Land allocation for livelihood activities	11
Protracted and acute crises in the region	11

3.2.	UNHCR in Southern Africa	12
	UNHCR organisational context during the evaluation period	12
	Ongoing and upcoming organisational changes for UNHCR in Southern Africa.....	14
4.	Subject of the evaluation	15
4.1.	Stepped-up Livelihood Strategy	15
	Background to the Stepped-Up Strategy	15
	Strategic objectives of the Stepped-Up Strategy	15
	Theory of Change of the Stepped-Up Strategy	17
	Roles of RBSA and country operations under the Stepped-Up Strategy	18
4.2.	RBSA activities organised under the Stepped-Up Strategy	18
4.3.	Critical implementing and strategic partners	19
4.4.	Indicators under review	19
5.	Evaluation findings.....	21
5.1.	Evaluation Question 1: To what extent has the Stepped-up Strategy addressed the prioritized needs of forcibly displaced people and how aligned is it with relevant national and regional policies, strategies, and programmes?	21
5.2.	Evaluation Question 2: How effective was the Strategy and related programmes in achieving or creating pathways towards medium- and longer-term resilience and facilitating inclusion of forcibly displaced people in local economies? ..	30
5.3.	Evaluation Question 3: To what extent have UNHCR’s strategic, catalytic, and operational roles contributed to or constrained partnerships for sustainable response on livelihood and economic inclusion?	47
6.	Conclusions, lessons, and recommendations.....	52
6.1.	Evaluation conclusions	52
	Evaluation Question 1: To what extent has the Stepped-up Strategy addressed the prioritized needs of forcibly displaced people and how aligned is it with relevant national and regional policies, strategies, and programmes?	52
	Evaluation Question 2: How effective was the strategy and related programmes in achieving or creating pathways towards medium- and longer-term resilience and facilitating inclusion of forcibly displaced people in local economies?.....	53
	Evaluation Question 3: To what extent have UNHCR’s strategic, catalytic, and operational roles contributed to or constrained partnerships for sustainable response on livelihood and economic inclusion?	54
6.2.	Lessons	55
6.3.	Evaluation recommendations	56
7.	Appendices.....	60

Appendix 1: Terms of Reference	62
Appendix 2: Stepped-Up Strategy Theory of Change	63
Appendix 3: Detailed stakeholder analysis	64
Appendix 4: Evaluation matrix	66
Appendix 5: Methodology	73
Inception phase activities	73
Remote and in-person fieldwork	73
Evaluation key informants	74
Developing the country livelihood portfolio reviews	78
Indicator selection	79
Cost efficiency analysis	79
Cost-effectiveness analysis	82
Ethical considerations and safeguards	82
Data collection tools	82
Appendix 6: Evaluation timeline	90
Appendix 7: Evaluation Committee and Evaluation Reference Group	91
Appendix 8: Country livelihood portfolio reviews	92
Angola	93
Democratic Republic of Congo	100
Malawi	106
Mozambique	113
Republic of Congo	121
Zambia	129
Zimbabwe	137
Botswana (SAMCO)	144
Eswatini (SAMCO)	149
Namibia (SAMCO)	158
South Africa (SAMCO)	164
Appendix 9: Overview of 2021-2024 programming under the Stepped-Up Strategy .	172
Angola	172
Botswana	173
Democratic Republic of Congo	173
Republic of Congo	174
Eswatini	174
Malawi	175

Mozambique	176
Namibia	177
South Africa	177
Zambia.....	178
Zimbabwe	179
Appendix 10: Additional details on context and the unit of evaluation.....	182
Overview of land allocated to forcibly displaced people for livelihood activities	182
Overview of partnerships	183
RBSA governance	184
RBSA funding overview	189
Timeline of key events.....	197
Appendix 11: Indicator achievements and trends analysis.....	198
Indicator Definitions	198
Indicator reporting.....	199
Trends analysis	200
Appendix 12: Cost analyses	208
Cost-efficiency analysis results	208
Appendix 13: Repeat findings.....	213
Appendix 14: Documents cited	217

Abbreviations and acronyms

AAP	Accountability to Affected People
ABOD	Administrative Budget Obligation Document
ADPP	Ajuda de Desenvolvimento de Povo para Povo / Development Aid from People to People
CARD	Churches Action in Relief and Development
CCCM	Camp Coordination and Camp Management
CO	Country Office
COMESA	Common Market for Eastern and Southern Africa
CRRF	Comprehensive Refugee Response Framework
CSE	Country Strategy Evaluation
DHR	Division of Human Resources
DRC	Democratic Republic of Congo
DIPS	Division of International Protection and Solutions
DSPR	Division of Strategic Planning and Results
EDM	Executive Direction and Management
EE	External Engagement
ESA	East and Southern Africa
EQ	Evaluation Question
EU	European Union
EvO	Evaluation Office
EWADE	Eswatini Water and Agricultural Development Enterprise
FAO	Food and Agriculture Organization
FDP	Forcibly Displaced People / Person
FGD	Focus Group Discussion
GRF	Global Refugee Forum
GSLAs	Group Savings and Loans Association
HCT	Humanitarian Country Team
HQ	Headquarters
IFAD	International Fund for Agricultural Development
IFPELAC	Alberto Cassimo Institute for Vocational Training and Labour Studies
INEP	National Institute for Employment Promotion
INGO	International / Non-Governmental Organization
INPP	National Institute of Professional Preparation
ILO	International Labour Organization
IT	Information Technologies
JAM	Joint Assessment Mission
KII	Key Informant Interview
LEI	Livelihoods and Economic Inclusion
LIS	Livelihoods Information System
LRR	Literature Review Report
MEL	Monitoring Evaluation and Learning
NFI	Non-Food Item
OECD-DAC	Organisation for Economic Co-operation and Development (OECD) Development Assistance Committee (DAC)

OIOS	United Nations Office of Internal Oversight Services
OL	Operating Level
OP	Operating Plan
OPS	Operations
PII	Personally Identifying Information
PSEA	Prevention of Sexual Exploitation and Abuse
QA	Quality Assurance
RB EHAGL	Operations in East and the Horn of Africa and Great Lakes
RBSA	Regional Bureau for Southern Africa
RCP	Regional Collaborative Platform
RLO	Refugee Led Organization
RMS	Results Monitoring System
ROC	Republic of Congo
RRRP	Regional Refugee Response Plan
RSD	Refugee Status Determination
SADC	Southern African Development Cooperation
SAMCO	South Africa Multi-Country Office
SDAE	Serviços Distritais de Actividades Económicas/District Services of Economic Activities
SPM	Strategic Planning and Management
STAFF	the salaries and entitlements of the regular UNHCR national and international positions
TANGO	Technical Assistance to Non-Governmental Organizations, TANGO International
TOC	Theory of Change
TOR	Terms of Reference
TVET	Technical and Vocational Education and Training
UN	United Nations
UNCT	United Nations Country Team
UNDP	United Nations Development Programme
UNECB	UN System Chief Executives Board for Coordination
UNEG	United Nations Evaluation Group
UNHCR	United Nations High Commissioner for Refugees
UNSDCF	United Nations Sustainable Development Cooperation Framework
USD	United States Dollar
WCA	West and Central Africa
WFP	World Food Programme

List of tables and figures

List of Tables

Table 1. Evaluation Questions and criteria	4
Table 2. Primary data collection methods and sample	5
Table 3. Stepped-Up Strategy objectives and expected results	16
Table 4. Comparison of practical design features between the Concept Note and Stepped-Up Strategy	26
Table 5. Country livelihood strategies.	27
Table 6. Beneficiaries of UNHCR funded livelihood and economic inclusion programmes (refugees and host communities) compared to total FDP population.	34
Table 7. Summary of cost-efficiency levels and key drivers by operation	37
Table 8. Stakeholder analysis	64
Table 9. Evaluation Matrix	66
Table 10. Key informants of this evaluation	74
Table 11. FDP and host community members consulted in in-person group discussions	77
Table 12. Rubric developed for assessing country progress	78
Table 13. Data sources for the quantitative analysis	80
Table 14. Evaluation timeline	90
Table 15. Evaluation Committee	91
Table 16. Evaluation Reference Group	91
Table 17. Rubric for assessing country progress.	92
Table 18. Summary of country assessment for Angola	99
Table 19. Summary of country assessment for DRC	105
Table 20. 2019 GRF Pledges (Malawi)	108
Table 21. Summary of country assessment for Malawi	112
Table 22. Summary of country assessment for Mozambique	120
Table 23. GRF 2023 Livelihoods Pledges (ROC)	123
Table 24. Summary of country assessment for ROC	127
Table 25. GRF 2019 and 2023 Pledges (Zambia)	131
Table 26. Summary of country assessment for Zambia	136
Table 27. GRF Pledges (Zimbabwe)	139
Table 28. Summary of country assessment for Zimbabwe	142
Table 29. GRF 2019 and 2023 Pledges (Botswana, SAMCO)	145
Table 30. Summary of country assessment for Botswana	148
Table 31. GRF 2019 and 2023 Pledges (Eswatini, SAMCO)	151
Table 32. Summary of country assessment for Eswatini	157
Table 33: 2019 and 2023 GRF Pledges (Namibia)	159
Table 34. Summary of country assessment for Namibia	163
Table 35: 2019 and 2023 GRF Pledges (South Africa)	165
Table 36. Summary of country assessment for South Africa	170
Table 37. Key livelihoods and economic inclusion activities implemented between 2021 and 2024 (Angola)	172
Table 38. Key livelihoods and economic inclusion activities implemented between 2021 and 2024 (Botswana)	173
Table 39. Key livelihoods and economic inclusion activities implemented between 2021 and 2024 (DRC)	173
Table 40. Key livelihoods and economic inclusion activities implemented between 2021 and 2024 (ROC)	174
Table 41. Key livelihoods and economic inclusion activities implemented between 2021 and 2024 (Eswatini)	175

Table 42. Key livelihoods and economic inclusion activities implemented between 2021 and 2024 (Malawi)	175
Table 43. Key livelihoods and economic inclusion activities implemented between 2021 and 2024 (Mozambique).....	176
Table 44. Key livelihoods and economic inclusion activities implemented between 2021 and 2024 (Namibia)	177
Table 45. Key livelihoods and economic inclusion activities implemented between 2021 and 2024 (South Africa).....	177
Table 46. Key livelihoods and economic inclusion activities implemented between 2021 and 2024 (Zambia)	178
Table 47. Key livelihoods and economic inclusion activities implemented between 2021 and 2024 (Zimbabwe).....	180
Table 48. Livelihoods and economic inclusion (LEI) staffing, 2024	184
Table 49. RBSA funding overview, including operating plan (OP), total revenue, funding gap and funding level	189
Table 50. Budget by earmarking, 2023-2024	189
Table 51. Expenditure by Outcome Area	190
Table 52. Funding by donor type, 2021-2024.....	190
Table 53. Funding by Donors, 2021-2024	192
Table 54. Cost efficiency analysis by country.....	212

List of Figures

Figure 1. Funding composition by operation (2023–2024)	14
Figure 2. Achievement 2022 - 2024 for Outcome 13.1.....	31
Figure 3. Achievement 2022 - 2024 Outcome 13.2.....	32
Figure 4. Achievement 2022 - 2024 Outcome 13.3.....	33
Figure 5: Budget allocation vs expenditure	42
Figure 6: Funding needs vs Budget Allocations	43
Figure 7. Progress of operations towards strategic leadership in livelihoods and economic inclusion.	48
Figure 8. Stepped-Up Strategy ToC	63
Figure 9. Progress of Angola operations towards strategic leadership in livelihoods and economic inclusion	99
Figure 10. Progress of DRC operations towards strategic leadership in livelihoods and economic inclusion	105
Figure 11. Progress of Malawi operations towards strategic leadership in livelihoods and economic inclusion	112
Figure 12. Progress of Mozambique operations towards strategic leadership in livelihoods and economic inclusion	120
Figure 13. Progress of Mozambique operations towards strategic leadership in livelihoods and economic inclusion	127
Figure 14. Progress of Zambia operations towards strategic leadership in livelihoods and economic inclusion	135
Figure 15. Progress of Zimbabwe operations towards strategic leadership in livelihoods and economic inclusion	142
Figure 16. Progress of Botswana (SAMCO) operations towards strategic leadership in livelihoods and economic inclusion	148
Figure 17. EWAVE Soil Mapping for Ndzevane Project.....	152
Figure 18. Ndzevane Project Proposal Phased Approach (2022).....	154
Figure 19. Progress of Eswatini (SAMCO) operations towards strategic leadership in livelihoods and economic inclusion	157

Figure 20. Progress of Namibia (SAMCO) operations towards strategic leadership in livelihoods and economic inclusion	163
Figure 21. Progress of South Africa (SAMCO) operations towards strategic leadership in livelihoods and economic inclusion.....	170
Figure 22. Southern Africa Regional Structure, June 2024	186
Figure 23. RBSA Pillars, Sections, and units, June 2024.....	187
Figure 24. RBSA Protection Pillar Organigram, June 2024.....	188
Figure 25. Livelihood funding gaps: OP vs OL vs expenditure (Outcome 13).....	196
Figure 26. Timeline of key internal and external events	197
Figure 27. Number of beneficiaries reached through livelihoods and economic inclusion intervention, by implementing years and country programmes.	200
Figure 28. Trend of Outcome Indicator 13.1.....	201
Figure 29. Annual Target Achievement of Outcome 13.1	202
Figure 30. Trend analysis Outcome 13.2	203
Figure 31. Annual Target Achievement for Outcome 13.2	204
Figure 32. Trend analysis Outcome 13.3	205
Figure 33. Annual Target Achievement Outcome 13.3	206
Figure 34. Cost (in USD) per beneficiary (cost efficiency), by the implementation year and country programmes.....	209

Executive Summary

Overview. This report presents the evaluation of the implementation of UNHCR's Southern Africa Regional Stepped-up Livelihood and Economic Inclusion Strategy 2021–2024. The evaluation was commissioned by the UNHCR Regional Bureau for Southern Africa (RBSA) and the Evaluation Office. It examines the extent to which the Stepped-Up Strategy addressed the livelihoods and economic inclusion needs of forcibly displaced people and host communities across eleven operations: Angola, Botswana, Eswatini, Democratic Republic of Congo, Namibia, Malawi, Mozambique, Republic of Congo, South Africa, Zambia, and Zimbabwe. The evaluation was conducted by TANGO International, Inc.

This evaluation was conducted during a period of major organisational change for UNHCR. Initially it was planned to coincide with global, regional, and country-level strategic processes, including the drafting of the 2025–2030 Global Livelihoods and Economic Inclusion Strategy. However, the [2025 'humanitarian reset'](#) prompted an organisational realignment from UNHCR, with RBSA marked for closure and country operations reorganising, effective 01 October 2025.

Subsequently, the evaluation process was deliberately kept dynamic and responsive, while retaining its original focus on assessing relevance and coherence, effectiveness, efficiency, and partnerships underpinning the regional strategy. Conclusions and recommendations were formulated to directly support UNHCR's global organisational efforts to centralise, in addition to addressing the needs of both the regional and global livelihoods and economic inclusion portfolio. This includes UNHCR's renewed emphasis on self-reliance and sustainability, and its vision for country operations and regional bureaux to promote and pursue more system-oriented [sustainable responses approaches](#).

Evaluation purpose and objectives. The evaluation serves a dual purpose of accountability and learning. The objectives are to: (i) evaluate how the Stepped-Up Strategy has been operationalised and adapted in different contexts, (ii) provide recommendations on the conditions under which UNHCR can most effectively play a catalytic role in livelihoods and economic inclusion, and (iii) contribute to UNHCR's global evidence base on pathways to refugee self-reliance.

Subject of the evaluation. The Stepped-up Strategy was launched in 2021 to accelerate economic inclusion and access to livelihoods for forcibly displaced people and host communities to mitigate the economic effects of the COVID-19 pandemic. It was informed by the [2018 Global Livelihood Strategy Evaluation](#) and the [2019–2023 Global Strategy Concept Note](#), and aligned with the RBSA Multi-Year Multi-Partner Protection and Solutions Strategy and RBSA Strategic Directions 2020-2022. In contrast to earlier approaches, the Stepped-Up Strategy emphasised systems-level facilitation and inclusion in government, development, and private-sector programmes, rather than UNHCR-led direct implementation. The evaluation covers all livelihoods activities implemented under the Stepped-Up Strategy during 2021–2024.

Methodology. The evaluation applies a non-experimental design deploying mixed-methods structured around OECD-DAC criteria and UNHCR evaluation standards. It draws on document and dataset reviews (strategic plans, programme data, financial datasets, evaluations, and audits), 243 in-person and remote qualitative consultations (103 UNHCR staff and partners; 140 refugees and host community members), and in-person fieldwork in Angola, Malawi, and Zambia. Country reviews of the 2021-2024 livelihood portfolio were developed to provide context-specific findings across all three evaluation questions. A structured rubric, aligned with the priorities and results of the Stepped-Up Strategy, was used to assess each country's progress. A specific focus was placed on recurring findings identified in previous evaluations and audits, which were explicitly integrated into the design to avoid redundant conclusions and enhance the usefulness of recommendations.

Summary Conclusions

Evaluation Question 1: How well did the Stepped-Up Strategy address refugee needs and align with national and regional policies? (Strategic relevance)

The Stepped-Up Strategy was conceptually strong and aligned with the key barriers facing refugees and host communities in Southern Africa, as well as with evolving national policy agendas. However, its practical influence was limited. While policy frameworks increasingly reference refugee inclusion, these commitments remained weakly embedded in financing and accountability systems, meaning implementation was still largely project-based and externally driven. Within UNHCR, the strategy was not widely socialised or operationalised, with country teams relying more on donor frameworks and national plans.

The evaluation highlights that strategic relevance depends not only on alignment with external needs but also on how well a strategy is carried forward institutionally. Without clear tools, consistent leadership buy-in, and integration into planning systems, strategies risk remaining aspirational. In the current context of centralisation, this has wider implications: unless future strategies are embedded within leadership structures and corporate systems of follow-through, they will remain marginal regardless of their conceptual strength.

Evaluation Question 2: To what extent did the strategy create pathways to resilience and economic inclusion, and how efficiently were resources used? (Effectiveness and efficiency)

Livelihoods interventions under the Stepped-Up Strategy demonstrated that projects can deliver clear short-term improvements in skills, productivity, and income for refugees and host communities. Yet, these gains were seldom sustained or scaled, as most initiatives remained fragmented, short-term, and weakly embedded in national systems. Effectiveness was, therefore, limited, with projectisation proving an essential entry point but rarely a pathway to systemic change. Projectisation will remain the principal mode of delivery for UNHCR's livelihood and economic inclusion work, and this carries both potential and limits for effectiveness. This evaluation shows that projects can demonstrate what is possible, but their strategic value lies in whether they are designed and positioned to connect into wider systems and collective responses at scale. The implication is that effectiveness in a projectised model should not be judged only by outputs at the project level, but by the extent to which those outputs contribute to medium- and longer-term pathways of resilience and inclusion and at scale.

The evaluation shows that efficiency was shaped less by programme design than by scale, delivery models, and timing. Larger operations with established partners and predictable cycles achieved lower costs, while smaller or remote operations struggled despite similar approaches. This underlines a key implication for UNHCR in the current reset: efficiency gains are unlikely to come from standardised models, but from partnerships, sequencing, and the alignment of projects with national systems. Weak data and monitoring systems further undermined UNHCR's ability to measure results or guide allocation. Under centralisation, effectiveness will depend not on expanding activities, but on whether projects are positioned within coherent systems that link costs, scale, and outcomes, and on whether evidence systems are strong enough to demonstrate value for money and inform adaptive choices. Projects that are integrated into national planning and supported by reliable monitoring can offer a credible contribution to resilience and inclusion, even where resources remain limited. By contrast, without these linkages, livelihoods risks being perceived as high-cost, low-impact workstreams, undermining their place within UNHCR's broader strategic portfolio.

Evaluation Question 3 How did UNHCR's strategic, catalytic, and operational roles influence partnerships for sustainable response? (Partnerships and catalytic role)

The Stepped-Up Strategy correctly recognised that partnerships and UNHCR’s catalytic role were essential to advancing livelihoods and economic inclusion. In practice these ambitions were not realised. Partnerships largely remained transactional and project-based, with few evolving into co-owned frameworks for financing, planning, or systemic investment. Regional leadership on livelihoods was limited, leaving country teams without consistent direction or platforms to connect local initiatives to broader policy and financing agendas.

The implication is that UNHCR retained credibility as a technical actor but did not consistently leverage its influence to convene stakeholders or broker durable systems change. Under the reset and centralisation, the challenge will be to ensure that livelihoods leadership functions (technical guidance, evidence generation, and partnership brokering) are clearly embedded within corporate structures. Without such institutionalisation, livelihoods risks remaining fragmented and donor-driven, rather than positioned as part of multi-stakeholder, system-level responses.

Lessons Learned

Lesson 1: Strategies that focus on vision without clear operational pathways lose traction in practice. The Stepped-Up Strategy broadly aligned with refugee needs and national level policies but was not embedded in UNHCR country office planning, guidance, or leadership systems, limiting its operational uptake.

Lesson 2: Results and evidence systems need consistent indicators, leadership demand, and dedicated capacity to be useful for decision-making. Gaps in baselines, static reporting, inconsistent methodologies, and the absence of specialised M&E roles meant monitoring was often treated as compliance rather than a management tool.

Lesson 3: Cost and workforce data systems must capture real resource use. Double-hatting of staff, unclear attribution of costs, and incomplete coverage of affiliates skewed efficiency estimates, highlighting the need for more realistic and integrated data systems to inform decisions.

Lesson 4: Livelihoods programmes need flexible project frameworks to withstand economic, climate, and donor shocks. Macroeconomic volatility, climate impacts, and donor re-prioritisation repeatedly disrupted progress, showing the limits of rigid project frameworks.

Lesson 5: Advocacy gains are most durable where UNHCR maintains sustained, direct engagement with decision-makers. Evidence showed stronger policy traction where UNHCR had ongoing government access, and weaker outcomes where engagement was ad hoc or delegated.

Lesson 6: Operations are most cost-efficient with a larger and more stable caseload, capable partners handling the majority of field-level delivery, and predictable funding and procurement cycles. Where these conditions were absent unit costs rose, even when sectoral focus and delivery models remained unchanged.

Lesson 7: Project-based delivery can demonstrate viable approaches (as models for possible scale) but rarely sustains or scales without integration into national systems. Short donor cycles and weak alignment with national systems or private sector meant pilots showed potential but rarely influenced structural change.

Recommendations

Recommendation 1. The 2025–2030 Global Economic Inclusion Strategy must function as a practical organizational framework that prioritizes usability by country operations.

The incoming global strategy should provide a concise Theory of Change with clear outcomes, pathways, and minimum operational requirements, rather than providing only a conceptual model with envisaged change that is largely hypothetical. The strategy document must quickly move the

user from high-level concepts to a clear understanding and firm direction on how UNHCR operations will link and contribute to the larger programme of work in-country. It must include shared definitions, agreed terminology, and a limited set of corporate indicators that link project outputs to system-level outcomes. The overreliance on conceptual change and lack of practicality was a critical weakness in the previous strategy. To avoid repeating past weaknesses, the strategy must not remain high-level or aspirational, and must acknowledge that variation in contexts that UNHCR works, some of which have a disabling policy environment. The translation of policy into practice is important. The strategy should be accompanied by a costed strategy implementation plan that focusses on providing tailored support to country operations and includes practical tools that country offices and partners can use in planning, monitoring, and resource mobilisation.

Recommendation 2. Ensure all projects, regardless of size, are linked to national systems and UNHCR's strategic positioning.

Structure livelihood projects to engage directly with national systems, financing mechanisms, and collective responses; demonstrate short-term outputs can contribute to longer-term resilience and inclusion pathways. Interventions should be designed to demonstrate viable models, create policy space, and build partnerships that extend beyond project cycles. Position livelihoods within broader protection and solutions agendas by embedding them in multi-sector multi-partner responses. Monitoring and analysis should be expanded to include a project's contribution to system-level change. In the fundraising reality of reduced and tightly earmarked donor funding, UNHCR should build in earmarks for the convener role to ensure alignment to national systems is purposeful and resourced.

Recommendation 3. Phase out direct implementation, specifically small income generating activities, where these do not have strategic relevance.

Phase out fragmented, small-scale income-generating activities that deliver marginal results and are not linked to the broader theory of change or UNHCR's strategic positioning on livelihoods. Small scale income generating projects should only be initiated, if they meet specific criteria.

Recommendation 4. Invest in monitoring and evidence systems tailored to inclusion.

Establish a streamlined set of livelihoods indicators aligned with the new strategy, focused on inclusion and incorporating relevant metrics that address governance, financing, and ownership, not only on project outputs. The current framework indicators do not adequately capture important governance and ownership domains and instead focus on project level outputs. Develop practical systems to integrate partner and government data (e.g. joint reporting templates, data-sharing agreements), apply regular quality reviews at regional levels, and introduce outcome-tracking methods that extend beyond annual reporting. Embedding such systems will allow UNHCR to demonstrate value for money, inform resource allocation, and better understand how value chain and private sector landscapes inform the displacement context.

Recommendation 5. Clarify and resource livelihood and economic inclusion leadership, technical and implementation functions with clear accountability under the centralised model.

Designate where technical leadership, evidence generation, and partnership brokering for livelihoods will sit at the regional and HQ levels. Disseminate this structure to relevant focal points at the operational level. A defined unit or mechanism should be tasked with providing technical guidance and oversight to country operations, ensuring consistent use of the new strategy, and maintaining links to national and regional policy processes. This requires adequate staffing and authority to influence planning and resource mobilisation. Without such clarity, country operations will continue to operate in isolation, relying on donor frameworks rather than UNHCR's corporate direction.

1. Introduction

1.1. Evaluation features

1. This is the final report for the evaluation of the implementation of UNHCR's Southern Africa Regional Stepped-up Livelihood and Economic Inclusion Strategy 2021-2024 (hereafter, 'the Stepped-up Strategy'). This is a strategic evaluation conducted by TANGO International, Inc. (TANGO), commissioned by the UNHCR Regional Bureau for Southern Africa (RBSA)³ and funded by the Evaluation Office.
2. The Stepped-up Strategy sought to accelerate economic inclusion and access to livelihoods for forcibly displaced people and host communities, so they can move from poverty and dependence on aid to self-reliance.⁴ It outlined strategic actions for UNHCR to achieve the livelihoods and economic inclusion objective as set out in the RBSA Multi Year Multi-Partner Protection and Solutions Strategy 2020-2024 and the RBSA Strategic Directions 2020-2022.
3. This evaluation was conducted during a period of major organisational change for UNHCR. Initially it was planned to coincide with global, regional, and country-level strategic processes, including the drafting of the 2025–2030 Global Livelihoods and Economic Inclusion Strategy. However, the 2025 'humanitarian reset'⁵ prompted an organisational realignment from UNHCR, with RBSA marked for closure and country operations reorganising, effective 01 October 2025.⁶
4. Subsequently, the evaluation process was deliberately kept dynamic and responsive, while retaining its original focus on assessing relevance and coherence, effectiveness, efficiency, and partnerships underpinning the regional strategy. Conclusions and recommendations were formulated to directly support UNHCR's global organisational efforts to centralise, in addition to addressing the needs of both the regional and global livelihoods and economic inclusion portfolio. This includes UNHCR's renewed emphasis on self-reliance and sustainability, and its vision for country operations and regional bureaux to promote and pursue more system-oriented *sustainable responses*.^{7 8}
5. The evaluation serves a dual purpose of accountability and learning. The primary users of the evaluation were originally country operations under scope in UNHCR's Regional Bureau for Southern Africa. These stakeholders actively contributed to the evaluation process and reviewed and validated key deliverables. Given the reorganisation mentioned above, country operations in East and Horn of Africa and Great Lakes (previously known as RB EHAGL) that together with UNHCR's country operations in Southern Africa have been merged under the Regional Bureau for East and Southern Africa (ESA) will also be expected to benefit from and have a special stake in the evaluation. Additionally, the Sustainable Response Service based at HQ will also be a key user of this evaluation. Secondary users include the Division for International Protection and

³ At the start of the evaluation, RBSA covered 16 country operations in the Southern Africa region: Angola, Democratic Republic of Congo (DRC), Malawi, Mozambique, Republic of Congo (ROC), Zambia, Zimbabwe, and the South Africa Multi-Country Office (SAMCO) which covers Botswana, Comoros, Eswatini, Lesotho, Madagascar, Mauritius, Namibia, Seychelles, South Africa.

⁴ UNHCR. 2021. Stepped Up Livelihoods and Economic Inclusion Strategy 2021-2024.

⁵ Inter-Agency Standing Committee. 2025. [The Humanitarian Reset - ERC letter to IASC Principals](#).

⁶ See [Section 3.2](#) for the planned country operations reorganisation.

⁷ Sustainable responses, as shaped through consultations with Member States and the international community, are nationally led strategies that promote self-reliance and support durable solutions from the outset, while advancing responsibility-sharing across the international community. Refer to the paper submitted to the [Standing Committee Ninety-third meeting, 11 June 2025](#).

⁸ Sustainable responses can be defined as context-specific approaches, as *means to an end* that shift UNHCR's role from direct service delivery toward enabling host governments and partners to lead inclusive, long-term solutions for forcibly displaced and stateless people.

Solutions at UNHCR Headquarters, as well as strategic, operational and implementing partners at regional and country levels. These encompass government counterparts, regional bodies, donors, United Nations agencies, refugee-led organisations, host community organisations, private sector actors, non-governmental organisations (NGOs), and community-based organisations (CBOs). Forcibly displaced people and host communities are also recognised as critical stakeholders.

A note on the use of this evaluation. The subject of the evaluation is the Stepped-Up Strategy. The primary focus is on the strategic level: examining how well the strategy was positioned, operationalised, and adapted across the region, and the extent to which it contributed to UNHCR’s broader goals for inclusion and resilience.

While the evaluation draws extensively on country-level evidence (including programme data, implementation models, and stakeholder perspectives), it is not an evaluation of livelihoods programming in each country per se. Country-level experiences serve to assess the strategy’s effectiveness and relevance, rather than as standalone programme reviews.

Accordingly, the evaluation’s utility is intended to inform strategic decision-making, future policy direction, and institutional learning, rather than offering prescriptive guidance for individual livelihoods interventions. Nevertheless, lessons emerging from operational experience at the country level may hold practical value for future programming and cross-country learning.

1.2. Evaluation objectives and scope

6. The objectives of the evaluation are to:
 - a. Evaluate the relevance, efficiency, effectiveness, and sustainability of the regional livelihood and economic inclusion strategy and related programmes within RBSA; and provide findings, recommendations and lessons that will guide future strategic planning, engagement, and programming.
 - b. Identify lessons and good practices and recommend optimal conditions for UNHCR's catalytic role in livelihoods, economic inclusion, and sustainable responses.
 - c. Contribute to the global evidence base on how to strategically position UNHCR and optimize forcibly displaced people and host community self-reliance through livelihoods, economic inclusion following a “whole of society” and “whole of government” approach.
7. The evaluation covers the period 2021–2024 and includes all livelihoods and economic inclusion activities implemented under RBSA across eight operations: Angola, DRC, Malawi, Mozambique, ROC, Zambia, Zimbabwe, and SAMCO, excluding the Indian Ocean Island countries.⁹
8. The country operations were selected by UNHCR, based on the following criteria: a diversity of contexts in terms of the scale and scope of livelihoods and economic inclusion programming, as well as the range of operational capacities and resourcing, strength of government and partner engagement, implementation challenges, and opportunities across the region.
9. The design, rationale and mixed methods approach for this summative evaluation is structured around the Organisation for Economic Cooperation and Development’s Development Assistance Committee (OECD-DAC) criteria and guided by UNHCR Evaluation Guidelines and UNEG evaluation standards. In collaboration with UNHCR, the evaluation team adopted a highly practical and use-oriented lens, going beyond standard evaluation requirements to prioritise

⁹ Excluded countries are Lesotho, Comoros, Mauritius, Madagascar and Seychelles. These countries were excluded due to a lack of substantial livelihood programming to review.

concrete operational insights that support strategic decision-making, resource prioritisation, and adaptive delivery at scale.

10. The analysis is informed by TANGO International's sector expertise and extensive experience in refugee livelihoods. It specifically draws from and builds upon recurring findings from past UNHCR evaluations, audits, and strategy reviews to identify persistent implementation challenges, structure lines of inquiry, and frame context-specific conclusions.

Key definitions to consider. The following definitions are central to the Stepped-Up Strategy and to this evaluation, as they provide the conceptual foundations for understanding how UNHCR frames and measures progress on livelihoods and economic inclusion.

- ☑ **Self-Reliance:** the social and economic ability of an individual, a household or a community to meet essential needs (including protection, food, water, shelter, personal safety, health and education) in a sustainable manner and with dignity. Achieving self-reliance enables refugees to participate in the social and economic life of their host communities and contribute to rebuilding their countries should they be able to return.¹⁰
- ☑ **Economic inclusion:** refers to access to labour markets, land, finance, entrepreneurship, services, the digital economy and economic opportunities for all, on par with nationals, including non-citizens and vulnerable and under-served groups.¹¹

Forcibly Displaced People (FDPs): refers to refugees, asylum seekers, and other displaced populations.

¹⁰ UNHCR. 2005. Handbook for Self-reliance.

¹¹ UNHCR. 2021. Stepped Up Livelihoods and Economic Inclusion Strategy 2021-2024.

2. Methodology

2.1. Methodological approach

Evaluation design

12. The evaluation applied a theory-based design, structured around the evaluation questions (EQs) and the OECD-DAC criteria of relevance and coherence, effectiveness and efficiency, and partnerships and sustainability. This design was considered appropriate given the evolving purpose of the evaluation: to assess the performance of the Stepped-up Strategy and to generate learning for UNHCR's livelihood and portfolio and the organisational repositioning during the humanitarian reset and bureau closures. The methodological approach was carefully developed to respond to the required methodological principles listed in the Terms of Reference and from UNHCR quality assurance standards.^{12 13}
13. The evaluation design was guided by three factors: the scope of the evaluation questions, the available evaluation budget, and the type and quality of data accessible across countries. On this basis, a mixed-methods approach was adopted to generate both qualitative and quantitative evidence.
14. The mixed-methods approach of this strategic evaluation was informed by a literature review (which included an independent literature review deliverable), an evaluability assessment and inception mission discussions. Methodological principles for this evaluation include: utilising a mix of methods to ensure and enable triangulation of evidence, partnership with local partners to ensure the evaluation is sensitive to the cultural, political and social context and language proficiencies, and prioritising a gender-balanced, and culturally diverse evaluation team.

Evaluation questions

15. The key criteria and questions for the evaluation were adapted from the Terms of reference and developed in close collaboration with RBSA and evaluation managers. These are:

Table 1. Evaluation Questions and criteria

Evaluation criteria	Evaluation Question
Strategic orientation and operational shift (relevance and coherence)	EQ 1: To what extent has the stepped-up livelihoods and economic inclusion strategy 2021-2024 addressed the prioritized needs of forcibly displaced people and how aligned is it with relevant national and regional policies, strategies, and programmes?
Effectiveness and efficiency	EQ 2: How effective was the strategy and related programmes in achieving or creating pathways towards medium- and longer-term resilience and facilitating inclusion of forcibly displaced people in local economies?
Partnerships for sustainable response	EQ 3: To what extent have UNHCR's strategic, catalytic, and operational roles contributed to or constrained partnerships for sustainable response on livelihood and economic inclusion?

16. Each evaluation question has corresponding sub-questions to further guide the evaluation; these are outlined in full within the [evaluation matrix](#). The evaluation matrix further presents indicators/specific areas of inquiry, data sources and data collection methods. These EQs have been formulated to directly address the overall evaluation objectives listed in [Section 1.2](#).

¹² The Terms of Reference is presented in [Appendix 1](#).

¹³ UNHCR. 2023. UNHCR Evaluation Quality Assurance Template.

A focus on repeat findings. A structured literature review conducted during the inception phase identified a set of recurring findings and conclusions across previously completed UNHCR evaluations, audits, and assessments.¹⁴ For this evaluation, these are referred to as ‘repeat findings’ and have been explicitly integrated into the evaluation design to avoid redundant conclusions and enhance the usefulness of recommendations.

These findings are triangulated from both the literature review and stakeholder interviews and broadly align with global and region-specific evaluations of UNHCR’s livelihoods and economic inclusion efforts. The repeat findings identified in the inception phase is presented in [Appendix 13](#).

2.2. Data sources and methods

17. The evaluation adopted a hybrid data collection model, combining structured desk review, remote qualitative methods, and targeted in-person fieldwork in three countries.¹⁵ Data collection drew on both primary and secondary sources, which were triangulated to address the evaluation questions.

Primary data

18. Primary data collection combined interviews and focus group discussions to capture perspectives from UNHCR staff, partners, donors, and affected communities across the region.
19. **Key Informant Interviews (KIIs):** A total of 107 interviews were conducted (51 female, 56 male). Respondents included UNHCR staff at global, regional, and country levels, government representatives, implementing partners, donors, and other stakeholders. Interviews were conducted remotely at the regional level and across all country operations, with in-person interviews undertaken during field missions. Critical UNHCR staff at both the regional and country levels were interviewed multiple times for validation purposes.
20. **Focus Group Discussions (FGDs):** A total of 140 participants took part in FGDs during fieldwork in Angola, Malawi, and Zambia (83 female, 57 male). Groups included women and men from refugee and host communities, traditional leaders, farmers, and small business participants. Discussions were structured to explore perspectives on the relevance, effectiveness, and sustainability of livelihoods interventions.
21. A summary of the primary activities and sample is presented below.

Table 2. Primary data collection methods and sample

Data method	Stakeholder group	# of respondents	
KIIs	UNHCR RBSA and HQ	24	(14F, 10M)
	UNHCR Country Operations	38	(16F, 22M)
	External Partners	48	(21F, 24M)
	Total KIIs	107	(51F, 56M)
FGDs	Refugee women (Angola, Zambia)	64	(64F)
	Refugee men (Angola, Zambia)	46	(46M)
	Mixed refugee groups (Zambia)	20	(9F, 11M)
	Host community farmers and business participants (Malawi)	24	(10F, 14M)
	Traditional leaders (Angola)	6	(6M)

¹⁴ This included country strategy evaluations, audit of operations, global strategic and programme evaluations in livelihoods and economic inclusion.

¹⁵ Angola, Malawi, Zambia.

Data method	Stakeholder group	# of respondents
	Total FGDs	160 (83F, 77M)

22. **Qualitative data collection tools.** Two primary tools guided qualitative data collection. A set of semi-structured interview guides, aligned with the evaluation questions, was used across all stakeholder groups to support consistency and allow flexibility for probing emerging issues. A field checklist complemented these interviews during in-person site visits, capturing key descriptive data on programme scope, targeting, partnerships, and delivery modalities. Data collection tools are presented in [Appendix 5](#).
23. **Sampling strategy.** Sampling for KIIs and FGDs was purposive, guided by the stakeholder analysis conducted during inception to ensure inclusion of the most relevant institutional, operational, and community perspectives. Key informants were selected to cover UNHCR staff at global, regional, and country levels, government counterparts, partners, and donors.
24. A snowball approach was adopted during field missions in Angola, Malawi, and Zambia to identify additional informants based on relevance and expertise. FGDs were organised to capture diverse perspectives across refugee and host community members, with attention to gender balance through separate male and female groups where appropriate.
25. Site selection within each country was agreed in consultation with UNHCR staff to reflect variation in settlement and urban contexts, while sample sizes were determined by feasibility within available resources. Although the sample cannot be considered statistically representative, it captures the range of perspectives necessary to address the evaluation questions and to test the contribution of the Stepped-Up Strategy across different operational contexts

Secondary data

26. Secondary data were systematically reviewed to complement and triangulate primary evidence. For this evaluation, UNHCR evaluation managers assembled a large corpus of UNHCR and partner documentation, including regional and country-level strategies, programme implementation updates, monitoring and financial datasets, audit findings, and previous evaluations. Results Monitoring Survey (RMS) data¹⁶, UNHCR Global Results Framework indicators, and country-level monitoring reports were examined for consistency and comparability, with particular attention to data quality issues highlighted during the inception phase.
27. As part of the inception phase, the team produced a dedicated Literature Review Report, which assessed the availability, relevance, and quality of secondary information across RBSA operations. The report identified the aforementioned repeat findings from past UNHCR evaluations, audits, and strategy reviews, many of which were subsequently built into the evaluation matrix as explicit lines of inquiry.¹⁷

2.3. Data analysis

28. The analytical process integrated financial, monitoring, and stakeholder evidence to assess performance across the evaluation criteria, ensuring findings were grounded in multiple, complementary data sources. For more information on analysis, refer to [Appendix 5](#).
29. **Qualitative analysis.** Qualitative evidence from KIIs and FGDs was coded thematically against the evaluation questions and OECD-DAC criteria, using a matrix approach to link perspectives across stakeholder groups. The design of tools was informed by secondary data and inception-

¹⁶ From seven operations: DRC, ROC, Malawi, Mozambique, South Africa, Zambia and Zimbabwe

¹⁷ For more details on the inception phase, see [Appendix 5](#).

phase findings, ensuring that lines of inquiry were grounded in existing evidence. Contribution analysis was applied to assess whether emerging results were consistent with the pathways and assumptions in the strategy's Theory of Change.¹⁸ Qualitative evidence from interviews, fieldwork, and portfolio reviews was compared against these pathways to judge where UNHCR's contribution to observed changes was credible, supported by triangulation across data sources.

30. **Country portfolio reviews.** Country portfolio reviews were developed through triangulated evidence from strategic documentation, remote and in-person KIs, and FGDs to distil findings on each country's livelihoods programming, at a high level. These reviews provided context-specific insights against all three evaluation questions, highlighting shifts in strategy, delivery modalities, coordination approaches, and implementation challenges since 2021.
31. Each country's progress was assessed using a rubric developed for this evaluation, aligned with the priorities and results outlined in the Stepped-Up Strategy and the Global Strategy Concept Note (2019-2023).¹⁹ The rubric enabled consistent ranking along four levels – *Foundational gaps*, *Emerging practice*, *Promising potential*, and *Strategic leadership* – based on a composite judgement of strategic alignment, operational readiness, and partnership maturity. The country-level portfolios presented in [Appendix 8](#) and the rubric is presented in [Appendix 5](#).
32. **Quantitative analysis and cost-efficiency.** The quantitative analysis applied descriptive statistics to programme financial data, beneficiary reach, and monitoring datasets to assess portfolio coverage and cost-efficiency. Analysis focused on identifying trends in resource allocation and reach across operations, calculating per-capita costs where data permitted, and highlighting variations linked to scale, delivery models, and timing. These results were triangulated with qualitative findings to explain differences between contexts and to identify recurrent efficiency drivers.

2.4. Ethical considerations

33. The evaluation conformed to the 2020 United Nations Evaluation Group (UNEG) Ethical Guidelines as well as the 2024 UNEG Guidance on Integrating Human Rights and Gender Equality in Evaluations.^{20 21} Accordingly, TANGO was responsible for safeguarding and ensuring ethics at all stages of the evaluation cycle. This included, but was not limited to, ensuring informed consent, protecting privacy, confidentiality, and anonymity of participants, ensuring cultural sensitivity, respecting the autonomy of participants, ensuring fair recruitment of participants (including women and socially excluded groups), and ensuring that the evaluation results in no harm to participants or their communities.

2.5. Risks, assumptions and quality assurance

34. The evaluation faced common limitations for large strategic reviews, and these were heightened by the organisational changes taking place at the same time. As detailed in [Section 1](#), the evaluation coincided with a period of significant organisational transition, during which the RBSA was marked for closure and UNHCR began a broader movement towards centralisation of functions.

¹⁸ See [Appendix 2](#) for the ToC.

¹⁹ UNHCR. 2019. Refugee Livelihoods and Economic Inclusion – Global Strategy Concept Note 2019–2023.

²⁰ UNEG. 2020. United Nations Evaluation Group.

²¹ UNEG. 2024. Guidance on Integrating Human Rights and Gender Equality.

35. These shifts unfolded while the evaluation was in progress, creating a moving institutional environment that affected data availability, stakeholder participation, and the framing of forward-looking recommendations. Five main limitations were identified, presented below.
36. **Data limitations.** Incomplete or inconsistent reporting of output and outcome indicators, limited availability of baselines and targets, variation in sample sizes across operations, and attribution challenges with financial data (e.g. ABOD, OPS, STAFF)²² challenged the precision of analysis, particularly for cost-efficiency. In line with this, the evaluation also explored the feasibility of conducting a cost-effectiveness study for a representative livelihoods project in the region.
37. These limitations confirmed that UNHCR is not yet institutionally equipped for cost-effectiveness analysis. To mitigate these constraints, the evaluation team documented all gaps and treated quantitative findings as indicative rather than definitive. Financial ratios were triangulated with qualitative evidence from fieldwork, interviews, and portfolio reviews, and the scope of analysis was adjusted to rely more heavily on mixed-methods triangulation. See [Appendix 5](#) for a full list of data quality and results challenges.
38. **Respondent bias.** Given the visibility of livelihoods and economic inclusion programming and its potential link to recognition or benefits, some respondents may have presented information in ways that favoured their position. This risk was mitigated by soliciting perspectives from a wide range of stakeholders and explicitly considering anticipated biases during analysis. Triangulation across UNHCR staff, partners, government counterparts, and community groups was systematically applied to validate findings and strengthen credibility.
39. **Generalisability of findings.** Resource limitations and the breadth of the evaluation meant that not all operations could be covered with equal depth. This limited the ability to generalise findings across all contexts. To address this, findings were framed within the regional context, limitations were explicitly acknowledged in the report, and recommendations were presented with appropriate caveats.
40. **Availability of staff.** Downsizing and closure processes in several operations (including Malawi, ROC, and Angola), together with the transition of the RBSA itself, meant that some staff identified in the original stakeholder list were unavailable due to workload or departure from the organisation. This notably included multiple previous country-level livelihood officers. The evaluation team worked with country focal points to prioritise staff for inclusion, reached out to former personnel where feasible, and conducted remote validation interviews during the draft review stage to capture institutional memory.
41. **Transition context.** The evaluation coincided with the closure of the RBSA and restructuring of country offices, creating uncertainty in strategic frameworks and staff roles. This limited the ability of the evaluation to assess sustainability and forward-looking coherence, as planning structures were being revised in real time. Findings must therefore be interpreted against an evolving institutional backdrop, where strategies and responsibilities were not yet fully settled.
42. TANGO's dedicated Quality Assurance team has carefully reviewed all written deliverables to uphold a commitment to excellence and ensure all final deliverables align with both TANGO and UNHCR's quality assurance standard. All deliverables, including this final evaluation report, underwent UNHCR's internal quality assurance review prior to circulation with wider stakeholders.

²² These are: Administrative Budget Obligation Document (ABOD); Operation (OPS); STAFF (the salaries and entitlements of the regular UNHCR national and international positions.). See [Appendix 5](#) for more information.

3. Background to the evaluation

43. This section provides essential context for understanding the operating environment and strategic positioning of UNHCR's livelihoods and economic inclusion programming in Southern Africa. It outlines the refugee and displacement landscape, legal and economic barriers to inclusion, and the broader structural and climate-related drivers shaping livelihoods outcomes in the region. It also summarises UNHCR's regional structure, strategic priorities, funding environment, and the ongoing organisational changes relevant to the evaluation period. A full contextual analysis and RBSA background is presented [Appendix 10](#).

3.1. Refugee context in Southern Africa

Overview

44. Southern Africa hosts more than 9.2 million refugees and other FDPs across sixteen countries.²³ Of the sixteen countries under the former RBSA, eight are among the UN's 46 Least Developed Countries,²⁴ where high unemployment, poverty, food insecurity, and inflation are common.²⁵ Multiple countries in the region are particularly vulnerable to climate threats, which have negatively impacted agricultural livelihoods and internally displaced, i.e., 1.1 million people in DRC, Malawi, Mozambique, and Zimbabwe.²⁶
45. The population of people served by UNHCR in Southern Africa has risen significantly from 2021. In addition to the regular flow of newly arriving and departing populations, refugee camps and settlements in Botswana, Malawi, Mozambique, Namibia, Zambia, and Zimbabwe continue to host long-term populations.^{27 28 29} Growing social inequality has intensified existing xenophobia as intra-regional migration has increased and the asylum space shrunk, and existing migration and asylum management systems are unable to manage the mixed migration flow.^{30 31}

Legal restrictions on movement, right to work and access to financial services

46. Most RBSA countries retain reservations on Article 26 of the 1951 Refugee Convention, which limits freedom of movement for refugees and has direct implications for their access to services, livelihoods, and local labour markets.³² While enforcement varies, countries such as Malawi, Namibia, Zambia, Angola and Zimbabwe maintain encampment policies, whereas others – including South Africa, DRC, Eswatini, Lesotho, and the ROC – have more lenient laws that allow

²³ UNHCR. 2025. Regional Population Dashboard in Southern Africa (January 2025).

²⁴ These countries are the DRC, Mozambique, Angola, Comoros, Lesotho, Malawi, Madagascar, and Zambia.

²⁵ UNHCR. 2023. Strategy Report: Regional Bureau SAO ABC 2023-2024.

²⁶ UNHCR. 2024. Regional Bureau for Southern Africa Population Data Analysis Mid-Year Review.

²⁷ UNHCR. 2020. Regional Bureau for Southern Africa Strategic Directions 2020 – 2022.

²⁸ UNHCR. 2023. External Engagement Strategy 2023 – 2024.

²⁹ UNHCR. 2023. Joint Assessment Mission and Minimum Expenditure Basket Report – Osire Refugees Settlement.

³⁰ UNHCR. 2020. Regional Bureau for Southern Africa Strategic Directions 2020 – 2022.

³¹ UNHCR. 2023. Strategy Report: Regional Bureau SAO ABC 2023 – 2024.

³² UNHCR. 2023. Global LEI Survey.

refugee populations to integrate into urban or rural communities.^{33 34 35 36 37 38} Botswana enforces one of the strictest encampment regimes, including detention of asylum seekers.³⁹

47. Legal and policy restrictions in eleven of the sixteen RBSA countries constrain refugees' right to work, operate businesses, or own land. Even where rights exist on paper, administrative and structural barriers (such as asylum backlog delays, high permit costs, and limited infrastructure in refugee-hosting areas) continue to prevent meaningful participation in formal or self-employment.^{40 41 42} As a result, many forcibly displaced people are confined to informal or subsistence-level activities, particularly in remote settlements with limited market integration.^{43 44 45}
48. Refugees and asylum seekers in the eleven RBSA countries are legally entitled to open mobile money accounts, providing a pathway to basic financial services. Between 67% and 80% of refugees and asylum seekers in Malawi, Mozambique, Zambia and Zimbabwe report access to financial services, and national financial inclusion policies or strategies in Eswatini, Mozambique, South Africa, and Zambia explicitly include forcibly displaced populations.^{46 47}

Primary modalities of livelihoods for refugees

49. Most forcibly displaced people engage in some form of livelihood activity, such as agriculture, petty trade, micro-enterprises, or casual labour, regardless of the legal and policy frameworks governing the right to work.^{48 49 50 51} According to the ILO, 83.1% of employment in Africa is in the informal sector.⁵² Even refugees who have the legal right to work often participate in informal labour markets due to few formal opportunities, resulting in some professionally skilled refugees losing their skills due to lack of opportunity to practise their professions in their host countries.⁵³ ⁵⁴ In countries where the right to work or own businesses is legally restricted (such as Zimbabwe, Namibia, and Botswana), refugees and asylum seekers generate income by participating in unregulated markets, engaging in informal labour, and partnering with host nationals to navigate legal barriers to business ownership or employment.⁵⁵
50. Refugees in countries with more developed economies and enabling environments often have greater options to leverage their existing skills and capital to start businesses or engage in skilled

³³ Republic of Zambia. 2023. National Refugee Policy (Draft).

³⁴ OIOS. 2020. Audit of the operations in Zimbabwe for UNHCR.

³⁵ UNHCR. 2023. Annual Results Report: Mozambique ABC.

³⁶ UNHCR. 2022. Strategy Report: Malawi ABC Interim.

³⁷ UNHCR. 2021. Stepped Up Livelihoods and Economic Inclusion Strategy 2021-2024.

³⁸ UNHCR. 2024. Livelihoods & Economic Inclusion Strategy 2024-2029 Angola.

³⁹ UNHCR. 2023. Annual Results Report: South Africa MCO.

⁴⁰ UNHCR. 2021. Stepped Up Livelihoods and Economic Inclusion Strategy 2021-2024.

⁴¹ OIOS. 2023. Audit of Livelihood Projects in Angola for UNHCR.

⁴² UNHCR 2023 UNHCR Global Survey on Livelihoods and Economic Inclusion: Regional Findings for Southern Africa.

⁴³ UNHCR. 2024. Livelihoods and Economic Inclusion: Country Overview.

⁴⁴ UNHCR. 2024. Livelihoods and Economic Inclusion: Southern Africa.

⁴⁵ Erasmus, Emmerentia. 2023. Asylum-seekers' and refugees' access to the labour market in South Africa.

⁴⁶ UNHCR. 2022. Indicator Achievement Report.

⁴⁷ UNHCR. 2023. Indicator Achievement Report.

⁴⁸ UNHCR. 2023. Livelihoods Mission Report: Angola.

⁴⁹ UNHCR. 2021. Livelihoods and Economic Inclusion Mission Report.

⁵⁰ UNHCR. 2023. Joint Assessment Mission and Minimum Expenditure Basket Report – Osire Refugees Settlement.

⁵¹ UNHCR. 2022. Results Monitoring Survey.

⁵² ILO. 2025. Overview of the informal economy in Africa.

⁵³ Emmerentia Erasmus. 2024. Asylum-seekers' and refugees' access to the labour market in Eswatini, Malawi, South Africa, Zambia and Zimbabwe.

⁵⁴ Emmerentia Erasmus. 2024. Asylum-seekers' and refugees' access to the labour market in Eswatini.

⁵⁵ UNHCR. 2020. Livelihoods Business Survey Results.

work. For example, in some SAMCO countries, where forcibly displaced people have a right to work and freedom of movement, refugees work in skilled professions such as teaching, tourism, interpretation, IT, and medicine, as well as lead organisations across a variety of sectors.^{56 57} However, even in countries where access to formal employment exists, structural constraints such as the high costs of investors' permits, lack of development, ongoing conflict, and other barriers noted above result in many refugees remaining dependent on humanitarian assistance, with few opportunities to engage in sustainable livelihoods.^{58 59} In some contexts, proximity to functioning markets enables stronger economic participation, particularly in urban or peri-urban areas, but while urban settings offer relatively more opportunity than rural settlements, overall participation remains limited, insecure, and often shaped by enforcement discretion.

Land allocation for livelihood activities

51. Refugees across the RBSA region have been allocated land by host governments to support agricultural livelihoods and promote economic inclusion, often with complementary support from UNHCR, World Food Programme (WFP), Food and Agriculture Organisation (FAO), and other development actors.⁶⁰ While this represents a meaningful step toward self-reliance and durable solutions, the land provided is not always well-suited for productive livelihood activities, often varying significantly in size, proximity to markets, and agricultural potential.⁶¹
52. Effectiveness remains hindered by logistical barriers, limited infrastructure, and funding or coordination gaps. Progress on operationalising these land allocations varies. Zambia, Malawi, Zimbabwe and Mozambique demonstrate more advanced models with stronger government partnerships and irrigation investment. Countries such as Eswatini, Lesotho, and Namibia face delays due to incomplete surveys, limited resources, drought, and disinterest from refugees already working in other sectors. In Angola, DRC, and ROC, land-based efforts are underway but continue to be hindered by poor market access and weak coordination.

Protracted and acute crises in the region

53. **Conflict and political instability.** Conflicts and governance crises remain major drivers of protracted displacement across Southern Africa. The decades-long armed conflict in the DRC has produced over 6 million internally displaced people and hundreds of thousands of refugees, and new surges of violence (such as the resurgence of armed groups in eastern DRC during 2022–2023 or the recent fighting that broke out in early 2025) continue to perpetuate this crisis. Meanwhile, an insurgency in northern Mozambique since 2017 has caused nearly one million internal displacements, illustrating how acute outbreaks of violence can evolve into prolonged humanitarian emergencies.⁶² Political instability and weak governance in countries like Zimbabwe and DRC further exacerbate insecurity and hinder prospects for durable solutions, keeping a majority of the region's refugees in exile for over five years on average. These persistent conflicts and unrest are straining national protection systems and regional response capacities.⁶³
54. **Climate risks and climate-related displacement:** Climate-related hazards are increasingly triggering acute crises and displacement in the Southern Africa region. Worsening extreme

⁵⁶ Wilfrid Laurier University. 2017. Refugee Entrepreneurial Economies in Urban South Africa.

⁵⁷ Erasmus, Emmerentia. 2023. Refugees and Asylum Seekers' Access to the Labour Market in South Africa and Zambia.

⁵⁸ UNHCR. 2022. Annual Results Report Zambia.

⁵⁹ Erasmus, Emmerentia. 2023. Refugees and Asylum Seekers' Access to the Labour Market in South Africa and Zambia.

⁶⁰ UNHCR. 2023. Malawi Annual Results Report.

⁶¹ UNHCR. 2021. Livelihoods and Economic Inclusion Annual Report.

⁶² IDMC. 2024. 7 years into the conflict, solutions to displacement in Cabo Delgado remain elusive.

⁶³ UNHCR. 2023. Population Data Analysis – Southern Africa.

weather events (including severe droughts, floods, and tropical cyclones) have repeatedly devastated communities, intensifying competition over natural resources, contributing to political instability, and driving large-scale internal and cross-border movement. In 2024, the region experienced its worst mid-season drought in a century alongside destructive flooding and storms, contributing to new humanitarian emergencies. Major cyclones such as Idai (2019) and Freddy (2023) each displaced hundreds of thousands of people across Mozambique, Malawi, and Zimbabwe, compounding the vulnerabilities of already fragile populations.^{64 65 66}

55. These climate shocks, often overlapping with areas of high poverty or conflict, are accelerating internal displacement and complicating efforts to stabilise and support affected populations. Climate-related hazards increasingly act as both primary and secondary drivers of displacement, disrupting livelihoods, damaging infrastructure, and reducing access to basic services.⁶⁷ In addition, refugee settlements are commonly situated in areas with relatively higher exposure and sensitivity to climate shocks and stresses, further exacerbating vulnerability and limiting resilience.⁶⁸
56. **Economic shocks and structural economic challenges.** Economic instability in Southern Africa is compounding humanitarian needs and undermining coping capacities for forcibly displaced people. Many countries in the region are grappling with stagnant growth, high inflation, and heavy debt burdens, which erode public services and household resilience.^{69 70} For instance, Zimbabwe's recent episodes of hyperinflation and currency volatility have severely undermined refugees' livelihoods and purchasing power, while other economies (e.g. Malawi and Mozambique) face persistent poverty and limited social safety nets.^{71 72 73} The broader region has also suffered spillover effects from global shocks (the COVID-19 pandemic and surging food and fuel prices), which strained government budgets and drove up living costs for both host communities and refugees.
57. Humanitarian resources have not kept pace with rising needs, forcing difficult trade-offs in assistance programmes. These structural economic pressures, coupled with limited employment opportunities and inequality, are drivers of mobility and displacement, and heighten protection risks and hinder the pursuit of durable solutions for displaced populations.^{74 75}

3.2. UNHCR in Southern Africa

UNHCR organisational context during the evaluation period

58. **Coverage.** During the evaluation period, the RBSA was based in Pretoria, South Africa, and included seven country operations (Angola, the DRC, the ROC, Malawi, Mozambique, Zambia, Zimbabwe) and SAMCO, which oversaw nine countries (Botswana, Comoros, Eswatini, Lesotho, Madagascar, Mauritius, Namibia, Seychelles, South Africa).⁷⁶

⁶⁴ UNHCR. 2023. Mozambique Livelihoods Country Analysis Note.

⁶⁵ UNHCR. 2020. Regional Bureau for Southern Africa Strategic Directions 2020-2022.

⁶⁶ UNHCR. 2022. Malawi Mission Report.

⁶⁷ UNHCR. 2021. Displacement in the Context of Disasters and Climate Change: A Regional Overview of Sub-Saharan Africa.

⁶⁸ UNHCR. 2022. Climate Change and Displacement: Key Messages and Considerations for UNHCR Operations.

⁶⁹ World Bank. 2024. South Africa Country Data.

⁷⁰ World Bank. 2024. Zambia Country Data.

⁷¹ World Bank. 2024. Malawi Country Data.

⁷² World Bank. 2024. Mozambique Country Data.

⁷³ World Bank. 2024. Zimbabwe Country Data.

⁷⁴ UNHCR. 2023. Zimbabwe Country Strategy Evaluation (2019-2022).

⁷⁵ IMF. 2023. Regional Economic Outlook: Sub-Saharan Africa.

⁷⁶ UNHCR. 2020. Regional Bureau for Southern Africa Strategic Directions 2020 – 2022.

59. **Strategic focus.** The RBSA organised around three pillars of work: Protection; Strategic Planning and Management (SPM); and External Engagement (EE).⁷⁷ Under these Pillars, the RBSA supported country offices through interagency coordination, partnership development, resource mobilization, capacity building, and technical guidance.^{78 79} The RBSA's regional priorities flow from UNHCR's five Global Strategic Directions and focused on securing access to asylum in mixed flows, strengthening the protection environment, protecting IDPs, addressing statelessness, improving and managing data, empowering communities, and scaling up livelihoods, financial inclusion, and self-reliance for durable solutions.⁸⁰
60. **Overall funding.** Financing across RBSA countries varied widely but were similarly underfunded in each of the operations. Total expenditures for individual operations ranged from just under \$6.8 million (Zimbabwe) to over \$105 million (DRC), with most operations working with budgets between \$7.4 and \$11.9 million dollars.⁸¹ Although the average funding gap across all country operations was \$36,013,885,⁸² the funding levels of country and regional operations remained relatively stable over the final two years of the strategy's implementation.⁸³ Only the Regional Bureau (which was 89% funded in 2023 and 71% funded in 2024) had a funding gap of less than 45%.^{84 85}
61. Over the final two years under the Stepped-Up Strategy, an average of between 30% and 50% of country budgets were unearmarked, with the DRC (8%) and Mozambique (6%) the only outliers.^{86 87} The softly earmarked share averaged between 22% and 46%. The countries with the most flexible budgets were Angola (7.43% tightly earmarked), ROC (9.5%), and Zambia (12.6%), while Mozambique (25.2%), Zimbabwe (27.3%), and Malawi (30.7%) had budgets with the largest share of tightly earmarked funds.⁸⁸

⁷⁷ UNHCR. 2022. Interim Strategy Report: Regional Bureau SAO ABC 2022.

⁷⁸ UNHCR. 2023. Strategy Report: Regional Bureau SAO ABC 2023 – 2024.

⁷⁹ UNHCR. 2023. External Engagement Strategy 2023 – 2024.

⁸⁰ UNHCR. 2023. Strategy Report: Regional Bureau SAO ABC 2023 – 2024.

⁸¹ UNHCR. 2025 Outcome Area Summary Expenditures 2021-2023 in RBSA Countries.

⁸² Funding gaps ranged from \$5,904,467 (Zimbabwe, 2024) to \$144,661,678 (DRC, 2024).

⁸³ UNHCR. 2025. RER DRRM BI External Funding Overview (Power BI).

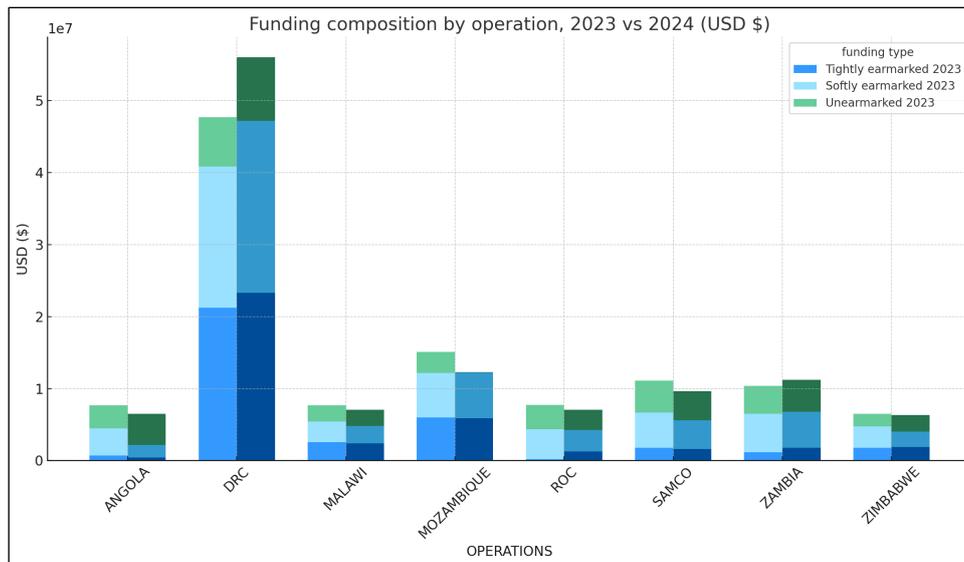
⁸⁴ UNHCR. 2024. Funding Overview, Southern Africa.

⁸⁵ UNHCR. 2025. RER DRRM BI External Funding Overview.

⁸⁶ UNHCR. 2022. Annual Results Report: Democratic Republic of the Congo ABC.

⁸⁷ UNHCR. 2025. RER DRRM BI External Funding Overview (Power BI).

⁸⁸ Most countries did not have large variations in the percentage of earmarked or unearmarked funds over this period. However, ROC's tightly earmarked funds increased from 2.68% of the total budget in 2023 to 16.34% in 2024, which was reflected in the softly earmarked category of the budget. Meanwhile the unearmarked percentage of Angola's budget increased from nearly 42% to 58% between 2023 and 2024 while Mozambique's unearmarked budget decreased from 12.1% to .2%.

Figure 1. Funding composition by operation (2023–2024)

Source: UNHCR. 2025. RER DRRM BI External Funding Overview (Power BI).

62. Between 2021 and 2024, the United States was the largest donor to RBSA operations, contributing over 60% of the overall funds each of the four years. The second largest donor, Germany, contributed between 7.5% and 10% of overall funding, with that proportion rising every year during that period. Funding came from governments, private donors, the UN, and intergovernmental bodies, with governments accounting for over 80% of funds. The UN's Central Emergency Response Fund constituted 4.5% to 9.8% of funding for RBSA operations. In 2021, the European Union contributed 3.3% of funding and was the largest inter-governmental donor that year.⁸⁹ Refer to [Appendix 10](#) for a full breakdown by amount and donor.

Ongoing and upcoming organisational changes for UNHCR in Southern Africa

63. As referenced across this report, due to significant global funding pressures and broader shifts in the operational landscape, UNHCR underwent major organisational changes within the RBSA and its country operations at the time of this evaluation. As of 01 October 2025, the following organisational changes was observed:⁹⁰
- ➔ Establishment of Zambia Multi-Country Office, covering Zambia, Malawi, and Zimbabwe operations. Managed by RB ESA.
 - ➔ Establishment of Mozambique Multi-Country Office, covering Mozambique and Angola operations. Managed by RB ESA.
 - ➔ ROC and DRC operations will continue and be managed by the Regional Bureau for West and Central Africa (RB WCA)
 - ➔ SAMCO will remain as is (Pretoria, South Arica), covering Botswana, Comoros, Eswatini, Lesotho, Madagascar, Mauritius, Namibia, Seychelles, and South Africa operations. Managed by RB ESA.

⁸⁹ UNHCR. 2025. Expenditure 2022 – 2024.

⁹⁰ UNHCR. 2025. [UNHCR announces closure of its Southern Africa Bureau as part of realignment review](#).

4. Subject of the evaluation

4.1. Stepped-up Livelihood Strategy

Background to the Stepped-Up Strategy

64. UNHCR's earlier work focused primarily on implementing livelihood programming, which reports and evaluations highlight had a limited reach due to budget constraints.^{91 92 93 94 95} A global evaluation of the livelihood programming portfolio was conducted in 2018 (referred henceforth as the 2018 Global Livelihood Strategy Evaluation);^{96 97} which led to the development of the Refugee Livelihoods and Economic Inclusion Global Strategy Concept Note (2019-2023). This Concept Note, guided by the five core directions and eight focus areas of UNHCR's Strategic Directions, the Comprehensive Refugee Response Framework, the Global Compact on Refugees, and internal learning from the Minimum Criteria for Livelihoods Programming, provided a global framework for livelihoods and economic inclusion programmes that prioritised rights- and evidence-based advocacy, partnerships with a broad range of stakeholders, and inclusion of refugees into market systems.^{98 99 100 101}
65. The Stepped-up Strategy was directly informed by this framework and aligns with the livelihoods and economic inclusion objectives of wider UNHCR regional strategies, such as the RBSA Multi-Year Multi Partner Protection and Solutions Strategy 2020-2024 and RBSA's Strategic Directions (2020-2022).¹⁰²
66. This evaluation is part of a highly relevant and ongoing strategic reflection process that began in 2017–2018, following the 2018 Global Livelihood Strategy Evaluation. The process was initiated to strengthen role clarity and enhance UNHCR's positioning in economic inclusion and self-reliance programming across its operations. Refer to [Appendix 10](#) for a timeline of this strategic development.

Strategic objectives of the Stepped-Up Strategy

67. Under the current Stepped-up Strategy, UNHCR seeks to accelerate economic inclusion and access to livelihoods for forcibly displaced people and host communities, so they can move from poverty and dependence on aid to self-reliance.^{103 104} To achieve this goal, the strategy is guided by three objectives, which is presented below alongside stated expected results.

⁹¹ UNHCR. 2021. Stepped Up Livelihoods and Economic Inclusion Strategy 2021-2024.

⁹² UNHCR. 2022. Annual Results Report Regional Bureau SAO ABC.

⁹³ UNHCR. 2021. UNHCR Country Strategy Evaluation: Zambia.

⁹⁴ UNHCR. 2022. Annual Results Report South Africa MCO.

⁹⁵ UNHCR. 2023. Democratic Republic of the Congo ABC.

⁹⁶ UNHCR. 2018. Evaluation of UNHCR's Livelihoods Strategies and Approaches (2014-2018).

⁹⁷ Several members of the current evaluation team were also part of that evaluation team, including the Team Leader.

⁹⁸ UNHCR. 2017. UNHCR's Strategic Directions 2017-2021.

⁹⁹ UNHCR. 2015. Operational Guidelines on the Minimum Criteria for Livelihoods Programming.

¹⁰⁰ UNHCR. 2022. Explanatory Note: Operationalizing UNHCR's Strategic Directions 2022-2026.

¹⁰¹ UNHCR. 2023. Strategy Report: Regional Bureau SAO ABC 2023 – 2024.

¹⁰² UNHCR. 2021. Stepped Up Livelihoods and Economic Inclusion Strategy 2021-2024.

¹⁰³ UNHCR. 2021. Stepped Up Livelihoods and Economic Inclusion Strategy 2021-2024.

¹⁰⁴ See [Section 1.2](#) for critical definitions.

Table 3. Stepped-Up Strategy objectives and expected results.

Strategic Objective	Expected Results ¹⁰⁵
1. Improve data and evidence base	<ul style="list-style-type: none"> - Improve UNHCR socio-economic data collection and analysis - Facilitate inclusion of forcibly displaced people in national, regional and inter-agency socio-economic assessments and surveys - Undertake market systems analysis - Improve monitoring and impact measurement
2. Facilitate inclusion in development agenda, programmes and services of governments, humanitarian, development actors, private sector	<ul style="list-style-type: none"> - Strengthen advocacy for forcibly displaced right and access to decent work and related rights - Ensure implementation of jobs and livelihoods, and related GRF pledges - Advocate for inclusion in national responses and economic stimulus during crises/shock events - Facilitate inclusion of forcibly displaced people in programmes and services that promote livelihoods and economic inclusion, by governments, humanitarian and development actors, private sector, social enterprises, and others
3. Increase scale, impact and sustainability of programmes	<ul style="list-style-type: none"> - Mobilize engagement of humanitarian and development actors to scale programmes - Adopt market-based programming approaches and build synergies with other programmes to bridge humanitarian and development interventions - Increase engagement with financial institutions to enhance financial inclusion - Strengthen capacities of UNHCR and partners to effectively facilitate economic inclusion

Source: UNHCR. 2021. Stepped-up Livelihoods and Economic Inclusion Strategy 2021-2024.

68. In contrast to previous strategies, the Stepped-Up Strategy's primary focus shifted to facilitating inclusion of forcibly displaced people into existing civil society, government, private sector, and I/NGO programmes, services, and data collection as well as scaling up programming for long-term resilience. As outlined in [Section 1.2](#), the strategy and RBSA defines economic inclusion as the access to labour markets, land, finance, entrepreneurship, services, the digital economy and economic opportunities for all, on par with nationals, including non-citizens and vulnerable and under-served groups.¹⁰⁶ The strategy proposes that this priority shift leverages limited resources that would otherwise be invested in programmes that reached a limited number of the population.¹⁰⁷ This aligns with findings from the 2018 Global Livelihood Strategy Evaluation, which emphasised the importance of UNHCR as a facilitator of systems and policies that enable refugee access to economic and financial inclusion.¹⁰⁸

¹⁰⁵ The evaluation team notes that the "expected results" listed in the Stepped-Up Strategy are formulated closer to discrete activities or outputs rather than results or outcomes. This reflects the way they are presented in the strategy itself, and they are reproduced here without alteration for accuracy.

¹⁰⁶ UNHCR. 2021. Stepped Up Livelihoods and Economic Inclusion Strategy 2021-2024.

¹⁰⁷ UNHCR. 2021. Stepped Up Livelihoods and Economic Inclusion Strategy 2021-2024.

¹⁰⁸ UNHCR. 2018. Evaluation of UNHCR's Livelihoods Strategies and Approaches (2014-2018).

Theory of Change of the Stepped-Up Strategy

69. The narrative Theory of Change (ToC) below is constructed on the basis of the ToC presented in the Stepped-Up Strategy, supported by risks and assumptions drawn both from the strategy itself and from two critical foundations: the Global Concept Note (2019) and the 2018 Global Livelihood Strategy evaluation.^{109 110} Refer to [Appendix 2](#) for the original graphical ToC presented in the Stepped-Up Strategy.
- ✓ **If** FDPs and host communities are provided with an enabling environment that removes legal and administrative barriers to work, land, finance, and movement, **then** they will have the foundation to participate more fully in economic life.
 - ✓ **If** UNHCR strengthens the data and evidence base, including socio-economic assessments, market analysis, and outcome measurement, **then** advocacy and programme design will be grounded in credible evidence, enabling governments, donors, and partners to adopt policies and interventions that expand economic opportunities for FDPs.
 - ✓ **If** UNHCR and its partners facilitate inclusion of FDPs in national development plans, crisis response frameworks, and services,¹¹¹ **then** FDPs will access the same opportunities as host populations, thereby increasing self-reliance and reducing dependency on humanitarian aid.
 - ✓ **If** UNHCR reorients its direct programming to prioritise market-based approaches¹¹² and scales these through joint programming with governments, UN agencies, NGOs, and the private sector, **then** interventions will create sustainable livelihood pathways, diversify income sources, and strengthen resilience against shocks.
 - ✓ **If** these actions are pursued together, **then** refugees and FDPs in Southern Africa, alongside host communities, will transition from poverty and aid dependency towards sustainable self-reliance and durable solutions, while strengthening social cohesion and resilience to future crises.
70. **Assumptions:**
- Governments are willing to reform restrictive laws and policies in line with CRRF/GCR commitments.
 - Host communities remain open to inclusion and equitable access to resources.
 - Sufficient resources¹¹³ are mobilised from donors and development actors to enable interventions to scale beyond pilots and reach a meaningful share of FDPs.
 - National institutions have sufficient capacity to integrate FDPs into systems and services.
 - Donors maintain or increase commitments to livelihood and economic inclusion funding.
 - Regional policy platforms continue to provide space for inclusion of refugee priorities.
 - UNHCR is able to sustain technical capacity and cross-sector partnerships to deliver market-based programming.
71. **Risks:**
- ▲ Political shifts may reverse policy gains or reduce government willingness to implement inclusion commitments.

¹⁰⁹ UNHCR. 2019. Refugee Livelihoods and Economic Inclusion – Global Strategy Concept Note 2019–2023.

¹¹⁰ UNHCR. 2018. Evaluation of UNHCR's Livelihoods Strategies and Approaches (2014-2018).

¹¹¹ Such as agriculture inputs, financial services, skills recognition, and employment services.

¹¹² Such as value chain development, graduation models, entrepreneurship support, and financial inclusion.

¹¹³ Such as value chain development, graduation models, entrepreneurship support, and financial inclusion.

- ▲ Xenophobia, discrimination, or rising social tensions may block access to opportunities for FDPs.
- ▲ Weak or overstretched national systems may fail to implement inclusive laws or provide services equitably
- ▲ Resource mobilisation may fall short of pledges, limiting the ability to scale beyond pilots
- ▲ Organisational changes may reduce institutional focus or capacity to sustain livelihoods programming.
- ▲ External shocks (such as climate impacts, pandemics, or economic crises) may undermine progress and divert resources away from livelihoods priorities.

Roles of RBSA and country operations under the Stepped-Up Strategy

72. The Stepped-Up Strategy distinguished between the functions of RBSA and those of country operations. While RBSA played a leadership and systems-level role, country operations were tasked with operationalising inclusion approaches in national context. These roles are summarised in the table below, as identified in the Stepped-Up strategy.

73. **RBSA roles:**

- Strategic guidance and oversight: Provide direction to country operations on livelihoods and economic inclusion priorities, ensuring alignment with regional protection and solutions agendas.
- Regional partnerships and convening: Engage with regional institutions, development actors, and private sector networks to advance refugee inclusion at scale.
- Evidence and knowledge generation: Strengthen socio-economic data, market analysis, and monitoring systems, ensuring that regional evidence informs advocacy and programme design.
- Advocacy at regional level: Promote policy and legal reforms through engagement with regional bodies and platforms, ensuring refugee priorities are embedded in regional development and crisis response frameworks.

74. **Country operation roles:**

- Facilitation of inclusion: Support the integration of refugees and host communities into national programmes, services, and markets through advocacy, evidence use, and technical engagement with line ministries and service providers.
- Direct implementation (catalytic and time-bound): Deliver livelihoods interventions only where gaps exist, piloting market-based approaches that can be adopted and scaled by government, development, and private-sector partners.
- Convening and coordination: Lead coordination among government, humanitarian, development, and private-sector stakeholders to align interventions and build synergies across sectors.
- Advocacy at national level: Advance reforms to remove barriers to decent work, land, finance, and services, and support governments in fulfilling GRF pledges and national commitments.

4.2. RBSA activities organised under the Stepped-Up Strategy

75. RBSA's livelihoods and economic inclusion activities were wide ranging and generally fell into two broad areas: agriculture and business-related initiatives, with specific approaches adapted to local context (see [Section 3.1](#)). Under UNHCR's economic inclusion approach, which underpins its broader strategy of integrating forcibly displaced people into national systems, activities aim to enhance access to jobs, markets, land, and services. This contributes to greater self-reliance,

reduces dependence on humanitarian aid, and supports stabilisation across the displacement cycle.^{114 115} An overview of critical livelihood and economic inclusion activities across RBSA countries between 2021 and 2024 is presented in [Appendix 9](#).

4.3. Critical implementing and strategic partners

76. UNHCR engage in a range of partnerships to support livelihood programming and economic inclusion across RBSA countries, working with governments, UN agencies, multilateral institutions, private-sector actors, and development finance institutions. These partnerships vary in scope, with some focused on policy influence and strategic coordination, others on resource mobilisation and programme implementation, and others facilitating direct service delivery at the community level.^{116 117 118 119 120 121} In practice, there is often significant overlap between these functions, with many partnerships evolving over time to address multiple aspects of refugee economic inclusion.¹²²
77. UN agencies such as WFP, FAO, and International Labour Organization (ILO) are among the most frequently engaged institutional partners for the region, supporting food security initiatives, technical and vocational training, and labour market integration efforts that promote self-reliance and skills development.^{123 124 125 126} Multilateral development banks, commercial banks, microfinance institutions, and fintech providers have provided funding and implementation support for refugee economic inclusion programmes like cash transfers, private-sector investment, business loans, and microfinance.^{127 128 129 130 131} An overview of UNHCR's country-level partnerships is provided in [Appendix 10](#).

4.4. Indicators under review

78. Three outcome and one output indicators were selected for inclusion in this evaluation. After extensive consultation with evaluation managers and UNHCR data managers, it was agreed to select established indicators from UNHCR's global Results Areas, as defined in the COMPASS Results Framework,¹³² to ensure alignment with corporate monitoring and reporting standards. These are:
- **Outcome 13.1:** Proportion of people with access to banking/financial institutions
 - **Outcome 13.2.:** Proportion of people who self-report positive changes in their income

¹¹⁴ UNHCR. 2025. Livelihoods and Economic Inclusion.

¹¹⁵ UNHCR. 2025. Draft 2024-2030 Global Livelihoods & Economic Inclusion Strategy (internal).

¹¹⁶ UNHCR. 2023. Annual Results Report: Democratic Republic of the Congo ABC.

¹¹⁷ UNHCR. 2023. Engagement with Development Actors in Malawi.

¹¹⁸ UNHCR. 2024. Livelihood and Economic Inclusion in Angola overview.

¹¹⁹ UNHCR. 2022. Engagement with Development Actors in Mozambique.

¹²⁰ UNHCR. 2019. Livelihoods and Economic Inclusion National Partners' 4W Matrix.

¹²¹ UNHCR. Strategy Report: Zimbabwe ABC Multi-year 2023-2026.

¹²² UNHCR. 2024. Joint UNHCR and WFP Livelihood and Economic Inclusion Strategy.

¹²³ UNHCR. 2023. Strategy Report RBSA.

¹²⁴ UNHCR. 2024. Livelihood and Economic Inclusion in Angola.

¹²⁵ UNHCR. 2020. Livelihoods and Economic Inclusion in DRC.

¹²⁶ UNHCR. 2023. UNHCR Nampula Field Office – Briefing Notes.

¹²⁷ DRC, ROC, Malawi, South Africa, Zambia, and Zimbabwe.

¹²⁸ UNHCR. 2024. Internal note on RBSA livelihood programming overview.

¹²⁹ Williams, Stephen. 2020. World's first bank in refugee camp brings hope to residents.

¹³⁰ UNHCR. 2022. Roadmap for Advancing Financial Inclusion of PoCs in the Republic of Zambia.

¹³¹ UNHCR. 2023. Strategy Report RBSA.

¹³² UNHCR. 2024. COMPASS Results Framework. [Accessed here](#).

- **Outcome 13.3.:** Proportion of unemployed working-age people
 - **Output 13.1.1.:** The number of people who benefited from and were supported by livelihood and economic inclusion efforts
79. The detailed rationale for selecting these indicators for the evaluation is presented in [Appendix 5](#), Detailed definitions of each of the outcome indicators under review are included in [Appendix 11](#).

5. Evaluation findings

80. The evaluation findings are organised by overall evaluation question. The [evaluation matrix](#) maps where each EQ and sub-EQ are addressed.

The use of country reviews in regional findings. The evaluation findings are targeted at the regional level and draw directly from country-level evidence. Analysis for each country operation is provided in the Country Livelihood Portfolio Reviews in [Appendix 8](#), which include context-specific findings, examples, and operational insights. These country reviews were developed in close coordination with and validated by county teams.

Readers seeking country-specific perspectives should refer to these appendices.

5.1. Evaluation Question 1: To what extent has the Stepped-up Strategy addressed the prioritized needs of forcibly displaced people and how aligned is it with relevant national and regional policies, strategies, and programmes?

Finding 1

The Stepped-Up Strategy was relevant to the needs of forcibly displaced populations and host communities in Southern Africa.

81. The strategic pillars of the Stepped-Up Strategy align with the core livelihood and economic inclusion challenges identified across the region. Country portfolio reviews and regional interviews consistently highlight legal and policy restrictions, limited access to land, low levels of employment, and weak market integration as contextual key barriers to self-reliance.¹³³ These challenges are particularly acute for youth and urban refugees, who face exclusion from vocational training and job placement systems, and for women and persons with disabilities, who experience compounded disadvantages due to gender-based violence, illiteracy, and mobility limitations.¹³⁴
82. In rural settlements, country interviews highlight the viability of agricultural livelihoods is undermined by climate shocks, soil depletion, and poor access to tools, inputs, and extension services.¹³⁵ Urban contexts face a different set of pressures, including over-saturation of informal labour markets and limited access to finance. Interviews with country leadership and project teams underscore that financial services, business development, and market-oriented programming (all of which are key activities expected by the Stepped-Up Strategy) are not only lacking but urgently needed. Social cohesion emerged as a cross-cutting priority in areas where competition over land, services, and employment contributes to rising tensions between refugees and host communities.¹³⁶ Given this, the strategy's three approaches are appropriately formulated to address the intersecting challenges in the region.¹³⁷ By targeting access to capital and employment and promoting enabling policy environments, the strategy responded to the structural barriers repeatedly identified across countries. The strategy's cross-cutting emphasis on youth,

¹³³ See [Section 3.1](#).

¹³⁴ Country livelihood portfolios reviews: [Zambia](#), [Mozambique](#), [Namibia](#), [Zimbabwe](#).

¹³⁵ UNHCR/WFP JAM. 2022. Joint UNHCR/WFP Assessment Mission.

¹³⁶ Country livelihood portfolios reviews: [DRC](#), [ROC](#).

¹³⁷ These being: market-oriented livelihoods and financial inclusion, enabling environment and policy engagement, and evidence generation.

gender, climate resilience, and disability inclusion correspond with priority vulnerabilities noted by operations.^{138 139}

83. While staff awareness of the strategy varied across countries, implementing partner and staff roles,¹⁴⁰ country-level interviews indicate that in settings where it was known, it was perceived as relevant to the programming realities and institutional priorities already being pursued. In this sense, the strategy articulated a regionally appropriate framework.
84. While the strategic objectives of the Stepped-Up Strategy remain conceptually sound and align with recognised enabling conditions for self-reliance and economic inclusion (as noted in the 2018 Global Livelihood Strategy Evaluation and the 2019 Global Concept Note), progress towards these objectives has been uneven across countries (see [Finding 3](#), [Finding 6](#)). Moreover, the formulation of the “expected results” in the strategy is closer to a set of activities than to measurable outcomes, as activities focus more on outputs rather than pathways to outcomes, which limits their utility as a framework for monitoring progress or assessing results. For example, in the strategy key results listed include; “accurate and disaggregated socio-economic data is produced”, “impact of programmes, lessons learned, good practices are documented”, “analysis of legislation on rights related to access to economic opportunities, is conducted”, “workshops and advocacy efforts are conducted to raise awareness of financial service providers on the potential of PoC and host as target markets”.¹⁴¹ This design has reduced the clarity of the strategy’s results chain and complicated efforts to demonstrate whether its theory of change has been realised in practice.

Finding 2

Refugee inclusion is gaining policy traction across the region but remains weakly embedded in operational systems and national accountability structures.

85. Since 2021, policy-level commitments to refugee inclusion have expanded across most countries, with national development plans, employment strategies or legal reforms increasingly referencing self-reliance, local integration, or economic inclusion. This aligns with UNHCR’s strategic objectives,¹⁴² and in some cases (Zambia, Malawi, ROC, Zimbabwe), has provided entry points for joint strategy development or roadmaps with development partners and other UN agencies for inclusion.¹⁴³
86. However, these advances remain largely rhetorical. Portfolio reviews and interviews with country operations and government counterparts show that refugees are still excluded from core government planning, budgeting, and monitoring frameworks and that UNHCR-supported programming is often implemented in parallel to, rather than through, national systems. This was reported in interviews consistently across nearly all country operations. When considered against the strategy’s expected pathways for institutional change,¹⁴⁴ the evidence suggests that these policy commitments have not yet translated into the operational adjustments needed for sustained inclusion. Government planning and financing practices remain largely unchanged, and national systems show limited signs of taking on greater responsibility for delivery or oversight. Even in countries with progressive policy frameworks (e.g. Zambia and Malawi), the absence of

¹³⁸ UNHCR. 2021. Stepped Up Livelihoods and Economic Inclusion Strategy 2021-2024.

¹³⁹ UNHCR. 2024. Strategy Report RBSA 2023–2024.

¹⁴⁰ Discussed further in [Finding 3](#).

¹⁴¹ UNHCR. 2021. Stepped Up Livelihoods and Economic Inclusion Strategy 2021-2024.

¹⁴² See [Section 4.1](#).

¹⁴³ Country livelihoods portfolio reviews: [Zambia](#), [Malawi](#), [ROC](#), [Zimbabwe](#).

¹⁴⁴ Theory of Change, UNHCR. 2021. Stepped Up Livelihoods and Economic Inclusion Strategy 2021-2024.

embedded financing and planning mechanisms means that implementation remains limited in scope and dependent on short-term, externally funded projects.

87. Across the region, three patterns emerge:
88. **Formal recognition with partial follow-through.** Countries such as Zambia and Malawi have made notable policy advances; Zambia's 8th National Development Plan and National Refugee Policy explicitly reference refugee inclusion,¹⁴⁵ and Malawi is reviewing its 1989 Refugee Act while co-developing a roadmap for inclusion.¹⁴⁶ Yet interviews indicate these frameworks have not translated into operational partnerships or financing channels, largely because ministries lack clear delivery mandates, budget lines, and mechanisms to operationalise these commitments.¹⁴⁷
89. **Rhetorical commitment with parallel implementation.** In Angola and Mozambique, refugees are referenced in social protection or employment strategies, but donor-funded or UNHCR-supported livelihood activities still run largely outside government systems. Coordination with ministries exists, yet accountability and co-ownership remain limited due to insufficient resourcing, competing priorities, and limited technical capacity within line ministries. This reflects a broader dependence on external projects as the primary delivery mechanism, rather than institutionalised national programmes, as mentioned above.
90. **Restrictive/minimal government engagement with refugee inclusion agenda.** Countries such as Botswana and Namibia show limited or restrictive policy environments, with few signs of structured inclusion processes. The Government of South Africa, while not restrictive due to the recognition of refugee self-reliance in principle and the legal right to work, lacks effective coordination mechanisms to translate these rights into practice. In the absence of structured platforms for UNHCR's leveraging and convening role towards linking government departments and partners, implementation remains fragmented.
91. In a small number of contexts (e.g. the ROC), joint strategies with government ministries suggest stronger alignment, but these remain the exception. Country-level interviews consistently highlight the gap between national policy recognition and the absence of embedded operational mechanisms – especially nationally owned and managed financing, planning, and monitoring systems – that would allow inclusion to move beyond statements into sustainable practice.

Finding 3

Socialisation of the strategy was limited and not systematic across country operations.

92. Feedback indicates that the dissemination of the strategy began in 2021, with a email from the Deputy Director to relevant representatives, bureau heads of pillars and technical colleagues. The strategy was disseminated to country livelihood colleagues through an email from the Regional LEI officer, presentation during the livelihood's coordination meeting, and accessible through the data portal. Feedback indicates that dissemination of the strategy in 2021 was used as a standard briefing and training material. From 2023 – 2024, the strategy was used as part of a briefing kit to incoming livelihoods officers and other internal and external colleagues. However, beyond 2022 there was no dedicated dissemination or socialisation session for livelihoods or non-livelihoods UNHCR staff on the strategy.
93. This limited dissemination is reflected in interviews with country staff. Interviews across all countries and multiple stakeholder groups show that the strategy was not systematically introduced to country teams, resulting in limited visibility beyond livelihoods focal points. As the

¹⁴⁵ Republic of Zambia. 2022. Eighth National Development Plan (8NDP) 2022-2026.

¹⁴⁶ Country livelihood portfolio review: [Malawi](#).

¹⁴⁷ This reflects the wider disconnect between policy and system, discussed further in [Finding 5](#).

regional strategy largely mirrored the Global Strategy Concept Note and specifically used its theory of change,¹⁴⁸ most UNHCR staff referred back to global guidance, rather than viewing the Stepped-Up Strategy as a distinct regional framework. Where familiarity existed, it was typically confined to one or two individuals, with no evidence of structured dissemination or orientation for programme or senior management teams. Similar gaps were noted among implementing partner staffs, who reported no dedicated guidance or onboarding related to the strategy.

94. Most of the trainings on livelihoods and economic inclusion approaches were organised before the strategy's launch (except for in RoC and DRC), none of these were explicitly framed as part of a structured rollout or onboarding process for the Stepped-Up Strategy.^{149 150} Training materials and follow-up reports focused on technical skills and concepts, with no link to the strategy's objectives or implementation expectations.^{151 152} A review of these materials indicates that the trainings were positively received and effective in strengthening staff understanding of core livelihoods and economic inclusion approaches, but they functioned as standalone technical briefings rather than vehicles for introducing or embedding the strategy
95. No broader implementation guidance or briefing package was evident to support country-level uptake. Interviews at both regional and country levels acknowledged the absence of internal communications or orientation materials to clarify the strategy's purpose or expectations. This was corroborated by regional reporting, which makes no reference to the strategy or its implementation, suggesting it was not embedded in planning or review systems.^{153 154}
96. As noted in [Finding 1](#), the strategy was broadly aligned with country priorities, which partly reduced the consequences of low visibility. However, the lack of socialisation meant its strategic intent was not consistently understood or applied to core functions such as programme design, donor engagement, or multi-sector coordination. Country teams therefore continued to rely on pre-existing strategies or informal technical exchanges, limiting the strategy's role as a guiding framework.¹⁵⁵

Finding 4

Limited regional capacity undermined the operationalisation and follow-through of the strategy.

97. The strategy had very limited dedicated staffing and structural arrangements at regional level (i.e. once person), which limited its uptake and influence. While all bureaux had one P4 livelihoods focal point as the standard arrangement, interviews with country-level focal points and leadership consistently indicated that this was not sufficient to operationalise a corporate strategy of this scale. Further, staff at the operational level noted that the absence of a dedicated livelihoods unit or team meant the strategy was not consistently followed up, socialised, or reinforced across countries. This gap was compounded by limited senior leadership buy-in, which was observed by the evaluation team during interviews, with livelihoods often treated as marginal to UNHCR's protection-led mandate. As a result, the focal point had neither the visibility nor the authority to drive uptake, and staff reflected that advancing a strategy of this scope required not just technical expertise but also stronger institutional ownership. Strength at the regional level was particularly important, as feedback indicates that there was limited and changing technical capacity at the

¹⁴⁸ Presented in [Appendix 2](#).

¹⁴⁹ UNHCR. 2021. Livelihoods and economic inclusion training presentation (Angola).

¹⁵⁰ UNHCR. 2021. Online training report on livelihoods and economic inclusion (DRC).

¹⁵¹ UNHCR. 2021. Rapport de formation sur les moyens d'existence et l'inclusion économique (RDC).

¹⁵² UNHCR. 2021. Note for file: Livelihoods training (Zambia).

¹⁵³ UNHCR. 2024. RBSA Annual Results Report 2023.

¹⁵⁴ UNHCR. 2024. RBSA Regional Activities Results Report 2023.

¹⁵⁵ UNHCR. 2024. Strategy Report RBSA 2023–2024.

country level. Specifically, between 2021 and 2024 feedback shows there were notable gaps and changes in technical coverage at country level. For example, Zambia and Malawi experienced significant setbacks in their livelihood programmes following the departure of both the P3 officer and the national officer. These departures left the countries without dedicated livelihood staff, and the positions were subsequently downgraded to G-level roles, further reducing technical capacity and slowing programme progress.

98. This structural weakness was compounded by ambiguity over institutional ownership at regional level. Interviews indicated that senior leadership had limited familiarity with livelihoods and economic inclusion, which meant there was no clear unit with the authority, leadership or resources to drive the strategy. In practice, this left livelihoods marginal within regional planning and resource allocation, preventing it from being advanced as a strategic priority alongside other corporate agendas. A comparison of Operating Plans, Operating Levels, and Expenditure for livelihoods demonstrates that the sector was consistently underfunded relative to initial planning,¹⁵⁶ and even when allocations were made, expenditure often fell short (as shown in [Figure 25](#))¹⁵⁷ This pattern reinforces qualitative evidence that livelihoods remained a low institutional priority, with resources reallocated or underutilised compared to other outcome areas.
99. Regional staff further indicated that these arrangements reduced the strategy's visibility and accountability. Without a team to anchor the work, expectations for application across operations were low, and follow-up was inconsistent. Interviewees with country-level leadership reflected that a regional strategy of this scale requires not only multiple technical staff but also a clear institutional locus to ensure integration into planning, monitoring and coordination.¹⁵⁸
100. These limitations are particularly salient in the current shift towards centralisation, where regional strategies and technical teams are being phased out altogether. In this new configuration, the above risks identified in RBSA may be further amplified unless alternative mechanisms for strategic guidance and accountability are established. Ways forward are discussed in the conclusions and recommendations of this report.

Finding 5

The Stepped-Up Strategy lacked the practical orientation needed to serve as an implementable framework at country level.

101. Interviews at the operations level indicated that while the strategic objectives of the Stepped-Up Strategy were conceptually sound, the document did not offer sufficient practical guidance to support its implementation. Regional staff and country teams identified the absence of basic operational tools such as intervention models, implementation typologies or results frameworks to guide contextual adaptation. Senior leadership in the region highlighted this gap was particularly limiting in operational contexts, where strategic frameworks are expected to provide structured entry points for planning and resource mobilisation.
102. In contrast, the 2019–2023 Global Strategy Concept Note provided clearer operational entry points. While not comprehensive, it offered phased approaches, illustrative interventions, and guiding questions for learning and adaptive management. This bridging intent was not carried forward into the Stepped-Up Strategy, which interviews show remained static throughout 2021–2024.¹⁵⁹

¹⁵⁶ UNHCR. 2025. Expenditure 2022-2024.

¹⁵⁷ See [Appendix 10](#) for more details on funding breakdowns.

¹⁵⁸ UNHCR. 2021. RBSA Update – 04 August 2021.

¹⁵⁹ UNHCR. 2019. Refugee Livelihoods and Economic Inclusion – Global Strategy Concept Note 2019–2023.

103. The table below compares select design features of both documents to highlight areas where the Stepped-Up Strategy could have drawn more from its predecessor to enhance country-level implementability.

Table 4. Comparison of practical design features between the Concept Note and Stepped-Up Strategy

Feature	Global Strategy Concept Note (2019-23)	Stepped-Up Strategy (2021-24)
Operational guidance	Promotes adaptive implementation and outlines programming approaches	High-level principles, lacks practical guidance
Examples to support operations	Includes illustrative interventions and programmatic entry points	Lists thematic priorities without operational examples
Planning and phasing support	Highlights risk-informed sequencing and the need for phased approaches	Does not outline sequencing or operational stages

104. Interviews further highlighted that in the absence of structured support or a learning-oriented framework, country teams relied on individual initiative and informal exchanges to interpret and apply the strategy. Several staff remarked that clearer operational models or a menu of tested approaches could have enhanced both uptake and consistency of delivery across the region.

Finding 6

The Strategy served as an initial entry point for UNHCR's regional positioning on livelihoods and economic inclusion.

105. A small number of UNHCR senior leadership at the operations level indicated in interviews that the Strategy provided a reference point for country offices and regional actors to communicate UNHCR's ambitions in livelihoods and economic inclusion. Secondary evidence from Zambia, Malawi and Mozambique showed it was cited in proposals and dialogues.¹⁶⁰ At regional level, it informed select engagement with institutions such as the Southern African Development Cooperation (SADC), the African Development Bank, and WFP on issues including labour market access, resilience, and food security.¹⁶¹ In these cases, the Strategy gave UNHCR visibility as a credible partner, helping to frame its engagement in multi-stakeholder forums even where its operational role remained limited. Regional staff explained that the Strategy operated mainly as a tool to frame UNHCR's positioning in these discussions, rather than as a framework to guide practice, as discussed in [Finding 4](#).
106. Interviews indicated that these engagements remained fragmented and were not clearly tied to a regional framework for refugee inclusion. While several partnerships were active during the 2021–2024 period,¹⁶² regional staff noted they were largely issue-specific (e.g. social protection with WFP, agricultural value chains with the African Development Bank, or labour market access under the SADC Migration Dialogue) and not advanced by the Strategy itself. Country and regional staff highlighted missed opportunities to use the Strategy more deliberately to shape multi-country programming, harmonise advocacy, and engage systematically with intergovernmental initiatives. As discussed in [Finding 5](#), the Strategy's lack of practical orientation contributed to this outcome, limiting UNHCR's catalytic role in turning visibility into sustained influence within regional development processes. This reflects partial progress against Stepped-up Strategy's Strategic Objective 2, as the Strategy contributed to policy-level dialogues but had limited influence on operational partnerships, leaving livelihoods relatively marginal within UNHCR's broader regional agenda.

¹⁶⁰ Country livelihood portfolios reviews: [Zambia](#), [Malawi](#), [Mozambique](#).

¹⁶¹ UNHCR. 2021. RBSA Update – 04 August 2021.

¹⁶² See [Appendix 10](#) for critical RBSA partnerships.

107. The Strategy’s objectives also aligned with regional development priorities, such as SADCs Regional Indicative Strategic Development Plan 2020–2030,¹⁶³ which emphasises human capital development and regional market integration, and its Green Economy Strategy and Action Plan,¹⁶⁴ which promotes inclusive and sustainable. Moreover, the recent 2025 UNHCR–COMESA Memorandum of Understanding formalised collaboration on socio-economic inclusion of displaced populations, data-sharing, and legal reform.¹⁶⁵ These entry points reinforced UNHCR’s credibility in regional policy spaces, though they were not consistently translated into multi-country programming or advocacy anchored in the Strategy itself.

Finding 7 Country-level strategies on livelihoods are diverse and context-driven.

108. Evidence from country documents and interviews shows that livelihoods strategies and plans vary considerably across the region, with most shaped primarily by national priorities or donor requirements rather than the Stepped-Up Strategy. Zambia, Malawi, Mozambique, Angola, and RoC have documented strategies or inclusion roadmaps, while Zimbabwe embeds livelihoods within district plans, and SAMCO countries are covered under one multi-country SAMCO Strategy.¹⁶⁶ ¹⁶⁷ In several cases, country level UNHCR interviews show that livelihoods are integrated into broader protection or solutions frameworks instead of stand-alone operational plans. Operations staff underscored that this diversity is appropriate, as country contexts exert a strong influence on livelihoods approaches and require strategies to be adapted to local political, economic, and displacement dynamics.
109. Where country plans exist, only a few explicitly reference or draw substantively on the Stepped-Up Strategy, see table below.¹⁶⁸ Other strategies either pre-date the Stepped-Up Strategy or follow alternative frameworks such as joint UN roadmaps or settlement-specific plans.¹⁶⁹ Interviews indicated that country teams often prioritised alignment with national development priorities or donor requirements over regional coherence ([Finding 5](#)). While this enhanced national legitimacy and donor engagement, it also limited the Strategy’s visibility and diluted coherence across operations, making it difficult to aggregate progress or maintain consistent standards for livelihoods programming at regional level. This reflects a partial break in the Strategy’s ToC: alignment with national systems was assumed to contribute both to national inclusion and to regional scaling, but in practice coherence and comparability across countries were reduced, restricting UNHCR’s ability to demonstrate collective progress or position itself strategically at the regional level.
110. The table below presents a summary of how country strategies align with the Stepped-Up Strategy.

Table 5. Country livelihood strategies.¹⁷⁰ ¹⁷¹

Country	Livelihoods strategy or plan	Alignment with Stepped-Up Strategy
Zambia	Livelihoods Strategy (2023) and inclusion roadmap	High: explicitly references Stepped-Up Strategy objectives and language; aligns with core concepts

¹⁶³ SADC. 2020. Regional Indicative Strategic Development Plan 2020–2030.

¹⁶⁴ SADC. 2021. Green Economy Strategy and Action Plan.

¹⁶⁵ UNHCR. 2025. UNHCR and COMESA forge strategic partnership to enhance support for displaced populations.

¹⁶⁶ [Country livelihood portfolios reviews](#).

¹⁶⁷ UNHCR. 2022. Strategy Report: 2022–2024 UNHCR SAMCO.

¹⁶⁸ Country livelihood portfolio review: [Malawi](#), [Zambia](#).

¹⁶⁹ Country livelihood portfolio reviews: [Mozambique](#), [Angola](#), [ROC](#).

¹⁷⁰ [Country livelihood portfolios reviews](#).

¹⁷¹ UNHCR. 2022. Strategy Report: 2022–2024 UNHCR SAMCO.

		(market-based approach, graduation pathways) and uses strategy indicators in results framework.
Malawi	Roadmap for refugee inclusion (draft)	Medium: partially references Stepped-Up Strategy; aligns on inclusion goals and agriculture-based self-reliance but lacks full integration of sequencing and graduation model
Mozambique	Donor-funded livelihoods programme plans	Low: does not reference Stepped-Up Strategy; primary alignment is indirect through overlap with market-based approaches in national employment strategy
Angola	Agricultural livelihoods plan with WFP collaboration	Low: does not reference Stepped-Up Strategy; alignment limited to thematic focus on agriculture and inclusion in social protection registry
ROC	Joint strategy with Ministry of Social Affairs & Agriculture	Medium: aligns on agricultural self-reliance and joint implementation with government; no explicit reference to Stepped-Up Strategy
Zimbabwe	No stand-alone strategy – livelihoods embedded in district plans	N/A – no strategy to assess for alignment
SAMCO countries	Covered under the 2022–2024 UNHCR SAMCO Strategy	Low to Medium – SAMCO strategy includes self-reliance and economic inclusion priorities consistent with Stepped-Up Strategy principles, but lacks a dedicated livelihoods operational framework, sequencing approach, or measurable targets for each country.

Finding 8

The Strategy's emphasis on market-based approaches has outpaced operational readiness across most countries.

111. The Stepped-Up Strategy positions market-based programming as central to achieving refugee self-reliance, with an emphasis on value chains, private sector engagement, and financial inclusion. However, interviews and country documentation show that these elements have not been matched by commensurate investment in technical capacity and consistent market context analysis.¹⁷²
112. Interviews with private sector stakeholders across multiple countries highlighted that private sector engagement was generally limited to one-off project-based linkages with microenterprises or cooperatives, rather than sustained partnerships with value chain actors. In Malawi, for example, despite strong interest in integrating agriculture-based livelihood opportunities into local markets, restrictions on refugee mobility and land access have limited the viability of market-based models. Similar challenges were raised in Eswatini, Namibia, and DRC, where either legal barriers or the absence of targeted market assessments affected meaningful integration.^{173 174} This pattern is reflected in financing trends: private sector contributions to livelihoods funding across 2021–2024 remained minimal compared to government or UN sources, accounting for only \$1.3–3.5 million annually out of portfolios exceeding \$118–150 million.¹⁷⁵
113. Country teams also noted that internal capacity gaps (especially in market systems analysis, enterprise development, workforce planning and financial sector engagement) hinder the design and scale-up of market-based approaches. In some settings, existing NGO/implementing

¹⁷² Country livelihood portfolios reviews: [Angola](#), [Malawi](#), [Zambia](#), [Zimbabwe](#)

¹⁷³ Country livelihood portfolios reviews: [Angola](#), [Mozambique](#)

¹⁷⁴ See [Section 3.1](#).

¹⁷⁵ UNHCR. 2025. Expenditure 2022-2024.

partners lacked the expertise to support inclusive value chain development,¹⁷⁶ and private sector partnerships were largely opportunistic rather than strategic. UNHCR operations staff indicated they were more experienced in protection or community programming than in enterprise development, and the short-term nature of funding windows discouraged businesses from investing in longer-term ventures with forcibly displaced people. In addition, high levels of informality in local economies and weak enabling environments¹⁷⁷ limited the feasibility of structured collaboration. The 2018 Global Strategy evaluation similarly observed that without a systematic framework and longer-term incentives, private sector engagement in displacement settings tended to remain ad hoc and donor-driven rather than commercially sustainable.¹⁷⁸ These factors indicate uneven progress towards Strategic Objective 3 of the Stepped-Up Strategy, which called for scaling sustainable, market-based approaches and increasing engagement with financial institutions.¹⁷⁹

Finding 9

Across the region, UNHCR's coordination of livelihoods and economic inclusion programming operates through a mix of formal and informal structures.

114. Qualitative evidence shows that coordination arrangements vary widely in scope and functionality across the region. At the regional level, interviews confirm there is no single dedicated livelihoods coordination platform, whether this be any forum, working group, organizational body online or otherwise. Livelihoods are addressed through broader thematic groups such as protection, solutions, or resilience, and through issue-specific partnerships including the SADC Migration Dialogue, the UNHCR–WFP partnership on food security, and agricultural initiatives with ministries of agriculture.¹⁸⁰ Interviews show that formal documentation of roles and responsibilities (e.g., MoUs, TORs) is more common in bilateral partnerships, such as UNHCR–WFP collaboration in Angola and Zambia, than in multi-stakeholder platforms.^{181 182}
115. At the country level, TORs and joint implementation plans exist in some contexts, such as Zambia's refugee inclusion roadmap, which specifies roles for district authorities and sector partners, and Malawi's relocation site planning framework, which outlines responsibilities between government, UNHCR, and NGOs.^{183 184} In other countries, as noted in [Finding 5](#), coordination is ad hoc and reliant on personal networks, with no documented framework guiding engagement.¹⁸⁵ Where livelihoods-specific working groups exist (e.g., Zambia's livelihoods working group, Malawi's livelihoods/solutions group), interviews show they have facilitated joint market assessments and targeting. In other contexts, such as Mozambique, Namibia, and Eswatini, livelihoods are discussed within broader inter-agency or protection forums, and interviews indicate this may be limiting technical depth and strategic focus.
116. Review of partnership agreements across the region shows that bilateral MoUs and joint plans (particularly those with WFP in Angola and Zambia) are relatively strong in defining scope, objectives and partner roles. These often specify activity areas, lead responsibilities, and, in some

¹⁷⁶ For example, in Angola and Mozambique, field teams particularly expressed the need for tailored tools and technical accompaniment to move beyond subsistence-based programming towards enterprise or employment-oriented models.

¹⁷⁷ For example legal barriers to work, finance, and land access as outlined in [Section 3.1](#).

¹⁷⁸ UNHCR. 2018. Global Livelihoods Evaluation.

¹⁷⁹ Country livelihood portfolios reviews: [Angola](#), [Malawi](#), [Zambia](#), [Zimbabwe](#).

¹⁸⁰ UNHCR. 2025. Internal note on RBSA livelihood programming overview.

¹⁸¹ UNHCR. 2023. Partnership Agreement – WFP and UNHCR Zambia.

¹⁸² UNHCR. 2023. Partnership Agreement – WFP and UNHCR Angola.

¹⁸³ UNHCR. 2023. Zambia Refugee Inclusion Roadmap.

¹⁸⁴ UNHCR. 2023. Malawi Relocation Site Planning Framework.

¹⁸⁵ [Country livelihood portfolios reviews](#).

cases, joint monitoring arrangements.¹⁸⁶ However, they rarely include measurable performance indicators or clear escalation mechanisms, if commitments are not met.

117. In contrast, multi-stakeholder agreements and coordination TORs are typically weaker, outlining participation and meeting schedules but lacking binding commitments, resource allocation clauses or decision-making authority^{187 188 189} Both country reporting and interviews note that these broader frameworks often rely on goodwill and informal follow-up, with no systematic enforcement or accountability provisions, which limits their capacity to influence programming or ensure follow-through. Interviews noted that reliance on informal arrangements creates risks for continuity and accountability during transitions and closures, particularly where country operations shift to multi-country office coverage.
118. At the regional level, partnerships with AfDB and SADC technical dialogues are in place, but interviews show they are underutilised for positioning livelihoods within broader development agendas.¹⁹⁰ Interviews indicate that limited private sector engagement and the absence of a regional livelihoods coordination framework further reduce opportunities for strategic alignment across countries ([Finding 6](#)).

5.2. Evaluation Question 2: How effective was the Strategy and related programmes in achieving or creating pathways towards medium- and longer-term resilience and facilitating inclusion of forcibly displaced people in local economies?

119. The evaluation reviewed progress against the four indicators selected under [Section 4.4](#) of this report, drawn from UNHCR's global Results Areas to ensure alignment with corporate monitoring standards. These include three outcome indicators (access to banking and financial institutions, self-reported income change, and unemployment rates) and one output indicator (number of people supported through livelihoods and economic inclusion interventions). The following subsections present the results for each outcome indicator across countries, based on reported targets, achievements, and available trend data.¹⁹¹ The text in this section provides a descriptive summary of what is in [Appendix 11](#).

Outcome 13.1: Proportion of people with access to banking/financial institutions

120. Overall, as illustrated in Figure 2, the progress of financial inclusion is mixed across the region. To summarize the most significant trends from 2022 to 2024 toward Outcome 13.1,¹⁹² ROC and Malawi demonstrated the highest levels of achievement relative to their targets – 97% and 79% of targets achieved, respectively. DRC was the only programme that did not exceed 50% of the target, achieving only 47% of the target. Zambia reported no target or achievement data.

¹⁸⁶ [Country livelihood portfolios reviews](#).

¹⁸⁷ UNHCR. 2023. Terms of Reference – Zambia Livelihoods Working Group.

¹⁸⁸ UNHCR. 2023. Terms of Reference – Malawi Solutions and Livelihoods Working Group.

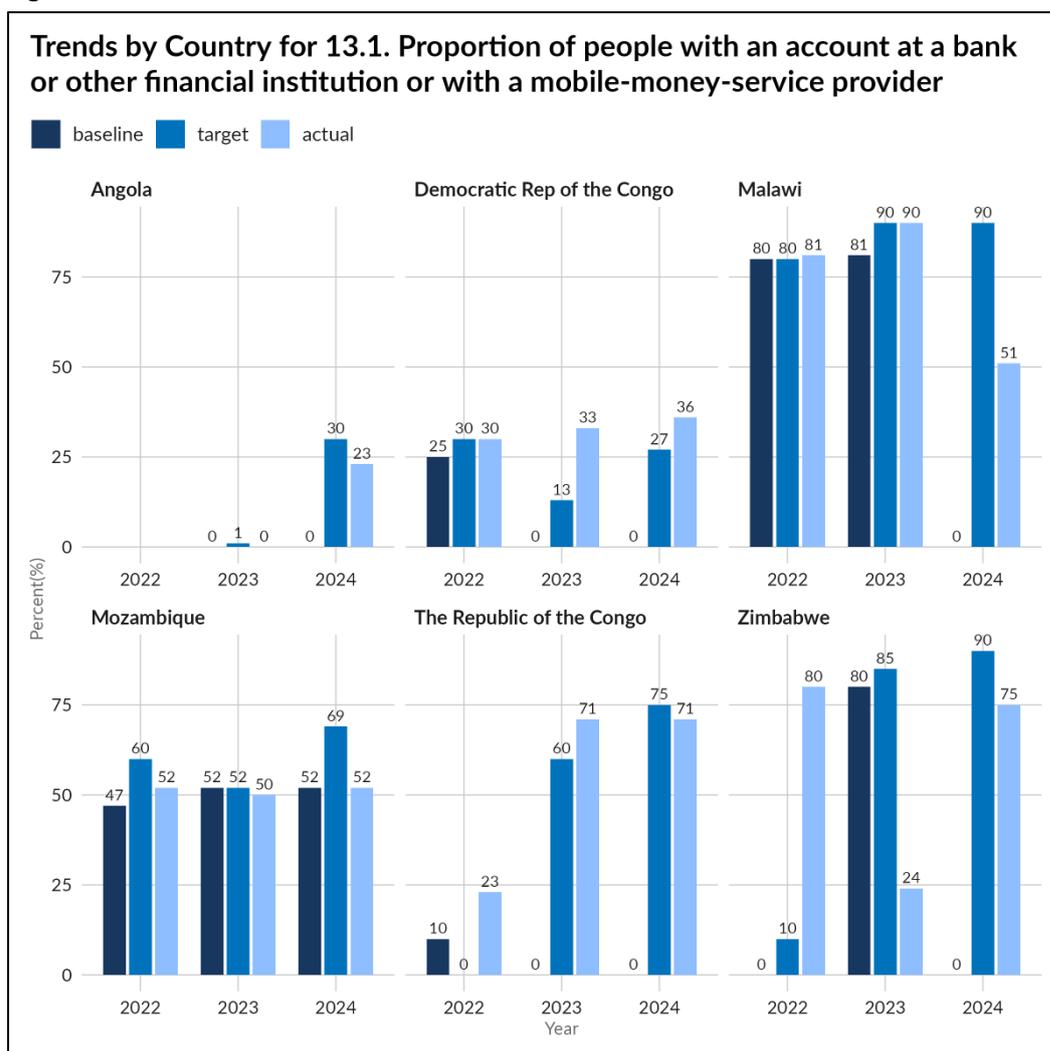
¹⁸⁹ UNHCR. 2022. Terms of Reference – Namibia Inter-Agency Protection Working Group.

¹⁹⁰ UNHCR. 2025. Internal note on RBSA livelihood programming overview.

¹⁹¹ UNHCR. 2025. Global Results in COMPASS.

¹⁹² The proportion of people with an account at a bank, other financial institution, or mobile-money-service provider across seven African countries.

Figure 2. Achievement 2022 - 2024 for Outcome 13.1.



Note: Note that 0 values indicate that no reporting was submitted in COMPASS at the time of access.

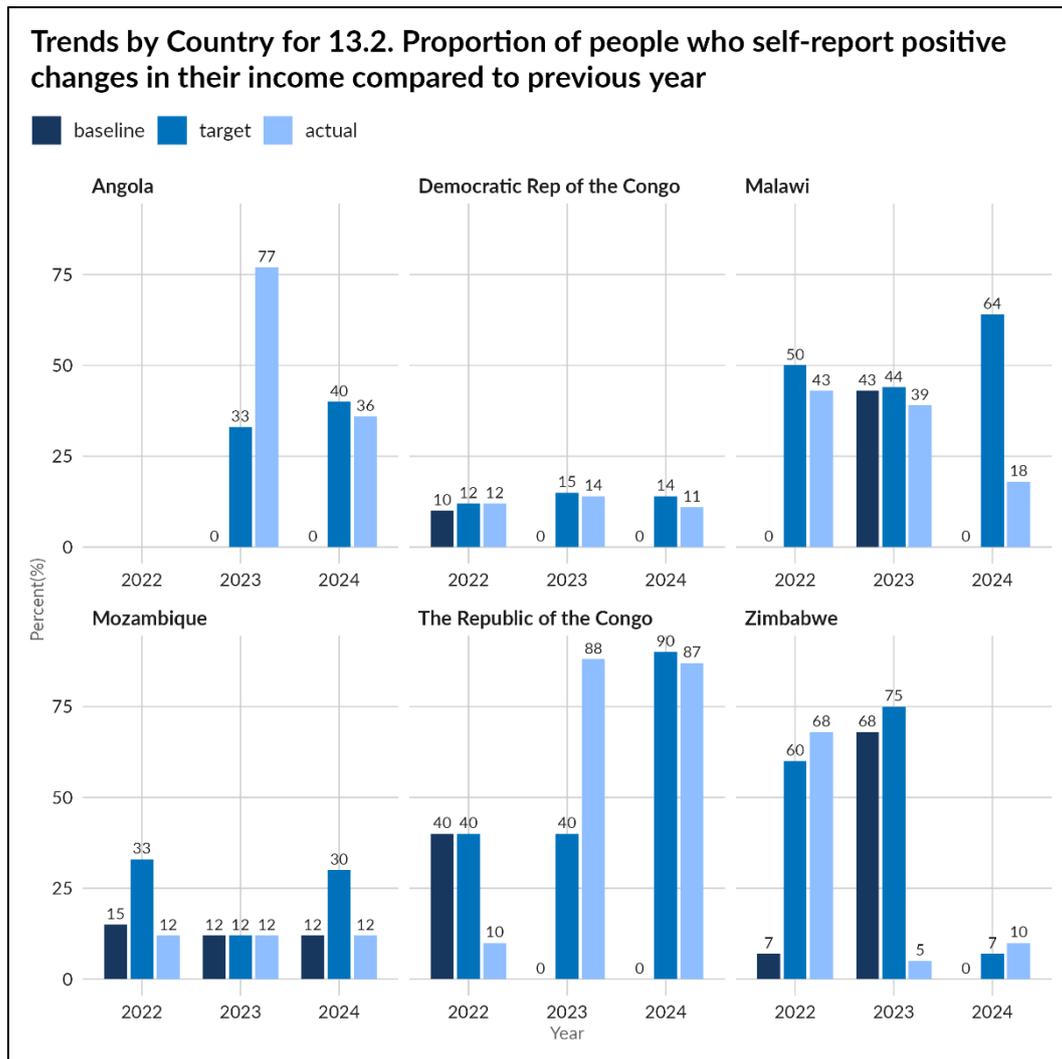
Source: UNHCR. 2025. COMPASS results reporting portal.

121. Trend analysis for Outcome 13.1 shows that Malawi experienced the highest level of increased coverage (from 80% to 90%) until 2023, followed by a sharp decline in 2024 (51%) (see Figure 28). In contrast, the programmes in Mozambique and ROC demonstrated steady growth, with coverage increasing from approximately one-third to two-thirds, and both operations achieving close to, or exceeding 100% of the targets for the Outcome 13.1.

Outcome 13.2: Proportion of people who self-report positive changes in their income

122. Under Outcome 13.2, perception of income status varies among individuals. Overall, only Angola and Malawi surpassed their income improvement goals; Angola exceeded its target by 165% and Malawi achieved 116% of the target (See Figure 3). Conversely, DRC and Zimbabwe fell considerably short of its targets, achieving 42% and 30% of targets respectively. Zambia reported no data for either targets or achievements. Please see [Finding 10](#), [Finding 12](#) and [Finding 15](#) for explanation of such results.

Figure 3. Achievement 2022 - 2024 Outcome 13.2



Note: Note that 0 values indicate that no reporting was submitted in COMPASS at the time of access.

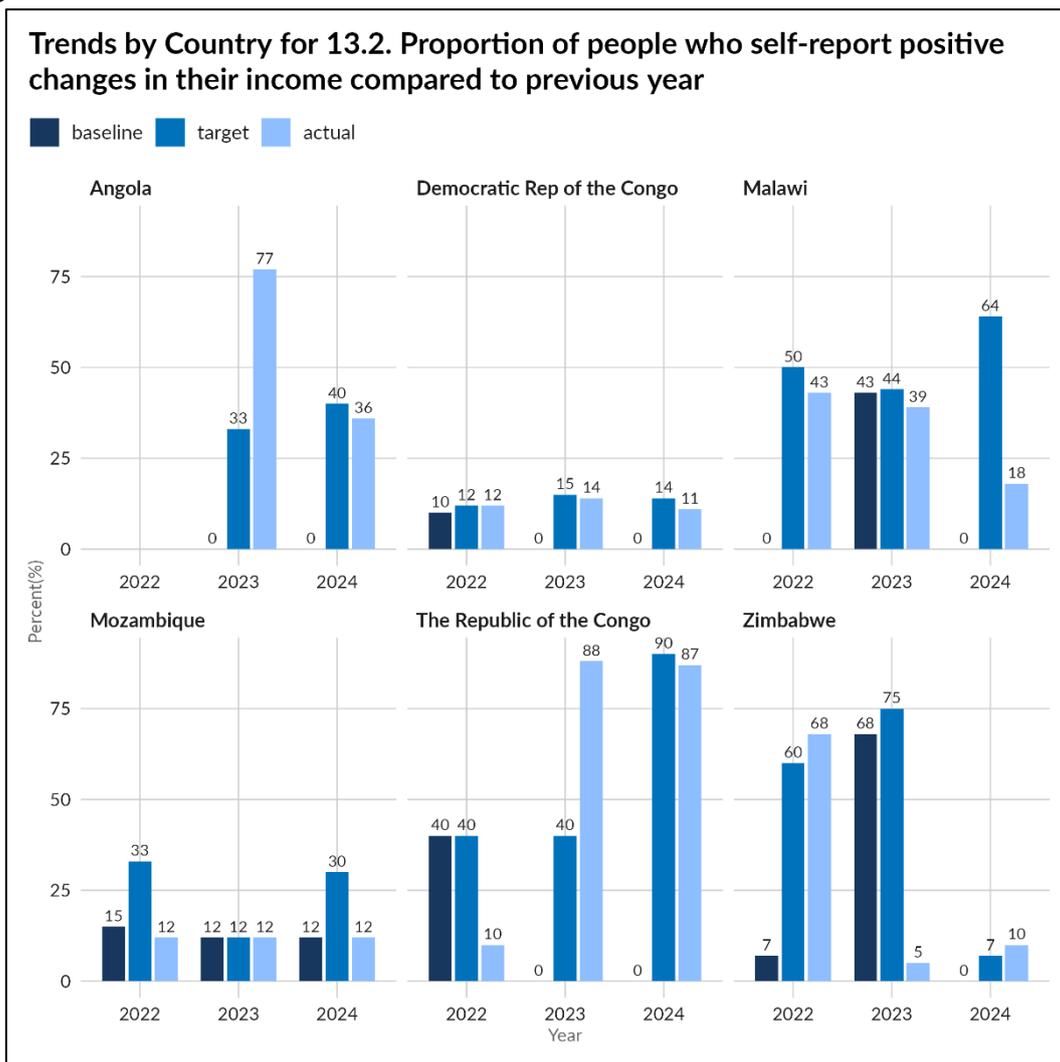
Source: UNHCR. 2025. COMPASS results reporting portal.

123. This variation among individuals for Outcome 13.2 makes it difficult to accurately quantify changes based on self-reported responses. However, trend analysis shows that beneficiaries in ROC reported a significant increase in income whereas Angola experienced a marked decline (see Figure 30 in [Appendix 11](#)). Mozambique displayed steady trends with low coverage, remaining below 15%. However, its target achievements sharply declined during 2022-2024 (see Figure 30 in [Appendix 11](#)).

Outcome 13.3: Proportion of working-age people who are unemployed

124. For Outcome 13.3, the lower achievement percentages reflect positive results, as the goal is to reduce unemployment (see Figure 4). Angola surpassed its target significantly, achieving 200% of the target. The DRC also exceeded its target, resulting in 139% target achievement. Overall, all countries – with the exception of Zimbabwe – exceeded their unemployment reduction targets, indicating strong progress toward reducing unemployment across the region.

Figure 4. Achievement 2022 - 2024 Outcome 13.3



Note: Note that 0 values indicate that no reporting was submitted in COMPASS at the time of access.
 Source: UNHCR. 2025. COMPASS results reporting portal.

125. Trend analysis indicates reduced unemployment rates across all countries in the 2023 period (Figure 32) However, unemployment rates rose again in Zambia, Malawi, and ROC in the following year. Mozambique maintained a steady unemployment rate of 23%, while the DRC showed a consistent decline (Figure 32). Zambia, DRC, and Mozambique consistently achieved target levels above 80%, whereas target achievements dropped below 50% in 2024 for all other countries (Figure 33).

Output 13.1.1.: The number of people who benefited from and were supported by livelihood and economic inclusion efforts

126. Based on reporting presented in UNHCR’s reporting system, COMPASS, and in the terms of reference for the evaluation, the following table highlights the number of beneficiaries people who benefited from and were supported by livelihood and economic inclusion efforts.

Table 6. Beneficiaries of UNHCR funded livelihood and economic inclusion programmes (refugees and host communities) compared to total FDP population¹⁹³.

Country	2022		2023		2024	
	Beneficiaries**	Total FDPs	Beneficiaries**	Total FDPs	Beneficiaries**	Total FDPs
Angola	860	55,998	654	55,641	444	55,763
DRC	2,600	7,291,956	11,005	8,613,249	11,335	9,786,022
Malawi	1037	56,560	120	52,901	1,724	56,664
Mozambique	2,122	1,330,736	1,190	888,665	2,297	608,894
ROC	165	97,079	31	79,767	317	83143
SAMCO*	831	161,241	42	165,183	222	198,283
Zambia	720	81,090	399	95,510	4,446	106,755
Zimbabwe	1,984	23,063	710	23,568	846	23,462
Total	10,319	9,097,723	14,446	9,974,484	19,728	10,918,950

* Figures for SAMCO countries under scope: Botswana, Eswatini, Namibia, South Africa

** Values as presented in COMPASS (2025)

Finding 10

Since 2021, livelihoods and economic inclusion programming across Southern Africa have achieved measurable gains in skills development, market access, and early inclusion in national systems.

127. This evaluation confirms that livelihoods and economic inclusion programming across Southern Africa has advanced FDPs' skills development, market engagement, and early integration into national systems. These areas correspond to the intermediate outcomes anticipated in the Stepped-Up Strategy's ToC, which identified skills, market linkages, and inclusion in systems as critical pathways toward resilience and self-reliance.¹⁹⁴ Evidence shows progress against these dimensions, which are also reflected in corporate outcomes (e.g. access to financial services, self-reported income improvements, and unemployment reduction).¹⁹⁵ Gains are evident across most operations, yet they remain uneven in scale and sustainability, with progress often limited to pilot interventions in favourable policy and operational environments (see section above).
128. **Technical and vocational skills development.** Across Southern Africa, livelihoods programming has expanded technical and vocational training opportunities for refugees, particularly in agriculture, tailoring, carpentry, and small enterprise management.¹⁹⁶ Interviews with UNHCR project staff and with country-level implementing partners show that training has increasingly been linked to market needs and complemented by entrepreneurship support, though such alignment remains inconsistent across operations. Global Livelihoods Survey results show that 82% of refugees live in countries with unrestricted access to TVET programmes in 2023 in Southern Africa compared to a global figure of 57%.¹⁹⁷ Larger operations such as Zambia and DRC have rolled out multi-sectoral training packages; for example DRC partnering with the ILO and the National Institute of Professional Preparation (INPP) to deliver certified courses.^{198 199} In

¹⁹³ Population Figures sourced from UNHCR's Orion Analytics Centre – main data source: Population Statistics Reference (PSR).

¹⁹⁴ See [Section 4.1.](#) and [Appendix 2.](#)

¹⁹⁵ See [Section 4.4.](#)

¹⁹⁶ [Country livelihood portfolios reviews.](#)

¹⁹⁷ UNHCR. 2023. Global Survey on Livelihoods and Economic Inclusion Report. Accessed [here](#).

¹⁹⁸ UNHCR. 2023. Regional Bureau Strategy Report, 2023–2024.

¹⁹⁹ Country livelihood portfolio reviews: [DRC](#), [Zambia](#).

Mozambique, refugees have been included in national technical training schemes through IFPELAC and INEP, though interviews with UNHCR staff indicated that coverage (i.e. across refugee resettlements) remains limited.²⁰⁰ By contrast, documents and country interviews highlighted that Angola and Malawi relied more on NGO delivery (e.g. ADPP in Angola, CARD and Plan in Malawi), with some complementary RLO-led training initiatives.²⁰¹ Smaller caseload contexts such as Botswana and Namibia targeted vocational skills to niche labour market opportunities (e.g. artisanal trades, small-scale agribusiness). In some cases, such as Namibia, these trainings were coupled with small grants or starter kits to support business start-up; in Mozambique government-led TVET covered internship and business startup kits; qualitative evidence at the country level indicate this has been received well by refugee groups.

129. However, across most contexts, both audits and qualitative evidence from the operations indicated that follow-up support and market linkages were weak, limiting the sustainability of training outcomes. For example, OIOS audits in Mozambique and Zambia highlighted that skills initiatives were often supply-driven, insufficiently connected to private sector demand, and heavily dependent on donor project cycles.²⁰² ²⁰³ These findings echo the 2018 Global Livelihoods Evaluation, which observed that TVET programming was frequently NGO-led and lacked systematic integration into national systems, hindering scale and sustainability.²⁰⁴ Senior UNHCR interviews discussed the persistence of fragmented and projectised approaches suggests that, without stronger national integration and private sector engagement, training investments will continue to deliver short-term skills gains but fail to translate into durable livelihood outcomes.
130. **Market integration and access to services.** Market-oriented initiatives have been implemented in agriculture, small-scale retail, and services. Interviews and country reviews show positive examples of producer cooperatives and value chain development in Angola, Mozambique, and Malawi.²⁰⁵ In South Africa, despite legal work rights, interviews indicate that refugees continue to face discrimination, lack of recognition of qualifications, and high administrative burdens when seeking to enter formal markets.²⁰⁶ Smaller economies such as Eswatini have facilitated FDP participation in local market days and smallholder supply chains, but interviews indicate these remain ad hoc and dependent on local leadership.²⁰⁷ Across the region, persistent restrictions on freedom of movement and wage-earning employment (notably in Malawi and RoC) continue to limit market integration and access to services.
131. **Inclusion in national systems and policy frameworks.** There has been gradual progress in incorporating FDPs into local and national development plans, with variation across countries. Furthermore, the Global Survey finds the region has been performing poorly compared to the global average: 15% of countries provide access to refugees to national social insurance schemes compared to a global average of 40%; 29% of countries provide access to refugees to national social assistance programmes compared to a global figure of 42%.²⁰⁸ Country reviews show that in Mozambique, refugee-hosting districts have embedded FDP livelihoods priorities in local development strategies, while in RoC, municipal authorities co-chair livelihoods coordination forums.²⁰⁹ ²¹⁰ In Namibia, advocacy is ongoing for national-level reforms to enable greater access

²⁰⁰ UNHCR. 2022. Annual Results Report Mozambique.

²⁰¹ UNHCR. 2021. Agro-processing and Value Addition Livelihoods Project Concept Note Malawi.

²⁰² OIOS. 2020. Audit of the operations in Mozambique for UNHCR.

²⁰³ OIOS. 2021. Audit of the operations in Zambia for UNHCR.

²⁰⁴ UNHCR. 2018. Global Livelihoods Evaluation.

²⁰⁵ [Country livelihood portfolios reviews](#).

²⁰⁶ Also see [Section 3.1](#).

²⁰⁷ UNHCR. 2023. Regional Activities Annual Results Report.

²⁰⁸ UNHCR. 2023. Global Survey on Livelihoods and Economic Inclusion Report. Accessed [here](#).

²⁰⁹ UNHCR. 2023. Mozambique Annual Results Report.

²¹⁰ UNHCR. 2023. RoC Annual Results Report.

to the labour market, while in Eswatini, inclusion efforts focus on integrating the small refugee population into local enterprise and cooperative schemes.

132. However, country-level UNHCR interviews and analysis in secondary sources underscore that restrictive national policies remain in place in most countries,²¹¹ affecting the translation of local-level gains into systemic inclusion; Zimbabwe refugees face ongoing restrictions on employment and economic inclusion schemes,²¹² in Malawi where encampment and mobility restrictions in Malawi limit formal employment opportunities,²¹³ barriers to labour market participation in Namibia remain embedded in national frameworks.²¹⁴
133. **Market access and value chains.** Partnerships with cooperatives, agribusinesses, and local markets have created new income opportunities in several countries, although they remain fragile. Interviews show that structured aggregation and value chain engagement (e.g. community-managed processing facilities in Angola or market linkages for horticulture in Mozambique) are more likely to result in consistent sales. In contrast, interviews with UNHCR project teams and country leadership and documents indicate most operations struggle with unstable buyer relationships, weak infrastructure, and limited access to transport.^{215 216 217}
134. **Financial inclusion.** Group Savings and Loans Association (GSLAs) have been the most common financial inclusion measure, particularly benefiting women in rural settlements, for example, in RoC and Malawi, country interviews and annual reporting both highlighted that GSLAs have enabled members to invest in small enterprises and cover school fees, reducing reliance on humanitarian aid.^{218 219} Quantitative results from COMPASS further show that Malawi 24,000 survey respondents reported having access to financial services in 2024, the highest absolute figure in the region, though achievement rates declined to 79 percent of targets compared to earlier years.²²⁰ Global Livelihoods Survey results show the region is faring better compared to other regions: 91% of refugees live in countries with full legal recognition of UNHCR or government-issued ID to open accounts at financial institutions in 2023, compared to the global figure of 56%; 97% of refugees live in countries with full legal recognition of UNHCR or government-issued ID to open accounts with mobile money services in 2023, compared to the global figure of 58%.²²¹
135. Interviews show that access to formal banking remains rare due to legal and documentation barriers, with UNCHR staff from DRC and Angola reporting minimal uptake outside pilot initiatives with microfinance institutions.²²² Even where financial services are available, limited financial literacy and restrictions on refugee business ownership were cited in interviews by country level livelihood focal points as primary challenges to growth potential. COMPASS data also reveals that women were the majority of participants in savings and loan schemes in Malawi and RoC, reinforcing their role as the main beneficiaries of informal financial inclusion mechanisms.^{223 224} At the same time, Angola's very high achievement on self-reported income improvements (165

²¹¹ See [Section 3.1](#).

²¹² OIOS. 2020. Audit of the operations in Zimbabwe for UNHCR.

²¹³ UNHCR. 2023. Strategy Report RBSA 2023–2024.

²¹⁴ UNHCR. 2024. UPR Submission Namibia.

²¹⁵ [Country livelihood portfolios reviews](#).

²¹⁶ UNHCR. 2024. Angola Mission Report.

²¹⁷ UNHCR. 2023. Mozambique Annual Results Report.

²¹⁸ UNHCR. 2023. RoC Annual Results Report.

²¹⁹ UNHCR. 2023. Malawi Annual Results Report.

²²⁰ UNHCR. 2025. Global Results in COMPASS.

²²¹ UNHCR. 2023. Global Survey on Livelihoods and Economic Inclusion Report. Accessed [here](#).

²²² UNHCR. 2024. Internal documentation on RBSA country livelihood activities.

²²³ UNHCR. 2024. Strategy Report RBSA 2023–2024.

²²⁴ UNHCR. 2018. Evaluation of the Global Strategy for Livelihoods 2014–2018.

percent of target)²²⁵ contrasts with negligible uptake of banking services, suggesting income gains were not necessarily linked to financial access. Similarly, while unemployment reduction targets were exceeded in Angola and DRC (see previous section), neither operation achieved significant expansion in financial inclusion, pointing to a persistent disconnect between livelihoods outcomes and access to formal financial systems.²²⁶

136. **Partnerships and innovation.** Partnerships with UN agencies, NGOs, and in select cases, private sector actors underpin much of the progress in livelihoods programming. Joint programming with WFP on agriculture and school feeding has strengthened food security–livelihoods linkages in Malawi and Mozambique.^{227 228} Similarly, interview show NGO collaborations have expanded training reach in DRC, Angola, and Namibia. Innovations (e.g. solar-powered irrigation in Mozambique, integrated poultry–vegetable production in RoC, and small-scale hydroponics piloted in Botswana) demonstrate potential for climate-smart, market-oriented production. Notably, interviews highlight that these innovations are typically confined to small-scale pilots with no clear investment or partnership pathway for scaling.^{229 230}

Finding 11

Operations combining scale, stable caseloads, and partner-led delivery achieved the most favourable cost-efficiency.

231

Repeat Finding

This finding presents a regional synthesis of cost-efficiency findings. A detailed breakdown by country including unit cost trends is provided in [Appendix 12](#).

137. Assessment of cost-efficiency across the regional livelihood and economic inclusion portfolio involves consideration of a combination of factors including scale of interventions, delivery arrangements, partner capacity, and implementation timing.²³² The table below presents a regional synthesis of cost-efficiency ratings and primary drivers.

Table 7. Summary of cost-efficiency levels and key drivers by operation

Country*	Cost-efficiency**	Key drivers
DRC	Low cost	<ul style="list-style-type: none"> - Increased beneficiary numbers between 2022–2024 through partners with established community presence. - Earlier investments in irrigation and post-harvest infrastructure delivered sustained outputs.
Mozambique	Low cost → Medium Cost	<ul style="list-style-type: none"> - Steady deterioration in cost-efficiency, with the cost per beneficiary rising from USD 1,142 in 2022 to USD 3,476 in 2024, driven by a contraction in reach (from 2,122 to 1,148 beneficiaries) and higher programme costs. - UNHCR focused on partner-led model, coordination and technical advice, keeping administrative overheads low
Zambia	Medium cost → Low Cost	<ul style="list-style-type: none"> - Partner capacity varied by site, with some relying heavily on UNHCR follow-up. - Value-addition equipment was underused, reducing expected efficiency gains.

²²⁵ UNHCR. 2025. Global Results in COMPASS.

²²⁶ UNHCR. 2025. Global Results in COMPASS.

²²⁷ UNHCR/WFP. 2021. Joint Assessment Mission (JAM) Report.

²²⁸ WFP/UNHCR. 2020. Joint Food Security and Livelihoods Assessment, Maratane Settlement.

²²⁹ UNHCR. 2023. Regional Bureau Annual Results Report.

²³⁰ UNHCR. 2024. Angola Mission Report.

²³¹ Stable caseloads refer to a protracted presence of FDPs supported by operations.

²³² UNHCR. 2023. RoC Internal Audit Report.

Malawi	Medium cost	<ul style="list-style-type: none"> - Agriculture-focused portfolio was sensitive to planting season timing. - Delayed budget approval in 2023 missed planting season, raising per-capita costs.
Zimbabwe	Medium cost	<ul style="list-style-type: none"> - Procurement delays in 2023 suspended activities for several months while fixed costs accrued. - Efficiency improved in 2024 when delivery returned to schedule.
RoC	High cost	<ul style="list-style-type: none"> - Stable partner-led delivery in accessible areas. - Rural programming required UNHCR direct follow-up due to partner capacity gaps, increasing operational costs.
Angola	High cost	<ul style="list-style-type: none"> - Small caseloads (≤ 500) and delayed partner mobilisation compressed delivery cycles. - Remoteness of Lovua settlement increased recurrent travel and oversight costs.

**Cost-efficiency analysis for SAMCO was not conducted due to the lack of Output 3.1.1.1 reported in COMPASS, the source for this analysis. See [Appendix 5](#) for more details.

*Relative cost position in the regional portfolio (2022–2024).

138. At the lower-cost end, in DRC, the expansion of agriculture and enterprise programming through partners with strong community presence tripled the beneficiary cohort between 2022 and 2024, enabling earlier investments in irrigation, post-harvest facilities, and training to yield sustained outputs and lower unit costs.²³³ These trends align with 2023 audit observations that mature portfolios with embedded partnerships and functioning infrastructure can deliver at lower per-capita cost once start-up investments have been absorbed.²³⁴ Mozambique sustained a large and stable caseload from 2021–2023 through established partnerships with government entities such as IFPELAC and SDAE and a range of NGO partners. This partner-led model allowed UNHCR to focus on coordination, sector-specific technical guidance, and liaison with line ministries rather than direct delivery, reducing administrative overheads and spreading fixed costs over wide beneficiary bases until the number of beneficiaries decreased in 2024, leading to a decline in cost-efficiency.^{235 236}
139. In contrast, higher-cost contexts combined small beneficiary cohorts with significant logistical demands. In Angola, caseloads remained ≤ 500 during most of the review period, while procurement delays and slow partner onboarding compressed delivery into short cycles, limiting annual reach and preventing amortisation of start-up investments in equipment and training facilities. The remoteness of settlements such as Lovua further increased recurrent operational costs due to long-distance staff travel for direct technical oversight where partner capacity was insufficient.²³⁷ In RoC, partner-led delivery in accessible areas contained costs, but in rural areas, partner capacity gaps required UNHCR to take on direct follow-up, increasing travel time and administrative inputs. Limited programming scale in RoC meant fixed costs were distributed over fewer outputs, mirroring Angola’s inability to leverage economies of scale.²³⁸
140. Several mid-range cost profiles were influenced primarily by timing of delivery. In Malawi, for example, the portfolio’s heavy reliance on agricultural livelihoods meant efficiency was closely tied to the November–December planting season. When budget approval in 2023 was finalised in June, missing the planting period, reach fell, and per-capita costs rose despite continued delivery through established NGO partners. In years where funding approvals aligned with

²³³ UNHCR. 2023. DRC Annual Results Report

²³⁴ OIOS. 2020. Audit of the operations in DRC for UNHCR.

²³⁵ UNHCR. 2022. Annual Results Report Mozambique.

²³⁶ UNHCR. 2023. Mozambique Annual Results Report

²³⁷ OIOS. 2023. Audit of the operations in Angola for UNHCR.

²³⁸ UNHCR. 2023. RoC Annual Results Report

planting schedules (2021–2022), larger beneficiary cohorts were reached at lower unit cost.²³⁹ In Zimbabwe, procurement delays in 2023 temporarily suspended parts of the livelihood portfolio, reducing outputs while fixed costs continued to accrue. Cost-efficiency improved in 2024 when procurement and partner mobilisation returned to schedule.²⁴⁰

141. Across the region, the evidence shows that cost-efficiency is most reliably achieved when operations combine a larger and more stable caseload, capable partners handling most of the field-level delivery, and predictable funding and procurement cycles. Where these conditions were absent – due to remoteness, small caseloads, partner capacity gaps, or misalignment with agricultural seasons – unit costs rose, even when sectoral focus and delivery models remained unchanged.

Repeat finding: Interviews show that the persistence of these patterns reflects systemic organisational issues rather than context-specific anomalies. UNHCR country and regional personnel point to the absence of institutionalised tools for financial and efficiency analysis, the limited integration of livelihoods into UNHCR’s corporate results frameworks, and insufficient regional technical support to interpret and apply cost data. Efficiency reviews are rarely embedded as routine management practice, meaning that lessons on delivery models, and cost drivers are not consistently carried forward between strategy cycles. As a result, the same structural findings (e.g. dependence on small pilots, weak partner capacity in remote areas, and rigid funding modalities) continue to recur across multiple evaluations and audits.

Finding 12

UNHCR conducts a broad range of assessments that support the alignment of livelihoods programming with local opportunities and partner capacities.

142. Across the region, UNHCR has invested in a diverse range of assessments that have informed the design and adaptation of livelihoods interventions. Evidence from country livelihood reviews shows these include joint market assessments, skills and capacity mapping, value chain analyses, multi-sectoral needs assessments, and settlement-specific socio-economic surveys.²⁴¹ In Zambia, for example, a joint market assessment conducted with WFP and the Ministry of Agriculture informed targeting for agricultural inputs and supported linkages to aggregation schemes.²⁴² In Malawi, socio-economic profiling and agricultural land suitability studies were consolidated into a relocation site planning framework to guide settlement design and partner engagement.²⁴³ In Angola, country UNHCR and partner interviews highlighted financial inclusion diagnostics and market scans have been used to adapt the urban refugee livelihoods plans to emerging economic niches.
143. Interviews with UNHCR livelihood focal points at the country level show that these exercises have also included sector-specific studies such as employment market analyses and climate resilience assessments, which have been used to integrate livelihoods considerations into broader protection and solutions planning. Where these assessments were systematically applied, interviews with UNHCR project teams highlighted they have shaped the focus and delivery of interventions in ways that align with local market demand, partner capacities, and policy environments. In Zambia and Malawi, for instance, country level interviews confirm that joint

²³⁹ UNHCR. 2023. Malawi Annual Results Report.

²⁴⁰ UNHCR. 2023. Zimbabwe Annual Results Report.

²⁴¹ [Country livelihood portfolios reviews](#).

²⁴² UNHCR & WFP. 2021. Joint Market Assessment in Refugee Settlements of Zambia.

²⁴³ UNHCR. 2023. Relocation Site Planning Framework, Malawi.

market assessments and socio-economic profiling have influenced, which sectors were prioritised, the types of inputs or training offered, and the partners engaged to deliver them.²⁴⁴

144. While country and regional level UNHCR interviews and this evaluation process highlights that the scope and frequency of assessments vary across contexts,²⁴⁵ their use demonstrates UNHCR's ability to generate relevant, context-specific evidence that is valued by government and NGO partners. UNHCR personnel at the country level indicated that this evidence base has strengthened programme credibility with national authorities, facilitated coordination with technical ministries, and helped position livelihoods interventions within broader development and solutions frameworks. This observation was also noted in stakeholder interviews at the regional level; there was high confidence in UNHCR's credibility at the national level as expressed by regional partners. However, the extent to which this potential is realised depends on how systematically assessment findings are translated into operational decision-making; a process which regional and country-level interviews indicate remains uneven across the region.

Finding 13

Gaps in livelihoods monitoring systems limit the reliability and use of data for decision-making.

Repeat Finding

145. While UNHCR has generated a substantial volume of livelihoods-related data, interviews and document review show persistent weaknesses in the quality, coverage, and consistency of monitoring systems across the region. Analysis undertaken for this evaluation's cost-efficiency component revealed that the primary livelihoods Output Indicator has not been consistently reported by all operations,²⁴⁶ with some years showing missing baselines, misaligned targets, or static results repeated across reporting periods. In some cases, targets were set below baseline values for positive indicators or above baseline values for inverted indicators, suggesting gaps in quality assurance processes. Interviews with regional UNHCR data managers further indicated that sampling methodologies also varied widely between operations and years. For example, the sampling strategies for RMS varied significantly between operations; some used probabilistic cluster methods, others relied on convenience, quota or snowball approaches.^{247 248} This variation has implications for data comparability and reliability across countries, especially when trying to aggregate or trend outcomes.²⁴⁹
146. Audit reports in the region have confirm these similar challenges, noting that the absence of a formalised quality assurance framework for livelihoods monitoring (comparable to systems in protection and registration) undermines data reliability.^{250 251} In several operations, internal audit observations found that reported results could not always be verified against underlying partner reports or source documentation.²⁵² Interviews showed further that there was limited evidence of monitoring data being systematically used to inform strategies or work plans. Audits have also

²⁴⁴ Country livelihood portfolio review: [Malawi, Zambia](#).

²⁴⁵ Also highlighted by previous audits and evaluations: OIOS. 2023. Audit of country operations in Republic of Congo for UNHCR; OIOS. 2020. Audit of country operations in Mozambique for UNHCR; UNHCR. 2018. Global Livelihoods Evaluation.

²⁴⁶ Output 13.1.1: the number of people who benefited from and were supported by livelihood and economic inclusion efforts in 2022 – 2024.

²⁴⁷ UNHCR. 2023. RMS Basic Sampling Guidance.

²⁴⁸ UNHCR. 2025. [UNHCR's Results Monitoring Surveys](#).

²⁴⁹ RMS guidance itself warns that non-probabilistic methods (such as convenience or snowball sampling) do not guarantee representativeness and should be a last resort.

²⁵⁰ OIOS. 2020. Audit of the operations in Mozambique for UNHCR.

²⁵¹ OIOS. 2021. Audit of the operations in Zambia for UNHCR.

²⁵² OIOS. 2021. Audit of the UNHCR Operation in Zambia.

identified staffing challenges, particularly the lack of dedicated M&E capacity at country operation level for livelihoods, as a factor contributing to incomplete or inconsistent reporting. Interviews indicated this also has implications for country office closures, as countries with already weak M&E capacity are not likely to strengthen this capacity in the absence of country office support.

147. Interviews at regional and country levels (triangulated with internal and OIOS audit evidence) indicate that even where data are collected through routine monitoring and targeted assessments, their use in operational decision-making remains uneven.^{253 254 255 256} The drivers, supported by regional-level UNHCR interviews and feedback, go beyond individual capacity limitations and include: workforce planning gaps;²⁵⁷ weak incentives and accountability for evidence use;²⁵⁸ limited senior leadership attention amid competing priorities in a protection-led agenda;²⁵⁹ misalignment between corporate indicator formulations and operational realities;²⁶⁰ fragmented information systems and poor integration of partner and government datasets;²⁶¹ and short-term or tightly earmarked funding that disrupts continuous monitoring and learning cycles.²⁶² These organisational and system factors, now compounded by centralisation and [bureau closures](#), limit the translation of assessment findings into adaptive programming and budget shifts.

Repeat finding: Weaknesses in livelihoods monitoring systems and data quality assurance have been consistently identified in previous country and global evaluations and audits.²⁶³ Persistent gaps in baselines, indicator consistency, and verification mechanisms continue to limit the reliability of reported results and their use for decision-making. Interviews speculated that these gaps are repeated across strategy cycles because livelihoods monitoring has not been institutionalised to the same extent as protection or registration systems, there is limited knowledge of (or access to) a quality assurance framework, and country operations often lack staff with specialised M&E capacity. Double-hatting of personnel and limited regional technical support mean that data collection is often treated as a compliance exercise rather than a management tool. As a result, interviews highlighted that evidence that could inform programme design, advocacy, and positioning within development frameworks remains underutilised, and similar findings continue to recur across evaluations.

Finding 14

Funding available for livelihoods programmes is insufficient and unreliable. Expenditure data shows that some operations are still failing to utilise all the funding provided.

148. Inadequate funding is a significant barrier to implementation and undermines the continuity of planned initiatives.²⁶⁴ Funding for UNHCR supported livelihood and economic inclusion activities from 2021-2024 is short-term and project based, dependent on humanitarian funding cycles.²⁶⁵ ²⁶⁶ Interviews show that resource limitations have led to the reduction of activities and reliance on short-term project cycles, particularly in remote areas where implementation costs are high.

²⁵³ OIOS. 2020. Audit of the operations in Mozambique for UNHCR.

²⁵⁴ OIOS. 2021. Audit of the operations in Zambia for UNHCR.

²⁵⁵ UNHCR. 2023. RoC Internal Audit Report.

²⁵⁶ UNHCR. 2018. Global Livelihoods Evaluation.

²⁵⁷ I.e. Double-hatting of programme staff, turnover, and the absence of dedicated livelihoods M&E roles, see [Finding 4](#).

²⁵⁸ See [Finding 11](#) on the absence of institutionalised efficiency tools.

²⁵⁹ See [Finding 2](#) on weak embedding of livelihoods in national and operational systems.

²⁶⁰ See [Finding 1](#) on the TOC.

²⁶¹ See [Finding 12](#) on uneven use of assessments.

²⁶² See [Finding 6](#) on fragmented partnerships and positioning.

²⁶³ See [Appendix 14](#).

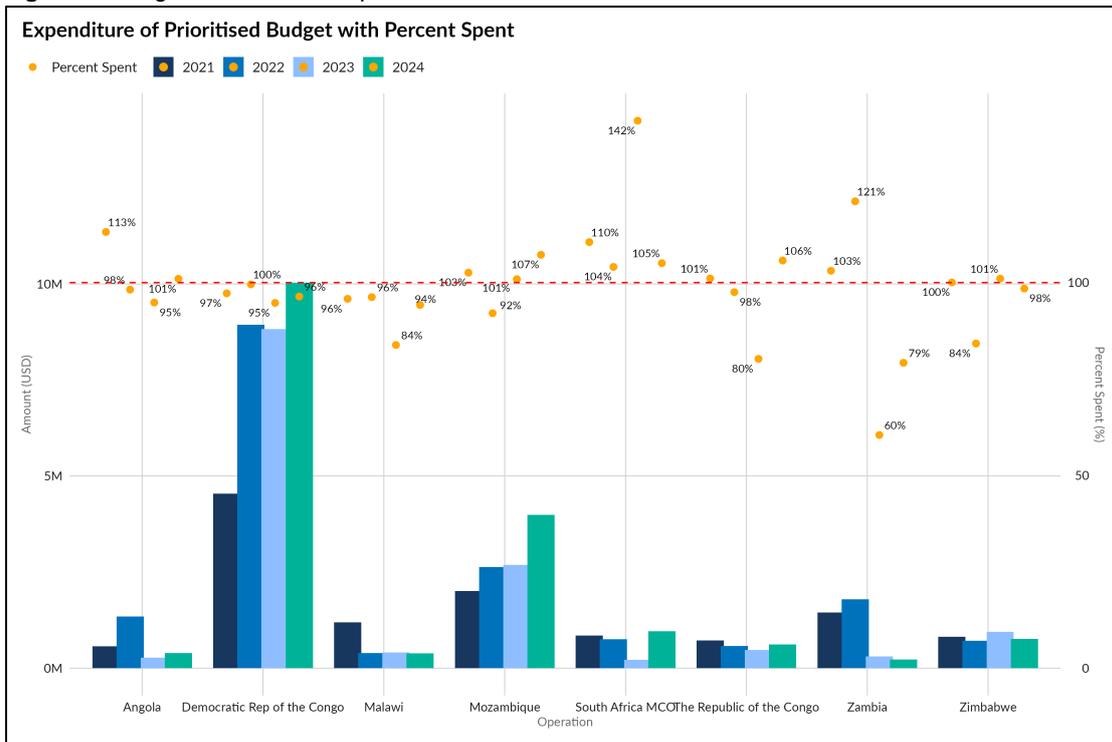
²⁶⁴ [Country livelihood portfolio reviews](#).

²⁶⁵ UNHCR. 2021. Stepped Up Livelihoods and Economic Inclusion Strategy 2021-2024.

²⁶⁶ UNHCR. 2023. Regional Bureau Strategy Report 2023-2024.

These challenges are illustrated in the gaps between operational plans, obligations, and actual expenditure on livelihoods (see Figure 5). Figure 5 shows that some operations are failing to spend their allocated budgets. For example, although Zambia only got 9% of their funding need or OP in 2023 (see Figure 6), Zambia spent only 60% of the resources that were allocated. This has implications as UNHCR moves toward the projectized approach through which funds are tightly earmarked. Across all operations, planned budgets were consistently higher than, and in turn actual expenditure fell even further below.

Figure 5: Budget allocation vs expenditure



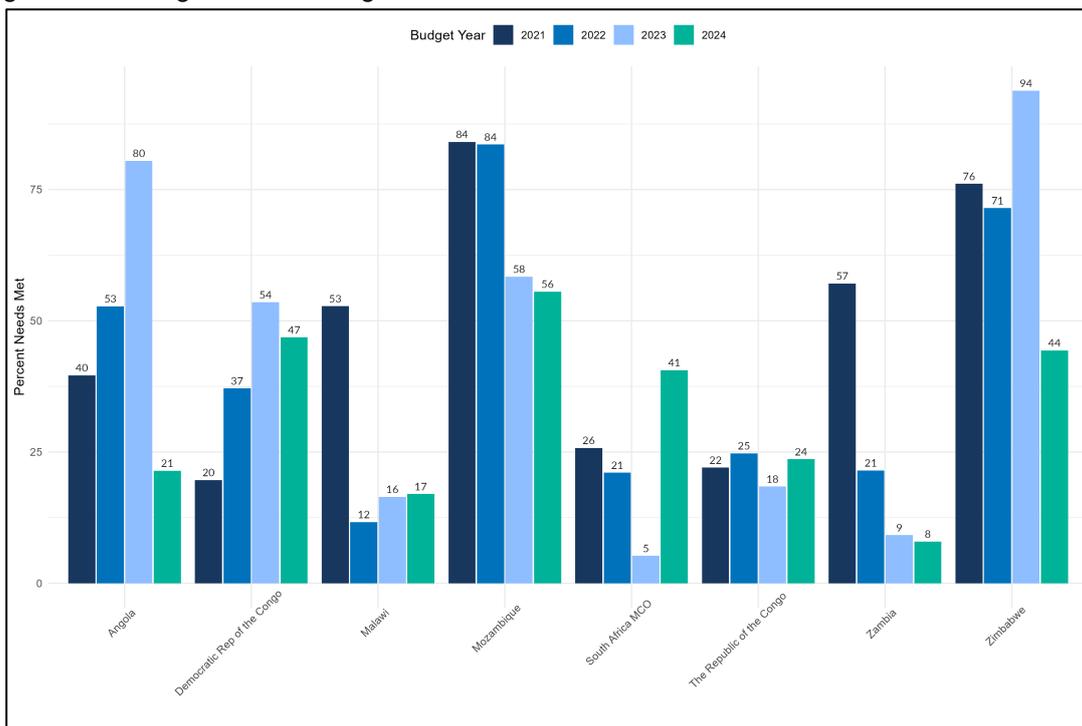
Source: Dataset provided by DSPR (2025)

150. These short project funding cycles prevent UNHCR’s implementing partners from long-term planning, including making longer-term investments that could increase efficiency longer-term. Partners report a lack of insight into funding runways for UNHCR supported projects, and the uncertain future of project funding have forced the implementing partners to reduce internal costs, including laying off staff that would have otherwise been dedicated to livelihoods implementation.
151. By 2023, budgetary constraints resulted in livelihoods interventions being drastically scaled down in a majority of countries and completely cut in South Africa and Namibia, and Figure 6 below illustrates that funding needs are not being met.²⁶⁷ Funding cuts impacted all countries implementation, even those relatively less affected. For example, unlike most other countries under the Stepped-Up Strategy, which had 30 – 50% of their country budgets cut for 2023 and 2024, DRC only had an 8% budget cut. However, interviews indicate that funding cuts still affected hiring, leaving the country team without a dedicated livelihoods focal point, which was needed. In Zimbabwe, budget cuts impacted implementation through input shortages, lack of dedicated livelihoods staff, and downsizing of project beneficiaries, and interviews indicated field staff required additional support to address implementation challenges.²⁶⁸

²⁶⁷ [Country livelihood portfolios reviews](#)

²⁶⁸ UNHCR. 2023. Annual Results Report: Zimbabwe.

Figure 6: Funding needs vs Budget Allocations



Source: Dataset provided by DSPR (2025)

- 152. Budget constraints hinder UNHCR’s ability to effectively leverage present resources. For example, in Namibia and Eswatini, there is adequate land and water availability to support livelihoods implementation, however, there is not sufficient expertise or resources at the country level (both UNHCR and external partners) to optimally utilise these resources.²⁶⁹ Although there are limited cases in which UNHCR’s implementing partners have contributed to programme continuity and adaptability in the face of funding fluctuations, such as in Zambia.²⁷⁰ ²⁷¹ Even in such cases this continuity reportedly cannot continue without additional funding in the near-term.
- 153. The lack of adequate funding also prevents UNHCR from completing livelihoods projects initiated during the 2021-24 period. For example, in Eswatini, despite large financial investments from multiple partners to initiate the Ndzevane project, at the time of this evaluation there are no funds allocated to the continuation of the project. Many partners report in interviews that there has been little to no communication on the funding projections from UNHCR, and it is unclear to them what the future of such activities will be.

Finding 15 External contextual factors have significantly shaped the results of livelihoods and economic inclusion programming across Southern Africa.

Repeat Finding

- 154. Country reviews and KIIs show that progress in livelihoods outcomes is heavily influenced by external operating environments. Restrictive national policies on wage-earning employment and

²⁶⁹ Society For Family Health. 2023. Society For Family Health Year-end Project Performance Report: Namibia.

²⁷⁰ UNHCR. 2022. Annual Results Report Zambia.

²⁷¹ Caritas. 2024. Livelihoods Activity Narrative.

freedom of movement continue to be a primary barrier in multiple contexts, directly limiting market integration and access to services.^{272 273}

155. Interviews across all countries indicate that macroeconomic conditions (e.g. high inflation, currency depreciation, and depressed commodity prices) have reduced the profitability of small enterprises and agriculture-based interventions, dampening returns on programme investments.²⁷⁴ Additionally, interviews and documents show that climate shocks, including recurrent drought and cyclones, continue to disrupted production cycles and market access, necessitating repeated livelihood recovery efforts rather than progression toward self-reliance.²⁷⁵
156. Labour market dynamics also influence outcomes. While urban centres offer more diverse employment opportunities, discussions with refugee groups and UNHCR project teams indicate that competition from host populations, discrimination against refugees, and non-recognition of qualifications affect formal sector entry.²⁷⁶ In contrast, smaller economies face structural limits in the size and diversity of their labour markets.²⁷⁷
157. Regional and localised instability further compounds these challenges, particularly in border regions where insecurity disrupts trade flows, deters private sector investment, and limits safe access to productive land. Interviews from in-border-hosting areas noted that market routes are periodically closed due to conflict or security incidents, forcing producers to sell at lower prices in localised markets or face spoilage of perishable goods.²⁷⁸ In some agricultural zones, interviews indicated that armed group activity has curtailed planting seasons or restricted access to fields, resulting in reduced production volumes and undermining gains from previous training or input support.
158. Regional stakeholders also highlighted that external donor priorities (often reoriented in response to sudden global crises such as the COVID-19 pandemic, Ukraine conflict, or Horn of Africa drought) can rapidly shift funding away from livelihoods. Regional and country stakeholders highlighted that this volatility interrupts implementation mid-cycle, reduces opportunities for scaling, and increases reliance on short-term coping activities.

Repeat finding: These external challenges reflect patterns observed in other regional and global evaluations of UNHCR's livelihoods programming; contextual volatility, donor funding cycles, and security-related disruptions have repeatedly been identified as primary barriers to sustained results. Interviews show that this persistence is not only due to factors outside UNHCR's direct control but also because programmes have rarely been designed with sufficient flexibility to absorb shocks or adapt to volatile environments. Short funding cycles, limited contingency planning, and rigid project frameworks mean that external crises consistently hinder implementation rather than being managed within a multi-year resilience approach.

Finding 16

Advocacy efforts are most effective in contexts where UNHCR has a direct and sustained working relationship with relevant authorities.

Repeat Finding

159. Evidence from interviews and country portfolio reviews shows that where UNHCR maintains regular, direct engagement with decision-makers at national or municipal level, advocacy on

²⁷² See [Section 3.1](#).

²⁷³ Country Livelihood Portfolio Review: [Angola](#), [Malawi](#), [ROC](#).

²⁷⁴ Country Livelihood Portfolio Review: [Angola](#), [Malawi](#), [Zambia](#).

²⁷⁵ Country Livelihood Portfolio Review: [Mozambique](#), [Angola](#).

²⁷⁶ Country Livelihood Portfolio Review: [Zambia](#), [Angola](#).

²⁷⁷ Country Livelihood Portfolio Review: [Eswatini](#), [Botswana](#).

²⁷⁸ Country Livelihood Portfolio Review: [DRC](#), [Angola](#).

refugee access to livelihoods and economic inclusion has yielded tangible policy or practice changes. In Namibia, sustained relationships with the Ministry of Home Affairs and Immigration have supported ongoing dialogue on refugee work rights, with technical inputs from UNHCR informing proposed amendments to national legislation.²⁷⁹ In Mozambique, interviews show established collaboration with district authorities has enabled the inclusion of refugee-hosting areas in local development plans, improving access to agricultural inputs and market infrastructure.

160. In contexts where UNHCR's engagement with authorities is mediated through partners or occurs only during project implementation cycles, qualitative evidence shows advocacy gains have been limited. For example, in Eswatini and Botswana, country level UNHCR interviews show that the absence of a formal, continuous coordination mechanism with national ministries has resulted in policy discussions stalling, even where local-level partnerships exist. In South Africa, while civil society partners have advanced strategic litigation and advocacy on refugee work rights, country interviews indicated that without direct UNHCR involvement in government forums, opportunities for coordinated policy reform have been missed. COMPASS outcome data reflect this pattern: in Eswatini, Botswana, and South Africa, livelihood results have remained static, with financial access indicators below 10% across cycles.²⁸⁰ Whereas in Malawi and Zimbabwe (where sustained engagement with authorities has been possible, as presented in the Country Livelihood Portfolio Reviews, the proportion of households with access to financial services rose from 18% to 27% between 2021 and 2023, and the share of households reporting positive livelihood coping strategies increased from 42% to 55% over the same period.²⁸¹ These patterns corroborate the qualitative evidence that continuous UNHCR-led engagement is more likely to translate into measurable livelihood outcomes, while reliance on partner-mediated advocacy remains insufficient to generate systemic change.
161. The structure of government decision-making also shapes advocacy effectiveness. Countries with more decentralised governance, such as Mozambique and RoC, allow district- or municipal-level commitments to be leveraged even when national reforms are slow, enabling local inclusion measures to proceed. Conversely, in centralised systems such as Malawi, where key policy decisions are concentrated at the national level, country and regional interviews show that advocacy requires sustained access to high-level actors, which, according to operation level interviews, has been difficult to maintain in the absence of multi-year funding for dedicated staff.

Repeat finding: Past global and regional evaluations consistently highlight the enabling environment as a decisive factor for livelihoods outcomes,²⁸² with policy restrictions and the strength of government relationships shaping the scale and sustainability of results. Interviews show this persists because UNHCR's advocacy effectiveness relies on sustained, direct relationships with decision-makers, which are not systematically embedded across operations. Where engagement is mediated through partners, tied to short project cycles, or under-resourced due to lack of dedicated staff, influence is limited and gains harder to sustain. This explains why evaluations repeatedly find stronger progress in contexts with structured, continuous UNHCR engagement and weaker results where advocacy remains ad hoc.

Finding 17

Direct and context-specific regional engagement has driven stronger in-country livelihoods results.

²⁷⁹ Country Livelihood Portfolio Review: [Namibia](#).

²⁸⁰ UNHCR. 2025. Global Results in COMPASS.

²⁸¹ UNHCR. 2025. Global Results in COMPASS.

²⁸² [Appendix 14](#).

163. Evidence from interviews and country portfolio reviews shows that targeted regional support has enhanced the quality and reach of livelihoods programming in several operations. In Mozambique, regional technical inputs into agricultural market systems design informed district-level linkages for refugee farmers. In Namibia, facilitation of cross-country exchanges helped integrate refugee considerations into the national development plan.²⁸³ In these contexts, interviews show that the Regional Bureau played an active role in brokering partnerships and providing specialist expertise, which was directly reflected in programme design and outcomes.
164. However, this level of engagement has not been consistent across the region. Smaller operations, such as Botswana and Eswatini, reported minimal regional backstopping beyond ad hoc calls, leaving national teams to adapt technical guidance largely in isolation.²⁸⁴ Interviews noted that opportunities for structured knowledge transfer remain limited; existing exchanges are informal and rely heavily on personal networks, which interviews indicate has not enabled the spread of good practice. In technical areas such as value chain facilitation and financial inclusion, regional and country interviews indicate that limited expertise among regional and country UNHCR personnel meant that some operations did not receive targeted advice or tools when designing or adapting interventions.
165. The pattern across the region indicates that regional engagement has the most tangible impact when it goes beyond information sharing to include hands-on technical assistance, partnership facilitation, and continuous follow-up. This aligns with earlier findings on variable technical expertise at the country level and interviews across the region reinforce the importance of building systematic, region-wide mechanisms for cross-country learning and operational support).

Finding 18 Graduation approaches are nascent across the region, with isolated examples showing early potential for resilience gains.

167. Graduation and phased livelihood and economic inclusion approaches remain at an early stage of adoption in Southern Africa. Evidence from country portfolio reviews shows that only a few operations have implemented sequenced, multi-year interventions linking participants to both services and markets. Namibia and Mozambique stand out as contexts where sustained collaboration with local authorities has supported continued access to agricultural inputs, vocational training, and market infrastructure. In these contexts, feedback from some participants reported reduced aid dependency and more diverse income sources.²⁸⁵
168. In most countries, however, graduation remains a set of discrete project activities rather than a unifying operational framework.²⁸⁶ Interviews show that programmes are typically short-term, output-driven, and weakly embedded in national systems, especially where policy restrictions limit refugee access to work rights, land, or social protection ([Finding 5](#)). Interviews with country teams highlight that market systems work is often treated as a one-off study rather than an ongoing facilitation process.
169. Across the region, a lack of robust outcome monitoring and impact measurement means that changes in adaptive, absorptive, or transformative capacities (e.g. financial inclusion, improved risk coping, or community participation) are seldom tracked ([Finding 14](#)). As a result, operation personnel indicated they have limited visibility on whether interventions are moving participants closer to self-reliance. This also reduces their ability to adapt programme design to address

²⁸³ Country Livelihood Portfolio Review: [Mozambique, Namibia](#).

²⁸⁴ Country Livelihood Portfolio Review: [Botswana, Eswatini](#).

²⁸⁵ Country Livelihood Portfolio Review: [Namibia, Mozambique](#).

²⁸⁶ By this, the evaluation team refers to structured approaches where multiple interventions are intentionally sequenced and monitored against common milestones of self-reliance (e.g. linking participants from consumption support to skills training, financial services, and eventually market integration).

persistent vulnerabilities or to prevent the exclusion of specific groups, such as women, youth, persons with disabilities, or refugees living outside main settlement areas.

5.3. Evaluation Question 3: To what extent have UNHCR’s strategic, catalytic, and operational roles contributed to or constrained partnerships for sustainable response on livelihood and economic inclusion?

Finding 19

The regional livelihoods portfolio shows varied progress towards system-oriented and sustainable inclusion, with most operations still in the early stage.

170. Across the region, a small number of operations demonstrate advanced elements of market-based programming and multi-stakeholder engagement that position them for stronger impact over the medium term. In these cases, programming has moved beyond small-scale direct delivery towards building systemic linkages, engaging private sector actors, and embedding approaches within national or district frameworks. For example, interviews and documents from DRC and Zambia show multi-year investments in agriculture and enterprise development have been paired with market facilitation, financial inclusion measures, and policy-level engagement.²⁸⁷
171. A second group of operations have emerging examples of good practice but remain limited in scope or consistency. Angola, Eswatini, Malawi, Mozambique, Zimbabwe and ROC show elements of multi-sectoral coordination, early private sector partnerships, and phased livelihood support. However, interviews and documents show these approaches are either new, fragmented, or overly reliant on UNHCR as a direct implementer. In Malawi and ROC, for example, productive land allocations and irrigation schemes have created new entry points for agricultural livelihoods, yet market linkages and policy integration remain incomplete. Similarly, in Mozambique and Angola, value chain engagement has begun, but technical capacity and sustained partnerships with national systems are still developing.²⁸⁸
172. The largest group of operations continue to face foundational barriers that limit their ability to move beyond short-term, subsidised delivery. In Botswana, Namibia and South Africa, livelihoods programming is largely siloed from broader development systems, with weak or absent market integration, minimal engagement with national policy frameworks, and low private sector participation. Structural constraints such as restrictive legal environments, encampment policies, and limited infrastructure compound these challenges, and monitoring systems remain output focused.²⁸⁹
173. As seen in the country reviews,²⁹⁰ the figure below positions each operation along a spectrum of their progress towards strategic leadership in livelihoods and economic inclusion. Refer to [Appendix 5](#) for the rubric developed for assessing country progress.

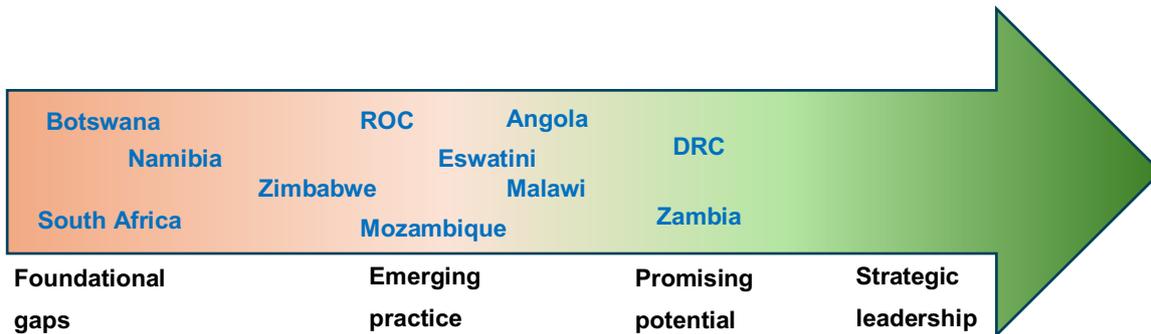
²⁸⁷ Country Livelihood Portfolio Review: [DRC](#), [Zambia](#).

²⁸⁸ Country Livelihood Portfolio Review: [Angola](#), [Eswatini](#), [Malawi](#), [Mozambique](#), [ROC](#).

²⁸⁹ Country Livelihood Portfolio Review: [Botswana](#), [Namibia](#), [South Africa](#), [Zimbabwe](#).

²⁹⁰ See [Appendix 11](#).

Figure 7. Progress of operations towards strategic leadership in livelihoods and economic inclusion.



Finding 20 UNHCR is well positioned to assume a stronger convening role in livelihoods and economic inclusion at regional and country levels.

- 174. UNHCR’s established reputation, UN mandate, and specialised focus on refugees position it to assume a stronger convening role in livelihoods and economic inclusion. Evidence from multiple operations shows that even where programming has not fully aligned with national priorities, UNHCR has maintained influence in policy and advocacy spaces through consistent engagement with government counterparts (e.g. Botswana, South Africa, Namibia).²⁹¹
- 175. Where enabling environments exist (e.g. recognised rights to work, freedom of movement, and existing development coordination platforms), evidence from interviews and country reviews shows that UNHCR has yet to fully leverage these conditions to convene and align a wider set of government, development, and private sector actors around a systems-oriented approach.²⁹² Evidence from country portfolio reviews reinforces this view: in Zambia, despite favourable policies and the existence of an inclusion roadmap, opportunities to build structured engagement with private sector actors were missed;²⁹³ in Namibia, space for stronger alignment with national employment and training policies was not fully utilised;²⁹⁴ and in Mozambique, collaboration with district authorities did not translate into systematic linkages with national development coordination platforms.²⁹⁵ These observations are further supported by regional documentation and audits, which highlight gaps in inter-agency coordination and limited embedding of livelihoods in national systems.^{296 297 298} Together, these findings suggest that while the Stepped-Up Strategy envisaged UNHCR as a catalytic actor fostering whole-of-government and whole-of-society approaches, most country operations have not translated this ambition into sustained, multi-stakeholder leadership.

²⁹¹ UNHCR. 2023. DRC Annual Results Report.
²⁹² UNHCR. 2024. Internal documentation on RBSA country livelihood activities.
²⁹³ Country Livelihood Portfolio Review: [Zambia](#).
²⁹⁴ Country Livelihood Portfolio Review: [Namibia](#).
²⁹⁵ Country Livelihood Portfolio Review: [Mozambique](#).
²⁹⁶ UNHCR. 2023. Strategy Report RBSA 2023–2024.
²⁹⁷ OIOS. 2021. Audit of the operations in Zambia for UNHCR.
²⁹⁸ UNHCR. 2023. RoC Internal Audit Report.

Finding 21 UNHCR has not successfully catalysed sustainable investment from other relevant stakeholders.

176. UNHCR has not yet catalysed sustained, multi-stakeholder investment in livelihoods and economic inclusion across the Southern Africa region, with most partnerships remaining short-term and project specific. While the Stepped-Up Strategy calls for a catalytic role in mobilising development financing and fostering co-owned delivery models, qualitative and documentary evidence shows that engagement with key development financiers such as the World Bank, AfDB, and EU has been limited and largely uncoordinated at the regional level.^{299 300 301}
177. Isolated examples of resource mobilisation exist – such as Malawi’s short-term increase in locally raised funds in 2022–2023, Eswatini’s one-off embassy support for livestock inputs, and donor-funded pilots in Zambia – but these have not translated into predictable, long-term investment frameworks. Even in contexts with strong donor interest (e.g. Zambia) or development bank engagement (e.g. DRC), financing has remained fragmented, lacking a joint results framework or common investment priorities to support scale.^{302 303}
178. Across most operations, national governments and private sector actors have not been systematically engaged in programme planning or financing discussions, limiting ownership and co-investment opportunities. Interviews across Angola, Namibia, and SAMCO contexts point to structural barriers to donor engagement due to income classification, but also to gaps in UNHCR’s strategic outreach and coordination at the regional level to align partners behind shared financing goals. Considering things, country and regional interviews agreed there needs to be a stronger focus on shifting from opportunistic project-bound fundraising to coordinated, systems-oriented investment strategies.³⁰⁴

Finding 22 Livelihoods programmes under the Strategy are not sustainable.

179. Livelihoods programmes implemented under the Stepped-Up Strategy have yet to demonstrate long-term sustainability, with most activities ending once external funding ceases and limited mechanisms in place for national ownership or long-term continuation. Across the region, programming remains predominantly short-term and transactional, with funding cuts in 2023–2024 leading to the suspension or closure of initiatives in countries such as South Africa and Namibia.³⁰⁵ Pilot projects, including Malawi’s AppFactory digital skills initiative, generated significant income for participants but documents and interviews confirm they were discontinued immediately after donor funding ended. Country UNHCR interviews state this was due to the absence of a national refugee inclusion framework and long-term financing plans.³⁰⁶ Similar patterns were observed in Eswatini’s Ndzevane project; interviews and documents show activities were left incomplete after funding lapsed, and in other contexts where interventions did not progress to integration within national systems.³⁰⁷

²⁹⁹ UNHCR. 2022. Concept Note – UNHCR-SADC-AfDB Regional Strategic Discussion.

³⁰⁰ UNHCR. 2021. Stepped Up Livelihoods and Economic Inclusion Strategy 2021-2024.

³⁰¹ This is echoed in the 2024 UNHCR evaluation of progress of the inclusion of refugees in national education systems in the IGAD member States. Source: UNHCR. 2024. Evaluation of progress of the inclusion of refugees in national education systems in the IGAD member States.

³⁰² UNHCR. 2025. Internal note on RBSA livelihood programming overview.

³⁰³ Country Livelihood Portfolio Reviews.

³⁰⁴ UNHCR. 2022. Concept Note – UNHCR-SADC-AfDB Regional Strategic Discussion.

³⁰⁵ [Country livelihood portfolios reviews](#).

³⁰⁶ Country Livelihood Portfolio Reviews: [Malawi](#).

³⁰⁷ Country Livelihood Portfolio Reviews: [Eswatini](#).

180. Interviews across multiple operations indicate that the lack of transition planning, co-financing arrangements, and refugee leadership limits prospects for sustained impact. While some agricultural initiatives in Zambia and the DRC have reported modest productivity and resilience gains (see [Finding 20](#)), interviews contend these remain small in scale and vulnerable to disruption without continued external support.
181. Qualitative evidence further outlines that sustainability is also affected by short project cycles, uneven partner capacity, limited private sector engagement, and misalignment between UNHCR's programme priorities and partners' project-based delivery models.³⁰⁸ As there is also limited longitudinal monitoring to assess whether short-term improvements in income or self-reliance are maintained over time, there is a broader regional gap in strategic planning for the continuation or handover of livelihoods efforts initiated under the Stepped-Up Strategy. These sustainability challenges are closely tied to funding limitations ([Finding 15](#)) and weak monitoring systems ([Finding 14](#)).

Finding 23 There is a disconnect between regional and country-level risk management.

182. There is a disconnect between regional and country-level risk management for livelihoods programming. Documents and interviews confirm that a robust risk register is maintained at the regional level.³⁰⁹ However, country-level risk registers were not referenced in country-level interviews as active tools for identifying, monitoring, or addressing operational and strategic risks. Interviews show that at the operational level, risks were often recognised informally through assessments or routine monitoring, but these were not consistently documented, escalated, or linked to strategic decision-making.
183. Qualitative evidence from multiple country reviews shows that key risks (e.g. market saturation, land disputes, and restrictive policies) were identified early but not addressed before activities were scaled or replicated.³¹⁰ In several cases, discussions with country partners show that country teams did not appear to integrate risk management into transition planning, resulting in unaddressed sustainability risks when projects ended.
184. This gap is in contrast to the Stepped-Up Strategy, which positions proactive risk identification and adaptive management as integral to achieving market-based, sustainable inclusion outcomes.³¹¹ Interviews show that the lack of visible and consistent use of country-level risk registers and risk-sharing mechanisms undermines this strategic intent; interviews are this may limit the UNHCR's ability to anticipate constraints, seize opportunities, and manage transitions effectively. This has implications for country office closures, as this process will be centralised to regional offices.

Finding 24 UNHCR has strengthened evidence generation across the region but lacks formal mechanisms to share and systematically apply this information with partners

Repeat Finding

Repeat finding: Evaluation findings confirm that UNHCR has generated a wide evidence base across the region through socio-economic surveys, market analyses, and sectoral assessments

³⁰⁸ UNHCR. 2025. Internal note on RBSA livelihood programming overview.

³⁰⁹ UNHCR. 2025. Internal note on RBSA livelihood programming overview.

³¹⁰ Country Livelihood Portfolio Reviews: [Malawi](#), [Mozambique](#).

³¹¹ UNHCR. 2021. Stepped Up Livelihoods and Economic Inclusion Strategy 2021-2024.

([Finding 13](#)). However, this information is not systematically shared with partners or consistently integrated into programme planning, targeting, and adaptation.

185. Interviews highlighted that across multiple countries, data collected at significant cost (such as labour market surveys in Angola, value chain analyses in ROC, and joint analyses with statistical offices in Malawi) was either not disseminated in real time, remained incomplete or outdated, or was applied only partially in decision-making. Stakeholders highlighted that there are weak feedback loops between assessment, design, and implementation limited the potential for evidence to improve programme relevance, efficiency, and sustainability.³¹²
186. Partners in Namibia, Malawi, and South Africa reported that they had little visibility of UNHCR's monitoring data or clarity on how evidence was used to inform strategic or operational decisions. In some cases, assessments identified viable sectors or interventions, yet activities continued in areas known to be oversaturated, or without follow-through on market analysis recommendations. Limited transparency and the absence of formal information-sharing mechanisms meant that promising findings, such as those emerging from pilot projects or sector studies, were not widely leveraged.³¹³

Finding 25

UNHCR's organisational shift toward a sustainable response approach is appropriate and timely for the region.

187. UNHCR's move to adopt sustainable response as an organisational priority is well aligned with lessons emerging from Southern Africa,³¹⁴ where country portfolio reviews indicate that livelihood and economic inclusion programmes under the Stepped-Up Strategy have not consistently translated into durable outcomes.³¹⁵ As indicated across evaluation findings, interviews and documents show persistent gaps in national system integration, co-financing arrangements, and structured private sector engagement; qualitative evidence suggests that without a shift in approach, most interventions would remain dependent on external funding and UNHCR-led delivery beyond their intended lifespan. Gaps in national system integration ([Finding 20](#)), financing predictability ([Finding 15](#)), private sector engagement ([Finding 6](#)), and monitoring systems ([Finding 14](#)) have left most interventions dependent on external funding and UNHCR-led delivery beyond their intended lifespan.
188. Sustainable response, as articulated in recent global direction from the High Commissioner and presented to the Standing Committee in June 2025, is framed as a way of working that embeds refugee inclusion into national systems and market structures, supported by whole-of-government and whole-of-society engagement.³¹⁶ This reorientation seeks to move beyond discrete project delivery towards strengthening enabling environments (policy, legal, market, and financing systems) that sustain inclusion without indefinite humanitarian inputs.³¹⁷
189. At regional level, the shift is appropriate but regional interviews indicate it will require addressing operational readiness gaps to be effective. While certain countries have built constructive policy dialogues and initiated joint planning with government and development actors, the overall portfolio shows limited examples of multi-stakeholder leadership, joint results frameworks, or co-owned investment strategies. Interviews discussed that, without strengthening (i) convening capacity, (ii) donor coordination mechanisms, and (iii) technical expertise in systems-level

³¹² Country Livelihood Portfolio Reviews: [Malawi](#), [ROC](#), [Angola](#).

³¹³ Country Livelihood Portfolio Reviews: [Namibia](#), [South Africa](#), [Mozambique](#).

³¹⁴ UNHCR. 2025. Sustainable Response paper submitted to the [Standing Committee Ninety-third meeting, 11 June 2025](#).

³¹⁵ Demonstrated across [Country livelihood portfolios reviews](#).

³¹⁶ UNHCR. 2025. CRP-17: Sustainable Responses.

³¹⁷ UNHCR. 2025. Background Paper on Sustainable Responses.

facilitation, there is a risk that the sustainable response agenda could replicate past challenges in Southern Africa.^{318 319}

6. Conclusions, lessons, and recommendations

190. The conclusions, lessons and recommendations present a summation of the evaluation findings and have been specifically formulated to reflect their implications in light of UNHCR's evolving organisational context in 2025. They highlight learning relevant both to UNHCR's future presence in Southern Africa and to its regional role, recognising that the transition toward centralisation and the Sustainable Responses agenda requires strategic choices on how livelihoods and economic inclusion are positioned, resourced, and advanced.

6.1. Evaluation conclusions

Evaluation Question 1: To what extent has the Stepped-up Strategy addressed the prioritized needs of forcibly displaced people and how aligned is it with relevant national and regional policies, strategies, and programmes?

Conclusion 1.1.

191. The Stepped-Up Strategy was conceptually strong and timely. It correctly recognised the main barriers to refugee self-reliance and aligned with the anticipated policy shifts taking place across the region. Its three pillars and cross-cutting themes reflected both global direction and regional needs, showing that the strategy's orientation was well grounded in the conditions facing forcibly displaced populations and host communities in Southern Africa.
192. However, relevance must also be judged against the strategy's intended users – the country offices and partners responsible for delivery. Here, the evaluation highlights a misalignment: while the strategy articulated the right vision for forcibly displaced people and host communities, it did not sufficiently reflect the operational realities of those tasked with implementation. By overlooking the readiness and technical capacity of country teams, the strategy lost traction as a guiding framework. This points to a broader implication that strategic relevance cannot be assessed solely by reference to needs on the ground, but also by how well a framework equips institutions to respond to them.

Conclusion 1.2.

193. Policy frameworks across Southern Africa have increasingly acknowledged refugee inclusion, marking important progress in political and strategic discourse. References to self-reliance and economic participation in national development plans, employment strategies, or refugee laws show that the broad vision of the Stepped-Up Strategy resonated with evolving national agendas. This alignment gave UNHCR an entry point to promote and contribute to its objectives at the policy level and affirmed the strategy's relevance in principle.
194. This policy recognition has not been matched by institutional embedding. Refugees remain largely excluded from planning, financing, and accountability systems, meaning that commitments on paper seldom translate into practice. For UNHCR, this reveals a critical limitation: alignment with national visions cannot, on its own, advance durable inclusion, if national systems do not operationalise those commitments. The implication is that relevance at the policy level is fragile

³¹⁸ UNHCR. 2025. Q&As on Sustainable Responses.

³¹⁹ UNHCR. 2025. Internal note on RBSA livelihood programming overview.

when not underpinned by budgetary allocation, monitoring mechanisms, or co-owned delivery structures at different governance levels.

Conclusion 1.3.

195. The Stepped-Up Strategy did not gain sufficient traction within UNHCR itself. The evaluation shows that it was neither widely disseminated nor integrated into planning and review processes, and it provided little operational guidance to help country teams adapt its principles. With limited regional capacity to reinforce its priorities, the strategy remained peripheral to everyday programming and resource mobilisation. As a result, most operations looked instead to donor frameworks, global guidance, or existing national plans rather than treating the strategy as their central reference point.
196. This illustrates that a strategy's relevance depends not only on its external orientation but also on how it is carried forward within the institution. Where socialisation is limited, leadership buy-in is uneven, and practical tools are absent, strategies risk remaining aspirational rather than shaping consistent practice. The Stepped-Up Strategy fell into this category: it was seen as broadly aligned with ongoing work but did not provide the clarity or traction needed to unify or adequately structure approaches across countries.
197. The broader implication is that relevance must be understood as both outward- and inward-facing. A strategy that diagnoses external needs but fails to mobilise the organisation to act coherently loses much of its potential value. This evaluation shows that, in the context of centralisation, strategies that are not embedded into leadership structures and institutional systems of follow-through will remain marginal regardless of their conceptual strength.

Evaluation Question 2: How effective was the strategy and related programmes in achieving or creating pathways towards medium- and longer-term resilience and facilitating inclusion of forcibly displaced people in local economies?

Conclusion 2.1.

198. Livelihoods interventions under the Stepped-Up Strategy showed that projects can deliver clear short-term improvements for forcibly displaced people and host communities. When initiatives combined skills development, market facilitation, and financial inclusion, they generated measurable gains in productivity, income, and pathways to self-reliance. These outcomes confirm that the strategy's vision was achievable in practice where adequate resourcing, technical capacity, and continuity were in place.
199. The evaluation found that such results were rarely sustained or replicated. Projects tended to remain fragmented and tied to short donor cycles, with limited engagement of national systems or private sector actors. Limited engagement with authorities mediated through partners or only occurring during project implementation cycles limited advocacy gains and led to an absence of formal continuous coordination mechanisms with national ministries. This meant that even effective initiatives seldom translated into structural change or broader resilience outcomes. The gap between ambition and practice reflects the challenge of achieving durable impact under predominantly project-based delivery.
200. Projectisation will remain the principal mode of delivery for UNHCR's livelihood and economic inclusion work, and this carries both potential and limits for effectiveness. This evaluation shows that projects can demonstrate what is possible, but their strategic value lies in whether they are designed and positioned to connect into wider systems and collective responses at scale. The implication is that effectiveness in a projectised model should not be judged only by outputs at the project level, but by the extent to which those outputs contribute to medium- and longer-term pathways of resilience and inclusion and at scale.

Conclusion 2.2.

201. The Stepped-Up Strategy showed that efficiency in livelihood and economic inclusion delivery was shaped less by programme design and more by structural conditions such as scale, delivery models, and timing. Larger operations that leveraged strong partners and predictable cycles achieved lower per-capita costs, while smaller or remote operations faced higher costs despite similar approaches. This underlines a key implication for UNHCR in the current reset: efficiency gains are unlikely to come from standardised models, but from partnerships, sequencing, and the alignment of projects with national systems.
202. Gaps in data and monitoring systems limited UNHCR's ability to measure effectiveness or inform resource allocation. Inconsistent indicators and fragmented reporting meant that even where results were achieved, they were difficult to aggregate or use strategically. This undermined the strategy's capacity to demonstrate value for money or to adapt interventions based on evidence. The implication is that in a projectised, resource-constrained environment, efficiency will also depend on the robustness of evidence systems to guide choices and demonstrate results.
203. The evaluation shows that the effectiveness of livelihoods programming under Sustainable Responses will hinge less on the volume of activities delivered and more on the ability to connect cost, scale, and outcomes within coherent systems. Projects that are integrated into national planning and supported by reliable monitoring can offer a credible contribution to resilience and inclusion, even where resources remain limited. By contrast, without these linkages, livelihoods risks being perceived as high-cost, low-impact workstreams, undermining their place within UNHCR's broader strategic portfolio.

Evaluation Question 3: To what extent have UNHCR's strategic, catalytic, and operational roles contributed to or constrained partnerships for sustainable response on livelihood and economic inclusion?

Conclusion 3.1.

204. The Stepped-Up Strategy set out a division of labour in livelihoods and economic inclusion between RBSA and country operations, with RBSA expected to provide strategic oversight, cultivate partnerships, and strengthen evidence, while country teams were to adapt approaches and pilot catalytic interventions. In practice, these roles did not materialise as intended. Regional technical leadership on livelihoods was limited, leaving operations without consistent direction or platforms to connect local initiatives to wider policy and financing agendas. Regional level efforts to establish partnerships with banks, international financial institutions and private sector were similarly limited. As a result, livelihoods work remained fragmented, reliant on short-term donor frameworks, and rarely positioned to achieve scale.
205. The implication is that sustaining livelihoods outcomes depends on where institutional responsibility for technical leadership and convening sits. Without those functions being actively carried out, operations in Southern Africa defaulted to projectised delivery with limited systemic traction. With regional strategies no longer foreseen, the challenge for UNHCR is to ensure that livelihoods expertise, data systems, and partnership brokering are clearly embedded within the centralised model. Under the sustainable responses agenda, this means clarifying how country teams will be supported to position projects as part of wider pathways of resilience and inclusion, rather than isolated efforts.

Conclusion 3.2.

206. Partnerships were positioned by the Stepped-Up Strategy as central to achieving systemic change. The evaluation shows they remained predominantly project-based and transactional in Southern Africa. Country operations engaged NGOs, local authorities, or community groups to

deliver activities, but few of these arrangements matured into co-owned frameworks for financing or planning. At the regional level, engagement with development financiers, regional bodies, and private sector actors was largely episodic and reactive, tied to donor priorities rather than structured around long-term investment strategies. This meant that the catalytic ambition of the strategy was not realised in practice.

207. The implication is that while UNHCR retained credibility as a technical actor and delivered discrete interventions, its partnerships did not consistently generate the systemic investment or institutional embedding needed for durable refugee inclusion. This reflects both capacity constraints and the dominance of short-term, donor-driven projects, which absorbed limited resources and left little scope for sustained convening. Without predictable mechanisms to align stakeholders around joint results frameworks, livelihoods interventions remained fragmented and vulnerable to funding volatility.

Conclusion 3.1.

208. The Stepped-Up Strategy correctly identified UNHCR's catalytic role as essential for advancing livelihoods and economic inclusion, but in practice this role was not fully exercised. Operational delivery often dominated, leaving limited space for sustained facilitation, partnership brokering, or systems-level engagement. As a result, opportunities to position livelihoods within broader multi-stakeholder agendas were not consistently realised, reducing the Strategy's potential to drive durable outcomes.
209. With the organisational reset and centralisation now reshaping UNHCR's operating model, the evaluation highlights the need to recalibrate expectations of what livelihoods programming can achieve. Evidence suggests that projects remain important entry points, but their longer-term influence depends on whether they are linked to the larger programme of work in the country, national systems and collective responses to support sustainability and scale. In this context, the contribution of livelihoods lies less in the scale of outputs delivered by UNHCR and more in how projects demonstrate viable models/proof of concept, create policy space, and sustain refugee inclusion within wider protection and solutions agendas.

6.2. Lessons

210. The lessons below are framed as transferable insights to inform UNHCR's global and regional livelihoods and economic inclusion work. They are grounded both in findings specific to this evaluation and in repeat findings observed across Southern Africa and the wider UNHCR portfolio.

- 📖 **Lesson 1: Strategies that focus on vision without clear operational pathways lose traction in practice.** The Stepped-Up Strategy broadly aligned with refugee needs and national level policies but was not embedded in UNHCR country office planning, guidance, or leadership systems, limiting its operational uptake.
- 📖 **Lesson 2: Results and evidence systems need consistent indicators, leadership demand, and dedicated capacity to be useful for decision-making.** Gaps in baselines, static reporting, inconsistent methodologies, and the absence of specialised M&E roles meant monitoring was often treated as compliance rather than a management tool.
- 📖 **Lesson 3: Cost and workforce data systems must capture real resource use.** Double-hatting of staff, unclear attribution of costs, and incomplete coverage of affiliates skewed efficiency estimates, highlighting the need for more realistic and integrated data systems to inform decisions.
- 📖 **Lesson 4: Livelihoods programmes need flexible project frameworks to withstand economic, climate, and donor shocks.** Macroeconomic volatility, climate impacts, and

donor re-prioritisation repeatedly disrupted progress, showing the limits of rigid project frameworks.

- Lesson 5: Advocacy gains are most durable where UNHCR maintains sustained, direct engagement with decision-makers.** Evidence showed stronger policy traction where UNHCR had ongoing government access, and weaker outcomes where engagement was ad hoc or delegated.
- Lesson 6: Operations are most cost-efficient with a larger and more stable caseload, capable partners handling the majority of field-level delivery, and predictable funding and procurement cycles.** Where these conditions were absent unit costs rose, even when sectoral focus and delivery models remained unchanged.
- Lesson 7: Project-based delivery can demonstrate viable approaches (as models for possible scale) but rarely sustains or scales without integration into national systems.** Short donor cycles and weak alignment with national systems or private sector meant pilots showed potential but rarely influenced structural change.

6.3. Evaluation recommendations

211. The following recommendations were developed through a co-creation workshop and follow up meetings in November 2025, which brought together key stakeholders from country, regional and HQ level to validate the evaluation conclusions and co-create the recommendations presented here. These recommendations are aimed at strengthening UNHCR's current comparative advantage in advancing livelihood and economic inclusion, within the context of the ongoing organisational change.

Recommendation 1. The 2025–2030 Global Economic Inclusion Strategy must function as a practical organizational framework that prioritizes usability by country operations.

212. The incoming global strategy should prioritize usability for operations to drive implementation towards realistic impact rather than providing only a conceptual model with envisaged change that is largely hypothetical, i.e., is not grounded in current realities and robust assessment of material risk that may affect the strategy's success. The overreliance on conceptual change and lack of practicality was a critical weakness in the previous strategy. This means that the incoming strategy must be easily understood and with clear objectives and results that UNHCR will prioritize for the 2025-2030 period. This includes providing clear justification for elements of the previous strategy that will be discontinued or substantially changed.
213. The strategy document must quickly move the user from high-level concepts to a clear understanding and firm direction on how UNHCR operations will link and contribute to the larger programme of work in-country. For this, the strategy should provide a concise Theory of Change with practical change pathways and clear reference to operational standards, policies and strategies where they are materially relevant to the strategy's success. It must use established definitions and agreed terminology that can be used for effective coordination and communication, and ultimately impactful decision making, across UNHCR and its partner organizations. The strategy must include or reference a relevant subset of UNHCR's indicators to demonstrate to the user a practical causality in linking UNHCR's resources and activities to economic inclusion project outputs and finally to system-level outcomes.
214. For this strategy to be applicable and in demand across country contexts, it is necessary that it squarely acknowledges that in many contexts where UNHCR works, displaced persons do not have right to work (both formal and in terms of context barriers to access work), freedom of movement, and access to critical national services, the livelihoods strategy should focus on government advocacy for inclusion of refugees into national systems. This includes developing, enabling and maintaining an enabling environment for refugees. This advocacy component to

address systemic barriers should, in fact, be the first principle and cornerstone for UNHCR's livelihood focus; this system's engagement approach should replace the common tendency for UNHCR to default to direct income generation support when the government is not yet fully taking this responsibility. This is further addressed under recommendation 2.

215. Embed the new strategy into UNHCR's corporate processes to ensure livelihoods are consistently positioned within Sustainable Responses, even under projectised funding and centralised structures. Lessons from the Stepped-Up Strategy and the 2018 Global Livelihood Strategy Evaluation show that without a focus on utility, strategies risk being sidelined in favour of donor frameworks and ad hoc projects.
216. The strategy must be accompanied by a roll-out or costed implementation plan. This plan should consider leading practice in strategy and policy implementation, which includes a focus on accompaniment to country operations and tailoring of strategy priorities to local context in collaboration with operation staff and partners. It should embed practical tools that country operations and partners can use in planning, monitoring, and resource mobilisation.
217. **Suggested ways forward:**
 - Provide a concise ToC, clear outcomes and pathways, shared definitions, and a small set of corporate indicators linking project outputs to system-level outcomes. A critical part of any ToC is to exhaustively describe the risks and opportunities (commonly referred to as the ToC assumptions) that underpin if-then hypotheses that form the TOC backbone. The ToC and the embedded risk and opportunity analyses will be the foundation of the strategy and an essential tool to identify relevant outcome domains, and formulate and monitor progress towards expected direct and indirect results
 - Develop a costed roll-out plan to enable and drive strategy implementation. This should prioritize country operation support. Hybrid and blended learning methods are commonly used but leading practice shows that in-country missions to tailor the strategy to local context are invaluable from a buy-in and technical standard point of view. Embed practical tools for strategy planning, implementation management, monitoring, and resource mobilisation.
 - Integrate the strategy into corporate processes so livelihoods are consistently positioned within Sustainable Responses, even under projectised delivery.

Recommendation 2. Ensure all projects are linked to national systems and UNHCR's strategic positioning.

218. Leverage partnerships and complementary sectors to embed FDP inclusion in national systems and market structures. Livelihood projects must be designed to engage directly with national systems, financing mechanisms, and collective responses; demonstrate short-term outputs that can contribute to longer-term resilience and inclusion pathways. This must be established as a required condition and minimum standard for all UNHCR projects from 2025 onwards; there must be no grey area or exceptions to this precondition.
219. Specifically, interventions should be designed to demonstrate viable models, create policy space, and build partnerships that extend beyond project cycles. Effectiveness assessment and analysis should be expanded to include a project's contribution to system-level change. Multi-year projects should be prioritised. There is still a space for shorter-term projects but only in cases where they meet one or more of the criteria described for direct implementation under recommendation 3.
220. In the fundraising reality of reduced and tightly earmarked donor funding, UNHCR should build in earmarks for the convener role to ensure alignment to national systems is purposeful and resourced. In cases in which light-touch extremely limited resources are available, it is recommended to focus available resources to system linkages.

221. Leverage partnerships and complementary sectors to embed refugee inclusion in national systems and market structures. Position livelihoods within broader protection and solutions agendas by embedding them in multi-sector multi-partner responses. UNHCR should build/strengthen partnerships with development banks, private sector actors, technical ministries, and NGOs to bring complementary capacities such as market analysis, governance, and systems facilitation.
222. UNHCR's comparative advantage lies in brokering these partnerships and ensuring refugee inclusion within wider national systems, given current staffing profiles and resources. Integrate within area-based programming to ensure any projectized livelihood and economic inclusion activities are truly multi-partner and multi-sector interventions. Link livelihoods to adjacent sectors such as education, social protection, and climate resilience, and using institutional influence to align actors around shared outcomes. Under centralisation, this convening role becomes even more important, as country operations will depend on HQ/regional or designated units to provide direction and coherence.
223. **Suggested Ways Forward:**
- Collaborate closely with the Sustainable Responses Framework team to optimize alignment and integration among relevant UNHCR strategies.
 - Position livelihoods within broader protection and solutions agendas through joint planning and delivery.
 - Strengthen partnerships with development banks, private sector actors, technical ministries, and NGOs to bring complementary expertise (e.g. market analysis, systems facilitation).
 - Link livelihoods to adjacent sectors such as education, social protection, and climate resilience to reinforce inclusion pathways.

Recommendation 3. Phase out direct implementation, specifically small income generating activities, where these do not have strategic relevance.

224. Phase out fragmented, small-scale income-generating activities that deliver marginal results and are not linked to the broader theory of change or UNHCR's strategic positioning on livelihoods. Small scale income generating projects have strategic relevance where they meet one or more of the following criteria: they provide proof of concept, they establish initial inroads with national structures that can be scaled or linked into wider market and policy systems, and/or where the project provides a meaningful opportunity to develop or strengthen strategic, technical and implementation partnerships. This could include partnerships with governments, civil society organizations and funding organizations.
225. Unless these criteria are met, UNHCR should no longer implement small scale income-generating activities
226. **Suggested ways forward:**
- Design livelihood interventions to connect directly with national systems, financing mechanisms, and multi-stakeholder platforms.
 - Prioritise models that build pathways to resilience and inclusion.
 - Reduce fragmented, small-scale income-generation projects unless they can be scaled or integrated into markets and policy systems.

Recommendation 4. Invest in monitoring and evidence systems tailored to inclusion.

227. Data is important to not only quantify UNHCR's comparative advantage in livelihoods support, but to also understand how value chain and private sector landscapes inform the displacement context. Ensure UNHCR can measure and demonstrate progress on economic inclusion, inform decision-making, and maintain credibility with partners. Establish a streamlined set of livelihoods indicators aligned with the new strategy, focused on inclusion and incorporating relevant metrics

that address governance, financing, and ownership, not only on project outputs (building off Recommendation 2). The current framework indicators do not adequately capture important governance and ownership domains and instead focus on project level outputs. Gaps in data quality and verification undermine the credibility of results and limit learning.

228. Develop practical systems to integrate partner and government data (e.g. joint reporting templates, data-sharing agreements), apply regular quality reviews at regional levels, and introduce outcome-tracking methods that extend beyond annual reporting. Integration in joint-monitoring with established government partners can be explored on a country-by-country basis. Embedding such systems will allow UNHCR to demonstrate value for money, inform resource allocation, and maintain credibility with development partners, even where delivery remains small-scale.
229. Consider the technical capacity to develop such a monitoring and evidence system may not exist within UNHCR. Hire technical specialists in this area or utilize existing partners with experience in livelihoods development and monitoring for support.
230. **Suggested ways forward:**
- Establish a streamlined set of indicators focused on inclusion, governance, financing, and ownership – not only project outputs.
 - Strengthen data systems to integrate partner and government information. Regularly share data with these partners.
 - Apply regular data quality checks and introduce outcome-tracking methods that extend beyond annual reporting.

Recommendation 5. Clarify and resource livelihood and economic inclusion leadership, technical and implementation functions with clear accountability under the centralised model.

231. Ensure clear institutional ownership of technical direction, evidence generation, fundraising and partnership brokering so country operations are not left to act in isolation. Designate where technical leadership, evidence generation, and partnership brokering for livelihoods will sit at the country, regional and HQ levels, and which role(s) are accountable for progress. Leadership functions should include a focus on fundraising under the centralised model. Clearly define expected role of partners. Disseminate this structure to relevant focal points at the operational level.
232. A defined unit or mechanism combining HQ and regional capacity should be tasked with providing technical guidance and oversight to country operations, ensuring consistent use of the new strategy, and maintaining links to national and regional policy processes. This requires adequate staffing and authority to influence planning and resource mobilisation. Without such clarity, country operations will continue to operate in isolation, relying on donor frameworks rather than UNHCR's corporate direction.
233. **Suggested ways forward:**
- Define where technical leadership, evidence functions, and partnership brokering for livelihoods will sit at HQ / regional levels.
 - Establish a mechanism or unit to provide guidance, ensure consistent use of the strategy, and connect country teams to policy and financing platforms.
 - Resource these functions adequately so they influence planning and mobilisation, rather than operating informally or ad hoc.

7. Appendices

Appendix 1: Terms of Reference	Error! Bookmark not defined.
Appendix 2: Stepped-Up Strategy Theory of Change	Error! Bookmark not defined.
Appendix 3: Detailed stakeholder analysis	Error! Bookmark not defined.
Appendix 4: Evaluation matrix	Error! Bookmark not defined.
Appendix 5: Methodology	Error! Bookmark not defined.
Inception phase activities	73
Remote and in-person fieldwork	73
Evaluation key informants	74
Developing the country livelihood portfolio reviews	78
Indicator selection	79
Cost efficiency analysis	79
Cost-effectiveness analysis	82
Ethical considerations and safeguards	82
Data collection tools	82
Appendix 6: Evaluation timeline	Error! Bookmark not defined.
Appendix 7: Evaluation Committee and Evaluation Reference Group .	Error! Bookmark not defined.
Appendix 8: Country livelihood portfolio reviews	Error! Bookmark not defined.
Angola	Error! Bookmark not defined.
Democratic Republic of Congo	Error! Bookmark not defined.
Malawi	Error! Bookmark not defined.
Mozambique	Error! Bookmark not defined.
Republic of Congo	Error! Bookmark not defined.
Zambia	Error! Bookmark not defined.
Zimbabwe	Error! Bookmark not defined.
Botswana (SAMCO)	Error! Bookmark not defined.
Eswatini (SAMCO)	Error! Bookmark not defined.
Namibia (SAMCO)	Error! Bookmark not defined.
South Africa (SAMCO)	Error! Bookmark not defined.
Appendix 9: Overview of 2021-24 programming under the Stepped-Up Strategy .	Error! Bookmark not defined.
Angola	172
Botswana	173

Democratic Republic of Congo	173
Republic of Congo	174
Eswatini	174
Malawi	175
Mozambique	176
Namibia	177
South Africa	177
Zambia	178
Zimbabwe	179
Appendix 10: Additional details on context and the unit of evaluation.. Error! Bookmark not defined.	
Overview of land allocated to forcibly displaced people for livelihood activities	182
Overview of partnerships	183
RBSA governance	184
RBSA funding overview	189
Timeline of key events	197
Appendix 11: Indicator achievements and trends analysis Error! Bookmark not defined.	
Indicator reporting	198
Trends analysis	200
Appendix 12: Cost analyses Error! Bookmark not defined.	
Cost-efficiency results	208
Appendix 13: Repeat findings..... Error! Bookmark not defined.	
Appendix 14: Documents cited..... Error! Bookmark not defined.	

Appendix 1: Terms of Reference

The TOR can be found below. Please select Object > Open.

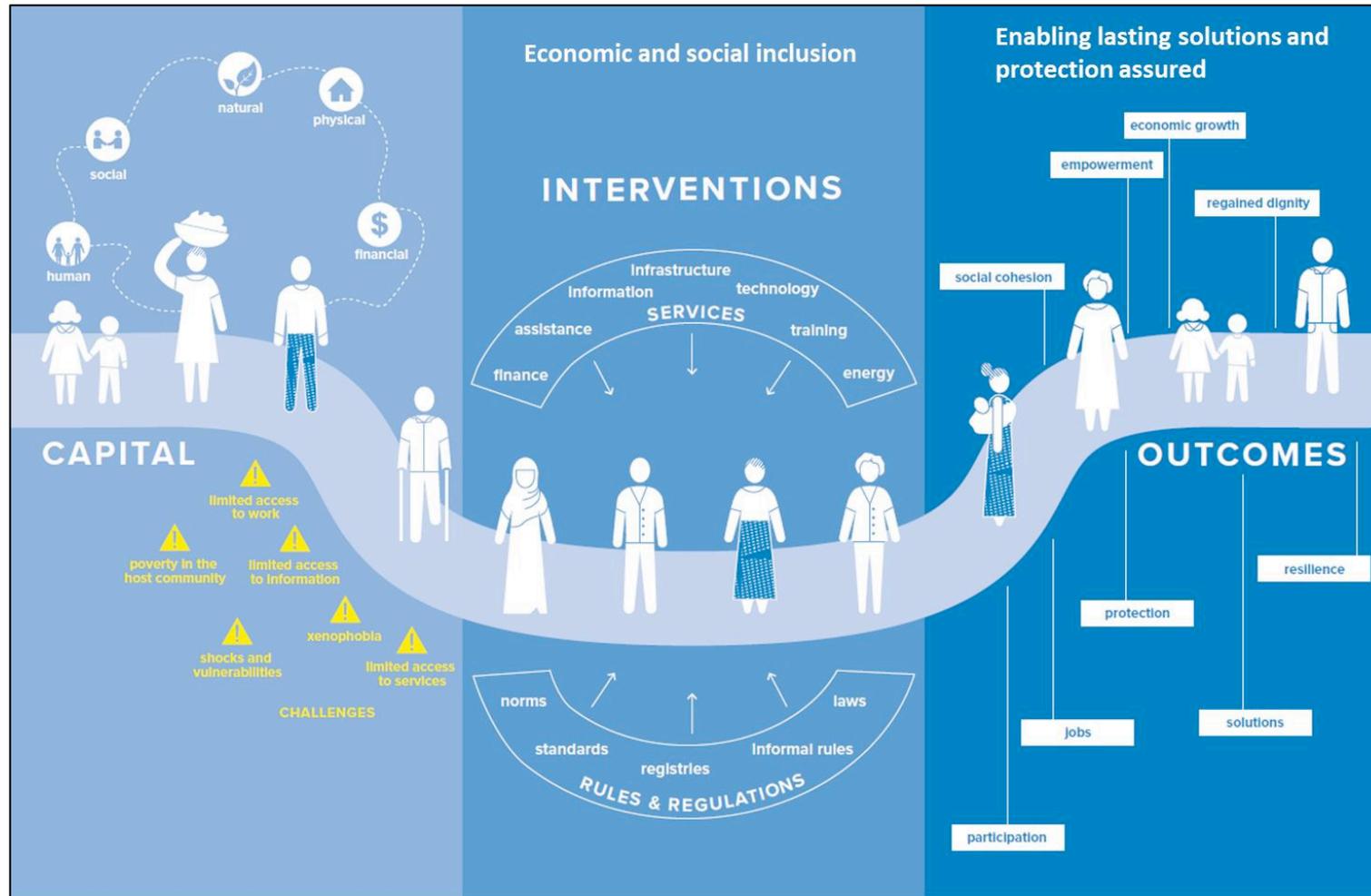


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Appendix 2: Stepped-Up Strategy Theory of Change

The graphical ToC is presented below, as found in the Stepped-Up Strategy. Refer to [Section 4.1](#) for the narrative presentation.

Figure 8. Stepped-Up Strategy ToC



Source: UNHCR. 2021. Stepped Up Livelihoods and Economic Inclusion Strategy 2021-2024.

Appendix 3: Detailed stakeholder analysis

Table 8. Stakeholder analysis

Who are the stakeholders?	What is their interest in the evaluation?	How should they be involved in the evaluation?	At which stage should they be involved?	How important is it to involve them in the study?
UNHCR stakeholders				
RBSA	Oversee evaluation process and ensure quality and use of findings. Support regional coordination and oversight; ensure strategic relevance as well as the co-creation and implementation of recommendations	Contribute to strategic framing Participate in KIIs Share documentation and feedback Inform synthesis Review key deliverables: Draft Inception Report, Draft Evaluation Report Engage in validation workshops	All stages	High
Evaluation Office	Ensure alignment with global strategies and evaluation standards; contribute to knowledge generation and learning	Contribute to strategic framing Participate in KIIs Review key deliverables: Draft Inception Report, Draft Evaluation Report Engage in validation workshops	All stages	High
Country Office Representatives and Technical Staff	Provide insight on livelihood programming, implementation, and operational context.	Participate in KIIs Support access to field sites and documents Review draft findings Engage in validation workshops	Inception Data collection Validation	High
Division of Resilience and Solutions, HQ	Ensure alignment to broader UNHCR efforts and programming and to the ongoing strategic development of the upcoming global livelihood strategy.	Participate in KIIs Review draft reports: Final Evaluation report	Validation	High
Division of Strategic Planning and Results, HQ	Provide critical datasets for evaluation analysis and contribute the credibility and validity of results.	Support with cleaned datasets for evaluation. Review key analyses and outputs of the evaluation Review draft reports as needed	Data collection Validation	High
External				

Implementing Partners	Provide insights on programme delivery, operational challenges, and coordination with UNHCR.	Participate in KIIs and group discussions Share documentation and feedback	Data collection Validation	High
Government counterparts	Provide policy and institutional context and assess alignment with national strategies and systems.	Participate in KIIs Share perspectives on coordination and sustainability	Data collection Validation	High
Donor representatives and development partners	Use evaluation findings to assess performance and inform future programming and funding priorities.	Participate in KIIs Contribute to validation and uptake of findings	Data collection Validation	High
Private sector partners	Provide insights on programme delivery, operational challenges, and coordination with UNHCR.	Participate in KIIs and group discussions	Data collection Validation	High
Forcibly displaced people and host community members	Provide feedback on access, relevance, and perceived outcomes of livelihoods interventions.	Participate in gender-disaggregated FGDs Share perspectives, experiences and insight	Data collection	High

Appendix 4: Evaluation matrix

Table 9. Evaluation Matrix

Sub-evaluation question	Characteristics	Data sources (to be triangulated across)	Analytical methods	Quality of evidence	Relevant findings
EQ 1: To what extent has the stepped-up livelihoods and economic inclusion strategy 2021-2024 addressed the prioritized needs of forcibly displaced people and how aligned is it with relevant national and regional policies, strategies, and programmes?					
1.1. To what extent was the strategy and priority areas relevant to the needs of forcibly displaced people and host communities in Southern Africa?	The alignment of strategy to regional and country needs assessments (UNHCR, partner, joint assessments) Stakeholder perceptions on whether priority areas reflect pressing or persistent needs Consistency between strategic priorities and socio-economic profiles of target population Synergies between livelihoods programming and emergency response frameworks.	Global, regional, and country MYSP and livelihood strategies; strategy reports; roadmaps audits; needs assessments KIIs with RBSA staff, operation staff, government partners, implementing partners KIIs with targeted refugee groups and host communities (in case operations)	Qualitative thematic coding and triangulation across KIIs (via Excel-based topline matrices). Analysis will disaggregate perspectives across and between stakeholder groups. Triangulation of KIIs with secondary sources (via structured desk review ongoing across the evaluation)	High Secondary evidence is of sufficient quality and availability Appropriate sources are available for primary data collection.	Finding 1 Finding 8 Finding 10
1.2. How appropriate was the strategy and its rationale in establishing an implementable framework at region and country levels, in terms of addressing prioritized needs?	<i>Implementable defined through a combination of:</i> Stakeholder perception on the extent to which strategy priorities and operational approaches are realistic and relevant across countries; The degree to which design of the strategy considers and is relevant to country/regional capacities (e.g. resourcing, staffing), transactional and non-transactional partnerships, pledges, country/regional contextual factors (e.g. socioeconomic, political landscape). Existence and use of advocacy milestones or influencing strategies (e.g. public advocacy, silent diplomacy, policy dialogue). Presence of a data/evidence plan underpinning interventions (e.g. market-based analysis, feasibility studies, socio-economic data collection, outcome monitoring).	Global, regional, and country strategies; strategy reports; audits; needs assessments KIIs with RBSA staff, operation staff, government partners, implementing partners, verification of partnership mapping.	Qualitative thematic coding and triangulation across KIIs (via Excel-based topline matrices). Analysis will disaggregate perspectives across and between stakeholder groups. Triangulation of KIIs with secondary sources (via structured desk review ongoing across the evaluation)	High Secondary evidence is of sufficient quality and availability Appropriate sources are available for primary data collection.	Finding 3 Finding 4 Finding 5 Finding 6
1.3. How and to what extent has the strategy aligned with regional, national and partner policies, and where are the most significant	Stakeholder perceptions on the degree of alignment between UNHCR strategy and national/regional policies, and the main barriers to effective implementation (e.g. enforcement, funding, regulatory).	Pledges and commitments made by country governments; global, regional, and country strategy documents incl. agency strategies, UNSDCF and HCT; labour market access	Qualitative thematic coding and triangulation across KIIs (via Excel-based topline matrices). Analysis will disaggregate perspectives across and between stakeholder groups.	High Secondary evidence is of sufficient quality and availability	Finding 2 Finding 7 Finding 5

gaps between policy commitments and practice?	Presence of overlapping objectives and mutual priorities between UNHCR strategies and national/regional development frameworks. Evidence that government or development actors have assumed leadership, co-financing, or implementation roles aligned with UNHCR strategy objectives. Degree to which RBSA and operations have adapted strategy and programming in response to evolving national policies (e.g. refugee compacts, social protection systems, national development plans).	assessments; strategy reports; audits; partnership agreements, concept notes, proposals, joint plans and review. KIIs with RBSA staff, operation staff, government partners, implementing partners	Triangulation of KIIs with secondary sources (via structured desk review ongoing across the evaluation)	Appropriate sources are available for primary data collection.	
1.4. To what extent has the strategy influenced the inclusion and visibility of forcibly displaced people within regional and national development policies, plans, and programmes	The extent to which refugee needs are explicitly reflected in national development plans, policy frameworks, or sector strategies. Evidence that UNHCR's national-level partnerships have led to increased visibility or inclusion of forcibly displaced people in national systems, plans, or reporting mechanisms. Evidence of government or development actors incorporating refugee-related components in joint planning, budgeting, or implementation processes. Presence of national mechanisms or platforms that facilitate the participation or representation of forcibly displaced people in development planning or decision-making.	Pledges and commitments made by country governments; global, regional, and country strategy documents; labour market access assessments; strategy reports; audits; partnership agreements, concept notes, proposals, joint plans, and reviews. KIIs with RBSA staff, operation staff, government partners, implementing partners	Qualitative thematic coding and triangulation across KIIs (via Excel-based topline matrices). Analysis will disaggregate perspectives across and between stakeholder groups. Triangulation of KIIs with secondary sources (via structured desk review ongoing across the evaluation)	High Secondary evidence is of sufficient quality and availability Appropriate sources are available for primary data collection.	Finding 2 Finding 6 Finding 17
1.5. How relevant and appropriate is UNHCR's regional and country level coordination mechanisms in designing and delivering livelihood programming?	Clarity of roles and responsibilities documented in coordination mechanisms (e.g. MOUs, TORs, joint implementation plans), triangulated with stakeholder perceptions. Functionality and use of formal coordination bodies or working groups for livelihoods at country and regional levels (e.g. frequency, participation, influence on programming). Evidence that coordination mechanisms are used to inform programme design and delivery, including planning, target setting, and sequencing of interventions. Extent to which coordination platforms enable strategic rather than transactional engagement with partners.	Regional and country strategy documents; annual reports; strategy reports; audits; operations plans; partnership agreements, concept notes, proposals, joint plans, and reviews KIIs with RBSA and HQ staff, operation staff, government partners, strategic stakeholders in the region	Qualitative thematic coding and triangulation across KIIs (via Excel-based topline matrices). Analysis will disaggregate perspectives across and between stakeholder groups. Triangulation of KIIs with secondary sources (via structured desk review ongoing across the evaluation)	High Secondary evidence is of sufficient quality and availability Appropriate sources are available for primary data collection.	Finding 9

<p>1.6. To what extent does UNHCR identify synergies and trade-offs with key national and regional stakeholders to ensure effective integrated programming?</p>	<p>Examples where the strategy has intentionally built on other actors' comparative advantages. (e.g. national systems, development agencies, private sector platforms.) Extent to which UNHCR-led livelihood initiatives are integrated into or recognised within national development strategies or delivery frameworks. Evidence of a whole-of-society and whole-of-government approach in the design or implementation of livelihood programming. Stakeholder perceptions of UNHCR's ability to manage trade-offs and complementarity in joint programming or coordination settings</p>	<p>Regional and country strategy documents; annual reports; strategy reports; audits; operations plans; partnership agreements, concept notes, proposals, joint plans, and reviews KIIs with RBSA and HQ staff, operation staff, government partners, strategic stakeholders in the region</p>	<p>Qualitative thematic coding and triangulation across KIIs (via Excel-based topline matrices). Analysis will disaggregate perspectives across and between stakeholder groups. Triangulation of KIIs with secondary sources (via structured desk review ongoing across the evaluation)</p>	<p>High Secondary evidence is of sufficient quality and availability Appropriate sources are available for primary data collection.</p>	<p>Finding 7 Finding 8 Finding 9</p>
<p>EQ 2: How effective was the strategy and related programmes in achieving or creating pathways towards medium- and longer-term resilience and facilitating inclusion of forcibly displaced people in local economies?³²⁰</p>					
<p>2.1. What improvements has UNHCR made to strengthen the visibility and quality of data on forcibly displaced people at regional and country levels</p>	<p>Extent to which forcibly displaced people are represented in national and local data systems (e.g. inclusion in surveys, registries, assessments). Presence, quality, and relevance of UNHCR-led data and evidence-generation initiatives (e.g. socio-economic surveys, market assessments, joint needs assessments). Improvements in the timeliness, regularity, and accessibility of data collection and dissemination. Extent to which national actors, partners, or UN agencies report using UNHCR-generated data in their own planning, targeting, or reporting.</p>	<p>Global, regional, and country strategies; strategy reports; audits; needs assessments, relevant DIMA datasets and monitoring approaches. KIIs with RBSA staff, operation staff, government partners, implementing partners KIIs with targeted refugee groups and host communities (in case operations)</p>	<p>Qualitative thematic coding and triangulation across KIIs and FGDs (via Excel-based topline matrices). Analysis will disaggregate perspectives across and between stakeholder groups. Triangulation of KIIs and FGDs with secondary sources (via structured desk review ongoing across the evaluation)</p>	<p>High Secondary evidence is of sufficient quality and availability Appropriate sources are available for primary data collection.</p>	<p>Finding 13 Finding 17</p>

<p>2.2. To what extent does UNHCR regionally and at the country level translate its routine data and evidence-generating activities into effective programming, decision-making, and advocacy for the visibility of forcibly displaced people?</p>	<p>Evidence that UNHCR-generated data and analysis are used to inform programme design, adaptive management, and advocacy strategies (e.g. targeting, sequencing, influencing efforts). Examples of how findings from previous livelihood evaluations and audits have been used to inform programming decisions, including: Avoiding direct delivery of complex services (e.g. financial access, employment schemes) where UNHCR lacks technical comparative advantage. Avoiding short-term, fragmented projects with limited scale or exit strategies. Shifting away from duplicating services provided by government, private sector, or development actors, and instead enabling refugee access to those systems. Integration of lessons learned and data insights into strategy revisions, programme adjustments, or delivery model changes. Alignment of data and evidence use with internal planning, budgeting, or decision-making cycles at regional and country levels.</p>	<p>Global, regional, and country strategies; strategy reports; advocacy road maps and influencing strategies, audits; needs assessments</p> <p>KIIs with RBSA staff, operation staff, government partners, implementing partners</p>	<p>Qualitative thematic coding and triangulation across KIIs (via Excel-based topline matrices). Analysis will disaggregate perspectives across and between stakeholder groups.</p> <p>Triangulation of KIIs with secondary sources (via structured desk review ongoing across the evaluation)</p>	<p>High Secondary evidence is of sufficient quality and availability</p> <p>Appropriate sources are available for primary data collection.</p>	<p>Finding 13 Finding 14 Finding 15</p>
<p>2.3. How has UNHCR's advocacy influenced enabling national and regional policy shifts, and what internal and external barriers remain in achieving systematic refugee economic inclusion?</p>	<p>The role and inputs of UNHCR operations in national or regional policy development processes. The strength and influence of UNHCR's partnerships across the region in conducting effective advocacy. The degree of convergence between UNHCR advocacy efforts and systemic challenges identified by stakeholders (e.g. bureaucratic, governance, financing barriers to inclusion). Evidence of concrete policy shifts (e.g. towards inclusion) or implementation of pledges and commitments</p>	<p>Regional and country strategy documents; annual reports; MISP advocacy plan, strategy reports; audits; operations plans; partnership agreements, concept notes, proposals, joint plans, and reviews</p> <p>KIIs with RBSA and HQ staff, operation staff, government partners, strategic stakeholders in the region</p>	<p>Qualitative thematic coding and triangulation across KIIs (via Excel-based topline matrices). Analysis will disaggregate perspectives across and between stakeholder groups.</p> <p>Triangulation of KIIs with secondary sources (via structured desk review ongoing across the evaluation)</p>	<p>High Secondary evidence is of sufficient quality and availability</p> <p>Appropriate sources are available for primary data collection.</p>	<p>Finding 16 Finding 17</p>
<p>2.4. What have been the results for UNHCR livelihoods and economic inclusion efforts across the region and what are the internal and external factors affecting results?</p>	<p>Progress against regional and country-level livelihood indicator targets. Evidence of systems-level change (e.g. access to services, markets, finance) as a result of UNHCR-supported efforts. Stakeholder perceptions of programme quality, relevance, and sustainability.</p>	<p>Indicator reports, RMS, joint assessments, evaluations; annual reports; monitoring information; data and information from complaints mechanisms, audit reports; mission reports; LIS analysis</p>	<p>Qualitative thematic coding and triangulation across KIIs (via Excel-based topline matrices). Analysis will disaggregate perspectives across and between stakeholder groups.</p>	<p>High Secondary evidence is of sufficient quality and availability</p>	<p>Finding 11 Finding 12 Finding 16</p>

	<p>The influence of internal factors (e.g. budget, staffing, technical capacity, delivery model) on programme results.</p> <p>Extent to which implementation involved or enabled local actors or government systems.</p> <p>Presence and quality of adaptive management practices in response to contextual shifts or delivery challenges.</p>	<p>KIIs with RBSA and HQ staff, operation staff, implementing partners</p> <p>KIIs with targeted refugee groups and host communities (in case operations)</p>	<p>Quantitative analysis of indicator performance across years and countries; analysis of trend (via Stata/SPSS)</p> <p>Triangulation of KIIs and FGDs with secondary sources (via structured desk review ongoing across the evaluation)</p>	<p>Appropriate sources are available for primary data collection.</p>	
<p>2.5</p> <p>In what ways has UNHCR strategy and programming at the region and country levels – such as the graduation programming across the region – led to (or created pathways for) medium and/or long-term resilience results for forcibly displaced people and host communities.</p>	<p>Evidence of change in adaptive, absorptive, or transformative capacities among target populations (e.g. diversified income sources, improved risk coping, reduced dependency on assistance), drawing from TANGO's conceptual framing of resilience</p> <p>Degree to which UNHCR-supported efforts are integrated with or linked to national systems (e.g. social protection, financial inclusion platforms, labour market schemes).</p> <p>Extent to which graduation or self-reliance initiatives are designed and implemented in collaboration with local actors and service systems. Documented unintended effects (positive or negative) on participants, host communities, or service delivery systems (e.g. exclusion dynamics, tension, withdrawal from assistance).</p> <p>Contribution of graduation and livelihoods activities to medium/long-term outcomes, as evidenced by contribution analysis or programme learning.</p>	<p>Indicator reports, evaluations; annual reports; info from complaints mechanisms, monitoring information; audit reports; mission reports; LIS analysis, TOC analysis</p> <p>KIIs with RBSA and HQ staff, operation staff, government partners, strategic stakeholders in the region.</p> <p>KIIs with targeted refugee groups and host communities (in case operations)</p>	<p>Qualitative thematic coding and triangulation across KIIs (via Excel-based topline matrices). Analysis will disaggregate perspectives across and between stakeholder groups.</p> <p>Quantitative analysis of indicator performance across years and countries; analysis of trend (via Stata/SPSS)</p> <p>Triangulation of KIIs and FGDs with secondary sources (via structured desk review ongoing across the evaluation)</p>	<p>High</p> <p>Secondary evidence is of sufficient quality and availability</p> <p>Appropriate sources are available for primary data collection.</p>	<p>Finding 18</p> <p>Finding 19</p> <p>Finding 20</p>
<p>2.6.</p> <p>To what extent have RBSA's livelihoods and economic inclusion activities delivered livelihood outputs efficiently across the regional</p>	<p>Comparative unit costs of key livelihood activities across operations.</p> <p>Proportion of overall expenditure reaching beneficiaries versus operational and administrative costs.</p> <p>Cross-country analysis of cost variation in relation to outputs achieved.</p>	<p>Indicator reports, RMS, financial reports, staffing expenditure reporting, DHR analysis (if available), annual reports</p>	<p>Cost-efficiency analysis of across years and countries; analysis of trend (via Stata/SPSS)</p> <p>Qualitative thematic coding and triangulation across KIIs</p>	<p>High</p> <p>Secondary evidence is of sufficient quality and availability</p> <p>Appropriate sources are available for</p>	<p>Finding 11</p> <p>Finding 12</p>

<p>portfolio, and how does this differ by operation?</p>	<p>Evidence that UNHCR operated in line with its comparative advantage (e.g. advocacy, protection analysis, coordination with development actors), particularly in resource-constrained environments. Availability and use of cost-efficiency metrics in programme planning and decision-making.</p>	<p>KIIs with RBSA and HQ staff, operation staff</p> <p>KIIs with targeted refugee groups and host communities (in case operations)</p>	<p>(via Excel-based topline matrices). Analysis will disaggregate perspectives across and between stakeholder groups.</p> <p>Triangulation of KIIs and FGDs with secondary sources (via structured desk review ongoing across the evaluation)</p>	<p>primary data collection.</p>	
<p>EQ 3: To what extent have UNHCR's strategic, catalytic, and operational roles contributed to or constrained partnerships for sustainable response on livelihood and economic inclusion?</p>					
<p>3.1. What makes UNHCR well positioned (or not) to engage with key stakeholders at the national and regional levels to facilitate a whole-of-society and whole-of-government approach to economic inclusion programming and what factors support or hindered effectiveness?</p>	<p>Presence and functionality of multi-stakeholder coordination platforms involving government, development actors, private sector, and civil society at national and regional levels. Stakeholder perceptions (government, development partners, civil society) of UNHCR's effectiveness in facilitating inclusive and strategic coordination.</p> <p>Evidence that UNHCR has proactively planned and implemented a partnership and advocacy strategy, e.g. clear roles, joint roadmaps, and sustained engagement with government across different administrative levels.</p> <p>Evidence of analysis and navigation of power dynamics, representation, and responsibility-sharing across stakeholders.</p> <p>Internal and external factors that enable or constrain effective coordination and whole-of-society engagement (e.g. staffing, mandate clarity, operational bandwidth, political space).</p> <p>Outcomes of partnership engagement with government or other stakeholders (e.g. joint programming, co-financing, policy shifts, formal inclusion</p>	<p>Regional and country strategy documents; annual reports; strategy reports; audits; operations plans; road maps, partnership agreements, concept notes, proposals, joint plans, and reviews</p> <p>KIIs with RBSA staff, operation staff, government partners, implementing partners, private sector</p> <p>KIIs with targeted refugee groups and host communities (in case operations)</p>	<p>Qualitative thematic coding and triangulation across KIIs (via Excel-based topline matrices). Analysis will disaggregate perspectives across and between stakeholder groups.</p> <p>Triangulation of KIIs and FGDs with secondary sources (via structured desk review ongoing across the evaluation)</p>	<p>High Secondary evidence is of sufficient quality and availability</p> <p>Appropriate sources are available for primary data collection.</p>	<p>Finding 7 Finding 17 Finding 18 Finding 19</p>

<p>3.2. To what extent did UNHCR play a facilitatory role in convening and catalysing investment by relevant stakeholders towards strategic and programme outcomes (intended and unintended)?</p>	<p>Frequency and documented outcomes of UNHCR-led coordination or investment forums (e.g. roundtables, strategic dialogues, co-financing discussions). Stakeholder perceptions of UNHCR's effectiveness as a facilitator and convener of longer-term collaboration and investment. Evidence and scale of new or additional investments (financial, technical, or in-kind) mobilised through UNHCR facilitation. Evidence that such investments have contributed to programme sustainability, scale, or integration with national systems. Unintended outcomes (positive or negative) resulting from UNHCR's convening efforts.</p>	<p>Regional and country strategy documents; annual reports; strategy reports; audits; operations plans; partnership agreements, concept notes, proposals, joint plans, and reviews, indicator reporting</p> <p>KIIs with RBSA staff, operation staff, government partners, implementing partners</p>	<p>Qualitative thematic coding and triangulation across KIIs (via Excel-based topline matrices). Analysis will disaggregate perspectives across and between stakeholder groups.</p> <p>Triangulation of KIIs and FGDs with secondary sources (via structured desk review ongoing across the evaluation)</p>	<p>High Secondary evidence is of sufficient quality and availability</p> <p>Appropriate sources are available for primary data collection.</p>	<p>Finding 11 Finding 12 Finding 19 Finding 20</p>
<p>3.3. How effectively has UNHCR assessed, mitigated, and shared risks and assumptions with its partners to ensure the sustainability of economic inclusion programming at the national and regional levels?</p>	<p>Use and quality of regional and country-level risk registers or risk assessments related to livelihoods and inclusion programming. Evidence of stakeholder engagement in identifying and managing risks (e.g. contextual, financial, operational, protection-related). Presence of formal mechanisms for shared risk ownership (e.g. in partnership agreements, MoUs, cost-sharing frameworks). Evidence of assumption monitoring and adaptation of programme design in response to shifting conditions. Examples of joint risk mitigation or contingency planning with partners, or development stakeholders.</p>	<p>Regional and country strategy documents; annual reports; strategy reports; audits; operations plans; partnership agreements, concept notes, proposals, joint plans, and reviews</p> <p>KIIs with RBSA staff, operation staff, government partners, implementing partners</p>	<p>Qualitative thematic coding and triangulation across KIIs (via Excel-based topline matrices). Analysis will disaggregate perspectives across and between stakeholder groups.</p> <p>Triangulation of KIIs and FGDs with secondary sources (via structured desk review ongoing across the evaluation)</p>	<p>High Secondary evidence is of sufficient quality and availability</p>	<p>Finding 14 Finding 15 Finding 16 Finding 20</p>

NOTE: EQ 2.7.(How cost-effective was the selected RBSA programme in achieving intended livelihood outcomes, and what lessons can be drawn to inform broader strategic relevance, programme effectiveness, and partnership approaches?) has been removed from this evaluation matrix that guides this final report; please see [Section 2.5](#). and [Appendix 5](#) for more information.

Appendix 5: Methodology

This appendix is a supplement to [Section 2](#) and describes in further detail key dimensions of the evaluation.

The evaluation was conducted during a period of significant global shifts in the humanitarian sector and a major reorganisation within UNHCR. These dynamics had a direct impact on the evaluation design and implementation. UNHCR evaluation managers and the Evaluation Team applied an adaptive management approach, revising scope and methods in response to changing circumstances.

Adaptations were particularly required in relation to funding freezes, which affected the availability of resources for fieldwork, and the availability of key informants, which influenced the depth and feasibility of the planned approach in several operations. Adjustments were also made to the scope of inquiry and sequencing of activities to ensure continuity and relevance. These measures allowed the evaluation to maintain methodological rigour while responding to external constraints. For further detail on risks and limitations, please see the section below.

Inception phase activities

The inception phase of the evaluation took place between December 2024 and March 2025 and was designed to refine the scope, methodology, and operational plan for the evaluation. Three key activities were undertaken during this phase.

Literature review report. An extensive literature review was conducted to assess the availability and quality of secondary information across the eight country operations. This review drew on strategic documentation, evaluation reports, monitoring data, and policy papers to identify evidence gaps, recurring findings, and priority areas for deeper inquiry. The results were consolidated into a Literature Review Report, which provided an analytical baseline on the state of livelihoods and economic inclusion programming under the Stepped-Up Strategy. The report also informed adjustments to the evaluation matrix and guided the selection of sub-questions to ensure feasibility and relevance.

Inception mission. A in-person mission was carried out to the RBSA by the Team Leader and Evaluation Coordinator. This mission involved structured consultations with RBSA staff and facilitated discussions with livelihoods focal points across country operations. The mission enabled the evaluation team to validate the scope of the evaluation, agree on the country case study approach, and identify operational considerations, including risks and mitigation measures.

Inception Report. The inception phase included a process of iterative consultation with UNHCR evaluation managers and key stakeholders to refine the methodology, finalise the workplan, and confirm data collection tools. These activities resulted in the production of the Inception Report, which outlined the agreed evaluation framework, country selection, data collection strategy, and timeline for implementation.

Remote and in-person fieldwork

Data collection was conducted through a hybrid approach combining remote interviews and targeted in-person missions, as outlined in the evaluation inception report. The sequencing began with a series of remote interviews with regional and country-level stakeholders to establish the strategic narrative of livelihoods and economic inclusion programming.

In-person field missions were carried out in Angola, Malawi, and Zambia. These missions involved site visits, focus group discussions, and key informant interviews with UNHCR staff, implementing partners, government counterparts, and refugee and host community participants. The inclusion of these three countries provided geographic diversity and representation of both settlement and urban refugee contexts.

Planned field visits to the ROC and one SAMCO operation were not conducted. For RoC, the change was due to the unforeseen unavailability of the designated national consultant during the fieldwork period. For SAMCO, the mission could not be scheduled within the available evaluation data collection window, given competing staff availability. In both cases, it was collectively agreed by UNHCR and the evaluation team to replace the intended in-person missions with remote key informant discussions to ensure country-level perspectives were adequately captured.

The overall approach remained consistent with the inception report design, combining structured document review, remote qualitative interviews, and selective in-person engagement to allow triangulation of evidence across source.

Evaluation key informants

This section presents the key informants, FDPs and community members who contributed to the evaluation through interviews, group discussions and validation processes.

A total of 246 unique participants were consulted in this evaluation: 140 FDPs and host community members (83 F, 57 M), and 107 UNHCR staff and partners (51 F, 56 M)

Key informants

Table 10. Key informants of this evaluation

Key informant name		Role / organisation	Country
UNHCR RBSA and HQ			
Bistoyong, Jenny Beth	F	Senior Regional Livelihood and Economic Inclusion Officer	RBSA
Djohossou, Angele	F	RBSA Deputy Director, Protection	RBSA
Dzietham, Ursula	F	Senior Protection Officer	RBSA
Eyster, Elizabeth	F	Head, Sustainable Responses Service	HQ
Gachari, Jane	F	Durable Solutions Officer	RBSA
Gatama, Chantal	F	Senior Programme Monitoring Officer	RBSA
Ghelli, Tina	F	Senior External Engagement Coordinator	RBSA
Gut, Jessica Elisabetta	F	Senior Operations Officer	RBSA
Hussaini, Sayed Mustafa	M	Senior Project Control Officer	RBSA
Ismail, Kahin	M	Chief of Self-Reliance	HQ
Kasenene, Johansen	M	Cash Based Programmes Officer	RBSA
Lensing-Hebben, Caroline	F	Senior Donor Relations Officer	RBSA
Massamba, Cleve	M	DIMA Coordinator	RBSA
Masud, Yasir	M	Regional Controller	RBSA
Muhoro, Gloria	F	Senior Development Officer	RBSA
Mukandi, Herzel	M	Associate Evaluation Officer	RBSA
Nebri, Felicitas	F	Senior Programme and Operations Coordinator	RBSA
Onyango, James	M	Education Officer	RBSA
Petovska, Zuzana	F	Senior Programme Officer	RBSA
Reitano, Carlo	M	Regional Controller	RB ESA
Scaria, Francis Palakeel	M	Senior HR Partner	RBSA
Siani, Fabio	M	Senior Regional Livelihood and Economic Inclusion Officer	RBSA
Terry, Majisola	F	Senior Risk Management Advisor	RBSA
Nielsen, Malene	F	Senior Regional Evaluation Officer	RB ESA

Key informant name		Role / organisation	Country
Reitano, Carlo	M	Regional Controller	RB ESA
Rider Smith, David	M	Deputy Head of Evaluation Office	HQ
Omeira, Nada	F	Livelihood and Economic Inclusion Officer	HQ
Wubishet, Dereje	M	Senior Programme Coordinator	RB ESA
UNHCR Country Operations			
Ahebwa, Robert	M	Associate Livelihoods and Economic Inclusion Officer	Angola
<i>Name not given</i>	F	Trainer, Viana Center	Angola
Kakaula, Geoffrey	M	Senior field Assistant and Livelihoods Focal	Angola
Rodriguez Godoy, Jasmine	F	Head of UNHCR Office, Dundo	Angola
Assane, Hussein Aouta	M	Associate Livelihoods and Economic Inclusion Officer	DRC
Docteur, Kousoumbi	M	Associate Livelihoods and Economic Inclusion Officer	DRC
Madi, Byaina Galopna	M	Associate Protection Officer	DRC
Musorongi, Wassy Tshikama	M	Assistant Development Officer	DRC
Kadamba, Mirriam	F	External Relations Associate	Malawi
Msowoya, Richmond	M	National Livelihoods Officer	Malawi
Mtingiza, Joana	F	Livelihood and Economic Inclusion Associate	Malawi
Nkoka, Precious	F	Development Officer	Malawi
Tozwen, Roberline	F	Senior Protection Officer	Malawi
Gakwandi, Canisius	M	Livelihood and Economic Inclusion Officer	Mozambique
Heintze, Annasophia	F	Development Officer	Mozambique
Honda, Midori	F	Associate Livelihood and Economic Inclusion Officer	Mozambique
Bossede, Medesse	F	Operations Officer	ROC
Dossou-Djigah, Komi Mawuli	M	Assoc Programme Officer	ROC
Gbaguidi, Elisa Therese Ngambi	F	Programme Associate	ROC
Liem, Vladimir Zoa	M	Assistant Programme Officer	ROC
Ekuyao, Gloria	F	Programme CBI Officer	SAMCO
Mathebula, Matimu	M	SAMCO Program Associate	SAMCO
Moletsane, Mmone	F	Community Based Protection Officer	SAMCO
Mbopo, Daisy	F	Protection Associate	SAMCO
Mushatama, Mbali	F	Protection Associate	SAMCO
Shangadi, Diina	F	Head of Field Office	SAMCO
Smith, Erna	F	Program officer	SAMCO
Tsokalida, Sarah	F	SAMCO Programme Officer	SAMCO
Al Masri, Mahdi	M	Associate CBP Protection Officer	Zambia
Ebinger, Jane	F	Senior Development Officer	Zambia
Kasoma, Chipso	F	Assistant Programme Officer	Zambia
Nnshimbi, Andy	M	Associate Livelihoods and Economic Inclusion Officer	Zambia

Key informant name		Role / organisation	Country
Nyakairu, John	M	Head of Office	Zambia
Perham, Stephanie	F	External Relations Officer - Communication Team	Zambia
Ranawat, Giulia Ricciarelli	F	Senior Protection Coordinator - RSD	Zambia
Sakufiwa, Collins	M	Senior Protection Case Management Assistant	Zambia
Shimo, Kelvin	M	Public Information Associate - Communication Team	Zambia
Shindo-Braaten, Mio	F	Associate Protection Officer	Zambia
Chimwe, Philmon Luke	M	Livelihood & Economic Inclusion Contractor	Zimbabwe
Dumba, Lovemore	M	Previously Livelihoods Project Manager in Tongogara	Zimbabwe
Gwarada, Rita	F	Associate Programme Officer	Zimbabwe
External Partners			
Amin, Ashraf	M	Programme Policy Officer - Resilience	Regional
Lewis, Jane	F	Head of UNHCR-WFP Joint Programme Excellence and Targeting Hub	Regional
Zahari, Mariam	F	Policy Specialist, Alliance for Financial Inclusion	Regional
<i>Name not given</i>	F	Head of ADPP, Dundo	Angola
<i>Name not given</i>	M	Head of WFP, Dundo	Angola
<i>Name not given</i>	M	Provincial Director - IDA, Dundo	Angola
<i>Name not given</i>	M	Site Manager / ADPP, Viana Center	Angola
<i>Name not given</i>	M	Assistant / ADPP, Viana Center	Angola
<i>Name not given</i>	M	Assistant / ADPP, Viana Center	Angola
<i>Name not given</i>	M	Field Agent and Mobiliser / ADPP, Lovua Settlement	Angola
<i>Name not given</i>	M	Field Agent and Mobiliser / ADPP, Lovua Settlement	Angola
Healy, Tiny	F	Executive Director / Skillshare International	Botswana
Lethage, Thobo Gloria	F	Secretary for Human Rights and Equity / Ministry of Justice & Correctional Services	Botswana
Masilela, Musa	M	Director / EWADE	Eswatini
Mlambo, Zanele	F	Commissioner for Refugees / Department of Home Affairs	Eswatini
Simelane, Mpendulo	M	Livelihoods Officer / World Vision International	Eswatini
Lawrence Maulidi	M	Plan International programme manager	Malawi
Chikumbutso Liwonde	M	Director of Agriculture / Dowa District Council	Malawi
Gerald Chiganda	M	Camp Administrator / Government of Malawi	Malawi
Athanase Ngendahayo	M	Community Leader	Malawi
Bridget Fulagombe	M	Plan International Field office	Malawi

Key informant name		Role / organisation	Country
Haindongo, Fillemon	M	Acting Country Director / Society for Family Health	Namibia
Kayofa, Ndaindila	F	Head of Food Systems and Nutrition / WFP	Namibia
Nyoni, Ntombizodwa	F	Public Health Specialist / Society for Family Health	Namibia
Learmonth, Penny	F	Director / Future Families	South Africa
Mande, Martin	M	Secretary General / South Africa Refugee Led Network	South Africa
Mbalanga, Malipo Lukandamiza	M	Regional Secretary General / SAROF	South Africa
Rajah, Yasmin	F	Director / RSS	South Africa
Steven, Mmindje Kabakilwa	M	Founder and Director / African Solidarity Campaign	South Africa
Tau, Phyllis	F	Project Coordinator / Future Families	South Africa
Treves, Giulia	F	Executive Director / Scalabrini Center of Cape Town	South Africa
Havlíková, Martina	F	Country Director / Caritas Czech Republic	Zambia
Kampamba, Bwalya Joshua	M	Field Offices Coordinator / Caritas Czech Republic, Lusaka	Zambia
Mwansa, Paul	M	Agriculture Officer / District Commissioner's office	Zambia
Nanga, Victor	M	Project Coordinator / Caritas Czech Republic, Meheba	Zambia
Chikwanda, Daniel	M	Ministry of Community Development and Social Services	Zambia
Mvula, Gift	M	Ministry of Agriculture	Zambia
Simbeya, Natio	M	Refugee Officer/ Commissioner for Refugees	Zambia
Total KIIs: 107 (51 F, 56 M)			

FDP and host community focus group discussions

Table 11. FDP and host community members consulted in in-person group discussions

Stakeholder Group	Country	Participants	
Women in Lovua Settlement	Angola	28 across 2 FGDs	(28 F)
Traditional Leaders in Lovua Settlement	Angola	6	(6 M)
Men in Lovua Settlement	Angola	8	(8 M)
Men at Viana Center	Angola	18 across 2 FGDs	(18 M)
Women at Viana Center	Angola	36	(36 F)
Farmers	Malawi	14	(5 F, 9 M)
Business enterprise participants	Malawi	10	(5 F, 5 M)
Refugee participants	Zambia	20 across 2 mixed FGDs	(9 F, 11 M)
Total unique participants in FGDs: 140 (83 F, 57 M)			

Developing the country livelihood portfolio reviews

As part of the evaluation, country-level reviews were developed to provide structured, context-specific assessments of livelihood and economic inclusion programming across all three evaluation questions. These reviews served as a core analytical tool, consolidating diverse evidence sources into a standardised format that enabled both in-depth country-level analysis and regional comparison.

The approach combined multiple layers of evidence. Strategic documentation, including country strategies, project proposals, monitoring reports, and planning frameworks, were systematically reviewed for each operation. Documentation was triangulated with qualitative evidence from remote and in-person interviews, as well as focus group discussions conducted during selected country missions. Together, these sources allowed the evaluation to trace the evolution of UNHCR's livelihoods and economic inclusion programming since 2021, with particular attention to shifts in strategic orientation, delivery modalities, coordination approaches, and implementation challenges.

To ensure consistency and comparability across countries, the evaluation team developed a rubric based around the priorities and results outlined in the Stepped-Up Strategy and the earlier Global Strategy Concept Note. The rubric was structured around UNHCR's organisational movement towards sustainable responses and integrated evaluative dimensions linked to each of the three evaluation questions. Each country portfolio was assessed along a four-point scale: Foundational gaps, Emerging practice, Promising potential, and Strategic leadership (below). Ratings were based on composite judgements of strategic alignment, operational readiness, and partnership maturity, informed by both documented evidence and stakeholder perspectives.

Table 12. Rubric developed for assessing country progress

Stakeholder Group	Country
Strategic leadership	UNHCR country operations demonstrate a government-led, multi-stakeholder and systems-oriented response that embeds refugee inclusion in national development frameworks and service delivery. UNHCR's role is catalytic and supports/supporting scalable and sustainable pathways to self-reliance and resilience.
Promising potential	UNHCR country operations have established strategic foundations and is taking tangible steps toward institutionalising refugee economic inclusion. Pilot models, government engagement, and coordination efforts show momentum. Gaps remain in scale, systems integration and/or long-term financing.
Emerging practice	UNHCR country operations demonstrate early-stage or fragmented progress, with limited instances of inclusion programming and no coherent or systems-linked approach. UNHCR remains largely operational, and institutional partnerships or long-term outcomes are limited.
Foundational gaps	UNHCR country operation lacks a coherent vision or operational framework for refugee economic inclusion. Programming is fragmented, short-term, and disconnected from national systems. UNHCR operates in isolation, with minimal government or development partner engagement.

Each draft country review was shared with the respective UNHCR country focal points for validation, and written feedback was incorporated to ensure accuracy and completeness. In addition, a dedicated validation group discussion was convened with senior SAMCO staff to review the SAMCO country assessments and their strategic implications. Feedback from this session, together with the inputs from country focal points, was systematically integrated into the final country reviews and informed the evaluation findings and conclusions presented in this report.

Indicator selection

The livelihoods indicators used in this evaluation are derived from UNHCR's Global Results Framework, which reflects the agency's Strategic Directions for 2022–2026. The Global Results Framework provides a standardised, globally aligned approach for monitoring and reporting on UNHCR's impact, outcome, and output-level achievements across its mandated areas of work. Specifically, the indicators selected fall under Core Outcome Area 13: Self-Reliance, Economic Inclusion, and Livelihoods. As indicated in [Section 4.4.](#), these are:

- **Outcome 13.1:** Proportion of people with access to banking/financial institutions
- **Outcome 13.2:** Proportion of people who self-report positive changes in their income
- **Outcome 13.3:** Proportion of unemployed working-age people
- **Output 13.1.1:** The number of people who benefited from and were supported by livelihood and economic inclusion efforts

These indicators were chosen because they are part of a standardised set of core metrics used globally by UNHCR to assess progress towards the socioeconomic inclusion of forcibly displaced and stateless persons. They are aligned with international standards,³²¹ and are essential for measuring access to income-generating opportunities, financial services, and overall self-reliance. Their inclusion in the evaluation ensures consistency with global reporting requirements, enables comparability across contexts, and supports evidence-based decision-making for both programmatic adjustments and strategic planning.

Cost efficiency analysis

A cost-efficiency analysis was undertaken to assess how financial and human resources were utilised to deliver planned outputs under the regional livelihoods and economic inclusion portfolio. Inputs included expenditure on staffing, operations, and programme delivery, while outputs referred to the number of individuals supported through livelihood and economic inclusion activities.

The analysis applied a cost-efficiency ratio, calculated as the total programme or output cost relative to the total number of outputs delivered.

$$\text{Cost-Efficiency} = \frac{\text{Total Program or Output Cost}}{\text{Total Outputs Delivered}}$$

Where: - Total Program/ Output Cost is the total expenditure under the livelihoods and economic inclusion output area. - Total Outputs Delivered.

Quantitative ratios were triangulated with qualitative insights from stakeholder interviews to better understand the underlying drivers of efficiency across contexts.³²² This included consideration of factors such as delivery modalities, staffing structures, and operational challenges, as well as contextual influences such as policy environments and partner capacity. The analysis also recognised that some activities relevant to livelihoods and economic inclusion were not systematically coded under the livelihoods outcome area, including advocacy and protection-related interventions with strong economic inclusion components. These qualitative contributions were incorporated into the narrative assessment of cost-efficiency.

Datasets and sources. The financial inputs draw from three UNHCR datasets:³²³

³²¹ Such as those of the ILO and SDG Indicator 8.5.2

³²² Such as delivery modality (direct implementation versus partner-led), staffing levels and technical capacity, and operational context such as remoteness and partner availability

³²³ UNHCR. 2025. DSPR internal glossary of terms.

- **Administrative Budget Obligation Document (ABOD):** the total administrative non-staff costs for each office, regional bureau and headquarters division or entity. It is divided into chapters of expenditures. Examples of chapters include, but are not limited to, staff travel, training, and cost of office premises.
- **Operation (OPS):** the costs of providing goods and services to forcibly displaced and stateless people through activities implemented directly by UNHCR and/or funded partners (excluding UNHCR's own staff and administrative costs).
- **STAFF:** the salaries and entitlements of the regular UNHCR national and international positions

The evaluation team worked closely with UNHCR evaluation managers to identify the most appropriate sources for the above datasets. After an extensive review of UNHCR data and data systems, the following data sources were utilised:

Table 13. Data sources for the quantitative analysis.

Type of Data	Data Source	Remarks
Financial	DSPR Dataset (OP, OL and Expenditure) - 2022-2024	This dataset provided by DSPR provides OP, OL and Expenditure data from the years 2022 - 2024. The dataset is disaggregated by Outcome and by budget scenario for each outcome [OPS, STAFF & ABOD]
Results	Results Indicator Trends/Achievement - Results Data Portal - 2022-2024	This dataset contains Core Indicators for the Livelihoods Outcome and Output Areas. The dataset contains 3 core outcome and 1 core output indicator(s).
Human Resources	Works force Data - 2020-2024	This dataset was extracted from Workday and other previous workforce systems and contains livelihood-related human Resources (both STAFF and non-staff) for the period 2020 to 2024

Data challenges. The cost analysis relied on multiple UNHCR financial and results datasets covering the 2022–2024 period. While these sources provided a basis for examining patterns of efficiency across operations, a number of data quality and attribution challenges were encountered. These affected both the accuracy of financial allocations and the reliability of indicator reporting. The issues documented below were most visible in the cost-efficiency work but extend beyond it, shaping the evaluation's analysis of effectiveness, achievements, and contribution. The following key challenges were documented during the analysis:

Indicator and results data quality issues

- **Limited reporting on output indicators.** Only one output indicator exists for the livelihoods results area, and it has not been consistently reported across all operations. While figures were available, their accuracy was questionable.
- **Weak baselines and targets.** Baselines were often missing, inconsistent, or misaligned with targets. In some cases, targets were set lower than baselines, or inverted indicators were incorrectly reported (e.g. indicator 13.3), reflecting weak quality assurance.
- **Incomplete indicator data.** Several indicators reported achieved results without associated baselines or targets, reducing their evaluative value.
- **Variation in sample sizes.** Sample sizes varied widely across operations and years. This inconsistency complicates comparability and requires applying weights to the variables.

- **Repeated results reporting.** Some operations appeared to report the same results across multiple years (e.g. RMS values), raising concerns about updates and data validity.
- **Ongoing QA issues in results data.** Quality assurance processes for some Results Data Portal entries were still pending (dating back as far as 2022), reducing confidence in reported values.
- **Inconsistent data sources.** Indicator reporting relied on a mix of small-scale surveys, large national surveys (e.g. RMS), and statistical sources with varying quality and scope. This undermines comparability across operations.
- **Partial availability of core indicators.** The primary livelihoods output indicator (13.1.1) was only made compulsory in 2023, with incomplete reporting across countries and indications of under-reporting compared to expenditures.
- **Non-tracked contributions.** Key activities such as advocacy on policy were not systematically captured, despite their significant contribution to livelihoods outcomes.

Financial and workforce data issues

- **Unclear attribution of costs.** It was not always clear whether costs in DSPR datasets (ABOD, OPS, STAFF) were accurately allocated to the livelihoods outcome area, limiting the precision of cost-to-output ratios.
- **Narrow staffing definitions.** The STAFF dataset included only UNHCR staff, excluding affiliates and other personnel who contributed substantially to livelihoods work, skewing cost-efficiency estimates.
- **Double-hatting of staff roles.** Staff often carried multiple responsibilities, making it difficult to isolate the proportion of time dedicated to livelihoods.
- **Workforce dataset limitations.** Workforce data did not adequately address double-hatting and therefore could not reliably capture actual personnel time dedicated to livelihoods programming.
- **FOCUS dataset misalignment.**³²⁴ FOCUS (2021) data required substantial treatment and could not be easily aligned with COMPASS data, limiting its utility for efficiency calculations.

These challenges inevitably constrained the precision of quantitative efficiency ratios and the comparability of results across operations. However, the evaluation triangulated these datasets with qualitative evidence from interviews, portfolio reviews, and field-level documentation to strengthen the reliability of findings. The limitations documented here informed the broader analysis of effectiveness under [Section 5.2 \(EQ2 Findings\)](#) and shaped the lessons presented in [Section 6](#). They highlight persistent gaps in UNHCR's results and financial systems that affect not only cost analysis but also the organisation's ability to demonstrate impact, value for money, and progress toward inclusion outcomes.

³²⁴ FOCUS was the previously used system that was based on an old results framework. COMPASS is the current results monitoring system.

Cost-effectiveness analysis

The evaluation explored the feasibility of undertaking a cost-effectiveness analysis for a typical livelihoods project in the region. In consultation with UNHCR Evaluation Managers, one recent 2024 project was identified in Zambia as a case study, and financial and results datasets were requested from the country operation. The evaluation team developed a dedicated concept note setting out the rationale, methodology, and data requirements for this exercise.

However, the analysis could not be completed. Two main factors contributed: first, the evolving priorities of the evaluation, which increasingly focused on the humanitarian reset and engagement with strategic and higher-level stakeholders; and second, challenges in accessing the necessary datasets within the timeframe of data collection and analysis. In addition, it became clear that UNHCR's current data systems are not configured for cost-effectiveness analysis, as many smaller projects are not required to track outcome-level results and thus lack the indicators needed to link costs to outcomes.

For these reasons, the planned cost-effectiveness study was not carried forward. Instead, the evaluation prioritised the cost-efficiency analysis presented in [Section 5.3](#), which was more aligned with available data, the evaluation's objectives, and its evolving lines of inquiry

Ethical considerations and safeguards

The evaluation team ensured the dignity of all evaluation participants was respected by engaging stakeholders in a way that honours their well-being and personal agency while being responsive to their sex, gender, race, language, country of origin, LGBTQ status, age, background, religion, ethnicity and ability, and to cultural, economic and physical environments.³²⁵ The evaluation team ensured equitable participation and treatment of all evaluation participants and their opportunity to voice their perspectives. Where the evaluation involves the participation of members of vulnerable groups, evaluators complied with international and national legal codes governing respecting and protecting the rights of these groups (e.g., guidelines on researching and interviewing children and young people). All team members abided by the UNHCR policy for evaluation and ethics.

All interviewees were informed of the purpose and duration of the interview, how they were identified to participate in the interview, and of their right. This includes (but not limited to): they may choose not to participate, choose not to answer certain questions, or end the interview at any time; and all information provided will be used to assess the project with no direct attribution to the interviewee in the reporting. All consent was verbally obtained. Photographs were not taken during the in-field data collection.

During the inception phase, the evaluation team confirmed with UNHCR that no organizational ethical review process is required for this strategic evaluation. All ethical and safeguarding issues described above were monitored throughout the evaluation process.

The evaluation team did not have any potential or perceived conflict of interest to disclose. If any arise during the remainder of the evaluation, these shall be promptly disclosed to the UNHCR evaluation managers to take relevant action as appropriate.

Data collection tools

These tools were used to guide qualitative data collection for the evaluation.

³²⁵ UNEG. 2020. [Ethical Guidelines for Evaluation](#).

The questions are semi-structured and aligned with the evaluation's sub-questions and thematic areas identified during the inception phase, including recurring findings and follow-up lines of inquiry from the quantitative analysis.

Please note that these topical outlines / interview guides were used as a menu of possible topics and not all questions in each section was asked to each respondent.

Regional Bureau staff

1. To what extent is current livelihoods and economic inclusion programming aligned with the regional strategy? (Sub-EQ 1.1, 1.3)
 - a) What adjustments have been made to reflect national or local realities?
2. How was the strategy introduced and operationalised at country level? What kind of support or guidance was received from RBSA? (Sub-EQ 1.1)
3. How has your operation navigated alignment with national policies or development plans related to inclusion of forcibly displaced people? (Sub-EQ 1.4)
4. Are there gaps between government policy commitments and implementation when it comes to inclusion in labour markets, services, or national systems? (Sub-EQ 1.4)
5. How has UNHCR's role in coordination or national-level engagement evolved in the livelihoods space? (Sub-EQ 1.5, 1.6)
 1. Who are your key implementation or strategic partners for livelihoods? How do you define roles and responsibilities in practice? (Sub-EQ 1.6, 3.1)
6. In your view, what is UNHCR's comparative advantage in livelihoods and economic inclusion? Has this shifted in recent years? (Sub-EQ 1.1, 3.1)
7. What partnerships have been most effective for scaling or sustaining livelihoods efforts?
 - a) What have been the major barriers? (Sub-EQ 1.6, 3.1)
 2. To what extent does your operation directly implement livelihoods activities versus working through partners? What drives this choice? (Sub-EQ 2.3)
 3. What delivery modalities or approaches have proven most cost-efficient or feasible in your context? (Sub-EQ 2.1, 2.3)
8. How are funding decisions made within the operation? Are there trade-offs in prioritising different population groups or interventions? (Sub-EQ 2.1, 2.2)
9. What data does your operation or Regional Bureau collect on livelihoods programming? (Sub-EQ 1.2, 3.2)
 - a) What are the main uses and gaps in current MEL practices?
 - b) What quality assurance mechanisms are in place for data collection by implementing partners? Are these sufficient?
10. How is outcome-level data (such as changes in income, employment, or self-reliance) captured, if at all? (Sub-EQ 1.2, 3.2)
 4. How has qualitative information (e.g. from post-distribution monitoring, group discussion, case management) been used to validate or interpret quantitative trends?
11. What mechanisms exist to reflect on programme performance and adapt based on lessons learned? (Sub-EQ 3.2)

12. Are there specific tools, templates, or corporate systems that support or limit monitoring and learning at country and regional levels? (Sub-EQ 3.2)
 - a) To what extent do your monitoring systems allow for credible regional-level aggregation and comparison of data?
 - b) What are the main barriers?
 5. What are the key risks to sustaining livelihoods outcomes in your context? How are these being managed or monitored? (Sub-EQ 3.3)
13. What are the primary constraints preventing the scale-up or deeper integration of livelihoods programming in your operation? (Sub-EQ 2.2, 3.3)
14. What would be your top two priorities or recommendations for improving livelihoods and economic inclusion programming in your context? Going forward, what is UNHCR's comparative advantage in these efforts? (Sub-EQ 1.1, 3.3)

Country-level UNHCR staff

1. To what extent is current livelihoods and economic inclusion programming aligned with the regional strategy? (Sub-EQ 1.1, 1.3)
 - a) What adjustments have been made to reflect national or local realities?
2. How was the strategy introduced and operationalised at country level? What kind of support or guidance was received from RBSA? (Sub-EQ 1.1)
3. How has your operation navigated alignment with national policies or development plans related to inclusion of forcibly displaced people? (Sub-EQ 1.4)
4. Are there gaps between government policy commitments and implementation when it comes to inclusion in labour markets, services, or national systems? (Sub-EQ 1.4)
5. How has UNHCR's role in coordination or national-level engagement evolved in the livelihoods space? (Sub-EQ 1.5, 1.6)
 6. Who are your key implementation or strategic partners for livelihoods? How do you define roles and responsibilities in practice? (Sub-EQ 1.6, 3.1)
6. In your view, what is UNHCR's comparative advantage in livelihoods and economic inclusion? Has this shifted in recent years? (Sub-EQ 1.1, 3.1)
7. What partnerships have been most effective for scaling or sustaining livelihoods efforts? What have been the major barriers? (Sub-EQ 1.6, 3.1)
 7. To what extent does your operation directly implement livelihoods activities versus working through partners? What drives this choice? (Sub-EQ 2.3)
 8. What delivery modalities or approaches have proven most cost-efficient or feasible in your context? (Sub-EQ 2.1, 2.3)
8. How are funding decisions made within the operation? Are there trade-offs in prioritising different population groups or interventions? (Sub-EQ 2.1, 2.2)
9. What data does your operation collect on livelihoods programming? (Sub-EQ 1.2, 3.2)
 - a) What are the main uses and gaps in current MEL practices?
 - b) What quality assurance mechanisms are in place for data collection by implementing partners? Are these sufficient?
10. How is outcome-level data (such as changes in income, employment, or self-reliance) captured, if at all? (Sub-EQ 1.2, 3.2)

9. How has qualitative information (e.g. from PDMs, FGDs, case management) been used to validate or interpret quantitative trends?
11. What mechanisms exist to reflect on programme performance and adapt based on lessons learned? (Sub-EQ 3.2)
12. Are there specific tools, templates, or corporate systems that support or limit monitoring and learning at country level? (Sub-EQ 3.2)
 - a) To what extent do your monitoring systems allow for credible regional-level aggregation and comparison of data? What are the main barriers?
10. What are the key risks to sustaining livelihoods outcomes in your context? How are these being managed or monitored? (Sub-EQ 3.3)
13. What are the primary constraints preventing the scale-up or deeper integration of livelihoods programming in your operation? (Sub-EQ 2.2, 3.3)
14. What would be your top two priorities or recommendations for improving livelihoods and economic inclusion programming in your context? Going forward, what is UNHCR's comparative advantage in these efforts (Sub-EQ 1.1, 3.3)

External stakeholders

1. How well does UNHCR's livelihoods and economic inclusion work align with your organisation's strategies, objectives, or programming? (Sub-EQ 1.3, 1.4)
2. In your view, what is UNHCR's comparative advantage in this space? Are there areas where its role could be better defined or differentiated? (Sub-EQ 1.1, 3.1)
3. What coordination mechanisms exist between your organisation and UNHCR on livelihoods programming? How effective have these been? (Sub-EQ 1.6, 3.1)
4. What are the strengths and limitations of your current partnership or engagement with UNHCR? (Sub-EQ 1.6, 3.1)
5. What have been the key enablers or barriers to achieving complementarity and shared responsibility in livelihoods programming? (Sub-EQ 1.6)
6. To what extent has UNHCR's delivery model—direct implementation vs. facilitation—affected efficiency or outcomes in practice? (Sub-EQ 2.3)
7. Do you consider UNHCR's livelihoods and economic inclusion programming to be cost-efficient? What evidence or observations inform your view? (Sub-EQ 2.1)
 11. Have you observed specific delivery modalities or partnerships that have been particularly effective in achieving results or scale? (Sub-EQ 2.3, 2.4)
 12. What outcome-level results (e.g. income, employment, resilience) have you seen emerging from UNHCR-supported interventions? (Sub-EQ 2.4)
8. How well does UNHCR collect and share evidence and learning on what works in livelihoods programming? (Sub-EQ 3.2)
9. What gaps or improvements do you see in how evidence and learning are used to inform strategy and implementation? (Sub-EQ 1.2, 3.2)
10. What are the main risks to sustaining results from livelihoods or economic inclusion interventions? (Sub-EQ 3.3)
 13. What do you see as UNHCR's role in catalysing further investment and engagement from governments, private sector or development actors? (Sub-EQ 3.1, 3.3)

11. What future shifts would make UNHCR a more effective actor or partner in this space? (Sub-EQ 1.1, 3.3)

Beneficiary groups and host communities (group discussion)

1. What kinds of livelihood activities (farming, small business, casual labour, etc.) are people in your community involved in? (Sub-EQ 1.1, 1.4)
2. Have you personally taken part in any UNHCR or partner-supported livelihoods programmes (such as training, inputs, grants, or business kits)? (Sub-EQ 1.1, 2.2)
 - a. What did you find useful or challenging?
3. Do the support activities match what people here need to earn an income or be self-reliant? Why or why not? (Sub-EQ 1.1, 1.4)
4. Are there people in your community who are left out of these programmes? Who are they, and why might they be excluded? (Sub-EQ 1.4, 3.1)
5. Have you ever been asked what kind of support you need before a programme started? If so, how? If not, how would you like to be involved? (Sub-EQ 3.2)
6. Have you ever shared feedback or complaints about a programme? Did anyone respond or explain what was done about it? (Sub-EQ 3.2)
7. Where do people in your community get information about these programmes? Is the information clear and easy to understand? (Sub-EQ 3.2)
8. What are some of the main challenges people face when trying to start or grow a small business, farm, or find work? (Sub-EQ 1.1, 3.3)
9. Do you feel that the programmes here have helped reduce your reliance on aid or improved your ability to support yourself? Why or why not? (Sub-EQ 2.3, 3.3)
 14. Are women, youth, people with disabilities, or others in your community able to fully participate in these programmes? If not, what needs to change? (Sub-EQ 1.4, 3.1)
10. Do you think the programmes provided here are continuing or expanding? Are you worried that support may stop too soon or not reach enough people? (Sub-EQ 3.3)
11. What changes would you like to see in these programmes to make them more useful or fair for people like you? (Sub-EQ 1.1, 3.3)

Field site checklist

This structured field checklist was used to support national team members in collecting consistent, comparable data across the field sites. It was completed jointly by the national evaluation team member and the designated UNHCR focal point (e.g. livelihoods officer) during visits to field sites.

The tool captures key descriptive and implementation-level information on livelihoods and economic inclusion activities, including activity types, delivery modalities, targeting, partnerships, and monitoring practices. It supported triangulation with programme documents, direct observation, and other data sources to inform cross-country analysis.

A. Programme Overview and Scope

1. Name of site / settlement / district
2. Interview date and location
3. UNHCR focal point interviewed (role/title)
4. Implementing partner(s) operating at this site
5. List of current livelihood and economic inclusion activities (tick all that apply):
 - Vocational skills training
 - Business development / entrepreneurship training
 - Agricultural inputs / extension support
 - Start-up kits / business grants
 - Savings and loan groups
 - Job placement / employment facilitation
 - Financial literacy training
 - Cash-for-work
 - Other (specify)
6. Which target groups are prioritised? (tick all that apply)
 - Refugees
 - Asylum seekers
 - Host community
 - Women
 - Youth
 - Persons with disabilities
 - Others (specify)
7. How are participants selected or enrolled? Briefly describe the targeting process:

B. Implementation and Delivery Modalities

8. Who delivers the activities (UNHCR, implementing partner, local authorities, others)?
9. What are the delivery locations (camp, settlement, urban, community centre, etc.)?
10. Are the activities time-bound (e.g. short-term training) or ongoing?
 - Short-term only

- Ongoing programming
 - Mixed / other (specify)
11. What materials, equipment, or financial support do participants receive?
12. Are activities adjusted based on market assessments or participant feedback?
- Yes – regularly
 - Yes – occasionally
 - No
 - Don't know
13. Are activities coordinated with government systems or local authorities?
- Yes – fully integrated
 - Yes – partially coordinated
 - No coordination
 - Don't know

C. Results and Monitoring

14. Does the site collect any outcome-level data on employment, income, or business success?
- Yes
 - No
 - Don't know
 - If yes, describe the method(s)
15. Are there any livelihood indicators tracked regularly at this site (output or outcome)?
- Yes
 - No
 - If yes, list key indicators used:
16. Is there a system in place to collect feedback or complaints from participants?
- Yes – functioning regularly
 - Yes – but not used consistently
 - No feedback system
 - Describe how feedback is collected:

C. Sustainability and transition

17. Are any activities designed to transition participants towards self-reliance or graduation from assistance?
- Yes - designed with a clear graduation or exit strategy
 - Yes - but strategy is informal or limited
 - No - no clear transition approach

- If yes, describe the method(s)/strategy
18. Are local institutions, markets, or systems being strengthened to support sustainability of livelihoods interventions)?

- Yes – explicitly part of programme design
- Some linkages exist, but not systematic
- No direct linkages
- Don't know

If yes, describe the approach or examples

Appendix 6: Evaluation timeline

Table 14. Evaluation timeline

Activity	By whom	Date (2025)
Inception		
Compile / expand resource library and desk review	Evaluation Team	28 Feb
Submission of Literature Review Report	Evaluation Team	28 Feb
Remote scoping discussions	Evaluation Team	Ongoing throughout inception phase
Inception Mission (Team Leader + Evaluation Coordinator) – 3 days	Evaluation Team	04 – 06 Mar
Remote inception interviews: RBSA and country level	Evaluation Team	09 Mar – 14 Apr
Inception Report Draft 1 submission	Evaluation Team	16 Apr
Final Inception Report approved	Evaluation Team	23 May
Data collection		
Remote key information discussions	Evaluation Team	05 May – 08 Aug
In-field data collection mission in operations - RBSA /SAMCO mission: 25 May – 30 May (5 days) - Angola mission: 19 May – 22 May (4 days) - Malawi mission: 11 Jun – 13 Jun (3 days) - Zambia mission: 19 May – 24 May 2025 (5 days)	Evaluation Team	18 May – 13 June
Analysis and reporting		
Analysis and reporting for Draft 1	Evaluation Team	02 Jun – 24 Aug
Remote validation interviews	Evaluation Team	01 Jul – 24 Aug
Final Report Draft 1	Evaluation Team	25 Aug
UNHCR review of Draft 1	UNHCR	25 Aug – 05 Sept
Final Report Draft 2	Evaluation Team	24 Oct
UNHCR review of Draft 2	UNHCR	24 Oct – 11 Nov
Recommendations co-creation workshop	Evaluation Team	13 Nov
Final Report Draft 3	Evaluation Team	21 Nov
ERG review	ERG	24 – 28 Nov
Final presentation	Evaluation Team	TBD
Final Evaluation Report Submission	Evaluation Team	End November

Appendix 7: Evaluation Committee and Evaluation Reference Group

Evaluation Committee

Table 15. Evaluation Committee

Name	Role	Lvl	Office	Location
Malene Nielsen	Evaluation Manager	HQ	EDM EVAL Prov of Expert Evals - GLSE	Nairobi
Fabio Siani	Evaluation Manager	RB	Reg Bureau Southern Africa RSA	Pretoria
Herzel Mukandi	Evaluation Library and Resource Manager	HQ	EDM EVAL Prov of Expert Evals - GLSE	Zimbabwe
Sayed Mustafa Hussaini	Supporting Evaluation Manager	RB	Reg Bureau Southern Africa RSA	Panama

Evaluation Reference Group

Table 16. Evaluation Reference Group

Name	Title	Institution/Organisation
Chansa Kapaya	Bureau Director RBSA (Co-chair)	UNHCR
Lori Bell	Head of EvO (Co-chair)	UNHCR
Patrice Talla Takoukam	Regional Director for Southern Africa	FAO
Amisi Damiano	Executive Director	RLO -Solidarity of Refugee Women for the Social Welfare (SOFERES) – Malawi
Ismail Abraham	Executive Director	RLO - Association of Refugees in Mozambique (ARM) – Mozambique
Kahin Ismail	Chief of Self-Reliance Sec - GCR	UNHCR
Tina Ghelli	Senior External Engagement Coordinator	Reg Bureau Southern Africa RSA
Pearl Mphuthi	Brand Manager, Corporate Social Investment	Mukuru
May Abousleiman Assely	Senior Programme Assessment and Analysis Officer, Reg Bureau EHA & GLakes Africa KEN	UNHCR

Appendix 8: Country livelihood portfolio reviews

This appendix presents structured reviews of the 2021–2024 livelihoods and economic inclusion programming portfolio in each country covered by the evaluation. The reviews synthesise evidence from an extensive resource library of secondary documentation, key informant interviews, and focus group discussions. They provide a country-level perspective on the core domains of the evaluation questions: strategic orientation, effectiveness and efficiency, and partnerships.

Each review traces the evolution of UNHCR’s livelihoods and economic inclusion programming since 2021, highlighting major achievements, recurring challenges, and the degree of alignment with the Stepped-Up Strategy and national policy frameworks. The reviews were subject to a preliminary validation process with country teams to ensure accuracy and credibility. For SAMCO, a remote workshop was also convened to discuss the strategic implications of the case studies and areas for further refinement.

These reviews form a critical body of evidence underpinning the Evaluation Findings in the main report. Readers are encouraged to refer to this appendix for more detailed explanations and illustrative examples.

The following rubric was developed and applied to the country livelihood portfolio reviews to enable consistent assessment of progress across operations and facilitate comparison of strategic orientation, effectiveness, and partnerships. More details can be found in [Appendix 5](#).

Table 17. Rubric for assessing country progress.

Stakeholder Group	Country
Strategic leadership	UNHCR country operations demonstrate a government-led, multi-stakeholder and systems-oriented response that embeds refugee inclusion in national development frameworks and service delivery. UNHCR’s role is catalytic and supports/supporting scalable and sustainable pathways to self-reliance and resilience.
Promising potential	UNHCR country operations have established strategic foundations and is taking tangible steps toward institutionalising refugee economic inclusion. Pilot models, government engagement, and coordination efforts show momentum. Gaps remain in scale, systems integration and/or long-term financing.
Emerging practice	UNHCR country operations demonstrate early-stage or fragmented progress, with limited instances of inclusion programming but no coherent or systems-linked approach. UNHCR remains largely operational, and institutional partnerships or long-term outcomes are limited.
Foundational gaps	UNHCR country operations lacks a coherent vision or operational framework for refugee economic inclusion. Programming is fragmented, short-term, and disconnected from national systems. UNHCR operates in isolation, with minimal government or development partner engagement.

Angola

Refugee Settlement

Approximately 80% of the 55,000 refugees, asylum seekers, and other forcibly displaced people Angola hosts live in urban areas while the remaining 20% live in the Lóvua settlement and the provincial capital, Dundo, in Lunda Norte.

The Government of Angola established the Lóvua Settlement in Lunda Norte in 2017 to accommodate the arrival of refugees from Kasai, DRC. Since 2019, UNHCR has facilitated voluntary repatriation for Kasai refugees, who comprise a majority of forcibly displaced people living in Lunda Norte, but refugees living in Dundo and Luanda have shown limited interest in returning.

Country Operations Status

Due to significant global funding pressures and broader shifts in the operational landscape, UNHCR is undergoing major organisational changes within the RBSA and its country operations at the time of this evaluation. The RBSA is scheduled to close effective 01 October 2025, with its functions and oversight responsibilities to be redistributed to other regional bureaux.

Angola operations will merge into the newly established Mozambique Multi-County Office, covering Mozambique and Angola operation and will report to RB EHAGL.

Summary of the 2021-2024 livelihood activities

UNHCR and its partners primarily implemented agriculture-related livelihood activities in Lóvua Settlement between 2021 and 2024. Livelihood activities focused on developing value chains (rice, beekeeping, livestock) through the provision of high-quality inputs, extension services, and training as well as establishing infrastructure (irrigation, processing centres) and strengthening market linkages. Beekeeping was introduced with modern hive equipment, technical guidance on apiary management and honey processing, and packaging support for local and regional sales. Conservation agriculture techniques were promoted through a farmer-to-farmer model and Farmer Field Schools, where participants learned Low-Input High-Output kitchen gardening, moisture-conserving rotations and pest management. Livestock restocking programmes revived goat, pig and poultry herds, while small-scale fishery inputs supported local protein production.

In conjunction with these activities, participants received business planning tools, entrepreneurship training, and start-up kits to expand or develop microenterprises. Village Savings and Loan Associations were formed to increase financial inclusion, enabling members to accumulate savings, access no-interest loans, and better absorb income shocks. Throughout implementation, unconditional and conditional cash or voucher transfers bridged immediate needs while incentivizing school attendance.

Key Livelihoods Partners. Key partners included Ajuda de Desenvolvimento de Povo para Povo (ADPP), Dom Bosco, the Government of Angola (notably the Institute for Agrarian Development within the Ministry of Agriculture), UNDP, WFP, and World Vision International. Funding primarily came from UNHCR's annual program budget under outcome area 13 (self-reliance, economic inclusion and livelihoods), joint funding from UNHCR and WFP under the five-year livelihoods and economic inclusion strategy, and UNDP, who transferred funds to UNHCR to implement the Kurima Project in Lóvua Settlement.

Country findings

Angola was selected as a country with more in-depth focus and included in-person data collection and refugee settlement observations. This informed the findings presented below.

Strategic orientation and operational shift

Policy alignment. Angola is a signatory to major international refugee conventions but has made reservations on the right to freedom of movement and formal employment. Although national legislation grants refugees the legal right to work, the encampment policy as well as the absence of recognized identification documents limit access to formal employment. A majority of refugees operate small businesses or engage in agricultural activities but continue to rely on humanitarian assistance because these activities do not provide sufficient income.³²⁶ The government has allocated enough agricultural land for each refugee family to farm approximately .5 hectares, but many farmers prefer to cultivate smaller plots closer to home rather than the land provided by the government, which is located far from the settlement. In addition to farming, 41% of Lóvua's residents operate retail shops, tailoring businesses, or other microenterprises that primarily cater to other refugees living in the settlement.³²⁷ After many residents were repatriated, business activity has significantly declined, and nearby villages, which are equally poor, contribute minimally to local economic activity.

At the policy level, Angola's support for refugee inclusion has been uneven, with legal safeguards in place but inconsistent implementation, especially given the Government's reservations on wage-earning employment and freedom of movement for asylum seekers.^{328 329} Angola's Law on Refugees and Asylum Seekers provides a comprehensive framework for the inclusion of refugees into Angolan healthcare, education, and employment systems, and the most recent National Development Plan includes provisions for refugees, though it lacks specific and actionable inclusion measures.³³⁰ While there is now greater strategic focus on refugee inclusion, especially in urban areas, refugee livelihoods remain only partially integrated into national policies, and settlement-based programming continues to follow a largely humanitarian approach.³³¹

National-level engagement. Interviews agree that National-level government engagement with livelihoods needs strengthening, with no formal policy commitments to refugee economic inclusion and inequitable implementation even when national services are explicitly supposed to treat refugees equally with regards to access. Key ministries such as MINAGRIF and MAPTSS are largely absent from UNHCR planning processes. Livelihoods activities were only occasionally embedded in existing government programmes (seeds, extension services), underutilising existing partnerships (e.g. with MASFAMU) and existing service delivery schemes where government engagement is strongest. Interviews with partners highlighted positive engagement with the Agricultural Development Institute (IDA), but these engagements were often in emergencies (conflicts over agricultural land, seed crisis) rather than purposefully planned.

While urban programming benefits from stronger institutional and private sector engagement, the rural context, particularly Lóvua, continues to lack a clear economic inclusion pathway and

³²⁶ UNHCR. 2023. Livelihoods Mission Report: Angola.

³²⁷ UNHCR. 2022. Annual Results Report Angola ABC.

³²⁸ This includes being a signatory to the 1951 Convention relating to the Status of Refugees (with reservations), the 1967 Protocol relating to the Status of Refugees, the 1969 OAU Convention governing the specific aspects of refugee problems in Africa, and the African Union Convention for the Protection and Assistance of IDPs in Africa as well as Article 29 of the Foreigners Act.

³²⁹ Law No. 10 of 2015, Law on the Right of Asylum and the Refugee Status.

³³⁰ Government of Angola. Plano de Desenvolvimento Nacional 2023-2027. 2023.

³³¹ UNHCR. 2022. Annual Results Report Angola ABC.

remains centred on immediate humanitarian needs.^{332 333 334} In Lóvua, government teachers and health workers are embedded, demonstrating strong sectoral linkages. However, interviews showed that local authorities reported minimal involvement in livelihood planning or monitoring, and indicated this was a missed opportunity to align interventions with provincial economic development goals.

Progress towards key GRF and UNCT pledges. Angola made a total of 13 pledges across 2019 and 2023 GRF forums, none of which are focused on livelihoods thus progress towards them are not assessed in this evaluation.

Coherence across key population groups. UNHCR has strengthened its strategic focus on economic inclusion in Angola for both refugees and host communities, particularly in urban areas where most refugees and asylum seekers live.³³⁵ However, coherence across urban and settlement contexts is limited, and localised targeting lacks consistency and transparency.³³⁶ Interviews indicate the community mobilisation processes used to enrol participants in activities varied widely across Dundo, Lóvua, and Viana, and discussions with UNHCR staff acknowledged the limitations of the enrolment process due to mobilisers who lacked training in economic profiling. Unclear eligibility criteria and enrolment based on perceived interest created perceptions of exclusion, especially among women, youth, and people with disabilities.

Evidence use. While evidence generation has improved through efforts such as the Viana Labour Market Survey in 2023, this data has inconsistently been used during the project life cycle to shape planning, targeting, and adaptive management. An audit indicated that while baseline, target, and achievement data may exist, indicator data had not been entered into COMPASS for a majority of livelihoods indicators for the year and that financial constraints hindered implementation of the results of labor market assessments.³³⁷

No systematic channels were found for collecting participant feedback on activity design or relevance, forcing beneficiaries to raise concerns informally and individually, and feedback loops did not appear to feed back into implementation and planning, reflecting gaps in participatory planning and adaptive delivery of interventions. Several focus groups noted dissatisfaction with programme locations, such as the UNHCR market in Lóvua, which has gone unused.

Market and community integration. While the livelihoods strategy reflects a shift from fragmented support to economic inclusion, programming remains primarily humanitarian-centric, focusing on food and non-food item distributions without a defined transition pathway toward local integration or market-linked livelihoods.^{338 339} Livelihood needs have been well identified, but activities only partially align with economic and policy realities (e.g. inability to obtain business licenses or legalise businesses, exclusion from jobs due to lack of documentation and encampment).^{340 341 342}

³³² UNHCR. 2022. Annual Results Report Angola ABC.

³³³ UNHCR. 2021. Operations Plan Narrative Angola.

³³⁴ UNHCR. 2024. Livelihoods and Economic Inclusion in Angola.

³³⁵ UNHCR. 2022. Annual Results Report Angola ABC.

³³⁶ UNHCR. 2022. Annual Results Report Angola ABC.

³³⁷ OIOS. 2023. Audit of the operations in Angola for UNHCR.

³³⁸ UNHCR. 2018. JAM Lóvua Report.

³³⁹ UNHCR. 2022. Annual Results Report Angola ABC.

³⁴⁰ UNHCR. 2018. Market Survey Report for Livelihoods in Lovua's Refugee Settlement.

³⁴¹ UNHCR. 2019. UNHCR Luanda, Angola Labor Market Assessment.

³⁴² While refugees have freedom of movement so long as they meet reporting conditions, asylum seekers do not.

Because the documentation of a majority of the refugee population expired in 2023, only 779 refugees had current identification by the end of 2023, further restricting movement for those who would otherwise qualify for a permit.

Discussions with women refugees identified the limited courses offered as a hinderance to their competitiveness in the local market, emphasizing the need for businesses outside the sectors currently being taught. While subsistence farming remains the primary income source in Lóvua, women and men across all sites highlighted persistent gaps in market access, irrigation, inputs, and income diversification. Business-oriented training and start-up support were inconsistently provided, often with unclear graduation pathways.^{343 344}

Effectiveness and Efficiency

Targeting and coverage. Livelihoods activities lack sufficient coverage, serving a narrow portion of economically active forcibly displaced people (e.g. isolated business and household support), with only 260 refugees in Viana enrolled in income-generating activities by 2023, illustrating low coverage in urban areas. In Lóvua, livelihoods programmes can accommodate only 200 of the more than 6,000 refugees each year. Although the cumulative reach since 2018 suggests that up to 85% of households may have had at least one member participate in programming, annual reach remains limited, and enrolment is not strategically planned by household.³⁴⁵ Few interventions offered opportunities to scale programme models up for greater reach.³⁴⁶

While women and the most vulnerable households were often involved in farming schools and microenterprises, the limited number of beneficiaries selected each year excluded a significant portion of forcibly displaced people requiring livelihood support. In Dundo, mobilisation was perceived to favour men and younger participants.

No exit pathways were articulated, and many participants expressed continued dependency on assistance.^{347 348}

Phased and sequenced approaches. The quality of livelihoods programming varied across locations, reflecting differences in programme design and the capacity of implementing partners to deliver consistently. Participants frequently reported receiving "one-off" inputs with no continuity or sequencing across phases to build toward self-sufficiency. While agriculture training was considered beneficial, participants relied on inputs for successful harvests, and delays of kits and seed (often caused by the internal procedures of implementing partners) negatively impacted post-training success. Start-up kits, when provided, were often low-quality and incomplete, with multiple FGDs indicated a need for mechanisation support (irrigation systems, large farming equipment such as tractors), transportation, and market linkages to increase production and market audience. Toolkits for trades in Luanda often lacked post-training or follow-up support, which reduced the potential for sustained impact.

The resilience centre in Lóvua was praised in concept but underutilised in practice. Without the equipment required to function, incubation workshops were unfunctional (e.g. welding, carpentry, community kitchen) or operating below the expected level (e.g. tailoring) due to the absence of critical machines and materials. However, refugees and asylum seekers with existing businesses have successfully created a small commercial area in the centre where they run their shops.

Resilience outcomes. Households who participated in agriculture programming made modest gains toward resilience, with nearly all participants in livelihoods programming indicating they were permanently employed.³⁴⁹ Through training and the provision of land and inputs, targeted

³⁴³ UNCR and WFP. 2021. Joint Concept Note on Food Security, Nutrition and Livelihood in the Lovua Refugee Settlement. 2021.

³⁴⁴ UNHCR. 2022. Annual Results Report Angola ABC.

³⁴⁵ UNHCR. 2023. Livelihoods Mission Report Angola.

³⁴⁶ OIOS. 2023. Audit of the operations in Angola for UNHCR.

³⁴⁷ UNHCR. 2023. Livelihoods Country Analysis Note Angola.

³⁴⁸ UNHCR. 2020. Age, Gender & Diversity Participatory Assessment.

³⁴⁹ UNHCR. 2023. Livelihoods Country Analysis Note Angola.

participants more than doubled the average number of hectares cultivated and the average KG of crops produced between baseline and endline. Fewer participants participated in agriculture training than had at baseline, but half of those surveyed received productive assets (e.g. land, animals, fishery, poultry, seeds, seedlings, plants).³⁵⁰

Despite these modest gains, lack of equipment, particularly for individuals unable to access shared club resources, constrained production, and coordination with the private sector and broader market systems was minimal. WFP and some government actors recognised this as a missed opportunity, particularly for linking beneficiaries to supply chains, jobs, or vocational pathways that would enable more durable solutions.

Data collected by UNHCR and partners did not look at the long-term results of these programmes, focusing on outputs and early results (e.g. positive changes in income one year after training or receiving productive assets).³⁵¹ Resilience outcomes were mostly anecdotal, with some beneficiaries highlighting challenges to sustained success related to agriculture livelihoods and entrepreneurship (e.g. reliance on inputs, competing needs) while others were able to diversify their livelihoods and benefit from available resources like the resilience centre.

Staffing and resourcing. Because of limited internal staffing, UNHCR relies heavily on implementing partners to plan, deliver and monitor activities.³⁵² UNHCR staff acknowledged that implementing partners often had technical expertise in areas other than livelihoods, which did not always match the needs of the livelihoods programme and limited its potential to achieve sustainable economic outcomes. Internal UNHCR staff capacity to plan and manage programmes was also hindered by staffing that did not keep up with the demands of country-level implementation of the strategy.³⁵³

Focus group participants expressed concern about a potential UNHCR departure, citing the continued lack of documentation as a barrier to protection, mobility, and commercial agricultural activities. It was proposed to establish a dedicated liaison to serve as a focal point between refugees and government authorities.

Coordination. Joint programming between UNHCR and WFP contributed to operational efficiency in Lovua across small-scale livelihoods pilots (e.g. community gardens) and food assistance programmes. However, interviews emphasized the reliance on individual staff relationships across partners and activities rather than the implementation of structured systems to support coordination.

Club members suggested they directly collaborate with UNHCR rather than work with implementing partners, highlighting their own internal expertise to fill these roles, the cost-saving potential, and the opportunity for them to manage funds themselves.

Monitoring, efficiency, and learning. Monitoring and results tracking, when it was done, focused largely on outputs (e.g. number of individuals trained, number of animals provided) without systematic follow-up on employment outcomes or income changes. Sites did not collect systematic data on income, employment, or business outcomes. Implementing partners and field staff lacked tools or capacity for outcome monitoring, with qualitative data collection left to the discretion of IPs and no discussion of results between the livelihoods mobilisers collecting data and UNHCR staff. As a result, effectiveness remains anecdotal, and contribution to self-reliance is unverified.

³⁵⁰ UNHCR. 2023. Livelihoods Country Analysis Note Angola.

³⁵¹ UNHCR. 2023. Livelihoods Mission Report: Angola.

³⁵² OIOS. 2023. Audit of the operations in Angola for UNHCR.

³⁵³ OIOS. 2023. Audit of the operations in Angola for UNHCR.

Discussions with UNHCR staff, implementing partners, and beneficiaries indicate that adjustments to programming and implementation remain limited even when feedback is received, suggesting the goal of adaptive delivery is still ongoing.

Partnerships for sustainable response

UNHCR convening role. UNHCR is perceived as a strong convener but lacks a strategic partnership model. UNHCR led coordination forums in Dundo and worked closely with ADPP and WFP, but no joint planning frameworks or co-financing models were observed. Stakeholders welcomed UNHCR's facilitation role but noted the need for clearer, long-term partnership strategies. While partners highlighted consistent gathering of partners, including government representatives, these meetings were eventually discontinued during the evaluation period, and engagement is now bilateral. Interviews indicate that aligning strategies and activities across partners helped reduce duplication. However, the absence of a mechanism for sharing learning limited the uptake and adaptation of good practices across actors and locations

Emerging partnerships. UNHCR works primarily with ADPP and WFP to delivery large-scale, multi-year livelihoods programming in Angola. Additional short-term and project-based programming has been implemented by partners such as World Vision, UNDP, and IDA to support agriculture, TVET, and value chain development. These partnerships are often based on short-term memorandums of understanding, such as with INEFOP in Luanda, and lacked clarity on partner roles after project completion.

Interviews with UNHCR staff and beneficiaries suggest that livelihoods activities are perceived as short-term and small in scale, lacking clear pathways for integration into national systems or long-term ownership beyond UNHCR. While partnerships and community engagement have made progress, misalignment between UNHCR's programme-based priorities and partners' project-based approaches, coupled with limited refugee leadership, has limited sustainability and broader systemic impact.

Some interviews suggest that the dynamics across agencies contributed to the difficulty of developing sustainable, long-term partnerships, and that some agencies were concerned with including refugees in existing programmes due to host community perceptions. While partners have indicated readiness to engage after UNHCR's exit, there is no lead agency identified for livelihoods coordination, a lack of clarity around the transition process or how, if at all, the government is participating in transition. Local government actors have also expressed willingness to support livelihoods but noted they were not involved in project design or delivery. There were few examples of co-owned implementation or inclusion in provincial economic planning.

Donor engagement and influence. Interviews described donor coordination as reactive, with inconsistent alignment between pilots funded by bilateral partners, such as the Danish Innovation Fund, and the Angola livelihoods strategy. Lack of multi-year financing, unclear transition pathways, and limited institutional ownership beyond UNHCR has affected the sustainability of programming. Implementers viewed sustainability as primarily dependent on donor funding cycles, with programmes easily disrupted when funding ends and partners exit. No formal mechanisms were observed for joint risk management or cost-sharing to ease the impacts of donor and partner departures. Beneficiaries who were enrolled in programmes that end mid-stream looked to UNHCR to provide continuity, further fragmenting efforts to support transition to self-reliance.

Conclusion

UNHCR demonstrates *emerging practice* in its delivery of livelihoods and economic inclusion support to forcibly displaced populations. There has been progress in shifting from humanitarian assistance to livelihoods-focused programming, supported by a joint strategy with WFP,

multisectoral pilots, and engagement in both urban and settlement contexts. There are early signs of systems thinking, such as value chain approaches and integration of financial services. However, limited national government engagement, weak alignment with formal market systems, and the absence of transition pathways constrain strategic coherence. While programme coverage remains narrow, participants report modest gains in productive capacity and income. Feedback mechanisms and outcome-level monitoring are underdeveloped, and sustainability is affected by partner capacity gaps, short funding cycles, and a lack of institutional ownership beyond UNHCR.

Figure 9. Progress of Angola operations towards strategic leadership in livelihoods and economic inclusion



Table 18. Summary of country assessment for Angola

Domain	Summary
Alignment	Angola's policy framework provides legal safeguards for refugee inclusion, but implementation is uneven and limited by reservations on wage-earning employment and freedom of movement. While Angola's National Development Plan references refugees, there are no concrete inclusion measures, and livelihoods programming remains only partially integrated into national systems.
Role	UNHCR plays a visible convening role in Lóvua and has collaborated with key partners such as WFP and ADPP, though structured partnership models are lacking. Coordination forums have lapsed over time and engagement is now largely bilateral. Local government actors expressed willingness to support livelihoods but reported minimal involvement in planning or delivery.
Integration	Early signs of integrated service delivery are visible in agricultural value chains and financial inclusion initiatives. However, efforts remain fragmented and largely confined to humanitarian delivery channels. Refugee leadership is limited, and there is little evidence of institutional embedding in government programmes or transition pathways toward national ownership.
Evidence	Market assessments and monitoring data have been collected, but use of evidence to inform design and targeting is inconsistent. Feedback loops are informal and not systematically integrated into programme planning. Outcome-level monitoring remains weak, and results are largely anecdotal.
Sustainability	Modest gains in productive capacity and resilience were reported among some participants, especially in agriculture. However, short project cycles, uneven partner capacity, limited private sector engagement, and a lack of co-financing or national buy-in affect the sustainability of current interventions.

Democratic Republic of Congo

Refugee Settlement

As of March 2025, the DRC hosts almost 520,000 refugees and asylum seekers, approximately 7 million IDPs and more than 2.5 million returnees. Projections indicate that the refugee population may decline by at least 25% by 2026, primarily driven by ongoing voluntary repatriation to countries such as Burundi, Rwanda, South Sudan, and the Central African Republic. Less than 30% live in refugee camps or settlements, with a majority living in rural areas that often experience violence and conflict. Refugees and IDPs are concentrated in conflict-affected provinces such as North and South Kivu, Ituri, Haut Uele, Bas Uele, and Tanganyika, where displacement, human rights violations, and statelessness risks are widespread. Only a small percentage live in urban areas, most commonly long-term refugees from the Republic of Congo and Angola who have established positive relationships with their host communities.

Country Operations Status

Due to significant global funding pressures and broader shifts in the operational landscape, UNHCR is undergoing major organisational changes within the RBSA and its country operations at the time of this evaluation. The RBSA is scheduled to close effective 01 October 2025, with its functions and oversight responsibilities to be redistributed to other regional bureaux.

DRC operations remain active and reports directly by RBWCA.

Summary of the 2021-2024 livelihood activities

From 2021 to 2024 UNHCR through implementing partners conducted agriculture support programming, including land preparation, agricultural tools and input provision, training, and livestock production support. During this period UNHCR, through implementing partners also supported small business development through grants and business training and supported financial inclusion through VSLAs and facilitating access to formal financial services. ILO, in partnership with National Institute of Professional Preparation (INPP), and UNHCR conducted a Technical and Vocational Education and Training (TVET) program covering agriculture, wood, oil and mining vocations from 2021 to 2023. In 2022 and 2023 the WFP and FAO collaborated to provide agriculture support and support for the formation of VSLAs. From 2021 – 2023 the World Bank also provided cash transfers/cash assistance, which targeted nationals but did include some forcibly displaced persons for income generating activities through public works.

Key Livelihoods Partners. Key implementing partners for UNHCR in DRC include WFP, FAO, ILO, World Bank, African Development Bank (AfDB), World Vision, Concern Worldwide, Norwegian Refugee Council (NRC) and Danish Refugee Council (DRC).

Country findings

Strategic orientation and operational shift

Policy Alignment. Although the DRC is a signatory to the 1951 Refugee Convention and its related legal instruments – thereby guaranteeing refugees the right to reside, work, and access basic services, implementation remains uneven. Insecurity has prompted certain local authorities to favour encampment or designated settlement approaches, which may restrict refugee mobility despite legal entitlements.

While a significant number of refugees are integrated within host communities and possess valid identity documents that facilitate their freedom of movement, notable challenges persist. Rwandan refugees who were not biometrically registered between 2015–2018 often remain without official refugee documentation, relying instead on limited attestations that curtail their rights and mobility.

The socio-economic context of the DRC is characterized by extreme poverty and widespread food insecurity. Approximately 75% of the population subsists on less than \$2.15 per day, and an estimated 23.4 million people experience acute food insecurity. Refugees, particularly those originating from South Sudan, Burundi, and the Central African Republic, are among the most vulnerable. Their livelihoods largely depend on subsistence farming, informal trade, and casual labour, offering limited resilience to economic or environmental shocks.

Due to the country's geographic and socio-political diversity, tailored, area-specific strategies grounded in nexus-based approaches are essential. While provinces like North and South Ubangi have a relatively stable security environment, infrastructure and services in the area are poor. In contrast, eastern DRC continues to grapple with entrenched conflict linked to natural resources, fragile governance systems, and recurrent natural disasters.

The Stepped-Up Strategy aligns with national and regional frameworks. Documents indicate that in the DRC, UNHCR works with partners to provide vocational training, and financial inclusion schemes that align with national economic plans.³⁵⁴ Interviews indicate there have been positive strides in inclusion. In DRC refugees have several fundamental rights, including access to travel documents, freedom of movement (subject to restrictions), birth registration, and access to education and social assistance. Refugees in DRC are also entitled to legal assistance, protection of their property, and the ability to work and conduct business. This provides a national level facilitating environment for engagement in activities as outlined in the Stepped-Up Strategy, and refugee settlements are even being included in district development plans. Despite the alignment of the strategy to national policies, interviews indicate that livelihoods programs in DRC are aligned with many elements of the strategy more inadvertently than by design, indicating that within UNHCR there may be lack of purposeful alignment in programme design.

Progress towards GRF Pledges. DRC made 9 pledges at 2019 GRF and 11 pledges at 2023 GRF and 4 UNCT pledges, however, none of these pledges focus on or discuss livelihoods for refugees.³⁵⁵ Rather, they are focused on protection and documentation issues and are not included for assessment in this particular evaluation.

Relevance. The DRC has allocated lands across multiple locations with UNHCR-supported agricultural activities, which allows for refugees to access land for cultivation. However, some interviews reported that the strategy is too focused on agriculture as a livelihood, and the central system is too generalized, not sufficiently taking into account local context. Interviews indicate that agricultural production is not viable as a sustained livelihood due to a lack of land availability and assertions that TVET training was outdated and not relevant to the current context. In response, interviews indicate that the office conducted consultations with refugees and local stakeholders to develop the "Goma-Based Strategy", which focuses on developing small business in trading agricultural produce and vocational training. The Goma strategy involves a 3-year plan that opened a competitive process for refugees to apply for business development training and write 'plans' to be judged by a multi-stakeholder panel to help select up to 180 new micro-businesses that would receive startup capital and support, in addition to a 5-year vocational training programme for youth. Interviews also indicated that long-term plans (3-5 years) to ensure sustainable development for refugees and host communities, are more relevant to the current operational context. There is a lack of data if the Stepped-Up Strategy was found to be more relevant in other locations within DRC.

³⁵⁴ UNHCR. 2023. Regional Bureau Strategy Report, 2023-2024.

³⁵⁵ UNHCR. 2025. Southern Africa Pledges - 2019 & 2023.

Evidence Use. Multiple assessments have been conducted in DRC, however, the information generated from these assessments is not widely circulated for effective use. Several assessments have been conducted, including WFP-UNHCR joint evaluations and socio-economic surveys, though updated market analyses are reportedly still needed. Following previous livelihoods strategies in Haut-Uele (2018-2022) and Gbadolite (2020-2023), a new strategy was developed for 2022-2026 that must be validated and endorsed. However, UNHCR-led assessments on economic inclusion do not directly feed into national economic planning and leaves a policy gap in addressing PoC-specific economic vulnerabilities. Interviews indicate that additional data is needed to provide necessary documentation to better make the case for refugee financial services and financial inclusions, specifically additional evidence to provide the concept of programming and to counter the belief that refugees are “risky” investments is critically needed.

Market Integration and Value Chains. Despite programmes reportedly taking a “markets approach”, market access is a challenge. This approach has involved mapping of market opportunities for job creation in agricultural production, which interviews indicate has been done in collaboration with implementing partners such as FAO and WFP. In DRC, agricultural and vocational training initiatives have shown some initial success in providing income-generation opportunities, but long-term integration into local economies remains a challenge.³⁵⁶ Programmes have reportedly focused on local agricultural production to meet market demands. Interviews indicate that local markets do exist, particularly for produce currently being imported from Uganda and Zambia, which could instead be produced locally. However, at this stage interviews indicate that programming near those local markets has focused on post-harvest processing and vocational training in new skill areas, such as mechanics and tailoring to open up new opportunities for refugees. A primary challenge in DRC is the inability of development partners to operate in remote or encamped areas, which reduces opportunities to integrate UNHCR-managed vocational training and market-access initiatives with external employment or entrepreneurship programmes.³⁵⁷ For example, interviews suggest that the local mining sector could provide many job opportunities for refugees, but additional advocacy is needed for the companies to include refugees in their work force.

Financial Inclusion. Multilateral development banks, particularly the World Bank and AfDB, have provided funding and implementation support for refugee economic inclusion programmes in DRC. For example, the World Bank’s STEP 2 project in DRC includes refugee-specific components, particularly focusing on cash transfers, employment generation, and private-sector investment.³⁵⁸ Although positive examples, interviews argue that financial inclusion needs to go beyond ‘loans’ and include savings and investment mechanisms. Attempts to do so have reportedly been operationalized through efforts to organize refugees into cooperatives for better access to credit, and provide certification necessary to access formal banking.

Effectiveness and Efficiency

Phased and sequenced approaches. DRC is one of the countries that has adopted the Graduation Approach, a purposefully sequenced approach. Through a combination of social protection, development assistance, and mentorship, the Graduation Approach supports extremely poor refugees and host communities toward self-reliance.³⁵⁹ This time-based and sequenced approach includes productive asset grants and cash transfers, technical training, access to markets and financial services, and continuous mentorship in order to increase

³⁵⁶ UNHCR. 2024. Internal note on RBSA livelihood programming overview.

³⁵⁷ UNHCR. 2022. Annual Results Report Democratic Republic of the Congo ABC.

³⁵⁸ UNHCR. 2024. Internal note on RBSA livelihood programming overview.

³⁵⁹ UNHCR. No Date. UNHCR Programming on Livelihoods and Self-Reliance.

employability and, in many cases, start businesses that align with local markets and that have long-term viability.³⁶⁰ Effective targeting of vulnerable households as well as market and value chain analysis to identify appropriate income generating activities (IGAs) prior to implementation are critical to the Graduation Approach as it ensures training and selection of IGAs are locally relevant and participants have the capacity to work.³⁶¹ Mentors support participants throughout the 24-month programme, connecting participants with appropriate services and providing the scaffolding necessary to establish a successful business.³⁶² The DRC is one of several countries under RBSA which has adopted this approach, and has established Poverty Alleviation Coalitions in order to scale up the graduation approach in their livelihoods programs.³⁶³

Targeting and coverage. Targeting and coverage in DRCA purposefully includes both refugee and host community in interventions. Effective targeting of vulnerable households as well as market and value chain analysis to identify appropriate income generating activities (IGAs) prior to implementation are critical to the Graduation Approach as it ensures training and selection of IGAs are locally relevant and participants have the capacity to work.³⁶⁴ Interviews with multiple UNHCR staff indicate that it is critical to include both refugee and host communities/stakeholders together as a “mixed approach” to help build relationships, encourage cooperation and collaboration to lead to genuine community and trust building. Some interviews indicate working with refugees creates competition for host communities, and therefore initiatives like cooperatives in DRC aim to have a mix of 70% refugees and 30% local communities, with gender parity of 50-50.

Resilience outcomes. Despite some indications of refugees engaging with UNHCR-supported livelihoods interventions, there is no indication of resilience outcomes as a result. Political instability and weak governance in DRC further exacerbate insecurity and hinder prospects for durable solutions, keeping a majority of the region’s refugees in exile for over five years on average.³⁶⁵ Interviews indicate that although refugees bring many competencies and skills, mind-set changes towards self-reliance is a challenge, as refugees need to re-learn how to apply their skills to new opportunities in a new context.

Staffing and resourcing. Despite relatively stable funding under the Strategy, DRC lacked adequate training for staff and sufficient resources for effective monitoring and evaluation. Unlike most other countries under the Stepped-Up Strategy which had 30 – 50% of their country budgets cut for 2023 and 2024, DRC only had an 8% budget cut. This ensured DRC had relatively stable funding available throughout the four year period. However, interviews indicate that funding cuts still affected hiring, and that livelihoods work requires a permanent post, which wasn’t present throughout the period. Staff report that UNHCR has not provided training, direction or support on livelihoods beyond provision of the Stepped-Up Strategy document. In addition, resource constraints have prevented data collection and much-needed evaluations which hinders staff learning and programme adaptation.

Coordination and delivery arrangements. In 2020, UNHCR established a Joint Hub with WFP. While Joint Hub primarily focused on assessment and targeting with only limited livelihoods

³⁶⁰ UNHCR. 2022. Graduation Programme in Mozambique.

³⁶¹ UNHCR. 2022. Project Description of Scaling Up Livelihoods Graduation for People of Concern and Host Communities.

³⁶² UNHCR. 2022. Project Description of Scaling Up Livelihoods Graduation for People of Concern and Host Communities.

³⁶³ UNHCR. 2021. Stepped Up Livelihoods and Economic Inclusion Strategy 2021-2024.

³⁶⁴ UNHCR. 2022. Project Description of Scaling Up Livelihoods Graduation for People of Concern and Host Communities.

³⁶⁵ UNHCR. 2023. Population Data Analysis – Southern Africa (June 2023).

support, they developed livelihood programmes in DRC.^{366 367} The WFP-UNHCR Joint Hub was intended to facilitate greater coordination between humanitarian and development actors, but in practice, its impact on livelihoods programming has been limited to assessment and targeting.³⁶⁸

Despite the strategic decision in the Stepped-Up Strategy for UNHCR to take facilitation rather than implementation role, UNHCR is conducting direct implementation in DRC. For example, the African Development Bank (AfDB) is conducting promotion of the private sector and financial inclusion of internally displaced persons in the DRC, implemented by UNHCR in partnership with private sector partner Kanaga.

Monitoring, efficiency, and learning. Documents and interviews show that inadequate MEL frameworks and funding in DRC have limited UNHCR's ability to assess medium and long-term outcomes of livelihoods initiatives. Reporting largely remains focused on activity outputs rather than outcomes such as employment, resilience, or income. Interviews with UNHCR staff indicate UNHCR does not have the right monitoring approach, as global indicators are not relevant to all contexts and the centralized approach doesn't engage people directly affected by interventions. It is suggested that the model shift for M&E to be more localized with data collection focused on data relevant to local business decisions. Across interviews it is clear that higher quality and quantity of evaluations are needed to generate additional evidence to effectively measure progress to self-reliance of refugees. Specifically, it is noted that initial and final evaluations are crucial for measuring objectives but are currently hindered by resource shortages.

Partnerships for sustainable response

UNHCR convening role. UNHCR plays a facilitation and advocacy role in DRC. Interviews indicate that although advocacy is not easy and lobbying for inclusion is challenging, UNHCR has created round-tables to raise awareness of refugee needs with financial institutions. Government engagement for UNHCR is focused on securing services and facilitating documentation for refugees in DRC, rather than convening in a larger role. However, interviews indicate that UNHCR's facilitation role is key in DRC, as the organization has successfully forged relationships with various stakeholders and refugees.

There are indications that convening at national level is emerging, but lacks adequate funding to come to fruition by the time of this evaluation. For example, a joint UNHCR-WFP-FAO strategy exists to enhance economic resilience through agriculture, pending further resource mobilisation efforts.

Private sector and joint platforms. Beyond humanitarian and development agencies, UNHCR has also sought partnerships with private-sector actors and financial institutions to improve labour market access and financial inclusion for refugees. This includes engagement with commercial banks, microfinance institutions, and fintech providers in the DRC. For example, UNHCR in DRC holds an MOU with Equity Bank, a private sector banking institution, however implementation on the planned project (focused on small business development) has yet to begin implementation. Interviews with UNHCR staff recommend that additional coordination and collaboration with the private sector, specifically finance partners interested in meaningfully contributing. Specifically, it is highlighted in interviews that engagement with the private sector would be most effective if these actors were involved in the planning and programme development process, to increase the sense of ownership and buy-in to such initiatives.

Conclusion

³⁶⁶ Mokoro Ltd. 2024. External Review of the UNHCR-WFP Joint Programme Excellence and Targeting Hub.

³⁶⁷ UNHCR. 2021. Stepped Up Livelihoods and Economic Inclusion Strategy 2021-2024.

³⁶⁸ UNHCR and WFP. Food Security and Livelihoods Collaboration in Southern Africa Region.

UNHCR in DRC shows *promising potential* in advancing inclusive livelihoods and economic resilience for forcibly displaced populations. The portfolio is well aligned with national policy frameworks and benefits from an increasingly active multilateral partnerships. There are emerging efforts to engage the private sector in livelihoods and financial inclusion initiatives. Although multiple assessments have been conducted, a lack of monitoring and evaluation data prevents in-depth analysis of resilience outcomes and the impact of livelihoods initiatives on refugees in DRC. M&E is not adequately resourced or designed for effective learning. However, the facilitating environment, refugees access to basic rights, engaged staff and existing tailored models to fit the local contexts as needed, DRC demonstrates significant promising potential.

Figure 10. Progress of DRC operations towards strategic leadership in livelihoods and economic inclusion

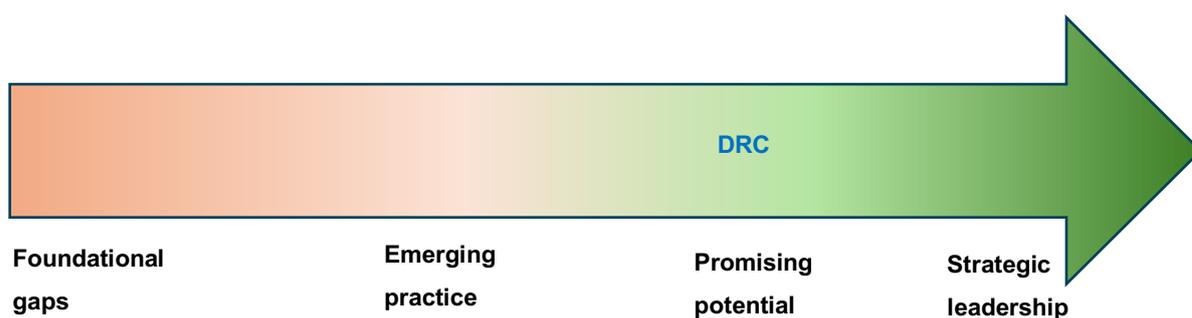


Table 19. Summary of country assessment for DRC

Domain	Summary
Alignment	The Stepped-Up Strategy aligns with national and regional frameworks. Interviews indicate that livelihoods programs in DRC are aligned with many elements of the strategy more inadvertently than by design
Role	UNHCR plays an active role in interagency coordination mechanisms. National-level coordination platforms remain absent, and private sector participation is limited.
Integration	Partnerships with NGOs, financial institutions, and other UN bodies show early signs of integrated service delivery and phased support. Integration remains inconsistent across programmes and lacks institutional embedding in national systems.
Evidence	Multiple assessments have been conducted in DRC, however, the information generated from these assessments is not widely circulated for effective use. Evidence use remains ad hoc, with limited feedback loops between assessments, design, and adaptation.
Sustainability	Inadequate MEL frameworks and funding in DRC have limited UNHCR's ability to assess medium and long-term outcomes of livelihoods initiatives. Funding and resource constraints undermine the continuity of planned initiatives.

Malawi

Malawi was chosen as a country with more in-depth focus and included in-person data collection and refugee settlement observations. This informed the findings presented below.

Refugee Settlement

Malawi hosts over 58,000 refugees, asylum seekers, and other forcibly displaced persons (FDPs), with approximately 95% residing in Dzaleka Refugee Camp under the country's strict encampment policy. Most FDPs in Malawi originate from the Democratic Republic of Congo (60%) and Burundi (20%). To address overcrowding in Dzaleka, the government plans to relocate some refugees to a new site in Chitipa District, which includes agricultural land as part of the site design.

Country Operations Status

Due to significant global funding pressures and broader shifts in the operational landscape, UNHCR is undergoing major organisational changes within the RBSA and its country operations at the time of this evaluation. The RBSA is scheduled to close effective 01 October 2025, with its functions and oversight responsibilities to be redistributed to other regional bureaux.

Malawi operations will merge with the newly established Zambia Multi-Country Office, covering Zambia, Malawi, and Zimbabwe operations, reporting to RB WCA.

Summary of the 2021-2024 livelihood activities

UNHCR activities in Malawi between 2021-2024 focused on improving the food security, nutrition, and household income of refugees, asylum seekers, and the host community in Dzaleka Camp. In conjunction with CARD (2021-2023) and Plan International (2024) and in coordination with the Ministry of Agriculture, UNHCR implemented an integrated agriculture project that increased agricultural productivity through improved access to land, irrigation infrastructure, inputs, and training in agriculture best practices and financial literacy. They supported the development of value chains and market linkages, working with local businesses to support offtake of production.³⁶⁹ These same partners also supported the implementation of programs focused on micro and small enterprises (poultry and piggery, peanut butter manufacturing). Additional programming included financial services (savings and loan groups, business development, inclusion in National Financial Inclusion Strategy) in coordination with the government and financial institutions, as well as insect farming.

Key Livelihoods Partners. Key partners included Churches Action in Relief and Development (CARD), Plan International Malawi, World Bank, and the Government of Malawi (particularly the Department for Refugees under the Ministry of Homeland Security and the Ministry of Agriculture and National Resources). Financial institutions that partnered with UNHCR for financial inclusion included Centenary Bank, Reserve Bank of Malawi, and Alliance for Financial Inclusion. Additional Refugee-Led Organizations (RLOs) implement their own projects in the camp. While they are not formal implementing partners, their services align with UNHCR's overall livelihood goals. These RLOs include There is Hope (TVET), Kibebe (MADE51), Women for Action and other aquaponics, agriculture, livestock, small business projects.

Country findings

Strategic orientation and operational shift

³⁶⁹ UNHCR. 2021. Agro-processing and Value Addition Livelihoods Project for Refugees and Hosts in Malawi Concept Note.

Policy Alignment. Malawi is a signatory to the 1951 Refugee Convention, its 1967 Protocol, and the 1969 OAU Convention, but retains key reservations on freedom of movement and wage-earning employment. An ongoing government-led review of the 1989 Refugee Act is expected to continue through 2025. Whether this review will result in greater rights for refugees remains uncertain.

Structural and policy-related challenges constrain the socio-economic conditions of forcibly displaced people in Malawi, particularly those residing in Dzaleka Refugee Camp. A 2023 assessment by WFP found that a majority of refugees rely on casual labour (61%), with smaller segments engaged in agriculture (10%) and small businesses (8%). These livelihood activities are insufficient to ensure food security, particularly now that food assistance meets only 50% of the standard rations.

Despite employment restrictions, refugees are permitted to earn income within or near the camp. Land use arrangements with host communities provide some access to agricultural land for seasonal farming, and UNHCR-funded irrigation schemes have enabled the cultivation of approximately 92 hectares.^{370 371} Dzaleka's proximity to Lilongwe enables trade and limited integration with local markets and businesses, though the scale and sustainability of these activities are constrained by legal restrictions and insufficient financial investment.³⁷² Centenary Bank and mobile money services support financial inclusion for entrepreneurs within the camp.

UNHCR has developed a context-specific livelihoods strategy in Malawi, with clear urban–camp differentiation.³⁷³ However, national policy engagement and national systems integration remain limited. Interventions are broadly aligned with national development goals (e.g. Malawi Growth and Development Strategy III, Financial Inclusion Strategy III, Comprehensive Refugee Response Framework Road Map) but refugee inclusion in government policies remains absent despite UNHCR's advocacy with the Government to incorporate forcibly displaced people into the national development agenda.^{374 375 376 377 378} Interviews highlight the key messaging and funding for a legal review of laws relating to refugees UNHCR has provided to support revisions of the legislative framework in Malawi. UNHCR has had some success in advocating for the inclusion of refugees and asylum seekers in national programmes, such as the inclusion of forcibly displaced people in drought insurance.³⁷⁹

Progress towards GRF pledges. Malawi has made nine pledges in the 2019 GRF, one of which are focused on livelihoods (see **Table 20**). No pledges were made at 2023 GRF.³⁸⁰ Progress towards the livelihoods and jobs focused pledge has been made since 2019. However, some of the commitments in the pledge hinder on policy reforms which have yet to take place, specifically around facilitating work permits. The progress that was made in making land available for agriculture, irrigation schemes implemented and government recognition that agricultural has a high potential as a sustainable source of livelihoods with support from development actors, such as UNHCR, to develop the sector, indicate positive movement forward.

³⁷⁰ UNHCR. 2022. Strategy Report: Malawi ABC Interim.

³⁷¹ UNHCR. 2024. Livelihoods & Economic Inclusion Strategy 2024-2028.

³⁷² UNHCR. 2019. Rapid Market System Analysis.

³⁷³ UNHCR. 2017. Multi-Year Livelihoods Strategy: Malawi.

³⁷⁴ UNHCR. 2023. Malawi Annual Results Report.

³⁷⁵ UNHCR. 2022. Annual Results Report: Malawi.

³⁷⁶ UNHCR. 2023. Annual Results Report: Malawi.

³⁷⁷ UNHCR. 2021. All Plan Narrative: Malawi.

³⁷⁸ UNHCR. 2021. Malawi Factsheet: September 2021.

³⁷⁹ UNHCR. 2023. Annual Results Report: Malawi.

³⁸⁰ UNHCR. 2025. Southern Africa Pledges - 2019 & 2023.

Table 20. 2019 GRF Pledges (Malawi)

Pledge ID / Theme	Pledge
GRF-00620: Jobs and Livelihoods	<p>Self-reliance through:</p> <ul style="list-style-type: none"> - Introduce the settlement approach in order to enhance integrated development of the refugees and local community and to serve as a conceptual and operational bridge for closing the dysfunctional gap between humanitarian response and development activities; - Decongest and upgrade Dzaleka Refugee Camp into a socio-economic hub/service centre for the M1- Dzaleka- Dowa Boma Settlement corridor in accordance with physical planning guidelines; - Create opportunities for more regular and predictable sources of income and economic inclusion for the refugees by allowing them access to financial institutions, encouraging self-employment/business and offering 200 work permits to those with skills; - Provide an enabling environment for refugees to register their businesses without incurring high fees and procedures as applied to international investors; and conduct a skills profiling survey amongst the refugee population; and - Enhance livelihoods by promoting sports, arts and cultural activities amongst the youth.

Relevance. Because of the current legal environment in Malawi, UNHCR's primary effort is advocating for mobility, employment rights, and access to education. UNHCR holds a partnership agreement with the Government to revise a legal framework affecting refugees, which is anticipated to be enacted by 2026 and would enable refugees and asylum seekers to build sustainable livelihoods.

While interviews show that self-sufficiency clearly drives programming, there is a need to further tailor the needs of refugees and the current legal and political environment (e.g. high turnover of camps, long term resettlement goals, access to land, ability to relate to markets). Some livelihoods activities were based on assessments (e.g. insect farming, peanut butter production), but do not appear to have considered participant interest in the value chains. Interviews suggest refugee participation is primarily operational (e.g. community groups for targeting and delivery). Multiple interviews highlight the resistance of refugees to participate in the insect project. To retain participants in the pilot phase of the programme, UNHCR provided chickens as an incentive to continue in the programme despite the limited income generated by insect farming. Many participants indicated they preferred chicken rearing over insect farming.

Evidence Use. Evidence generation has improved through assessments (e.g. Livelihoods Factsheets, AGDM data), but application to programme design and geographic targeting remains inconsistent. KIIs highlighted the close collaboration between UNHCR and the National Statistical Office for data collection from the tool design stage through data validation and reporting. The emphasis on collecting data on outputs rather than outcomes limited how information could be used to adapt activities. The technical capacity of IPs continues to drive design despite previous market analysis that indicated the sectors promoted by UNHCR training were oversaturated and vocational training should be diversified into other areas.³⁸¹ Although feedback indicates the current livelihoods program has less focus on vocational training with only 1 group with 10 individuals being supported in tailoring. According to KIIs, the limited evidence of intervention impact on self-reliance or food security has prevented UNHCR from influencing policies that could improve the enabling environment for refugees and asylum seekers.

Market integration and value chains. The strategy acknowledges constraints in market access (e.g. low purchasing power, and limited circulation of money within camps, mobility restrictions)

³⁸¹ UNHCR. 2017. Multi-Year Livelihoods Strategy: Malawi.

in the camp. Proximity to the capital city and the well-maintained road between Dzaleka camp and the capital connects the camp to weekly markets that attract a large number of consumers and traders.³⁸² While multiple markets are generally accessible, the oversaturation of some types of enterprises (e.g. tailoring, salons, green grocers, etc.) among refugees and asylum seekers results in little opportunity to meaningfully expand income.³⁸³ Interviews indicate programmes have focused on production without developing the market linkages between producers and buyers, resulting in unmet demand (e.g. insufficient quantity/quality of maize) and side-selling to receive immediate cash rather than waiting for payment. Feedback indicates that for sustainable market linkages, consistency of production/supply and production levels should be verified, as the livelihoods program is currently working on increasing production to support meaningful and sustainable market linkages.

Financial Inclusion. Access to finance expanded through formal banking services in Dzaleka and broad uptake of village savings and loan associations across camps and host communities. Engagement with financial service providers helped to enable these access points, offering refugees basic banking options previously unavailable and enabling entrepreneurs to access capital to support and expand micro-businesses. A diagnostic study conducted by the Reserve Bank of Malawi in 2024 found that proximity to a bank in the refugee camp as well as ease of access to mobile money services (e.g. Centenary Bank (formerly New Finance Bank) and FDH Bank) resulted in a high rate of banking despite minimal access to other forms of financial services.³⁸⁴ Access to financial services is markedly lower for forcibly displaced people, who frequently lack the identification documents and collateral required by financial institutions.³⁸⁵ Under current financial frameworks, there are no specific regulations or fintech mechanisms to support the provision of financial services.

Effectiveness and Efficiency

Targeting and coverage. The reach of livelihoods programming remained modest across Dzaleka Camp despite high levels of economic vulnerability. Funding constraints prevented the enrolment of new participants in 2022, with only 1% of refugees benefiting from livelihoods programming.^{386 387} According to interviews, refugees are disincentivized to engage with activities due to the small scale and limited profits activities provide in the short term.

Phased and sequenced approaches. Although the country programme is integrating measures to transition toward a long-term approach for livelihoods and self-reliance, interventions remain small scale, short-term, and limited in impact. Staff and partner turnover in 2022 created gaps in internal capacity and occurred simultaneously with the transition to the new strategy, resulting in a disconnect between the goals of the strategy and the protection-heavy implementation occurring on the ground. Interviews indicate many programmes continued or were only slightly modified under the new strategy and that even programmes designed under the long-term approach were implemented by staff who lacked the expertise needed to realize the change in strategic focus. Additionally, funding freezes prevented UNHCR from fully implementing the strategy.

Graduation pilots resulted in measurable improvements for ultra poor households (e.g. asset transfers and income growth for 450 households) and were intended to replace earlier

³⁸² UNHCR. 2019. Rapid Market System Analysis.

³⁸³ UNHCR. 2017. Multi-Year Livelihoods Strategy: Malawi.

³⁸⁴ Reserve Bank of Malawi. 2024. Advancing Financial Inclusion for Forcibly Displaced Persons in Malawi: Project Background and Key Findings.

³⁸⁵ Government of Malawi. 2024. National Strategy for Financial Inclusion III (2024-2028).

³⁸⁶ UNHCR. 2022. Annual Results Report: Malawi.

³⁸⁷ UNHCR. 2022. Malawi Livelihoods Fact Sheet.

approaches to livelihoods programming.^{388 389} However, graduation programming remained isolated and unscaled. Feedback indicates that the full graduation programming has remained unscaled as due to funding challenges as preventing the program from offering consumption support, a key element of graduation programming. However, feedback indicates that current livelihood beneficiaries are still being supported under the graduation approach with a graduation pathway, without consumption support.

Resilience outcomes. Livelihoods activities showed tangible outcomes in production and access to finance, including both formal and informal mechanisms (e.g. refugee-targeted banking services, uptake of VSLAs throughout camps and host areas).^{390 391 392 393} Infrastructure interventions, such as the Tatolonga Solar Power Irrigation and other 3 irrigation schemes , improved productivity and food security and enhanced social cohesion between refugees and host communities.³⁹⁴

Scale, sustainability, and system linkages remain limited. During the field mission conducted by FAO and UNHCR in 2024, refugees and host communities identified the need for market support services such as capacity building, cooperative development, business grants, and linkages to offtakers.³⁹⁵ Some businesses were stifled due to the forced relocation of refugees living outside the refugee camp in 2022, and restrictions on mobility further limited their pool of potential buyers.³⁹⁶

Staffing and resourcing. Programming was primarily implemented by CARD for the first three years under the strategy before being replaced by Plan. Interviews indicate both implementing partners and internal Livelihoods Officers have a limited number of staff which have been provided little support, such as formal learning opportunities or sufficient resources, to implement the livelihoods strategy.

Monitoring, efficiency, and learning. Standardized monitoring tools were not contextualized, which interviews indicated reduced the relevance of the data collected and did not usefully contribute to decision making.³⁹⁷ Monitoring primarily focused on outputs and did not sufficiently measure long term outcomes or account for changes in the attitudes and behaviours of refugees, which interviews indicated was a key barrier to participation.³⁹⁸

Partnerships for sustainable response

UNHCR convening role. Partnerships remain fragmented and project-specific (e.g. Ministry of Agriculture involvement in solar irrigation schemes; academic research institutions support to scaling of insect farming), limiting scale-up, sustainability, and alignment with national systems.³⁹⁹ ⁴⁰⁰ While UNHCR has leveraged relationships with the Government, sister UN agencies, Plan, and CARD to include refugee and host communities in livelihoods interventions, overall

³⁸⁸ UNHCR. 2021. All Plan Narrative Malawi.

³⁸⁹ UNHCR. 2022. Malawi Livelihoods Fact Sheet.

³⁹⁰ UNHCR. 2021. All Plan Narrative: Malawi.

³⁹¹ UNHCR. 2023. Malawi Annual Results Report.

³⁹² UNHCR. 2022. Malawi Annual Results Report.

³⁹³ UNHCR. 2022. Malawi livelihoods Fact Sheet.

³⁹⁴ UNHCR. 2020. Solar Power Irrigation Fact Sheet.

³⁹⁵ FAO/UNHCR. 2024. Field Mission Report to the Dzaleka Refugee Camp.

³⁹⁶ UNHCR. 2022. Malawi Annual Results Report.

³⁹⁷ UNHCR. 2023. Malawi Annual Results Report.

³⁹⁸ UNHCR. 2018. Global Livelihoods Evaluation.

³⁹⁹ UNHCR. 2023. Malawi Annual Results Report.

⁴⁰⁰ UNHCR. 2022. Malawi Livelihoods Fact Sheet.

coordination is weak, without formal mechanisms or shared strategy to facilitate meaningful collaboration between stakeholders.⁴⁰¹

NGO partnerships. UNHCR maintains strong technical partnerships with sister UN agencies like FAO, IFAD, UNCDF, and ILO.⁴⁰² UNHCR co-implemented projects with UN and development actors, including FAO and IFAD field missions and joint irrigation initiatives with WFP, but there was limited evidence of long-term plans emerging from these collaborations. Partnerships with implementing partners have shown varying levels of success due largely to their own institutional capacities and limitations.

Donor engagement and influence. UNHCR prioritized local fundraising to increase the financial sustainability of operations, and successfully increased financial coverage between 2022 and 2023.⁴⁰³ Inadequate and short-term funding is a significant barrier to implementation and sustainability of interventions.⁴⁰⁴ Pilot projects in the digital and tech sector (e.g. AppFactory) provided a substantial source of income but was discontinued immediately after funding ended. The lack of a national refugee livelihoods or inclusion framework reduces opportunities for national ownership and continuity once projects conclude. Additionally, interviews highlighted the misalignment of funding cycles with the types of initiatives being implemented (e.g. agricultural seasons occurred halfway through fiscal year), resulting in the design and implementation of the activities being rushed.

Private sector and joint platforms. Private sector engagement is emerging as an area of strength in Malawi. Engagement with financial service providers such as FDH Bank, New Finance Bank, and Centenary Bank has enabled basic access to money services, and interviews indicate financial services have expanded the services they provide refugees to include loan disbursement. UNHCR successfully partnered with Microsoft to provide internet connectivity to Dzaleka camp.⁴⁰⁵ Engagement with the private sector has included linking producers to markets (e.g. Soyola Company and Seed Oil for soy, Linde Hotel and Lingazi Inn for quail, Kapani for pigs and broilers).⁴⁰⁶

Conclusion

UNHCR Malawi reflects *emerging practice* in advancing inclusive livelihoods and economic resilience for forcibly displaced people. A context-specific strategy is in place with clear camp–urban differentiation and increasing alignment with national frameworks, including contributions to ongoing legal reforms and inclusion in government-led programmes. The portfolio has demonstrated early results in production, financial inclusion, and infrastructure with modest evidence of improved self-reliance outcomes. Implementation has been supported by emerging partnerships with financial service providers and local off-takers, though these remain project-specific and unscalable under current constraints. Evidence use has improved through collaboration with the National Statistical Office, but monitoring tools remain output-focused and underutilised. Activities remain small-scale and shaped by the limited technical capacity of partners. Sustainability is challenged by the absence of a national refugee livelihoods framework, legal restrictions on movement and work, and short-term donor financing. Despite these

⁴⁰¹ FAO/UNHCR. 2024. Field Mission Report to the Dzaleka Refugee Camp.

⁴⁰² UNHCR. 2023. Malawi Annual Results Report.

⁴⁰³ UNHCR. 2023. Annual Results Report: Malawi.

⁴⁰⁴ UNHCR. 2022. Annual Results Report: Malawi.

⁴⁰⁵ UNHCR. 2021. All Plan Narrative: Malawi.

⁴⁰⁶ UNHCR. 2022. Malawi Livelihoods Fact Sheet.

constraints, Malawi offers a tested base of interventions and partnerships with the potential to transition toward more durable approaches.

Figure 11. Progress of Malawi operations towards strategic leadership in livelihoods and economic inclusion

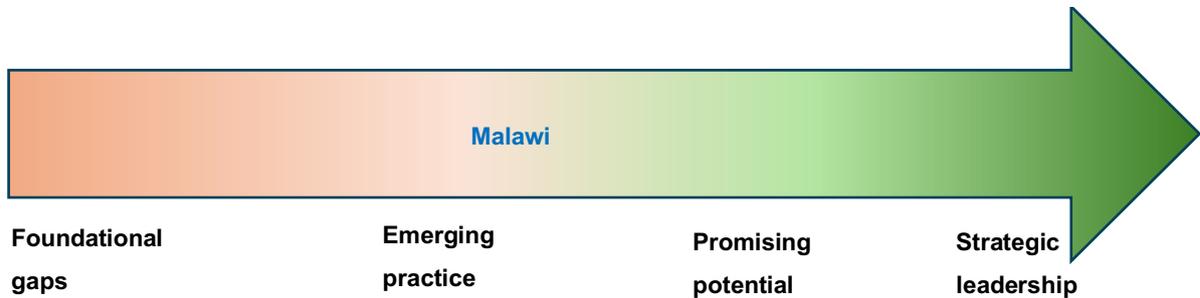


Table 21. Summary of country assessment for Malawi

Domain	Summary
Alignment	Malawi’s livelihoods portfolio reflects alignment with relevant national strategies (e.g. Financial Inclusion Strategy III, MGDS III), and UNHCR has advocated for greater inclusion of refugees in government programmes. However, there is no national refugee livelihoods framework, and ongoing legal constraints on mobility, employment, and education limit full integration.
Role	UNHCR has taken an active convening role at settlement level, with growing engagement of district authorities and national entities (e.g. Ministry of Agriculture, Reserve Bank of Malawi). However, coordination remains ad hoc, without formal mechanisms to sustain collaboration or joint planning across stakeholders.
Integration	Delivery has progressed through phased interventions with partners such as CARD and Plan, with early signs of integrated programming in agriculture, financial inclusion, and market access. However, efforts remain fragmented and donor-dependent, with limited scale-up beyond Dzaleka.
Evidence	Partnerships with the National Statistical Office have strengthened data collection, but monitoring tools are overly focused on outputs. Limited application of outcome-level evidence and weak feedback loops reduce the ability to adapt programming to context or demonstrate impact.
Sustainability	Interventions such as irrigation infrastructure and graduation pilots have shown potential for improved resilience. Nonetheless, programming remains small-scale, short-term, and constrained by legal barriers, limited private sector participation, and gaps in the technical capacity or continuity of implementing partners.

Mozambique

Refugee Settlement

Of the 741,000 refugees, asylum seekers, and IDPs hosted in Mozambique, 95% are IDPs and returned IDPs living in Cabo Delgado who primarily reside with host communities.^{407 408} Meanwhile, the remaining 30% of IDPs are scattered across ninety-four displacement sites. Maratane refugee settlement, which is located about 25 km from Nampula City Centre, hosts 30% of the 25,000 refugees and asylum seekers residing in Mozambique while an additional 9% live directly in urban areas of Nampula City.^{409 410} Maputo City hosts 16% of refugees and asylum seekers along with 18% who live elsewhere in the province. The remaining 24% reside throughout the provinces of Tete, Cabo Delgado, and Zambezia.⁴¹¹

Mozambique's internally displaced population faces overlapping vulnerabilities driven by armed conflict and environmental shocks. Recurrent weather-related disasters, which displace an estimated 100,000 people annually, intersect with conflict-related displacement and exacerbate the vulnerabilities of both refugees and IDPs.⁴¹² Government-led recovery efforts have facilitated returns in districts such as Muidumbe and Mocimboa da Praia, where displaced populations are beginning to rebuild their livelihoods. In other areas, including Mueda and Montepuez, former IDP sites have been converted into new village settlements.

Country Operations Status

Due to significant global funding pressures and broader shifts in the operational landscape, UNHCR is undergoing major organisational changes within the RBSA and its country operations at the time of this evaluation. The RBSA is scheduled to close effective 01 October 2025, with its functions and oversight responsibilities to be redistributed to other regional bureaux.

Mozambique will expand to become the Mozambique Multi-County Office, covering Mozambique and Angola operation and will report to RB EHAGL.

Summary of the 2021-2024 livelihood activities

UNHCR's Livelihood and Economic Inclusion Unit conducted a broad range of livelihoods activities in Nampula, Nacala, Meconta, and Cabo Delgado provinces that used an inclusive market systems approach to support agricultural development and income generation for IDPs, refugees, and other forcibly displaced people. Core activities included entrepreneurship (e.g. technical and vocational training, cash grants, paid internships, start-up kits), financial inclusion (e.g. mobile money accounts through Vodacom, financial trainings through the bank, opening bank accounts with corporate banks), and market-based agriculture (e.g. technical skills training, provision of inputs to farmer associations, linkages to the private sector).^{413 414 415} Projects such as the "Enhance Private Sector Engagement and Capacity Building for Refugees and IDPs in Fragile Context hosting Forcibly Displaced Persons" project aimed to improve access to market systems and entrepreneurship opportunities for refugees, IDPs, and host communities by training participants for in-demand fields, supporting financial literacy and inclusion, and linking producers

⁴⁰⁷ UNHCR. 2025. Regional Population Dashboard in Southern Africa.

⁴⁰⁸ UNHCR. 2025. Mozambique Population Dashboard.

⁴⁰⁹ UNHCR. 2023. Annual Results Report: Mozambique ABC.

⁴¹⁰ UNHCR. 2024. Operational Update: Mozambique (June 2024).

⁴¹¹ UNHCR. 2024. Mozambique Country Strategy Evaluation.

⁴¹² UNHCR. 2023. Livelihoods Country Analysis Note: Mozambique.

⁴¹³ UNHCR. 2022. Annual Results Report Mozambique.

⁴¹⁴ UNHCR. 2023. UNHCR Nampula Field Office – Briefing Notes.

⁴¹⁵ UNHCR. 2023. Annual Results Report: Mozambique ABC.

to the private sector.⁴¹⁶ In cooperation with the Alberto Cassimo Institute for Vocational Training and Labour Studies, funded by GIZ Nexus Norte Project I and II, UNHCR supported the inclusion of forcibly displaced people in Cabo Delgado and Nampula provinces in courses on masonry, brickmaking, welding, baking, hairdressing, food processing, electrical installation, refrigeration, and plumbing. Advocacy for the inclusion of IDPs and refugees in government programmes resulted in their participations in programmes such as the ProAzul project in the fishing sector and the National Institute of Employment's (INEP) vocational training programme, which included a 3 month paid internship and the provision of business start-up kits in addition to technical training in areas such as carpentry, metal work, and hairdressing.⁴¹⁷ Some economic activities were identified through community consultation.⁴¹⁸

Key Livelihoods Partners. Key partners included Associação Para Preservação e Defesa do Meio Ambiente (Livaningo), AVSI Foundation, and Kulima, who implement inclusive market systems approach projects. UNHCR also partnered with local social enterprises and the private sector, including Vodacom for financial inclusion (e.g. mobile money accounts for participants in business development activities) and the University of the Arts, London. Feedback also indicates that UNHCR works with a local social enterprise, Karingana wa Karingana for the UNHCR MADE 51 project. Additionally, UNHCR Nampula works with the Chamber of Commerce informally to enhance inclusion of FDPs to link with government support (business incubation, business registration, facilitation of access to financial services). Government partners such as IFPELAC and INEP included refugees, asylum seekers, and IDPs in their programmes and facilities. In addition to programmes, government agencies like SDAE, the Agrarian Research Institute of Mozambique, INAR, and the Provincial Agricultural Service participated in activities providing agricultural support to Maratane farmers' associations as well as other technical training and market opportunities such as participation in the agriculture fair. Funders for these activities included GIZ, BMZ, and AfDB.

Country findings

Strategic orientation and operational shift

Policy Alignment. Mozambique is a signatory to the 1951 Refugee Convention, its 1967 Protocol, and the 1969 OAU Convention, but maintains reservations on freedom of movement and wage-earning employment. Enforcement of these restrictions is relaxed, and the country generally maintains a relatively favourable protection environment. In urban areas, some refugees and asylum seekers have found employment in the public sector, namely in the health and education sectors, own small businesses, and participate in civic life.⁴¹⁹ ⁴²⁰ While refugees and asylum seekers can access public services and livelihood opportunities comparable to Mozambican nationals, both displaced populations and host communities have limited access to government services.⁴²¹ Mozambique ranks 185 out of 191 countries on the Human Development Index, with a high prevalence of poverty, particularly in provinces with high numbers of forcibly displaced people, such as Nampula, Cabo Delgado, and Zambezia.⁴²²

UNHCR's livelihoods strategy in Mozambique is broadly aligned with national development priorities and durable solutions frameworks, including the National Development Strategy (2025–

⁴¹⁶ UNHCR. 2023. Livelihoods Country Analysis Note: Mozambique.

⁴¹⁷ UNHCR. 2022. Annual Results Report Mozambique.

⁴¹⁸ UNHCR. 2023. UNHCR Nampula Field Office – Briefing Notes.

⁴¹⁹ UNHCR. 2023. Annual Results Report: Mozambique.

⁴²⁰ UNHCR. 2021. Livelihoods and Economic Inclusion Strategy for Refugees and Asylum seekers in Nampula, Mozambique 2021-2026.

⁴²¹ UNHCR. 2023 Focus Areas of Climate Resilient Sustainable Human Settlement (Muratane Settlement, Mozambique).

⁴²² UNHCR. 2023. Livelihoods Country Analysis Note: Mozambique.

2044), Cabo Delgado Reconstruction Plan, and the Resilience and Integrated Development Plan for the North (PREDIN).^{423 424} The strategies for Nampula (2021–2026) and Cabo Delgado (2022–2023) share core objectives around self-reliance, inclusion, and area-based recovery, in line with the IASC Framework on Durable Solutions. Government entities such as INAR and INAS have endorsed the integrated approach, and small numbers of displaced people have participated in national programmes such as ProAzul and INEP vocational training. However, interviews and documents show that this alignment remains largely strategic; implementation is fragmented and lacks systemic mechanisms for scale-up.

The Livelihoods Unit plays an active role in aligning UNHCR strategy with government and regional policy but lacks the high-level leverage to advance structural change. Government collaboration has enabled joint development of an out-of-camp and local integration strategy linked to Mozambique's 2023 GRF pledge. Yet critical gaps persist in securing formal rights to land, wage-earning employment, and access to social protection systems, which remain dependent on discretionary enforcement.^{425 426 427} Interviews confirm that government buy-in varies across sectors and levels and is often more reactive than proactive. Additional technical support and financing from development actors is required to operationalise inclusion objectives.

Progress towards GRF and UNCT Pledges. Mozambique has made a total of 8 pledges; 3 2019 GRF pledges, 2 2023 GRF pledges, 3 UNCT pledges in 2023.⁴²⁸ Although none of these pledges are focused on livelihoods, one of the UNCT pledges references advocacy for refugees to have access to decent work (GRF-06857). However, the pledges focus on inclusion of refugees into national service delivery systems. There has been some progress towards this pledge, as UNHCR is now engaging with the UNCT's Strategic Priority Groups to ensure inclusion in their respective processes.

Relevance. Livelihoods programming in Mozambique has struggled to respond effectively to the actual labour market constraints and opportunities facing displaced populations. While programme assessments and value chain analyses were conducted, interviews and documents show that resulting interventions across 2021-2024 were frequently supply-driven, with limited alignment to market demand. For example, vocational training options were often selected based on implementer capacity rather than strategic employment pathways, and challenges such as raw material shortages and limited capital impeded business viability.⁴²⁹ Interviews agreed that refugees remain concentrated in low-income informal work and have limited access to value-addition, particularly in agriculture, where government-allocated land is insufficient and unproductive.⁴³⁰

Despite some promising initiatives such as TVET-linked internships and business start-up kits, interviews show that the scale and duration of interventions were too limited to shift livelihood trajectories. Interviews highlight that mobility constraints and infrastructure gaps (e.g. road conditions between Maratane and Nampula) reduce access to urban labour markets. Market access, financial services, and demand-responsive skills training remain underdeveloped,

⁴²³ UNHCR. 2023. Protection and Solutions Strategy 2024-2026: Sub Office Pemba, Mozambique.

⁴²⁴ UNHCR. 2025. Strategic Framework for Livelihoods Opportunities, Empowerment, Inclusion, and Sustainable Solutions.

⁴²⁵ UNHCR. 2023. Annual Results Report: Mozambique.

⁴²⁶ UNHCR. 2021. Livelihoods and Economic Inclusion Strategy for Refugees and Asylum seekers in Nampula, Mozambique 2021-2026.

⁴²⁷ UNHCR. 2022. Annual Results Report Mozambique.

⁴²⁸ UNHCR. 2025. Southern Africa Pledges - 2019 & 2023.

⁴²⁹ Andrew Kingman. 2020. Value Chain Analysis and Opportunities for Refugee Livelihoods in Maratane.

⁴³⁰ UNHCR. 2024. UNHCR Mozambique Project Progress as of September 2024.

particularly outside agriculture.⁴³¹ UNHCR's engagement with financial service providers such as Vodacom has improved account access from 2022, but few participants transition to credit or capital investment. Barriers to economic integration remain particularly acute for women and youth, whose participation in livelihood activities is not sufficiently targeted or supported.⁴³²

Evidence Use. Between 2020 and 2024, multiple assessments, evaluations, and audits were conducted by UNHCR or shared with UNHCR by partners, providing a strong evidence base to feed into project planning and adaptation.^{433 434 435 436 437 438} However, critical information (e.g. refugee livelihood and employment data), were often outdated or incomplete, impacting the accuracy of evidence being used to design programming.⁴³⁹

Prior to the most recent strategy cycle, interviews and documents show that inadequate monitoring of pilot projects resulted in issues that could have been addressed through timely adaptation continuing until set targets could not be met by the deadline.⁴⁴⁰ While challenges to livelihoods and food security interventions were identified, these issues (e.g. land allocation, security/conflict between refugees and host community members, market inclusion) were not meaningfully addressed before implementation.^{441 442}

Financial Inclusion. For the evaluation period, qualitative and secondary evidence shows that UNHCR has facilitated partnerships with financial institutions to provide forcibly displaced people access to bank accounts and train them in financial literacy.⁴⁴³ Interviews show that access to business loans through conventional banking, microfinance, or digital banking services continues to be a barrier for entrepreneurship, with many having to rely on family support to secure financing.⁴⁴⁴

Effectiveness and Efficiency

Targeting and coverage. Broadly, livelihoods activities from 2021-2024 were implemented at the household level. Interviews highlighted this has served only a limited portion of forcibly displaced population and may lack sufficient coverage and duration to achieve more systemic impact. There is no evidence that a systematic targeting approach was not implemented in Mozambique, though some activities selected participants based on vulnerability criteria applied at the household level (e.g. business development programming in Cabo Delgado) and considered specific vulnerabilities, such as the inclusion of students with disabilities and survivors of gender based violence.^{445 446} To adapt to insufficient funding for activities, UNHCR prioritized the participation of the most vulnerable refugees.⁴⁴⁷

Documents and interviews indicate that selection into livelihoods programming was frequently based on self-targeting, which tended to favour participation by host community members.

⁴³¹ UNHCR. 2023. Post Distribution Monitoring Report.

⁴³² OIOS. 2020. Audit of the operations in Mozambique for UNHCR.

⁴³³ Andrew Kingman. 2020. Value Chain Analysis and Opportunities for Refugee Livelihoods in Maratane.

⁴³⁴ OIOS. 2020. Audit of the operations in Mozambique for UNHCR.

⁴³⁵ FAO. 2021. Mozambique Agricultural livelihoods and food security in the context of COVID-19.

⁴³⁶ Protection Cluster Mozambique. 2020. Monitoring the impact of COVID-19 for vulnerable groups Survey.

⁴³⁷ UNHCR. 2020. Rapid Assessment Report Mozambique.

⁴³⁸ UNHCR & WFP JAM. 2022. Joint UNHCR & WFP Assessment Mission.

⁴³⁹ OIOS. 2020. Audit of the operations in Mozambique for UNHCR.

⁴⁴⁰ OIOS. 2020. Audit of the operations in Mozambique for UNHCR.

⁴⁴¹ OIOS. 2020. Audit of the operations in Mozambique for UNHCR.

⁴⁴² UNHCR. 2021. All Plan Narrative: Mozambique.

⁴⁴³ Livangingo. 2024. October and November Monthly Progress Report.

⁴⁴⁴ UNHCR. 2023. Post Distribution Monitoring Report: Livelihoods – Cash-Based Interventions November 2023.

⁴⁴⁵ UNHCR. 2022. Annual Results Report Mozambique.

⁴⁴⁶ UNHCR. 2022. CABO DELGADO IDP Response November 22.

⁴⁴⁷ UNHCR. 2024. Mozambique Country Strategy Evaluation.

Interviews highlighted that some refugees opted out of participating due to a persistent misconception that engaging in livelihoods activities could jeopardise their eligibility for resettlement or future humanitarian assistance. While this belief was not grounded in UNHCR policy, interviews suggested that UNHCR did not consistently or proactively communicate this to refugee communities, contributing to confusion and under-enrolment in available livelihoods opportunities.^{448 449}

Phased and sequenced approaches. Phased approaches, like the Graduation Approach and the sequencing of INEP's vocational training programme, demonstrated measurable positive outcomes in Mozambique from 2022 onwards, including improvements in income, employment, asset accumulation, and social cohesion. However, interviews indicate these activities remain small-scale and were partially limited because UNHCR was unable to engage implementing partners with the technical capacities required to implement the programmes.⁴⁵⁰ For vocational support, paid internships often ended after the three month internship period and did not result with employment.⁴⁵¹

Resilience outcomes. UNHCR's ability to track resilience outcomes remains limited due to a MEL framework focused primarily on activity-level outputs rather than income, employment, or household self-reliance. Although a new system was introduced in 2022, interviews and documents indicated that outcome indicators for durable solutions were not reported, as these were mainstreamed rather than separately measured).⁴⁵²

Recurrent climate shocks, including Tropical Storm Eloise (2021) and Cyclone Freddy (2023), have reversed earlier gains by damaging infrastructure, destroying crops, and forcing displaced and host communities to rely again on humanitarian assistance. Female-headed refugee households in Maratane were identified as particularly vulnerable, with lower resilience levels and fewer productive assets.⁴⁵³ As extreme weather events become more frequent, interviews indicated that attention has shifted from development-focused programming to emergency response. Nonetheless, document and interviews show that refugees and partners considered the integrated package of support (livelihoods, food assistance, and protection) to be relevant and helpful, even in the absence of a formal joint strategy.⁴⁵⁴

Investments in irrigation and climate-resilient infrastructure were viewed as critical to agricultural viability.⁴⁵⁵ Interviews indicated that refugees typically have access to less and lower-quality farmland than host communities, and insecure tenure, poor market access, and climate risks continue to undermine agricultural sustainability.^{456 457}

Staffing. UNHCR benefits from a Livelihoods Unit that focuses on livelihoods programming, monitoring, and partnerships. However, the need for a livelihoods officer was identified during the 2020 audit as a key role required for the successful implementation of UNHCR's strategic priorities. However, this position was not approved.⁴⁵⁸ UNHCR primarily relies on local partners to implement programming rather than engaging government institutions, which does align with

⁴⁴⁸ UNHCR & WFP JAM. 2022. Joint UNHCR & WFP Assessment Mission.

⁴⁴⁹ UNHCR. 2018. Eligibility analysis for Graduation Programme in Nampula in Mozambique 2018-2918.

⁴⁵⁰ UNHCR. 2023. The Socioeconomic Integration of Refugees Improves when Refugees and Hosts are more Financially Secure.

⁴⁵¹ UNHCR. 2022. Annual Results Report Mozambique.

⁴⁵² UNHCR. 2023. Annual Results Report: Mozambique ABC.

⁴⁵³ UNHCR & WFP JAM. 2022. Joint UNHCR & WFP Assessment Mission (JAM) Maratane Refugee Settlement.

⁴⁵⁴ UNHCR. 2022. Annual Results Report Mozambique.

⁴⁵⁵ Livaningo. 2024. Monthly Progress Report September 2024.

⁴⁵⁶ UNHCR. 2022. Overview of Engagement with Development Actors in Mozambique.

⁴⁵⁷ UNHCR & WFP JAM. 2022. Joint UNHCR & WFP Assessment Mission (JAM) Maratane Refugee Settlement.

⁴⁵⁸ OIOS. 2020. Audit of the operations in Mozambique for UNHCR.

their core objective to build the capacity of Government Institutions to ensure long-term sustainability.⁴⁵⁹ High turnover at some partner agencies delayed implementation while other projects were unable to be implemented in more remote locations such as Mueda and Palma due to security restrictions as well as recruitment challenges.⁴⁶⁰

Coordination and delivery arrangements. Livelihoods programming in Mozambique is delivered through a combination of UNHCR’s direct implementation, partnerships with international and national NGOs, engagement with government counterparts, and limited private sector collaboration.⁴⁶¹ While new partnerships have been developed with development actors since 2021, interviews indicate that UNHCR has frequently assumed implementation responsibilities in the absence of capable implementing partners. This has diluted its ability to prioritise its strategic roles of facilitation, convening, and advocacy, as outlined in the Stepped-up Strategy.⁴⁶²

UNHCR maintains a constructive relationship with its government counterpart, INAR. However, this collaboration has primarily centred on protection-related activities and has not consistently extended to livelihoods and economic inclusion. Nonetheless, INAR and other relevant ministries have supported select initiatives—such as joint programming with WFP, the inclusion of refugees in national livelihoods programmes, and policy dialogue on the out-of-camp strategy aimed at easing employment barriers and promoting local integration.^{463 464}

Monitoring, efficiency, and learning. UNHCR has recognised the need to strengthen monitoring and learning systems, particularly around socio-economic inclusion and longer-term impacts. This was underscored in the 2024 Strategic Moment of Reflection,⁴⁶⁵ which highlighted gaps in outcome tracking and the limited evidence base for post-implementation impact.⁴⁶⁶ The 2023 audit of livelihood programming similarly noted that resource constraints under RBSA had prevented the completion of planned impact assessments.⁴⁶⁷ Interviews show that annual and project-level reports continue to focus on outputs rather than capturing medium- to long-term changes in self-reliance, income, or employment.^{468 469} Although the Livelihoods Unit collaborates with development officers to engage partners and conduct operational landscape analyses, interviews indicate that monitoring systems do not yet capture refugee contributions to local economies.

Partnerships for sustainable response

UNHCR convening role. UNHCR plays an active convening role at national and regional levels, supporting coordination, learning, and joint planning. The Mozambique country team participated in the 2024 Strategic Moment of Reflection, which brought together staff from all three regional offices alongside refugee representatives and government, NGO, and UN partners.⁴⁷⁰ Regular engagement through quarterly partner meetings, programme monitoring, and joint reporting mechanisms has strengthened collaboration and information exchange.

⁴⁵⁹ OIOS. 2020. Audit of the operations in Mozambique for UNHCR.

⁴⁶⁰ UNHCR. 2022. Annual Results Report Mozambique.

⁴⁶¹ UNHCR. 2023. UNHCR Nampula Field Office – Briefing Notes.

⁴⁶² UNHCR. 2024. Mozambique Country Strategy Evaluation.

⁴⁶³ UNHCR. 2022. Annual Results Report Mozambique.

⁴⁶⁴ UNHCR. 2024. Mozambique Multi-year Strategy (2024 - 2026).

⁴⁶⁵ UNHCR. 2023. Annual Results Report: Mozambique.

⁴⁶⁶ OIOS. 2023. Audit of Livelihoods Programmes in Field Operations for UNHCR.

⁴⁶⁷ OIOS. 2020. Audit of the Operations in Mozambique (livelihoods) for UNHCR.

⁴⁶⁸ UNHCR. 2025. Strategic Framework for Livelihoods Opportunities, Empowerment, Inclusion, and Sustainable Solutions.

⁴⁶⁹ UNHCR. 2024. Internal Note on RBSA Livelihood Programming Overview.

⁴⁷⁰ UNHCR. 2023. Annual Results Report: Mozambique.

UNHCR also holds leadership roles in national and sub-national coordination structures, serving as chair or co-chair across a range of platforms, including the Protection Cluster, CCCM Cluster, Housing, Land and Property (HLP) Area of Responsibility, and working groups on Solutions, UN Communications, and Accountability to Affected Populations.⁴⁷¹ These platforms have enabled more coherent planning across sectors and helped reinforce the inclusion of forcibly displaced populations in broader policy and programme discussions.

Partnerships and delivery. UNHCR has not consistently leveraged existing partnerships and capacities to enhance the sustainability and scale of livelihoods outcomes. Interviews show that partnerships with government, private sector, and development actors remain project-based. This may have led to affected opportunities to align with national systems, embed refugees and asylum seekers into development stages of programming, and access co-financing. Some partnerships, such as UNHCR's collaboration with IFPELAC for technical and vocational training, show promise for more strategic collaborations, and UNHCR has successfully advocated for the inclusion of refugees into other government-led livelihoods interventions.^{472 473 474}

Weak technical capacity among some implementing partners has delayed delivery and hindered results. Interviews and audits indicate that UNHCR has faced challenges identifying partners with the specific livelihoods expertise required to implement key interventions, particularly in rural or remote locations.⁴⁷⁵ This has affected the scale-up of initiatives that otherwise demonstrated promise. In some cases, implementing partners have been tasked with multiple projects beyond their technical scope, contributing to uneven quality and limited programme effectiveness.⁴⁷⁶

Donor influence. Interviews and documents highlight that short funding cycles and the urgency of immediate humanitarian needs have contributed to an overreliance on transactional partnerships, limiting the development of long-term strategic relationships with donors and implementing organisations. This undermines the continuity required for complex, long-horizon activities such as climate resilience initiatives led by the Livelihoods Unit.⁴⁷⁷

Livelihoods expenditures represented a small share of UNHCR's country budget throughout the Stepped-up Strategy period. Although there were incremental annual increases, funding levels remained low. In the final two years of the strategy, interviews and documents indicate only 6% of the budget was unearmarked, reducing flexibility to respond to emerging needs or scale effective interventions.⁴⁷⁸

Conclusion

Mozambique demonstrates **emerging practice** in livelihoods programming, with a relatively enabling protection environment and strong policy alignment at the strategic level. UNHCR has made progress engaging government and development actors, and facilitated inclusion of forcibly displaced populations in vocational training and national programmes. However, fragmented implementation, limited partner technical capacity, and weak outcome monitoring hinder strategic progression. Financial and staffing constraints continue to limit coverage, scale-up, and resilience gains, especially in rural areas and among female-headed households. While coordination roles are actively pursued, the strategic focus on facilitation and systems integration is diluted by a

⁴⁷¹ UNHCR. 2023. Annual Results Report: Mozambique

⁴⁷² UNHCR. 2022. Annual Results Report Mozambique.

⁴⁷³ UNHCR. 2021. All Plan Narrative: Mozambique.

⁴⁷⁴ UNHCR and ProAzul. 2023. Memorandum of Understanding between UNHCR and ProAzul On Support to "Mais Peixe Sustentavel" project for the AfDB Project on "Market systems Development to Catalyze Private Sector Engagement in Fragile Contexts".

⁴⁷⁵ OIOS. 2020. Audit of the operations in Mozambique for UNHCR.

⁴⁷⁶ OIOS. 2020. Audit of the operations in Mozambique for UNHCR.

⁴⁷⁷ UNHCR. 2022. Annual Results Report Mozambique.

⁴⁷⁸ UNHCR. 2022. Annual Results Report Mozambique.

continuing implementation role. Additional investment in long-term partnerships and evidence systems will be necessary to transition from project-based delivery to sustainable systems alignment.

Figure 12. Progress of Mozambique operations towards strategic leadership in livelihoods and economic inclusion

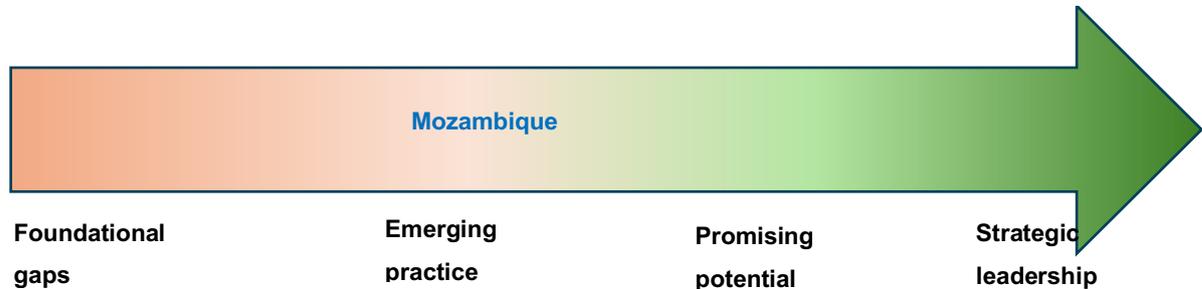


Table 22. Summary of country assessment for Mozambique

Domain	Summary
Alignment	Mozambique’s livelihoods strategy is well aligned with national frameworks such as the National Development Strategy (2025–2044), Cabo Delgado Reconstruction Plan, and the Government’s GRF pledges. However, while high-level policy commitments are strong, they have not consistently translated into implementation at scale. Government partners have supported inclusion initiatives, but structural mechanisms to embed refugee participation into national systems remain emerging.
Role	UNHCR plays a central implementation and coordination role across programme sites, particularly in the absence of technically qualified implementing partners. While collaboration with INAR is strong on protection, this does not consistently extend to joint planning or delivery in livelihoods. UNHCR’s strategic role as a facilitator and convenor is recognised, but underutilised in practice due to operational demands.
Integration	Refugees and asylum seekers have been included in select government-led vocational and agricultural programmes, and partnerships with institutions like IFPELAC and ProAzul demonstrate entry points for longer-term integration. However, inclusion remains sporadic and small-scale, with most initiatives structured as standalone projects. Local integration strategies are in development but not yet institutionalised.
Evidence	Evidence generation is taking place through monitoring surveys, JAMs, and value chain analyses, but its use in decision-making and programme adaptation is limited. The MEL system lacks outcome-level indicators to track resilience or self-reliance over time. Data on refugee contributions to local economies is not systematically captured or used to influence planning or advocacy.
Sustainability	Livelihoods funding has gradually increased but remains a small share of UNHCR’s budget, with low levels of unearmarked funding limiting flexibility. Projects remain short in duration and constrained in scope, reducing the potential for systems strengthening. Partner capacity gaps and exposure to recurrent climate shocks further undermine the sustainability of income-generating activities.

Republic of Congo

Refugee Settlement

Over 80% of the Republic of Congo's more than 85,000 refugees, asylum seekers, and other forcibly displaced and stateless persons live in rural areas while the remainder live in urban settings. In 2021, over 8,000 refugees from the Central African Republic settled in Likouala, followed by more than 5,000 refugees from the Democratic Republic of Congo in Pool the next year.^{479 480}

Country Operations Status

Due to significant global funding pressures and broader shifts in the operational landscape, UNHCR is undergoing major organisational changes within the RBSA and its country operations at the time of this evaluation. The RBSA is scheduled to close effective 01 October 2025, with its functions and oversight responsibilities to be redistributed to other regional bureaux.

DRC operations remain active and reports directly by RBWCA.

Summary of the 2021-2024 livelihood activities

Between 2021 and 2024, UNHCR and its partners implemented livelihoods and economic inclusion activities in Likouala, Plateaux, Pool, Pointe Noire, and Brazzaville departments, with particular emphasis on reaching refugees and host communities in rural areas (Likouala, Plateaux and Pool). Core activities included agriculture and food security (e.g. land preparation, market gardening, irrigation systems), safety nets (e.g. conditional cash transfers), Programs focused on providing durable solutions for refugees and nationals through initiatives focused on food insecurity, economic empowerment, and integration into local value chains. One agriculture project implemented by World Bank and the Ministry of Agriculture reached all twelve departments of the country.

Key Livelihoods Partners. UNHCR's primary partner during this period was WFP, who implemented a Market Gardening Project in Likouala and Pool between 2022 and 2024. UNHCR was also able to negotiate the inclusion of refugees into activities with partners including World Bank, FAO, and the Government, including the Ministry of Agriculture. Private sector actors included local logging companies and microfinance institutions were an important actor.

Country findings

Strategic orientation and operational shift

Policy alignment and government engagement. In addition to being party to the 1951 Refugee Convention, its 1967 Protocol, and the 1969 OAU Convention, the ROC has enshrined key rights for refugees and asylum seekers into national legislation. This includes providing a framework for refugee protection (Law No. 41-2021), the right to asylum (Article 21 of the 2015 Constitution), a long-term out of camp policy (the Alien Act), and the right to engage in economic activities.⁴⁸¹ Despite this favourable policy environment, national trade regulations, including the 2005 trade law and later decrees, restrict certain sectors to Congolese citizens, including selling in the market, driving taxis, and working in bakeries.⁴⁸² Land ownership by foreigners remains legally ambiguous, and refugees often rent land for agricultural purposes despite inconsistent interpretation of the law restricting land access for foreigners. RoC remains in a protracted

⁴⁷⁹ UNHCR. 2025. Regional Population Dashboard in Southern Africa.

⁴⁸⁰ UNHCR. 2025. Republic of the Congo Multi-year Strategy (2025-2027).

⁴⁸¹ UNHCR. 2023. Hybrid RPA/RPRF Update Republic of Congo (30 June 2017 – 30 June 2023).

⁴⁸² UNHCR. 2023. Hybrid RPA/RPRF Update Republic of Congo (30 June 2017 – 30 June 2023).

economic downturn marked by high unemployment and a lack of diversified income-generating opportunities, leaving many refugees reliant on humanitarian aid.^{483 484}

ROC renewed its refugee and host community development policy in March 2024, reaffirming commitments to legal protection, basic service access, and community resilience. Despite these commitments, refugees, who predominantly live in rural areas, lack access to basic services due to lack of infrastructure and staffing in their communities, which impacts both refugees and host communities.⁴⁸⁵

ROC offers a favourable policy environment for refugee protection, underpinned by national legislation (Law No. 41-2021) and reinforced by instruments such as the Alien Act and the Global Refugee Forum commitments (discussed more in the next section). These frameworks guarantee key rights, including the right to asylum and to engage in economic activities, though implementation remains partial.

There is no country-specific livelihoods strategy, and while UNHCR began applying the Stepped-Up Strategy, this has not translated into a structured operational shift. Interviews and documents indicate that, overall, government participation in planning processes has been limited. Engagement is largely confined to technical roles in one-off exercises such as the Joint Assessment Mission, market systems analyses, and Lisungi programme targeting.^{486 487 488}

However, UNHCR provided technical support to the Ministry of Social Affairs for the Lisungi Project, marking a good example of formalised collaboration. Interviews confirm this was the first instance of a government-requested partnership with UNHCR focused on refugee livelihoods, involving data collection, targeting, and training. This points to opportunities for future integration within state systems, although interviews indicate that co-financing and co-implementation frameworks remain absent.

Interviews also highlight UNHCR's limited strategic collaboration with wider line ministries, in contrast to other UN agencies. While government systems are seen as the most effective pathway to sustainable inclusion, concerns around governance and institutional instability (e.g. staff turnover, limited institutional memory) have hindered deeper engagement. Additionally, interviews show that coordination is further challenged by the absence of an operational roadmap for refugee inclusion in critical activities, e.g. state-run employment or vocational training systems.

Progress towards key GRF and UNCT pledges. 7 pledges at GCF 2019 and 5 pledges at GCF 2023, and one UNCT pledge in 2023. However, none of these pledges theme focus is on livelihoods. However, one pledge from GCF 2023 mentions access of refugees to the labour market and to vocational training systems, national job creation programs, and dissemination of information on the eligibility of refugees for employment under the same conditions as nationals (see Table 23).⁴⁸⁹ However, not much progress has been made towards this pledge. Refugees remain excluded from key livelihood pillars of national systems, including the National Development Plan (2022–2026), which references vulnerable populations but omits refugees from social protection and economic inclusion measures.⁴⁹⁰ This situation results from limited dissemination of Law No. 41-2021 and absence of national asylum strategy and completion of government GRF pledge.

⁴⁸³ UNHCR. 2024. Joint WFP-UNHCR assessment mission to the Republic of Congo Terms of Reference.

⁴⁸⁴ UNHCR. 2023. Hybrid RPA/RPRF Update Republic of Congo (30 June 2017 – 30 June 2023).

⁴⁸⁵ UNHCR. 2024. Joint WFP-UNHCR assessment mission to the Republic of Congo Terms of Reference.

⁴⁸⁶ UNHCR. 2024. Joint WFP-UNHCR assessment mission to the Republic of Congo Terms of Reference.

⁴⁸⁷ UNHCR. 2023. Analysis of Market Systems and Chains of Value in the Republic of Congo.

⁴⁸⁸ UNHCR. NO DATE. Lessons Learned: Lisungi Project.

⁴⁸⁹ UNHCR. 2025. Southern Africa Pledges - 2019 & 2023.

⁴⁹⁰ Republique du Congo. 2022. Plan National de Developpement (2022-2026)

Table 23. GRF 2023 Livelihoods Pledges (ROC)

Pledge ID	Pledge
GRF-09782 Inclusion in development agenda	<p>Include refugees in national development. In accordance with the 2017 development policy letter and the provisions of the 2021 asylum law, the Government of the Republic of Congo commits by 2027 to:</p> <ul style="list-style-type: none"> • Continue the inclusion of refugees in national systems through increased consideration in the definition of its sectoral plans and strategies, particularly in the health, education and social protection sectors; • Mobilize stakeholders and partners to strengthen the quality and supply of basic services in refugee reception areas for the benefit of the entire population; • Develop partnerships to diversify funding in the health, education and social protection sectors; In a sectoral manner and based on mobilization and close work with the private sector, employers and development agencies, the Government of the Republic of Congo is committed by 2027 to: Access to health • Develop an agreement for joint work to improve the quality of care in refugee reception areas; • Ensure that refugee reception areas are taken into account in health development programs, as well as the specific needs of refugees and asylum seekers in order to guarantee their effective and sustainable access to health services. Access to education • Ensure that refugee reception areas are taken into account in educational development programs, as well as the specific needs of refugees and asylum seekers in order to guarantee their effective educational inclusion; • Include refugees in the education management information system when operational. Access to social protection • Include refugees in national social protection programs and statutory social protection schemes for workers where appropriate. Access to the labor market • Communicate more effectively on the rights of refugees to access basic services and the labor market in the same way as nationals through communication campaigns; • Support the access of refugees and asylum seekers to public vocational training systems and national job creation programs; • Disseminate information on the eligibility of refugees for employment under the same conditions as nationals. Explore ways to facilitate greater inclusion of women in the labor market and their financial empowerment

Relevance. UNHCR's livelihoods programming in ROC aligned with common refugee income strategies through support for subsistence agriculture, fishing, and petty trade.⁴⁹¹ In Likouala, support included market gardening inputs and poultry kits, while in Brazzaville and Pointe Noire, interventions focused on small-scale income-generating activities such as soap production and tailoring. Interviews indicated that activities were concentrated in Betou, Impfondo, and selected urban peripheries, with limited reach to wider reach to urban refugees and mobile host populations.^{492 493}

Interviews show that programme design was primarily shaped by partner priorities, with limited integration of refugee perspectives or socio-economic profiling. Activity types were often selected based on delivery challenges rather than community priorities, with limited tailoring for youth and women. In several locations, support focused on informal low-return sectors without clear market entry points or follow-on support.⁴⁹⁴

⁴⁹¹ UNHCR. 2021. All Plan Narrative: Congo.

⁴⁹² UNHCR. 2024. Joint WFP-UNHCR assessment mission to the Republic of Congo Terms of Reference.

⁴⁹³ UNHCR. 2023. Internal notes from RBSA Mid-Year Review Meeting Notes with RoC Multi-Functional Team

⁴⁹⁴ UNHCR. 2022. Stratégie pluriannuelle du HCR en République du Congo 2022–2024.

Interviews indicated that agricultural interventions did not sufficiently account for the insecurity of land access in refugee-hosting areas. In Betou, for example, land access for refugee farmers was based on verbal agreements with host communities, with no legal safeguards. Interviews show that access was sometimes revoked without notice, and no mediation or protective mechanisms were in place. Programme design did not account for this risk, and there was no systematic effort to formalise land access or include related safeguards in livelihood planning.⁴⁹⁵

Evidence Use. UNHCR's livelihoods programming in ROC incorporated multiple assessments, though uptake into design remained inconsistent. The 2022 value chain analysis identified trade and fishing as key income sources, supporting the expansion of market gardening in Likouala and Pool with WFP and local authorities.^{496 497} UNHCR also contributed to monitoring for the Lisungi Project, where post-distribution data showed some beneficiaries invested in productive assets and grew small businesses.^{498 499}. Interviews confirmed these outcomes were perceived as more sustainable than in-kind support.

However, interviews highlighted limited application of findings across the wider livelihoods portfolio. For example, mobility studies identifying urban livelihood patterns did not translate into urban programme expansion.⁵⁰⁰ Interviews indicated that training activities (such as tailoring and soap-making) were often delivered without market analysis or cooperative structures, leaving skills underutilised. Staff noted that while assessments were increasing, there was no unified strategy or feedback loop to systematically adapt programming.^{501 502}

Effectiveness and Efficiency

Targeting and Coverage. Livelihoods programming in ROC primarily focused on rural areas such as Betou and Impfondo in Likouala, where the majority of refugees reside.⁵⁰³ However, this narrow geographic scope excluded other significant refugee populations in urban locations like Brazzaville and Pointe-Noire. Interviews indicated that urban refugees (particularly women and youth) had limited access to livelihoods support, despite being active in informal sectors such as food vending and hairdressing.

Targeting was frequently guided by operational presence and logistical ease rather than by systematic socio-economic profiling. For example, refugee selection in Betou for the WFP-UNHCR market gardening initiative was primarily based on availability and location, with minimal use of household vulnerability assessments.⁵⁰⁴ Interviews with staff confirmed the absence of tailored approaches for different demographic groups, including female-headed households and young people, whose priorities often differed from agricultural support.

Although some documentation referenced intentions to expand targeting tools, such as through the RBSA livelihoods profiling framework, these were not consistently applied in practice according to qualitative evidence.⁵⁰⁵ Interviews show there was also limited follow-up on whether selection criteria resulted in equitable access across different groups.

⁴⁹⁵ UNHCR. 2023. Hybrid RPA/RPRF Update Republic of Congo (30 June 2017 – 30 June 2023).

⁴⁹⁶ UNHCR. 2023. Analysis of Market Systems and Chains of Value

⁴⁹⁷ UNHCR. 2022. Market Gardening Project in Likouala

⁴⁹⁸ UNHCR. 2022. Lisungi Monitoring Report

⁴⁹⁹ UNHCR. No date. Lessons Learned: Lisungi Project

⁵⁰⁰ UNHCR. 2023. Mobility Study North Congo

⁵⁰¹ UNHCR. 2022. Stratégie pluriannuelle du HCR en République du Congo 2022–2024.

⁵⁰² UNHCR. 2023. Annual Results Report

⁵⁰³ UNHCR. 2021. All Plan Narrative: Congo

⁵⁰⁴ UNHCR. 2022. Market Gardening Project in Likouala

⁵⁰⁵ UNHCR. 2023. RBSA-ROC Mid-Year Review Notes

Phased and sequenced approaches. Livelihood interventions in ROC remained fragmented, with limited continuity between planning cycles or across locations. Similar micro-projects (e.g. poultry restocking and market gardening) were implemented repeatedly in different sites without documented learning or adaptation from previous efforts.⁵⁰⁶ There is a consensus in interviews that lessons from earlier activities were rarely captured or used systematically to inform future design.

Government-led initiatives demonstrated stronger sequencing, particularly in linking social safety net programmes to longer-term livelihoods through phased cash transfers and support for agricultural inputs under the Lisungi project.⁵⁰⁷ These approaches showed clearer progression from relief to recovery, including efforts to formalise land access and facilitate group-based production. Interviews indicate that UNHCR's contributions to the Lisungi programme, especially in monitoring and technical support, point to opportunities for embedding humanitarian livelihoods work into national systems.⁵⁰⁸

Despite a stated transition away from direct service provision, interviews highlighted gaps in operationalising this shift. Refugees have limited access to state-run TVET institutions or employment platforms like PROREP, and no formal pathways exist to link beneficiaries with national value chain investments.⁵⁰⁹ In Likouala, site visits and partner reporting noted the absence of financial inclusion efforts such as savings groups or linkages to microcredit institutions, despite evidence that these are essential for building resilience over time.⁵¹⁰ Feedback indicates that savings groups prove to be more critical for refugees, as area coverage for microcredit institutions is limited.

Staffing and resourcing. Persistent underfunding, compounded by the economic impacts of COVID-19 and the war in Ukraine, has affected both staffing and operational capacity across the livelihoods portfolio.⁵¹¹ Interviews show that resource limitations have led to the reduction of activities and reliance on short-term project cycles, particularly in remote areas like Likouala where implementation costs are high. Interviews noted that insufficient inputs and limited technical follow-up contributed to the collapse of earlier market gardening efforts, especially where community ownership was weak. Activities were often launched without clear transition plans or exit strategies, leaving refugee households dependent on external aid and input support to sustain income-generating activities. While household surveys and post-distribution monitoring indicate that beneficiaries reported positive changes in income and wellbeing, interviews emphasised that these gains remained fragile in the absence of ongoing support or embedded systems for continuity.^{512 513}

Partnerships for sustainable response

UNHCR convening role. UNHCR has contributed to technical partnerships on livelihoods in RoC, particularly through joint initiatives with WFP and collaboration with national authorities. Feedback indicates that UNHCR has engaged in a tripartite agreement between UNHCR, the national government and the World Bank for the Lisungi project. However, there is limited evidence of UNHCR leading strategic coordination forums or co-developing joint planning frameworks with other major actors beyond this example. Interviews show that engagements have primarily

⁵⁰⁶ UNHCR. 2023. Republic of Congo Annual Results Report

⁵⁰⁷ UNHCR. 2022. Lisungi TMC Report

⁵⁰⁸ UNHCR. NO DATE. Lessons Learned: Lisungi Project

⁵⁰⁹ UNHCR. 2022. UNJP PROREP Project Document

⁵¹⁰ UNHCR. 2023. RBSA-ROC Detailed Planning Notes

⁵¹¹ UNHCR. 2023. Republic of Congo Annual Results Report

⁵¹² UNHCR. 2022. Lisungi TMC Report

⁵¹³ UNHCR. NO DATE. Lessons Learned: Lisungi Project

occurred through one-off technical exercises, (Joint Assessment Missions, market systems analysis, and the Lisungi social protection programme) where UNHCR supported refugee inclusion after programme design was already underway. Interviews and planning documents highlight the absence of structured coordination mechanisms or multi-stakeholder platforms focused on livelihoods, and indicate that UNHCR has yet to assume a convening role across the sector.

NGO partnerships and delivery. UNHCR’s partnerships in RoC remain primarily project-based and short-term, with NGOs engaged largely for training delivery, distributions, or community mobilisation. However, feedback indicates that UNHCR partners are involved in strategic planning processes, with recognition that partner uptake of operational strategies can be improved. Interviews indicate that while there is internal recognition of the need to deepen collaboration with implementing partners. Partnerships have not evolved into durable or systems-oriented models, and NGOs are not consistently treated as strategic actors in livelihoods planning.⁵¹⁴

The 2023 RBSA mid-year planning discussions referenced the need for stakeholder mapping and greater engagement with development partners to address operational fragmentation⁵¹⁵ (), and feedback indicates that the Republic of Congo Sustainable Programming Roadmap developed by a Senior Development Officer in September 2024 includes a stakeholder mapping, however, no evidence was found of how this mapping had been used to inform revised partnership models. Likewise, plans to coordinate with development actors such as the World Bank, FAO, or ILO were not reflected in operational documents or reported by interviewees.⁵¹⁶

Donor engagement and influence. Despite high levels of poverty and limited livelihood opportunities for both refugees and host communities, ROC receives comparatively low levels of humanitarian funding. Interviews indicate that funding for livelihoods has remained peripheral in donor dialogues, with few opportunities for sustained engagement or strategic influence. Interviews show that UNHCR’s financial situation in-country has been marked by budget cuts that have affected both internal capacity and the continuity of partner delivery.

The United States has been the primary donor to UNHCR in RoC since 2022, but no additional major donors have stepped in to offset reductions.⁵¹⁷ Interviews highlighted that several former implementing partners were not renewed due to shrinking budgets, and new partners had to reduce staffing by over 50 percent in some cases. Strategic engagement with development donors such as the World Bank or EU remains limited, with no evidence of coordinated funding strategies to support economic inclusion

Private sector and joint platforms. Private sector engagement in refugee livelihoods in ROC remains limited and largely ad hoc. Some activities have leveraged support from logging companies (off-take), microfinance institutions (credit access), and local firms (in-kind contributions for training centres), but no formal platforms or joint planning mechanisms exist to scale or sustain such partnerships.⁵¹⁸ Interviews and programme reports confirm a lack of coordination structures to engage suppliers, value chains, or service providers.

UNHCR negotiated access to formal banking through ECOBANK, UBA, and Banque Postale du Congo, partly overcoming legal barriers around refugee ID recognition (UNHCR. 2023. *Presentation Livelihood – Final*). This expanded access to savings and payment services, though uptake remains limited without accompanying financial literacy support.

⁵¹⁴ UNHCR. 2023. Republic of Congo Annual Results Report

⁵¹⁵ UNHCR. 2023. RBSA-ROC 2023 Detailed Planning MFT Discussions 08 Nov draft

⁵¹⁶ UNHCR. 2023. Republic of Congo Annual Results Report

⁵¹⁷ UNHCR. 2023. Republic of Congo Annual Results Report

⁵¹⁸ UNHCR. 2022. Stratégie pluriannuelle du HCR en République du Congo 2022–2024.

All programming during the review period was donor-funded and short-term, with no co-financing or multi-year frameworks identified.^{519 520} Initiatives like AARREC and PROREP offer entry points for government-led inclusion, but currently operate parallel to refugee interventions and do not systematically include refugees from planning stages.⁵²¹ Interviews suggest potential alignment with the National Development Plan’s push for market-oriented training and value chain development, though structured collaboration has yet to materialise.⁵²²

Conclusion

The ROC livelihood and economic inclusion portfolio is assessed as **emerging practice**, with promising foundations but gaps in strategic direction, systems integration, and sustainability. The policy environment is broadly supportive of refugee inclusion, and UNHCR has made notable contributions to government-led initiatives such as the Lisungi social protection programme and the expansion of access to formal banking. There is growing evidence generation and some use of data to inform programme design. However, the livelihoods portfolio remains fragmented, with limited geographic coverage, short project cycles, and inconsistent engagement with national systems and development actors. Strategic coordination platforms are lacking, and opportunities for stronger private sector engagement and multi-year financing remain underutilised. Scaling impact will require more structured partnerships, clearer operational frameworks for inclusion, and sustained investment in system-oriented approaches.

Figure 13. Progress of Mozambique operations towards strategic leadership in livelihoods and economic inclusion

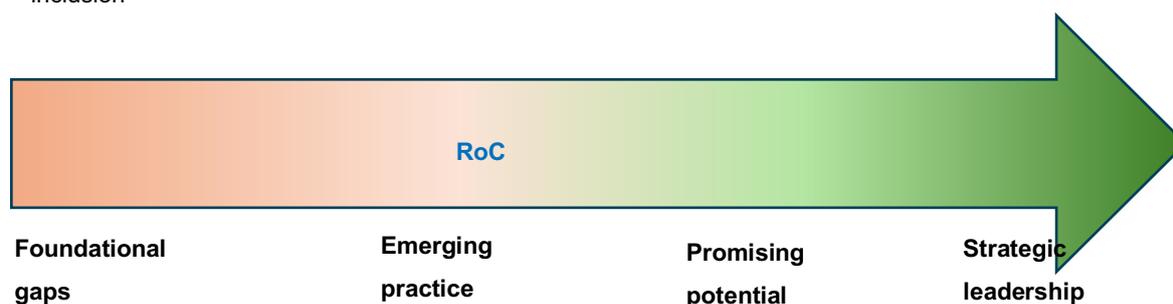


Table 24. Summary of country assessment for ROC

Domain	Summary
Alignment	Refugee rights are well established in national legislation, and UNHCR contributed to relevant government-led initiatives. However, refugees remain excluded from key national systems such as the National Development Plan and state-run economic inclusion platforms.
Role	UNHCR has supported technical inputs into national programmes (e.g. Lisungi), but has not assumed a convening role in the livelihoods sector. Engagement with line ministries and development actors remains limited and ad hoc.
Integration	Government programmes demonstrate stronger sequencing and links to long-term inclusion than humanitarian activities. UNHCR-supported interventions show early alignment with national efforts but lack formalised pathways to embed refugee inclusion across planning and delivery.

⁵¹⁹ UNHCR. 2022. Stratégie pluriannuelle du HCR en République du Congo 2022–2024.

⁵²⁰ UNHCR. 2023. RBSA Mid-Year Review Notes 2023

⁵²¹ UNHCR. 2022. Internal project presentations on AARREC and PROREP.

⁵²² Government of the Republic of Congo. 2021. National Development Plan 2022–2026

Evidence	Value chain studies and monitoring data have informed some programme design, but evidence use remains uneven. Feedback loops are weak, and learning is not systematically applied across the portfolio.
Sustainability	Programming is largely short-term, project-based and under-funded. There is limited transition planning and co-financing arrangements which hinder sustainability.

Zambia

Refugee Settlement

Zambia hosts nearly 102,000 asylum-seekers, refugees, and former refugees. The refugee population is a combination of majority long-staying refugees in a protracted situation and recent arrivals at an average rate of 500 per month since the middle of 2023. There are three primary refugee settlements: Mantapala, Meheba, Mayukwayukwa settlements. Almost 75% of refugees live in one Meheba. Remaining forcibly displaced populations reside in urban areas such as the capital city, Lusaka.

Country Operations Status

Due to significant global funding pressures and broader shifts in the operational landscape, UNHCR is undergoing major organisational changes within the RBSA and its country operations at the time of this evaluation. The RBSA is scheduled to close effective 01 October 2025, with its functions and oversight responsibilities to be redistributed to other regional bureaux.

Zambia operations will expand into the Zambia Multi-Country Office, covering Zambia, Malawi, and Zimbabwe operations, reporting to RB WCA.

Summary of the 2021-2024 livelihood activities

Between 2021 and 2024, UNHCR and its partners implemented a diverse set of livelihood and economic inclusion activities across Zambia's main refugee-hosting districts, targeting both refugees and host communities. Core activities included agriculture and food security (e.g. nutrition-dense crop production, smallholder irrigation, home gardens), value chain development (notably in honey, rice, and chili), technical and vocational education and training, financial inclusion (through VSLAs, microfinance, and guarantee schemes), and targeted economic empowerment for ultra-poor and women-led households. Projects such as the Modernisation of Refugee Settlements Approach (MORSA), graduation programmes and integrated food security initiatives aimed to support longer-term self-reliance and resilience. While most projects operated within Meheba, Mayukwayukwa, and Mantapala settlements, some also reached urban refugees in Lusaka.

Key Livelihoods Partners. Key partners included Caritas Czech Republic, WVI, JICA, WFP, FAO, the Zambian Government (notably the Ministry of Agriculture and Ministry of Energy), Vision Fund, private sector actors like Treetop Honey and Tribal Textiles, and financial institutions including Agora Microfinance and Natsave. Funding sources ranged from bilateral donors (e.g. Czech MFA, Austrian Development Agency, US Embassy), UN system grants and private sector contributions.

Country findings

Zambia was chosen as a country with more in-depth focus and included in-person data collection and refugee settlement observations. This informed the findings presented below.

Strategic orientation and operational shift

Policy alignment. Zambia is a signatory to key international refugee frameworks and has domesticated these commitments through the 2017 Refugee Act. However, the country maintains reservations on freedom of movement and wage-earning employment, limiting refugee mobility and access to formal work. While a progressive National Refugee Policy was launched in 2024, implementation will require further legal reform and strengthened intersectoral collaboration. Around 47% of forcibly displaced persons are economically active, mostly in subsistence agriculture. While Meheba, due to its proximity to Solwezi, has relatively stronger potential for market-oriented agriculture, Mayukwayukwa also benefits from its closeness to towns such as

Kaoma and Mongu that could serve as potential markets for its agricultural produce. In contrast, Mantapala remains more geographically isolated, limiting its market access. Employment opportunities, infrastructure, and energy access remain limited, though solar and grid connectivity initiatives are advancing.

The government introduced the Modernisation of Refugee Settlements Approach (MORSA) in 2022 to promote self-reliant refugee communities, but as of 2024, implementation had not commenced. Complementary support from a World Bank grant is intended to expand service delivery and economic inclusion for both refugees and host communities. Urban refugees, particularly in Lusaka, benefit from better integration into existing markets.

Zambia's livelihoods programming is grounded in an enabling policy environment, but operational alignment with national systems remains partial. The 2024 National Refugee Policy, Zambia's leadership in CRRF implementation and the integration of forcibly displaced persons in key national strategies provide a strong strategic foundation for inclusive livelihoods programming. The Stepped-up strategy aligns with national planning frameworks such as the 8th National Development Plan, the National Financial Inclusion Strategy II and the Zambia Roadmap for Financial Inclusion for PoCs.^{523 524 525} Interviews and documents show that government entities (including the Ministry of Community Development and Social Services, Bank of Zambia, and Ministry of Labour) have participated in joint planning processes and endorsed key strategy documents.

Policy-level alignment has not consistently translated into programmatic integration. Interviews indicate that while many livelihoods interventions continue to be implemented outside formal government systems, there are notable efforts by the government to include refugees within national service delivery frameworks. Key ministries such as the Ministry of Health, MCDSS, and the Department of Water Resource Development are actively providing services that support both host and refugee populations.

The MoA delivers agricultural extension services, though its reach is affected by limited staff. Nevertheless, progress has been made in integrating refugees into national agricultural support programmes, for example, 756 refugee farmers were included in the 2024/25 Farmer Input Support Programme (FISP).

In education, refugees are increasingly benefiting from national programmes, with 20 refugees currently enrolled in nursing courses through the government's education loan scheme.

Despite these positive developments and existing MOUs with national ministries, many interventions remain only loosely connected to these government-led systems. Greater alignment and coordination could enhance the sustainability and scalability of these efforts.

Interviews indicated that coordination remains dependent on ad hoc working groups or informal engagement. Interviews noted the absence of joint planning, monitoring and accountability frameworks with government actors, which weakens the nationalisation of the livelihoods portfolio.^{526 527}

Progress towards GRF and UNCT Pledges. Zambia has made a total of 22 pledges; 12 GRF pledges in 2019, 9 GRF Pledges in 2023, 1 UNCT Pledge in 2023.⁵²⁸ Two of these pledges focus on livelihoods and economic inclusion of refugees, the 2023 pledge a continuation of the 2019

⁵²³ UNCDF & UNHCR. 2022. Zambia Roadmap for FI for PoCs.

⁵²⁴ Zambia Ministry of Finance. 2023. National Financial Inclusion Strategy II 2024-2028

⁵²⁵ UNHCR. 2022. LEI Strategy.

⁵²⁶ UNHCR & Caritas. 2020. Green Village Agro-Finance MOU.

⁵²⁷ UNHCR. 2023. Zambia Annual Results Report

⁵²⁸ UNHCR. 2025. Southern Africa Pledges - 2019 & 2023.

pledge on the same theme (see Table 25). Some progress has been made towards these pledges. Farmers are being included in the Farmer Input Support Program (FISP), however the target of 50% has yet to be achieved.

Table 25. GRF 2019 and 2023 Pledges (Zambia)

Pledge ID	Pledge
2019 GRF-01034 Jobs and Livelihoods	To improve livelihoods and self-reliance by expanding the farmer input support program (FISP) including value addition, by 2020. FISP, which has been extended to refugees and former refugees in an effort to improve food security at household level, will require a contribution of 25% of the input cost from the international community for every refugee and former refugee beneficiary for every farming season for over a period of five years;
2023 GRF-07563 Economic inclusion	5. Inclusion in Farmer Input Support Program (FISP). By the end of 2025, the Ministry of Agriculture commits to including 50% of eligible refugees and former refugees in the FISP and Extension Services, extending coverage to settlement areas. (continuation of 2019 pledge)

Relevance. Livelihoods programming is broadly responsive to the priority needs of forcibly displaced populations. UNHCR and partners have targeted urgent needs through interventions supporting food security, subsistence agriculture, vocational skills training, and access to financial services. These reflect a clear understanding of refugee priorities across the three main settlements. However, long-standing encampment policies, limitations on freedom of movement, and legal ambiguities around wage-earning employment continue to undermine inclusion efforts.⁵²⁹ Refugees must obtain movement permits and face administrative and financial barriers in accessing the formal labour market. Feedback from refugee groups and implementing partners strongly recommended closer alignment between the livelihoods efforts and the structural constraints that refugees face, particularly regarding movement restrictions and access to formal employment.

In rural contexts, land insecurity further limits the feasibility of sustainable livelihoods. While land is generally available in Meheba and Mayukwayukwa, it is often of poor quality, lacks irrigation infrastructure, and is allocated informally without long-term security.⁵³⁰ This affects opportunities for market-oriented production, despite investments in nutrition-sensitive agriculture and biofortified crop production. Stakeholders emphasised that although the portfolio is well-targeted in terms of needs, its potential to drive long-term economic inclusion remains constrained by national-level reservations and site-level infrastructural and legal limitations.⁵³¹

Evidence use. UNHCR introduced a more coherent and phased programming approach during the 2021–2024 strategy period. There is a clear shift away from fragmented, one-off activities towards more programmatic models that promote sequenced livelihoods support, i.e. basic needs to income generation and financial access. Select initiatives in Meheba illustrate this approach, including support for producer cooperatives, access to savings groups, and private sector engagement on agricultural aggregation. However, the use of available data sources to guide design, targeting, and resource allocation remains inconsistent. Socioeconomic surveys, market assessments, and skills profiling exercises have been conducted but are rarely integrated into

⁵²⁹ UNHCR. 2023. Zambia Asylum-seekers and Refugees Access to the Labour Market in Zambia

⁵³⁰ Interviews also showed that as part of local integration efforts, some former refugees had been allocated between 5 to 10 hectares of land through the department of resettlement

⁵³¹ UNHCR. 2022. Zambia Socioeconomic Survey Report.

project decision-making or shared across stakeholders in real time.⁵³² ⁵³³ Field interviews highlighted weak feedback loops between evidence collection and implementation planning.

Market integration and value chains. The Stepped-up strategy acknowledges the importance of sectoral focus and value chain development, but operationalisation in Zambia is limited and largely pilot-based. While agriculture remains the dominant livelihood sector, efforts to engage with market systems and value chains remain limited. A few initiatives have linked producer groups to structured buyers, particularly in Meheba, but these are isolated and lack enabling infrastructure. Although past assessments identified high-potential sectors such as poultry, rice, and horticulture, these have not been developed into scalable value chain models.⁵³⁴ Interviews cited the absence of business development services and private sector-facing tools to promote engagement in refugee contexts. Stakeholders highlighted this gap limits opportunities for durable market integration and the scale of promising interventions.⁵³⁵

Financial inclusion. Financial inclusion has emerged as a strategic priority within the livelihoods response, with notable progress in expanding partnerships and piloting innovative approaches. The development of a joint financial inclusion roadmap for forcibly displaced people, and collaboration with microfinance providers such as AMZ and NATSAVE, demonstrate growing commitment in this area. Pilots have introduced savings groups, digital finance products, and financial literacy training. However, delivery remains fragmented and faces institutional and regulatory barriers. Interviews indicate many initiatives operate in silos and are not consistently aligned with national financial inclusion systems. Regulatory gaps persist regarding the legal recognition of refugee financial identities, and digital access remains limited in remote settlements. However, interviews stated that the Bank of Zambia had taken a significant step toward refugee financial inclusion by waiving certain Know Your Customer (KYC) requirements, making it easier for refugees to access financial services.⁵³⁶ ⁵³⁷ ⁵³⁸

Effectiveness and Efficiency

Targeting and coverage. Livelihoods support has reached a relatively limited subset of the refugee population, often based on vulnerability and viability assessments. Activities typically prioritise households with prior agricultural experience or youth with basic literacy levels. Although this targeting approach is justified by resource limitations and implementation feasibility, it has excluded harder-to-reach groups, including female-headed households, persons with disabilities, and urban refugees. This challenge is recognised in interviews and in internal assessments that call for improved inclusion mechanisms and more transparent beneficiary selection processes.⁵³⁹

Phased and sequenced approaches. Several interventions demonstrate a shift toward phased livelihoods support, especially in Meheba. Sequencing is visible in activities that move from basic assistance and group formation (e.g. producer cooperatives, savings groups) toward enterprise development and market engagement. However, this approach remains inconsistently applied across settlements and is often donor-dependent. Notably, programmes implemented through

⁵³² ILO & UNHCR. 2015. Market Assessment and Value Chain Analysis

⁵³³ UNHCR. 2022. Market Assessment Final Report

⁵³⁴ ILO & UNHCR. 2015. Market Assessment and Value Chain Analysis

⁵³⁵ UNHCR. 2020. Mantapala Market Assessment Report – Summary

⁵³⁶ UNCDF & UNHCR. 2022. Zambia Roadmap for FI for PoCs

⁵³⁷ UNHCR. 2020. Field mission reports in Meheba.

⁵³⁸ Ministry of Finance. 2023. National Financial Inclusion Strategy II 2024-2028

⁵³⁹ UNHCR. 2022. Zambia Country Strategy Evaluation

Caritas reflect elements of phased design, yet the absence of common frameworks limits standardisation and scale across the country portfolio.^{540 541}

Resilience outcomes. Livelihoods programming in Zambia has achieved modest gains in strengthening household resilience, particularly in enhancing productive assets and food security for targeted participants. In Meheba and Mayukwayukwa, layered interventions combining agricultural input support, training, and access to savings groups have led to reported improvements in yields, diet diversity, and household incomes among participating refugee and host households.^{542 543} However, these outcomes remain largely localised and short-term in scope. Interviews indicate there is limited longitudinal tracking to verify whether improvements in income or self-reliance are sustained over time. Refugee mobility constraints and poor market infrastructure continue to restrict the ability of households to scale up or diversify livelihood activities.^{544 545}

Stakeholders noted that while agricultural interventions and skills training have improved productive capacity, they have not consistently translated into durable economic inclusion. Many participants continue to rely on seasonal or subsistence-based activities, with limited links to stable market demand or enterprise development pathways. In Mantapala, the prevalence of short-term or one-off projects has further constrained the ability to build cumulative gains across cohorts.^{546 547} Stakeholders emphasised the need to integrate longer-term planning, build continuity across donor cycles, and invest in infrastructure to enable durable, scalable livelihood models.

Staffing and resourcing. UNHCR has progressively increased livelihoods staffing, including the addition of a Livelihoods Officer at the country office and focal points at field level according to interviews. However, interviews indicate technical capacity remains thin relative to the demands of strategy implementation; key functions (e.g. private sector engagement, value chain development) are currently unfilled or absorbed into broader protection or programme roles. The portfolio relies heavily on implementing partners for both design and delivery, leading to variability in technical quality and reporting standards. This partner-led model is a pragmatic response to limited internal staffing, but it also affects UNHCR's ability to ensure coherence, institutional learning, and sustainability.

Interviews also noted frequent staff turnover within both UNHCR and partner agencies, affecting continuity across project phases and reducing opportunities to embed institutional knowledge within communities. Stakeholders consistently called for dedicated technical capacity within UNHCR to support long-term visioning, build national partnerships, and accompany implementing partners in adaptive learning processes.^{548 549}

Coordination and delivery arrangements. Delivery arrangements vary significantly across the three main refugee settlements, shaped largely by the footprint and capacities of longstanding partners. In Meheba and Mayukwayukwa, Caritas has supported multi-phase livelihoods initiatives since 2020, allowing for continuity in targeting, layering of support, and clearer referral pathways. In Mantapala, where partner turnover has been higher and funding cycles shorter,

⁵⁴⁰ Caritas. 2023. CCR Refugee Livelihoods Project Document 2024-2025

⁵⁴¹ UNHCR. 2022. Zambia Country Strategy Evaluation.

⁵⁴² CCR. 2021. Tackling Food Insecurity and Malnutrition in Meheba and Mayukwayukwa

⁵⁴³ UNHCR. 2022. Zambia Achievements Report

⁵⁴⁴ UNHCR. 2022. Annual Results Report

⁵⁴⁵ UNHCR. 2020. Self-Reliance Action Plan

⁵⁴⁶ UNHCR. 2021. Mantapala Achievements Report

⁵⁴⁷ CCR. 2023. Refugee Livelihoods 2024-2025

⁵⁴⁸ UNHCR. 2023. Zambia Annual Results Report

⁵⁴⁹ Caritas. 2023. CCR Refugee Livelihoods Project Description

delivery is more fragmented, with livelihood activities operating in parallel rather than as part of a sequenced strategy. While the *One Settlement Approach* and the development of local area plans provide a framework for more coordinated delivery, interviews indicate these mechanisms are underutilised in day-to-day programming. Interviews indicate that local area plans are not consistently reflected in workplans or partner agreements, and that coordination remains primarily operational and reactive rather than strategic. This limits shared accountability and reinforces a siloed model of delivery across actors.^{550 551 552}

Monitoring, efficiency, and learning. There is evidence that some larger-scale livelihoods interventions have integrated structured monitoring and feedback mechanisms. Interviews indicate this is enabling limited programme-level adaptation. In Meheba and Mantapala, partners such as Caritas and FAO applied routine data collection to refine targeting approaches, adjust delivery timelines, and respond to operational challenges.^{553 554} These examples suggest emerging good practices in adaptive delivery, particularly where experienced partners operate with adequate resourcing and longer-term horizons. However, field interviews indicate this remains isolated, stating that most livelihoods activities continue to rely on basic output tracking, with few mechanisms for real-time learning and structured reflection.

There is also some evidence of efficiency gains through layered service delivery. For example, combining agricultural input support with savings group mobilisation has improved resource utilisation in specific interventions. Interviews highlight that many projects remain short-term and fragmented, contributing to duplicated efforts and high transaction costs for partners and UNHCR. Feedback further shows that operational efficiency is further affected by parallel (or multiple) procurement systems, inconsistent partner reporting requirements, and limited opportunities for harmonised implementation planning.⁵⁵⁵

Partnerships for sustainable response

UNHCR convening role. UNHCR has played an active convening role in Zambia's livelihoods coordination, particularly at the settlement level. Interagency working groups such as the Livelihoods and Economic Inclusion Working and district-level platforms in Meheba, Mayukwayukwa, and Mantapala have enabled joint planning and information sharing. These mechanisms are supported by biannual joint missions and strategic meetings with government and partners. Documents and interviews show these coordination structures have become increasingly formalised in recent years, although participation by private sector and financial institutions remains limited.⁵⁵⁶ Stakeholders noted that while coordination has improved, the absence of a national livelihoods coordination platform continues to limit vertical integration and cross-settlement learning

NGO partnerships and delivery. UNHCR has worked through a relatively small group of implementing partners for livelihoods delivery, notably Caritas, Self Help Africa (SHA), and Action Africa Help (AAH). These organisations implement large-scale, multi-year interventions across all three settlements and have progressively built technical capacity, diversified programming, and improved coverage. Country documents, partner reporting and interviews indicate that NGO partnerships have contributed to programme continuity and adaptability in the face of funding

⁵⁵⁰ UNHCR. 2023. Zambia Briefing Note

⁵⁵¹ UNHCR. 2023. One Meheba Local Area Plan

⁵⁵² CCR. 2024. Refugee Livelihoods Strategy 2024–2025

⁵⁵³ Caritas. 2023. Project Description for Refugee Livelihoods 2024-2025

⁵⁵⁴ FAO. 2023. Green Recovery in Agrifood Chains - Project Document

⁵⁵⁵ UNHCR. 2022. Annual Results Report Zambia

⁵⁵⁶ UNHCR. 2023. Zambia Annual Results Report

fluctuations.^{557 558} However, interviews highlighted capacity differences across partners and a reliance on donor project cycles, which can limit the long-term sustainability of gains. Partners noted the need for more consistent technical support from UNHCR, particularly in market systems development and results-based management.

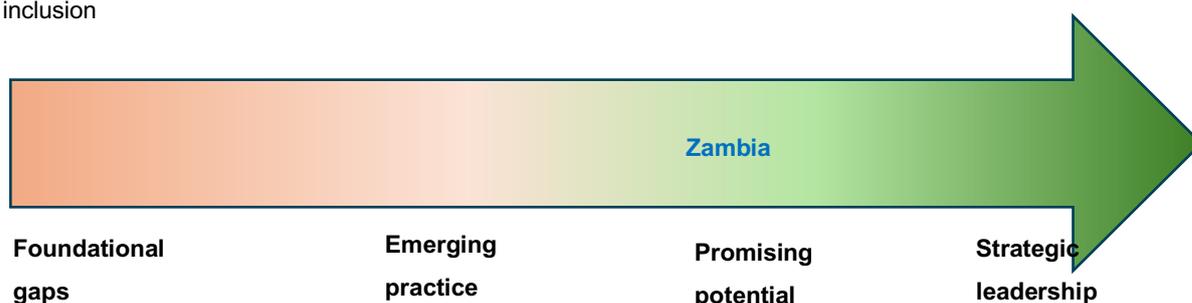
Donor engagement and influence. Donor interest in livelihoods programming remains high but fragmented, with several bilateral actors funding stand-alone initiatives. Interviews and internal planning documents suggest that while donor funding has catalysed innovative pilots (such as financial inclusion work with FSD Zambia and value chain pilots under GIZ) there is limited alignment across donor frameworks. Interviews highlighted the need for stronger UNHCR leadership in setting common priorities and consolidating financing for scale.^{559 560} The lack of a joint results framework was seen as a barrier to sustained engagement, with some feedback indicating interest in co-funding if shared impact measures were available.

Private sector and joint platforms. There is growing recognition of the private sector's role in economic inclusion, but engagement remains ad hoc. UNHCR has supported select partnerships with agribusinesses, microfinance providers, and skills training entities (e.g. Jewel of Africa for vocational training, and AMZ/NATSAVE for financial inclusion), but these often function as one-off engagements rather than part of broader, sustained platforms. Documents show that efforts such as the Financial Inclusion Roadmap and the AgriFin project signal potential entry points, yet coordination with national-level private sector platforms is limited.^{561 562}

Conclusion

UNHCR Zambia demonstrates *promising potential* in advancing inclusive livelihoods and economic resilience for forcibly displaced populations. The portfolio is well aligned with national policy frameworks and benefits from an increasingly active convening role by UNHCR, particularly at settlement level. There are emerging efforts to integrate livelihoods support with government systems, phased delivery models, and strategic partnerships, though these remain inconsistently applied. Evidence is used selectively to inform programme design and targeting. However, feedback loops into decision-making are not yet systematic. While some interventions have improved productive capacity and food security, sustainability is challenged by short funding cycles, limited private sector engagement, and uneven national ownership.

Figure 14. Progress of Zambia operations towards strategic leadership in livelihoods and economic inclusion



⁵⁵⁷ UNHCR. 2022. Annual Results Report Zambia

⁵⁵⁸ Caritas. 2024. Livelihoods Activity Narrative

⁵⁵⁹ CCR. 2023. Refugee Livelihoods Project Document

⁵⁶⁰ FSD Zambia. 2024. Internal communication documentation.

⁵⁶¹ UNCDF & UNHCR. 2022. Financial Inclusion Roadmap for PoCs

⁵⁶² AgFin. 2023. Project Factsheet

Table 26. Summary of country assessment for Zambia

Domain	Summary
Alignment	Zambia's livelihoods portfolio is well aligned with national strategies such as the National Refugee Policy and 8th National Development Plan. However, policy-level alignment has not consistently translated into operational integration within government systems.
Role	UNHCR plays an active convening role at settlement level, with functioning interagency coordination mechanisms and regular engagement with district authorities. National-level coordination platforms remain absent, and private sector participation is limited.
Integration	Partnerships with NGOs, financial institutions, and agricultural actors show early signs of integrated service delivery and phased support. Integration remains inconsistent across settlements and lacks institutional embedding in national systems.
Evidence	Socioeconomic data and skills assessments have informed the design of phased approaches in select interventions, particularly in Meheba. Evidence use remains ad hoc, with limited feedback loops between assessments, design, and adaptation.
Sustainability	Multi-year, layered programming with trusted partners has enhanced continuity in some locations. Yet the short-term, fragmented nature of most projects, combined with staffing and resourcing constraints, continues to undermine durable outcomes.

Zimbabwe

Refugee Settlement

Tongogara refugee camp, which is located 183 km from the city of Mutare, hosts a majority of the 23,554 refugees, asylum seekers, and other FDPs and stateless persons residing in Zimbabwe.⁵⁶³ People from DRC account for three quarters of refugees and asylum seekers in Zimbabwe. A majority of the remaining asylum seekers and refugees come from Rwanda, Burundi and Mozambique.⁵⁶⁴ Zimbabwe enforces an encampment policy that requires refugees reside in Tongogara Refugee Settlement.⁵⁶⁵ Despite the encampment policy, about 6% of refugees live in urban areas, most frequently the capital, Harare, and are generally able to support themselves. Those residing in Tongogara are mostly poor and overwhelmingly rely on government and humanitarian aid to support themselves.^{566 567}

Country Operations Status

Due to significant global funding pressures and broader shifts in the operational landscape, UNHCR is undergoing major organisational changes within the RBSA and its country operations at the time of this evaluation. The RBSA is scheduled to close effective 01 October 2025, with its functions and oversight responsibilities to be redistributed to other regional bureaux.

Zimbabwe operations will merge with the newly established Zambia Multi-Country Office, covering Zambia, Malawi, and Zimbabwe operations, reporting to RB WCA.

Summary of the 2021-2024 livelihood activities

Based on the UNHCR Livelihoods and Economic Inclusion Strategy for refugees, asylum seekers and host community in the Tongogara Refugees Camp, southeast (2023-2026), livelihoods activities in Zimbabwe focus on promoting agricultural employment through skills training and extension services, productive and/or financial assets (e.g. start-up grants, agriculture and livestock inputs such as seeds, fertilizers, and tools), infrastructure development (e.g. irrigation schemes, poultry houses, post-harvest facilities), and graduation programming. Between 2021-2024, partners implemented crop cultivation, and livestock related (fisheries, poultry and piggery, and goat) activities in Tongogara Settlement.⁵⁶⁸ These activities are supported by a 50-hectare irrigation scheme that has recently been expanded by an additional 125 hectares, some of which are now irrigated. As agriculture and livestock are the primary sources of income in the settlement, these activities also aligned with Government of Zimbabwe pledges to strengthen self-reliance by supporting livelihoods.

Key Livelihoods Partners. UNHCR partners in Zimbabwe included World Vision, African Development Bank, World Bank, WFP, Terre des Hommes, Childline, COPAZ, and Chinhoyi University. Government partners included the Ministry of Lands, Agriculture, Fisheries, Water And Rural Development (AGRITEX, Veterinary services and the Department of Agricultural Engineering, Mechanization and Farm Infrastructure Development) and The Department of Social Development which is housed under the Ministry of Public Service, Labour and Social Welfare while financial institutions included Bank of Zambia, FinMark Trust, Mukuru, and Zimpost. Local private sector actors such as Irvine's and SeedCo Zimbabwe also participated in early stages of

⁵⁶³ UNHCR. 2025. Regional Population Dashboard in Southern Africa.

⁵⁶⁴ UNHCR. 2025. UNHCR PRM Proposal Template.

⁵⁶⁵ UNHCR. 2021. All Plan Narrative: Zimbabwe.

⁵⁶⁶ UNHCR. 2019. Request for Resources to Develop Additional Irrigation Land,

⁵⁶⁷ UNHCR. 2025. UNHCR PRM Proposal Template.

⁵⁶⁸ UNHCR. 2023 Livelihoods Country Analysis Note: Zimbabwe.

design. Parastatals such as Pig industry Board and Agriculture Marketing Authority participated towards the end of the design.

Country findings

Strategic orientation and operational shift

Policy Alignment. Zimbabwe is a signatory to the 1951 UN Refugee Convention, its 1967 Protocol, and the 1969 OAU Convention. These commitments have been domesticated through the Refugees Act in 1983, and the government has formally integrated Tongogara Refugee Settlement into its district development plan. Although the government has committed to reviewing the Refugee Act, this process is still ongoing.⁵⁶⁹ The country maintains reservations on key rights such as freedom of movement and wage-earning employment and enforces an encampment policy that requires refugees reside in Tongogara Refugee Settlement.⁵⁷⁰ Occasionally, refugees and asylum seekers with academic or health-related specialties are issued work and business permits, but high costs and the bureaucracy involved in obtaining permits deters qualified refugees from applying.⁵⁷¹

The UNHCR Zimbabwe Multi-Year Strategy (2023-2026) is aligned with the National Development Strategy (NDS1) (2021-2025) of the Government of Zimbabwe and contributes towards the Zimbabwe United Nations Sustainable Development Cooperation Framework (2022-2026) and UNHCR Global Strategic Plan (2022–2026). Refugees and Asylum seekers continue to be included in the Zimbabwe Common Country Analysis (CCA) which is an integral component of the UN development planning process which provides a situational analysis focusing on legal, institutional, policy and financial landscape, as well as relevant regional, sub-regional and cross-border dynamics in delivering progress towards the Sustainable Development Goals (SDGs).⁵⁷²

The Stepped Up Strategy is broadly relevant to Zimbabwe, but multiple interviews highlight the need to contextualize the strategy for the local context and to clarify UNHCR's role in promoting refugee inclusion in national policy and development plans. Programming between 2021 and 2024 followed existing government frameworks and initiatives (e.g. irrigation of agricultural land) while UNHCR has focused on influencing policy that currently impedes livelihoods (e.g. encampment to settlement policies, and developing a land use plan for the camp) and promotion of lucrative and high-end markets (MOU with the Agriculture Marketing Authority to find markets for produce).

Progress towards key GRF and UNCT pledges. Zimbabwe made a total of 14 pledges at GRF in 2019, but none in 2023 GRF or UNCT.⁵⁷³ One of the 2019 pledges is focused on livelihoods, specifically to promote access to livelihood opportunities, entrepreneurship programmes, provide additional agricultural land, facilitate access to financial services and employment (see Table 27). Some progress has been made towards this pledge. A functional 150 hectare irrigation scheme has been implemented, in addition to reported small enterprises such as grocery shops, grinding mills, hair salons and garment making shops. Additional livelihoods initiatives have reportedly included a nutritional garden village business model, demand-driven fishery project, insect farming pilot project, and a goat project.⁵⁷⁴

⁵⁶⁹ UNHCR. 2023. Annual Results Report: Zimbabwe.

⁵⁷⁰ UNHCR. 2021. All Plan Narrative: Zimbabwe.

⁵⁷¹ UNHCR. 2022. Annual Results Report Zimbabwe.

⁵⁷² UNHCR. 2023. Annual Results Report: Zimbabwe.

⁵⁷³ UNHCR. 2025. Southern Africa Pledges - 2019 & 2023.

⁵⁷⁴ UNHCR. 2025. Southern Africa Pledges - 2019 & 2023.

Table 27. GRF Pledges (Zimbabwe)

Pledge ID	Pledge
GRF-01053	Enhance self-reliance for refugees, asylum seekers and host communities. By 2021, promote access to livelihood opportunities, entrepreneurship Programmes, provide additional agricultural land, facilitate access to financial services and employment, including women, young adults and persons with disabilities in fostering inclusive economic growth.

Relevance. Agriculture and livestock production broadly align with previous value chain analysis, the existing skills of refugees, and the location of the settlement, where the commercial potential of some promoted crops is already evident.^{575 576 577} Interviews and documents show that agricultural production is the primary livelihood for refugees because of the restrictions on other forms of labour.⁵⁷⁸ The use of market and value chain assessments and partnerships with other UN agencies and NGOs on market and value chain development highlight the shift towards self-sufficiency strategies championed by the government, though the overall transition has involved a lengthy consultation process with a variety of government and private stakeholders and communities, according to interviews with UNHCR.⁵⁷⁹

Recent government commitments to increase land availability and irrigation schemes have bolstered the popularity of agricultural activities, though interviews indicate other training (e.g. business development, tailoring, sports) is also supported. Only a small portion of households participate in income-generating activities. Interviews indicated that a lack of economic opportunities and access to resources (e.g. start-up capital, infrastructure, irrigation schemes, equipment) in the camp hinders the impact of livelihood support and training, which are small scale and yield insufficient profits for self-reliance.⁵⁸⁰ However, interviews show that the 150 ha irrigation scheme managed by UNHCR under the Enhancing Self-Reliance in Tongogara Refugee Camp project provides a model for business-oriented livelihoods programming at scale.

Evidence Use. Market assessments and value chain assessments have been conducted and consulted during the design of livelihoods programming during the period between 2021-2024. Interviews and documents show that the value chains promoted in these assessments align with earlier value chain assessments.⁵⁸¹ However, there is insufficient evidence that a majority of the livelihoods activities in the camp produce a sustainable economic outcome.⁵⁸² However, documents show that UNHCR has partnered with CUT to generate more data on the impacts of the insect farming project and to inform adaptation through the lifecycle of the project.⁵⁸³

Market Integration and Value Chains. Engagement with parastatals such as Pig Industry Board, Zim-trade and the Agriculture Marketing Authority with mandate to regulate, supervise, develop,

⁵⁷⁵ UNHCR. 2022. Zimbabwe Mission Report.

⁵⁷⁶ UNHCR. UNHCR PRM Proposal Template.

⁵⁷⁷ UNHCR. 2023. Promoting Self-Reliance Through Livelihoods and Economic Inclusion: The Tongogara Service Centre.

⁵⁷⁸ UNHCR. 2019. Request for Resources to Develop Additional Irrigation Land.

⁵⁷⁹ UNHCR. 2018. Tongogara Refugee Camp Value Chain Analysis.

⁵⁸⁰ WFP/UNHCR. 2024. Joint Assessment Mission Report.

⁵⁸¹ UNHCR. 2018. Tongogara Refugee Camp Value Chain Analysis.

⁵⁸² WFP/UNHCR. 2024. Joint Assessment Mission Report.

⁵⁸³ UNHCR-WorldVision. 2024. Scaling Up Insect Farming In Tongogara Refugee Settlement and Host Community as a Self-Reliance Concept Note.

and administer the marketing of agricultural products by local off-takers, have enabled UNHCR to establish some export opportunities for producers.⁵⁸⁴ These linkages remain limited due to the restrictions on movement and employment placed on refugees and asylum seekers, and interviews suggest the need for more intense engagement with the private sector to increase market linkages between buyers and producers.

Financial Inclusion. Mukuru and mobile money (Ecocash) are currently the only financial services providers in the camp and have enabled refugees to access some financial products despite current restrictions that exclude forcibly displaced communities from using traditional banks and accessing loans (e.g. exclusion of refugees and asylum seekers in national financial inclusion strategies, lack of permanent ID, inappropriate products, up-front deposit requirements).⁵⁸⁵ By 2023, nearly 5,600 household heads had a Mukuru account to receive cash rations and remittances.^{586 587} The exclusion of displaced people from traditional financial services further restricts their ability to grow their enterprises.

Effectiveness and Efficiency

Phased and sequenced approaches. Interviews and documents show that livelihoods activities have been modest in scale and often fragmented, with limited measurable improvements in income, employment, or self-reliance to date. Interviews explain these outcomes are shaped in part by an enabling environment still challenged by restrictions on the right to work, own land, and trade.⁵⁸⁸ While ongoing interventions such as irrigation scheme development and hydroponic farming, poultry and livestock production, fish farming, and small business support have enabled some income generation, most require continued subsidisation, as profits typically fall short of covering input and operational costs.⁵⁸⁹ Interviews indicate that the Government of Zimbabwe's fulfilment of its pledge to provide agricultural land has strengthened the foundation for longer-term livelihood outcomes, and the expansion of the irrigation scheme shows potential for scale-up and more durable pathways to self-reliance.

Resilience outcomes. Interviews with UNHCR staff indicate real progress has been made towards establishing a relevant, scalable self-reliance space that enables people to engage economically over a sustained period outside of short-term income generating activities.⁵⁹⁰ The increase of irrigation land holding per farmer from 0.05 to a minimum of 0.2 hectares against FAO recommended individual farmer plot size of 0.25 hectares, has had a positive bearing on increasing income and nutrition status. The Graduation Approach has demonstrated measurable positive outcomes, including improvements in income, employment, asset accumulation, and social cohesion, but remains underutilized and small scale.⁵⁹¹ However, Tongogara Camps isolation from large markets undermines the sustainability of livelihoods activities.⁵⁹² While the government has shown interest in building a TVET centre and following the human settlement approach to build up linkages between the camp and host community, the current location lacks the necessary infrastructure to support long-term economic activity for refugees.^{593 594}

⁵⁸⁴ UNHCR-WorldVision. 2024. Scaling Up Insect Farming In Tongogara Refugee Settlement and Host Community as a Self-Reliance Concept Note.

⁵⁸⁵ UNHCR. 2023. Annual Results Report.

⁵⁸⁶ UNHCR. 2023. Annual Results Report.

⁵⁸⁷ FinMark Trust. 2024. Financial Inclusion of the Forcibly Displaced Persons Concept Note.

⁵⁸⁸ UNHCR. 2022. Annual Results Report Zimbabwe.

⁵⁸⁹ UNHCR. 2022. Zimbabwe Mission Report.

⁵⁹⁰ UNHCR. 2023. Annual Results Report: Zimbabwe.

⁵⁹¹ UNHCR. 2022. Mozambique: Objectives of Impact Evaluation of Graduation Programme.

⁵⁹² UNHCR. 2022. Concept Note for Enhancing Self-Reliance in Tongogara Refugee Camp.

⁵⁹³ UNHCR. 2025. UNHCR PRM Proposal Template.

⁵⁹⁴ UNHCR. No date. A proposal for the transformation of Tongogara refugee camp into a service centre.

Staffing and resourcing. Fully implementing the livelihoods strategy would require multi-stakeholder collaboration and resource mobilization beyond the existing capacities of UNHCR. Staff interviews emphasized the necessity of the correct resources, structures, and staffing to successfully support the implementation of the livelihoods strategy. Budget cuts impacted implementation through input shortages, lack of dedicated livelihoods staff, and downsizing of project beneficiaries, and interviews indicated field staff required additional support to address implementation challenges.⁵⁹⁵

Monitoring, efficiency, and learning. UNHCR's MEL frameworks (e.g. LIS and annual reporting) utilise global indicators, which limit UNHCR's ability to assess the medium and long-term outcomes of livelihoods initiatives (e.g. limited to baseline and end line survey only). Data collection primarily focuses on activity outputs, which interviews with UNHCR staff indicate are extracted from partner reports and then analysed by external consultants. IPs have largely been responsible for collecting monitoring data, which results in data of variable quality. Interviews discussed that UNHCR's current partner, World Vision, has strong technical expertise in data collection, evaluation, and project monitoring, which UNHCR can leverage to develop a better system to understand programming from an impact and outcome perspective.

Partnerships for sustainable response

UNHCR convening role. Interviews and documents indicate that UNHCR has partly taken on direct implementation responsibilities in Zimbabwe, including managing irrigation schemes and overseeing livelihoods delivery in Tongogara Settlement. Qualitative shows limited efforts to lead coordinated planning forums or convene multi-stakeholder platforms for livelihoods and economic inclusion. Nonetheless, interviews suggest that initiatives such as the development of a roadmap for transitioning to a settlement approach illustrate UNHCR's potential to engage in more strategic facilitation and advocacy roles.⁵⁹⁶

NGO partnerships and delivery. Qualitative evidence indicates that coordination and partnerships with development actors, financial institutions, and private sector entities remain underdeveloped, and stakeholders agree there is a need to strengthen collaboration with stakeholders outside of WFP.⁵⁹⁷ According to annual reporting, community leaders engaged with implementation staff on behalf of refugees during monthly coordination meetings (e.g. farmers consulted on cropping calendar), which enabled community involvement in programmatic development and implementation, though evidence does not suggest that significant adaptations were made based on consultations.⁵⁹⁸ Interviews with UNHCR staff demonstrate the challenge UNHCR and other development actors have had in shifting to participatory approaches that entrust the implementation of programmes to others and enable ownership of these activities. Interviews show that delivery continues to be transactional, and indicated that once implementers withdraw, activities will not be self-sufficient without engagement with private partners and stakeholders invested in implementation that supports the graduation into self-reliance.

Donor engagement and influence. UNHCR's funding system continues to work in one-year cycles, which poses a challenge for the successful transition to long-term, multi-year activities. Multiple interviews with UNHCR staff indicate the funding proposal system is effective but that the disbursement mechanisms, which function on a yearly basis, do not match the current approach to livelihoods programming. To scale programming to a level that creates meaningful impact,

⁵⁹⁵ UNHCR. 2023. Annual Results Report: Zimbabwe.

⁵⁹⁶ UNHCR. 2025. UNHCR PRM Proposal Template.

⁵⁹⁷ WFP/UNHCR. 2024. Joint Assessment Mission Report.

⁵⁹⁸ UNHCR. 2023. Annual Results Report: Zimbabwe..

interviews proposed that additional donors must be engaged to provide the funding required to expand the reach of programmes

Private sector and joint platforms. UNHCR engaged with multiple partners on projects and joint missions, including AFDB, FAO, and WFP, to leverage organizational expertise and jointly fundraise. Joint missions with both WFP in 2024 and FAO in 2022 highlighted the importance of engaging the private sector.^{599 600} UNHCR has historically engaged with traditional development actors but has begun developing partnerships with the private sector for offtaking and purchasing outputs. For example, UNHCR and WFP engaged shops like TM and Pick n Pay to purchase excess production from a hydroponics activity as part of the stores’ corporate social responsibility arm. However, interviews show that follow through from companies and producers has been a challenge, and these relationships need to be further solidified to ensure sustainability.

Conclusion

Zimbabwe is assessed as having **foundational gaps** in the operationalisation of the Stepped-up Strategy. While the livelihoods portfolio aligns with national development priorities and is responsive to refugee skillsets, implementation remains largely confined to small-scale, camp-based activities with limited market integration or systemic linkages. Some investments, such as the irrigation scheme, livestock and insect farming initiatives, offer potential for scale, but most income-generating interventions remain dependent on subsidy and face structural limitations due to encampment policy, restrictions on mobility, and a lack of capital and enabling infrastructure. Coordination mechanisms are underdeveloped, and UNHCR primarily functions as a direct implementer rather than a convenor or facilitator. Monitoring systems are focused on outputs, and short-term donor cycles further limit opportunities for adaptive programming or strategic expansion. Despite isolated innovations, livelihoods programming has yet to demonstrate sustained, system-oriented outcomes.

Figure 15. Progress of Zimbabwe operations towards strategic leadership in livelihoods and economic inclusion

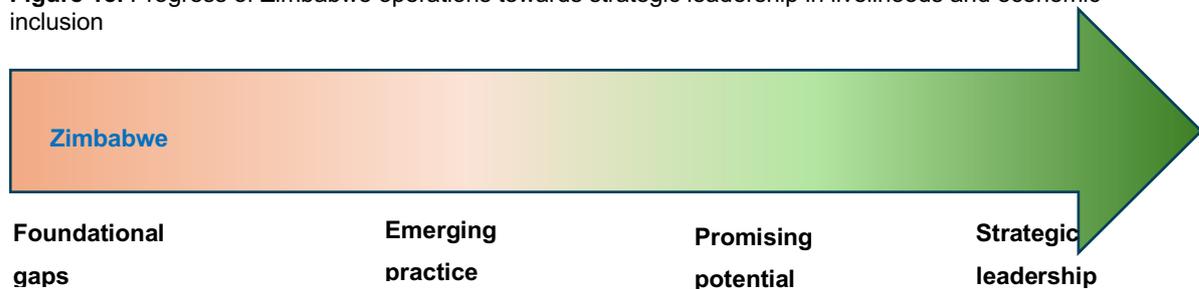


Table 28. Summary of country assessment for Zimbabwe

Domain	Summary
Alignment	The portfolio aligns with national strategies such as the National Development Strategy 1 and the UN Cooperation Framework, and is responsive to refugee capacities and constraints. However, UNHCR’s strategic role remains unclear in national planning processes and broader development dialogues.
Role	UNHCR functions primarily as a direct implementer of livelihoods activities within Tongogara Settlement. Evidence of convening or facilitation roles is limited, and strategic coordination platforms remain absent.

⁵⁹⁹ WFP/UNHCR. 2024. Joint Assessment Mission Report.

⁶⁰⁰ UNHCR. 2022. Zimbabwe Mission Report.

Integration	Engagement with national systems is minimal, with livelihoods delivery largely siloed from broader development systems. Efforts such as a roadmap for settlement-based approaches are underway but not yet operationalised.
Evidence	Market and value chain assessments have informed some programme design, but systematic use of data for adaptation is weak. Monitoring remains output-focused, with limited outcome tracking or learning loops.
Sustainability	Most interventions remain dependent on subsidy and are implemented in an environment lacking mobility rights, infrastructure, or private sector investment. Isolated models show potential, but foundational conditions for self-reliance are not yet in place.

Botswana (SAMCO)

Refugee Settlement

A majority of Botswana's 860 refugees and asylum seekers live in Dukwi camp, while an estimated 500 people whose asylum have been rejected were recently released from the Francistown Center for Illegal Immigrants to the camp.⁶⁰¹ Botswana's encampment policy is strictly enforced. A majority of these FDPs arrived in Botswana in 2021 from Tongogara Refugee Camp in Zimbabwe as onward movers and were in detention until June 2025. Their release was spurred on by the election of a new Government in October 2024, which has declared that it will adopt a human rights-based approach to governance, policy and legislative development.

Country Operations Status

Due to significant global funding pressures and broader shifts in the operational landscape, UNHCR is undergoing major organisational changes within the RBSA and its country operations at the time of this evaluation. The RBSA is scheduled to close effective 01 October 2025, with its functions and oversight responsibilities to be redistributed to other regional bureaux.

Botswana operations under SAMCO remains in Pretoria, South Africa and will be managed by RB EHAGL

Summary of the 2021-2024 livelihood activities

UNHCR promotes solutions strategically and advocates for out-of-camp solutions and alternatives to detention and provides targeted micro-enterprise support for existing refugee artisans and business owners is pursued in parallel. The key livelihood activities that were implemented from 2021 to 2023 included small business development support, including skills training, seed capital, productive assets, and support for strengthening small business associations. In 2023, Skillshare International Botswana, under UNHCR oversight, subcontracted the Refugee-Led Organization Basadi ba Kampa to lead artisanal livelihoods activities, this included tailored business training in customer service, record keeping, marketing and negotiation, and seed capital grants of BWP 1,000 each for ten micro-enterprises, including a barber and poultry producers. UNHCR provided poultry rearing training on livestock management including on feeding and vaccination.⁶⁰² This project also included in-kind supplies for handicraft production and support in market outreach for handicraft sales. During this same period (2023), displaced individuals were supported in poultry livelihoods, and refugee and host-community families engaged in horticultural production. All activities supported by UNHCR were concluded within 2023.

Key Livelihoods Partners. In Botswana, formalized key partners to UNHCR include one organization, Skillshare International. For specific activities UNHCR has also collaborated with the Government through the Ministry of Justice & Correctional Services, the Ministry of Agriculture extension services, the Ministry of Trade, and the Local Enterprise Authority.

Country findings

Strategic orientation and operational shift

Policy alignment. Botswana is a signatory to the 1951 Refugee Convention, its 1967 Protocol, and the 1969 OAU Convention, but has entered reservations regarding refugees' rights to freedom of movement and access to formal employment. Consequently, the majority of refugees and asylum seekers, subject to restrictive encampment policies, reside in Dukwi Refugee Camp, where movement is tightly controlled and requires official exit permits. Restrictions preventing

⁶⁰¹ UNHCR. 2025. Regional Population Dashboard in Southern Africa.

⁶⁰² UNHCR. 2023. Annual Results Report, South Africa MCO.

them from working or opening banks significantly hinder the ability of forcibly displaced people to build sustainable livelihoods. These constraints disproportionately affect women and persons with disabilities. As a result, many rely on food and core relief items, cash-based initiatives as well as other humanitarian assistance provided by UNHCR. Third-country resettlement is often viewed as the only viable long-term solution.

UNHCR livelihoods work was not coherent with country priorities. The strict encampment policy restricts refugees' right to work and prevents them from engaging in formal employment or owning businesses, which places national authorities and UNHCR on diverging trajectories.⁶⁰³ Whereas government priorities emphasise encampment and eventual return, interviews show UNHCR's approach frames livelihoods as a pathway to longer-term self-reliance. Interviews confirm that this disconnect limits traction for livelihoods initiatives at policy level.⁶⁰⁴ Given these structural challenges, interventions had been reduced to small-scale, stopgap activities, such as handicrafts and subsistence agriculture within Dukwi camp, that may address immediate coping but do not advance systemic inclusion or align with Botswana's policy stance.^{605 606} This narrow focus illustrates the mismatch between programme intent and policy environment, leaving livelihoods work with limited strategic relevance.

Although the policy environment has historically been restrictive, the election of a new government in October 2024 marked a rhetorical shift towards a more rights-based approach. In this context, the 2024 Refugees Act was revised with commitments to align more closely with the Refugee Convention, though the Act has not yet been commenced.

Progress towards key GRF and UNCT pledges. Botswana made a total of nine pledges during the 2019 and 2023 GRF, and one of these touches upon refugee livelihoods (see Table 29). The majority of GRF pledges were updated in 2021, and focus on statelessness, law and policy. Only one pledge touches on livelihoods and is focused on inclusion of refugees into the National Development Agenda and improvements to be made to the Dukwi camp, such as rehabilitation of camp water supply systems and upgrading camp health centres/systems, for example. The pledge also states plans for construction of a new access road to improve livelihoods opportunities through linking the camp to neighbouring localities and facilitate trade.⁶⁰⁷ In 2022 the government allocated budget included in the 2nd Transitional National Development Plan 2023-2025 for construction of this road., indicating that progress has been made towards government commitment to this construction project⁶⁰⁸

Table 29. GRF 2019 and 2023 Pledges (Botswana, SAMCO)

Pledge ID	Pledge
GRF-08698	The Government of Republic of Botswana hereby commits to implement several projects in Dukwi Settlement during the National Development Plan at a cost of more than Ten Million, Two Hundred Thousand Botswana Pula or Seven Hundred and Forty Thousand United States Dollars (USD740,000.00).

⁶⁰⁴ UNHCR. 2025. Internal note on RBSA livelihood programming overview.

⁶⁰⁵ UNHCR. 2022. Annual Results Report, South Africa MCO

⁶⁰⁶ Skillshare Botswana. No date. Project Proposal for Livelihood Projects: Artisanal handicrafts by refugees and asylum seekers in Dukwi camp.

⁶⁰⁷ UNHCR. 2025. Southern Africa Pledges - 2019 & 2023.

⁶⁰⁸ Republic of Botswana. October 2022. Tement by hon. Machana Ronald Shamukuni Minister of Justice of the Republic of Botswana on the occasion of the 74th session of the executive committee meeting of the United Nations High Commissioners for Refugees Programme (excom). <https://www.unhcr.org/sites/default/files/2023-10/22-botswana.pdf>

<p>Inclusion in development agenda</p> <p>Improvement of Dukwi settlement- WASH, health, infrastructure, livelihoods</p>	<ul style="list-style-type: none"> - The projects include: Rehabilitation and Upgrading of the Dukwi Camp Water Supply System – the existing system will be being rebuilt and expanded at cost of BWP 3,654. 000 This will ensure that the Settlement’s inhabitants enjoy improved access to water of sufficient quality and quantity; sanitation; hygiene practices; and WASH in the health centre, school and other institutions. - Construction of access road at a cost of BWP 3.5million – to link the Refugee Settlement with neighbouring localities. The road from the settlement offers access to the localities and will encourage affinities and facilitate trade between refugee and host community. This in turn will better livelihood opportunities and support access to improved service and access to basic services. - Construction of Conference facility in Dukwi Refugee Settlement A purpose-built conference facility at the cost of BWP 1.75million will be constructed to support improvements in the Refugee Status Determination (RSD) environment. The multi-purpose facility will promote the dignity of asylum seekers and due process in RSD procedures, as well as the safety and protection from weather elements. Renovation and - Upgrading of Refugee Settlement Clinic at the cost of BWP1million- The interventions’ aim to meet the basic health needs of refugees and strengthen access to quality health service.
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Relevance. The livelihood interventions were not universally appropriate for refugee groups currently present in Botswana. Although the focus on larger-scale horticultural projects and support for refugees agricultural production seems to have been effective prior to the period included in this evaluation, those activities are not as aligned with the refugee groups currently present in Botswana. The majority of refugees are currently Congolese and Somali and are not as engaged in agricultural activities but instead have created economic opportunities through car sales and informal businesses. KIIs with IPs indicated that UNHCR did not take social and political context into account when designing the strategy or implementation and revealed the sense that UNHCR applied a “one size fits all” approach, limiting the effectiveness of the interventions.

Financial inclusion and market access. Due to the policy environment in Botswana, refugees do not have access to formal employment or financial or economic inclusion.⁶⁰⁹ Livelihoods activities implemented in Botswana focused on activities within the informal sector, and provided refugees with existing business experience with small grants to informally establish small businesses, such as hair salons, tailors, motorcycle repair, air conditioning repair, etc. However, because refugees are unable to formally establish businesses in Botswana, these operated primarily within the camp limiting the customer base. Any opportunities for sales or economic engagement outside of the camp are limited and must be facilitated by UNHCR and/or an implementing partner such as Skillshare and often entail tedious, unclear and or bureaucratic government processes. The government did allow for out-of-camp passes for refugees to engage in the artisanal handicrafts project sales with Skillshare, however, it is reported that the ability to fully access the market remains a challenge as the nearby towns, Dukwi and Francistown, are small.⁶¹⁰

Effectiveness and Efficiency

Targeting and coverage. Livelihoods interventions in Botswana targeted refugees residing in Dukwi Camp and were generally small-scale with a limited number of participants per livelihoods activity. For example, ten individuals received a seed capital grant of BWP 1,000 to support the startup of their microenterprises, and 29 individuals attended two workshops on business

⁶⁰⁹ UNHCR. 2022. Annual Results Report, South Africa MCO.

⁶¹⁰ Skillshare Botswana. Project Proposal for Livelihood Projects: Artisanal handicrafts by refugees and asylum seekers in Dukwi camp.

training.⁶¹¹ 30 individuals representing about 20 families are currently involved in the production of artisanal products.⁶¹² Although these interventions reportedly led to positive outcomes for the targeted individuals, the scope of targeting is conservative and does not reach the majority of refugees residing in the camp.

Resilience outcomes. Existing monitoring data does not indicate if the supported microenterprises that received startup funding have continued. Interviews with IPs indicate that individuals who were trained and participated in the production of artisanal products and handicrafts are still doing so, and that this has sustained after the project ended in 2023. There is a lack of data to determine if the livelihood activities resulted in adequate income to impact individual's or household's resilience.

Staffing and resourcing. UNHCR Botswana operated a small Field Office at the Dukwi refugee camp, however, the Government of Botswana, the Ministry of Justice and Correctional Services in particular, was and is responsible for camp management and coordination of all activities that occur in the camp.⁶¹³ By December 2025 UNHCR will have significantly downsized operations and will not have any remaining staff members in Botswana. For livelihoods activities, UNHCR funded activities to be implemented by Skillshare, which is a relatively small organization with reportedly less than 25 employees and primarily works through a network of partner organizations and its funding will also end by December 2025.

Partnerships for sustainable response

UNHCR convening role. UNHCR's convening role in Botswana has been limited, with advocacy largely focused on reforming restrictive policies, such as the business registration framework for refugees. Feedback shows that while policy change is a long-term process, advocacy has continued on freedom of movement and access to livelihoods. Some progress has been noted: the Government of Botswana has maintained a central role in refugee management, invested in health, water, and housing with kitchen gardens, and offered scholarships to high-performing students with the prospect of work permits after graduation. Local integration is viewed as a viable option for certain refugees, though not at scale. Despite these positive steps, there is no evidence that advocacy has shifted government positions on core rights such as work and mobility at the time of this evaluation, limiting the effectiveness of UNHCR's convening role in advancing systemic livelihood opportunities.

NGO partnerships and delivery. In Botswana, UNHCR has not engaged in direct implementation and has channelled support through its implementing partner, Skillshare International. Feedback shows that coordination between UNHCR and Skillshare remains active, with UNHCR funding continuing until the end of 2025. However, interviews indicate that UNHCR-supported livelihoods initiatives in Botswana ended in 2023 and feedback indicates that the operation agreed to stop livelihoods interventions in 2024 due to the strict encampment policy and disabling policy environment. The Government has indicated its intention to assume responsibility for refugee management from 2026, but UNHCR is expected to retain an important role in capacity building, advocacy for policy change, and promoting refugee self-reliance. Feedback also shows that while the partnership has enabled consistent delivery to date, its sustainability is uncertain, as Skillshare has struggled to secure dedicated funding for livelihoods programming and future national ownership remains untested.

⁶¹¹ Skillshare International. Covering January 2023 to December 2023. Project Performance Report. Final Report - including for Multi-Year Agreement reporting.

⁶¹² Skillshare Botswana. No date. Project Proposal for Livelihood Projects: Artisanal handicrafts by refugees and asylum seekers in Dukwi camp.

⁶¹³ Skillshare Botswana. No date. Project Proposal for Livelihood Projects: Artisanal handicrafts by refugees and asylum seekers in Dukwi camp.

Private sector and joint platforms. There is no evidence of UNHCR pursuing partnerships with the private sector in Botswana.

Conclusion

UNHCR Botswana demonstrates *foundational gaps* in advancing inclusive livelihoods and economic resilience for forcibly displaced populations. The livelihoods portfolio was not aligned with national policy frameworks, which is reflected in the decision made to stop livelihoods interventions in 2024. This, in addition to UNHCR closing country operations in Botswana, it is not expected that livelihoods activities will continue.

UNHCR’s MCO presence in South Africa can continue to support refugee inclusion through continued coordination with the government of Botswana as they take over refugee management from 2026 onwards.

Figure 16. Progress of Botswana (SAMCO) operations towards strategic leadership in livelihoods and economic inclusion

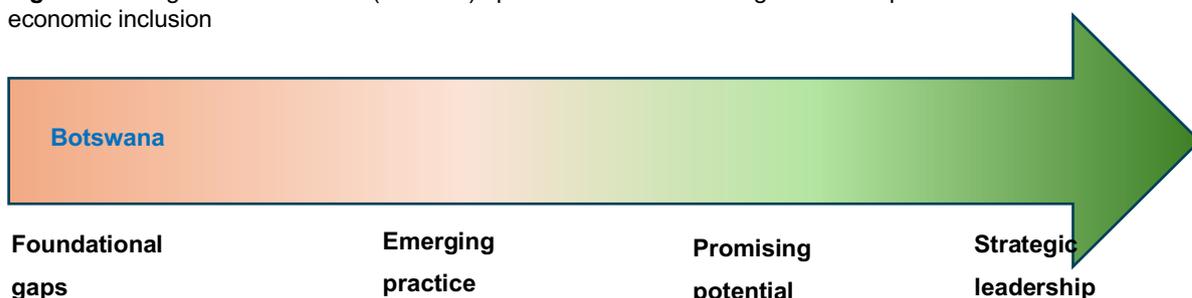


Table 30. Summary of country assessment for Botswana

Domain	Summary
Alignment	UNHCR livelihoods work was not coherent with country priorities nor appropriate for all refugee groups currently present in Botswana. Livelihoods is not currently a priority in Botswana due to the restrictive policy environment. UNHCR correctly made a decision to stop livelihoods interventions until the policy environment is enabling.
Role	UNHCR’s role in Botswana was most effective for long-term government advocacy to reform the government business-registration for refugees and allow freedom of movement for refugees so they can conduct their business. The operation in Botswana understood that livelihoods initiatives can not work without these policy changes and stopped support to livelihoods programs. Should the office close, government has assured to take full ownership and absorb the UNHCR national staff who are currently managing the project. UNHCR will remain in the picture for capacity building, advocacy on policy change, and to play a catalytic role for resource mobilization and local integration of refugees.
Integration	UNHCR has close working relationships with their implementing partner, Skillshare, and the national government.
Evidence	In Botswana, the reason why livelihoods were discontinued because the desired results were not being achieved. After thorough analysis with partners, refugees, stakeholders and Government, the conclusion was made that the policy environment is not conducive for self-reliance interventions. This is an excellent example of lessons from assessments and monitoring being applied for decision making.
Sustainability	With UNHCR closing country operations in Botswana and livelihoods activities already closed, it is unlikely that any livelihoods activities initiated by UNHCR will continue. Although livelihoods is not currently a priority in Botswana, inclusion of refugees into national systems and local integration are most likely. It is anticipated that once integrated, the refugees will have freedom of movement and therefore access to employment and business opportunities.

Eswatini (SAMCO)

Refugee Settlement

A majority of Eswatini's 4,483 refugees and asylum seekers reside in urban and peri-urban host communities while 500 FDPs stay in the Malindza Refugee Reception Centre (MRRC).⁶¹⁴ It is reported that the MRRC is congested and suffers from overcrowding as refugees choose to stay longer than the anticipated six months.⁶¹⁵

Country Operations Status

Due to significant global funding pressures and broader shifts in the operational landscape, UNHCR is undergoing major organisational changes within the RBSA and its country operations at the time of this evaluation. The RBSA is scheduled to close effective 01 October 2025, with its functions and oversight responsibilities to be redistributed to other regional bureaux.

Eswatini operations under SAMCO remains in Pretoria, South Africa and will be managed by RB EHAGL

Summary of the 2021-2024 Livelihood Activities

Between 2021 and 2024, UNHCR and partners supported a range of livelihood activities in Eswatini aimed at promoting self-reliance among refugees and asylum seekers. These included vocational training and small business development through seed capital, entrepreneurship and business skills training, and support for small business associations. Agriculture development activities were implemented across all four years and included land preparation, irrigation, input distribution, and extension services. Livestock production support was also provided, encompassing seed capital, training, and technical assistance. In addition, UNHCR advanced financial inclusion efforts through policy advocacy on Know Your Customer (KYC) requirements, integration into the National Financial Inclusion Strategy (NFIS), and support for access to financial services and Village Savings and Loan Associations (VSLAs). Budget cuts in 2022 led to a pause in livelihoods focused programming.⁶¹⁶

In 2023, UNHCR in partnership with the Ministry of Home Affairs, Ministry of Agriculture, Eswatini Water & Agricultural Development Enterprise (EWADE), World Vision and FAO initiated the Ndzevane Economic Empowerment Project for Forcibly Displaced Persons and Host Communities. Under this first phase of the Ndzevane Economic Empowerment Project, 118 refugee and host-community households and 18 displaced entrepreneurs received targeted support to develop sustainable agricultural enterprises, which included extension officer mentoring, provision of seedlings, essential tools and small input grants for fertilizer and pest-control products.⁶¹⁷ This facilitated agricultural production on land near the reception centre. Direct support from UNHCR for phase one ended in 2023.

At the end of 2023 and into 2024, the second phase of the Ndzevane Economic Empowerment Project for Forcibly Displaced Persons and Host Communities began. The government of Eswatini has provided a total of 1, 095 hectares of land to be used by refugees for their agriculture enterprise development towards their sustainable livelihood.⁶¹⁸ The project aims to relocate a total of 50 refugees to the allocated land, which is 80km away from the current refugee reception centre, to run the agricultural production activities in collaboration with five households from the

⁶¹⁴ UNHCR. 2025. Regional Population Dashboard in Southern Africa.

⁶¹⁵ UNHCR. 2021. All Plan Narrative South Africa MCO.

⁶¹⁶ UNHCR. 2022. SAMCO Annual Report.

⁶¹⁷ UNHCR. 2023. WVI Project Performance Annual Report.

⁶¹⁸ UNHCR. 2023. Concept Note Ndzevane Economic Empowerment Project for Forcibly Displaced Persons and Host Communities.

nearby host community. The initial land development covers 132 hectares of land and requires that old infrastructure that were built when the area (it was a refugee camp in the past) will be rehabilitated for the refugees to reside there.⁶¹⁹ Each partner has pledged contributions, and work to mobilize donor resources to operationalize the initiative is ongoing. This pledge reflects a strong commitment to advancing durable solutions through agricultural self-reliance, though implementation will depend on sustained funding.

Key Livelihoods Partners. Key partners to UNHCR in Eswatini include the National Government, specifically the Ministry of Agriculture, the Ministry of Home Affairs, and The Eswatini Water and Agricultural Development Enterprise (EWADE). Non-governmental key partners include World Vision and FAO.

Country findings

Strategic orientation and operational shift

Policy alignment. Eswatini has demonstrated a commitment to refugee protection through its accession to key international and regional refugee conventions and active participation in refugee management, which is coordinated through the Ministry of Home Affairs. Ministry of Home Affairs is primarily responsible for conducting Refugee Status Determination (RSD) and the registration of forcibly displaced people in UNHCR's ProGres system. A tripartite agreement between the Ministry, UNHCR, and World Vision Eswatini underpins the operational management of refugee affairs, including operations at the Malindza Refugee Reception Centre (MRRC), which hosts about 500 forcibly displaced people.

Livelihoods projects implementation in Eswatini is closely aligned with the Stepped-Up Strategy and National Government policies and strategies. In Eswatini, the 2017 Refugees Act grants refugees the right to gainful employment and free movement within the country.⁶²⁰ However, due to national challenges of high-unemployment, access to gainful employment for refugees remains a challenge. In alignment with the Stepped-Up Strategy and the goal of promoting access to land and livelihoods,⁶²¹ the Eswatini government is promoting and supporting agriculture development to improve food security and create jobs for refugees and host communities.⁶²² As part of the Ndzevane project, it is expected that refugees will form a functioning cooperative to be facilitated by the Ministry of Home Affairs and World Vision Eswatini, guided by the Cooperative Act of Eswatini.^{623,624} National strategies put emphasis on financial inclusion of vulnerable groups, including forcibly displaced persons, in alignment with the Stepped-Up Strategy (this is further discussed under financial inclusion below).⁶²⁵ This indicates that Eswatini's national legal and policy framework supports refugee access to employment, financial services, and self-reliance, despite persistent contextual challenges.

Progress towards key GRF Pledges. As part of the 2019 and 2023 Global Refugee Forum, the Kingdom of Eswatini made a total of nine pledges, one of which is relevant to livelihoods (see Table 31). In 2019, the government pledged to expand the support of refugee's livelihoods by

⁶¹⁹ UNHCR. 2023. Concept Note Ndzevane Economic Empowerment Project for Forcibly Displaced Persons and Host Communities.

⁶²⁰ UNHCR. 2021. All Plan Narrative South Africa MCO.

⁶²¹ UNHCR. 2021. Stepped Up Livelihoods and Economic Inclusion Strategy 2021-2024

⁶²² UNHCR. 2023. Concept Note Ndzevane Economic Empowerment Project for Forcibly Displaced Persons and Host Communities.

⁶²³ UNHCR. 2023. Concept Note Ndzevane Economic Empowerment Project for Forcibly Displaced Persons and Host Communities.

⁶²⁴ World Vision Eswatini. 2022. Joint Proposal-Government of Eswatini, UNHCR, WVE & FAO Ndzevane Economic Empowerment Project For Forcibly Displaced Persons and Host Communities.

⁶²⁵ Eswatini Ministry of Finance. 2023. Eswatini National Financial Inclusion Strategy 2023 - 2028.

making available arable land at Ndzevane. This evaluation confirms that progress towards this pledge has been made, as 1095.1 hectares in Ndzevane have been allocated to refugees use to support agricultural livelihoods for refugees and asylum seekers.⁶²⁶ This land is the basis for the largest UNHCR livelihoods initiative in Eswatini. A joint committee composed of the Ministry of Agriculture, DHA, ESWADE, World Vision and FAO developed a joint proposal for the development of Ndzevane. 132 hectares of the allocated land were officially transferred to the Ministry of Home Affairs in 2023, followed by feasibility assessments and initial funding allocations in 2024.⁶²⁷ As of June 2025, UNHCR, EWADE and WV coordinated to clear 30 hectares of the land, which is now ready for agricultural use.

Table 31 GRF 2019 and 2023 Pledges (Eswatini, SAMCO)⁶²⁸

Pledge ID	Pledge
GRF-01683 Jobs and Livelihoods	Expand the support of refugees' livelihoods by making available arable land at Ndzevane farm, for an agricultural project, allowing for refugees to participate in agricultural value chains while becoming more self-reliant and achieve increased social cohesion.

Relevance. The livelihood initiatives in Eswatini are relevant to the context, as refugees have a right to work in Eswatini, however, the agricultural activities are relevant to a relatively small number of a subset of refugees interested in such labour. The majority of refugees and asylum-seekers in the Kingdom of Eswatini come from the Great Lakes Region (Democratic Republic of Congo, Somalia, Ethiopia, with few from Burundi and Rwanda), some of which do not come from a background of agricultural livelihoods.⁶²⁹ This was identified in interviews, which note that there have been some delays in programming due in part to disinterest from refugees already working in other sectors. UNHCR staff interviews strongly suggest that the majority of refugees are already working in urban areas within the informal economy and are not interested in moving to become farmers.

When UNHCR presented the Ndzevane project to refugees in the reception centre, interviews indicate that about 30 individuals expressed interest. Interviews indicate that refugees in the MRRC already have access to small (20x20m) plots of land per person (75 individuals total are cultivating plots as of June 2025). The government pays for the electricity for the water pump to provide irrigation to these plots, however input provision through UNHCR funding stopped in 2023. Interviews indicate the production from these plots is only harvested twice a year and the yield is only enough for household consumption, not resulting in any surplus for sales. Although the MRRC is a reception centre and refugees are meant to only stay for six months after arrival, interviews and documentation indicate that refugees often overstay this period despite overcrowding.⁶³⁰ Interviews indicate that refugees appreciate the amenities provided at the MRRC, such as internet, electricity, and running water, encouraging them to stay rather than find alternative housing.

Evidence use. Documents and interviews show that ample evidence and assessments were used for the design of livelihood interventions, specifically the Ndzevane project. EWADE conducted detailed soil analysis across the allocated land, identifying which areas have highly

⁶²⁶ UNHCR. 2023. Concept Note Ndzevane Economic Empowerment Project for Forcibly Displaced Persons and Host Communities.

⁶²⁷ UNHCR. 2023. Concept Note Ndzevane Economic Empowerment Project for Forcibly Displaced Persons and Host Communities.

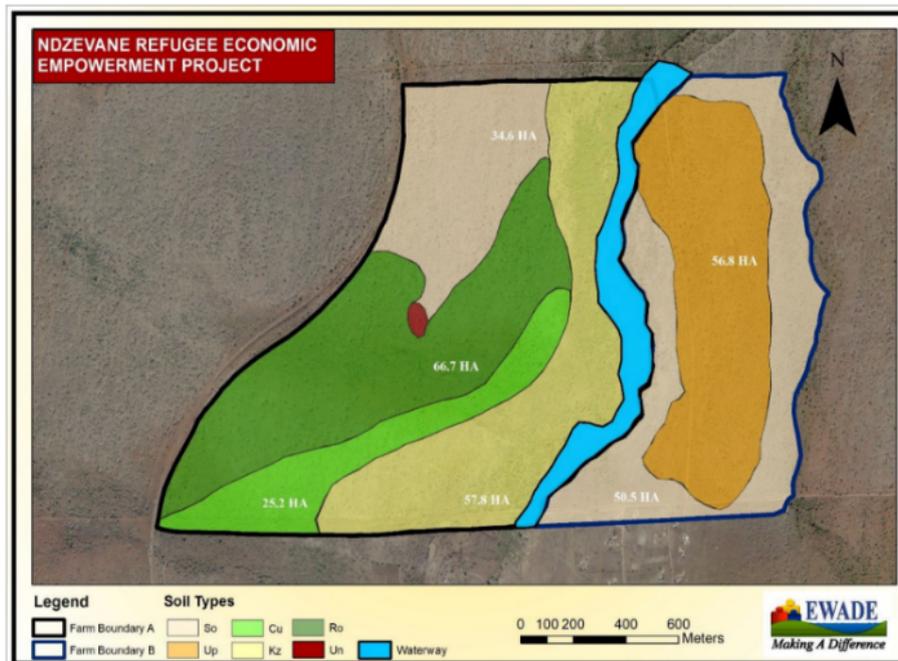
⁶²⁸ UNHCR. 2025. Southern Africa Pledges - 2019 & 2023.

⁶²⁹ UNHCR. 2023. Concept Note Ndzevane Economic Empowerment Project for Forcibly Displaced Persons and Host Communities.

⁶³⁰ UNHCR. 2021. All Plan Narrative South Africa MCO.

suitable soils (see figure below).⁶³¹ Assessments also included an analysis of the technical cost per crop type and estimated gross margins for each.⁶³² Interviews indicate that market analysis were conducted by World Vision to select the value chain crops initially included in the project proposal. This shows that in Eswatini, project design is based on available evidence.

Figure 17. EWADE Soil Mapping for Ndzevane Project



Source: UNHCR and World Vision. 2024. Donor Briefing. Ndzevane Agricultural & Economic Inclusion Project for refugees and host communities.

Market integration and value chains. At this nascent stage in the project, value chain selection and market identification has yet to be finalized and crops have yet to be planted. The Ndzevane project proposal and concept note indicate that sugar cane, banana, maize, beans, vegetables and goat rearing were the initially identified value chains for production.⁶³³ Feedback indicates that sugarcane was particularly highlighted for selection, as the Government had committed to buy the sugarcane from the farmers at Ndzevane as there is a sugar processing plant nearby, which would facilitate a state-owned market. However, interviews indicate that final selection of value chains is still underway. World Vision is reportedly working to develop an agreement with the National Maize Cooperation to guarantee a buyer for the refugees, whom would then produce maize and beans. Although the project plan indicates that World Vision and the Project Manager (a World Vision employee), will be the market facilitator, interviews indicate a market for refugees agricultural production on this land has yet to be identified, and some concern that the location of the land is not near enough to a major market refugees could rely upon for sales without external facilitation. Feedback also shows that the land is not exclusively allocated for refugees, as host populations already live there, run small businesses, and have established access to markets.

⁶³¹ UNHCR and World Vision. 2024. Donor Briefing. Ndzevane Agricultural & Economic Inclusion Project for refugees and host communities.

⁶³² UNHCR and World Vision. 2024. Donor Briefing. Ndzevane Agricultural & Economic Inclusion Project for refugees and host communities.

⁶³³ World Vision Eswatini. 2022. Joint Proposal-Government of Eswatini, UNHCR, WVE & FAO Ndzevane Economic Empowerment Project For Forcibly Displaced Persons and Host Communities.

Financial inclusion. There is national support for and efforts towards financial inclusion of refugees (forcibly displaced persons), however, limitations remain. Forcibly displaced people in Eswatini have partial access to national systems, including the legal right to work, study, and open bank accounts. Refugees and asylum seekers are restricted from independently opening businesses, accessing formal credit options, or owning property,⁶³⁴ limiting the ability to truly participate in economic activity. A 2022 joint study conducted by the Centre for Financial Inclusion and the Government of Eswatini acknowledged these limitations and led to the inclusion of forcibly displaced people in the national financial strategy.⁶³⁵⁶³⁶ Recent efforts at the national level are promising, as the Ministry of Finance has explicitly included forcibly displaced persons in the National Financial Inclusion Strategy, which acknowledges the limitations the lack of credentials has on access to financial services and outlines a roadmap to address identified barriers.⁶³⁷

Although there have been UNHCR-supported initiatives to engage refugees and asylum seekers in savings groups and VSLA activities, financial inclusion remains limited. The Ndzevane project also includes a financial incentive for individuals willing to move to Ndzevane, which includes entitlement of a monthly multipurpose cash grant for basic needs for duration of six months. However, interviews indicate that this is likely not enough to be sufficiently sustain individuals moving to a new location and having to grow productively for sale within a six month period to sustain themselves going forward.

Effectiveness and Efficiency

Targeting and coverage. Despite the large land size allocated from the government, a relatively small number of individuals are targeted for utilizing a proportion of the land. The project proposal document indicates that 45 refugee and asylum seekers are targeted as direct beneficiaries, and would be relocated to the allocated land located 80km away from the current reception centre.⁶³⁸ The project estimates 30 families would be provided housing through rehabilitation efforts/new construction on the land.⁶³⁹ Interviews indicate that one motivation of the project was to help with decongestion of the overcrowded the Malindza Refugee Reception Centre (MRRC), however, this is unlikely to be achieved through the project due to the relatively small number of individuals targeted to actually leave the MRRC and move to the prepared land in Ndzevane. Interviews indicate that eight refugees moved to the land in July 2025 to begin agricultural activities, and 30 hectares have been cleared and are now ready for agricultural use, representing 2.75% of the total land allocated for the projects use by Government. In view of this, feedback shows there is a recognition from UNHCR to diversify self-reliance options in Eswatini to attract more FDPs.

Phased and sequenced approaches. Livelihoods activities in Eswatini were designed with a purposeful phased and sequenced approach. For example, the Ndzevane project since the proposal stage included three distinct phases which summarized the overall goals of the project (see figure below).⁶⁴⁰ This was later refined, as project progress updates show activities were expanded to cover five phases, including project initiation and planning, coordination and collaboration, engagement and advocacy, community outreach and advocacy, and stakeholder

⁶³⁴ UNHCR. 2021. All Plan Narrative South Africa MCO.

⁶³⁵ Centre for Financial Inclusion. 2022. Forcibly Displaced Persons in Eswatini. Financial Inclusion Diagnostic Report.

⁶³⁶ Centre for Financial Inclusion. 2023. Roadmap to the Financial Inclusion of Forcibly Displaced Persons (FDPs) in the Kingdom of Eswatini.

⁶³⁷ Eswatini Ministry of Finance. 2023. Eswatini National Financial Inclusion Strategy 2023 - 2028.

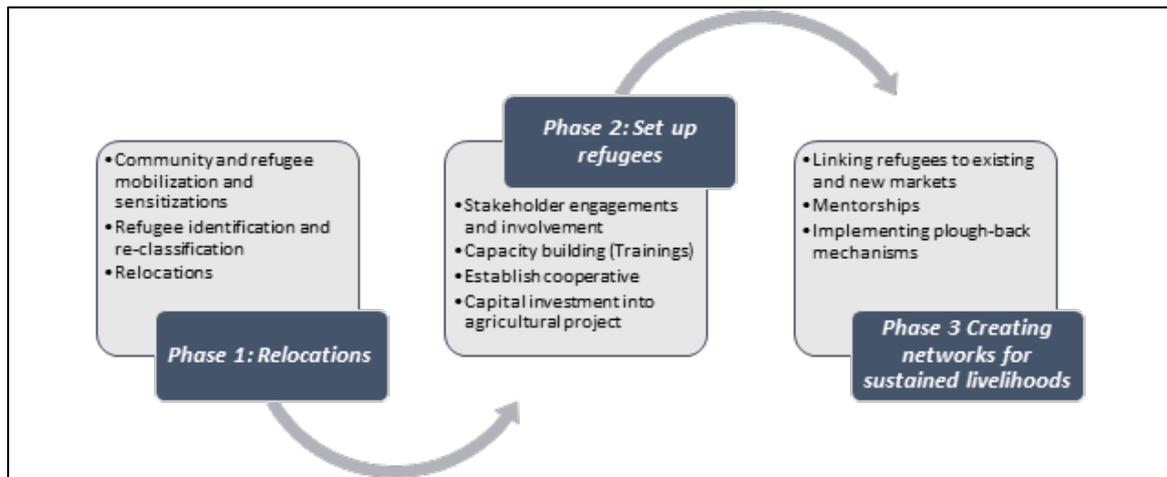
⁶³⁸ World Vision Eswatini. 2022. Joint Proposal-Government of Eswatini, UNHCR, WVE & FAO Ndzevane Economic Empowerment Project For Forcibly Displaced Persons and Host Communities.

⁶³⁹ World Vision Eswatini. 2022. Joint Proposal-Government of Eswatini, UNHCR, WVE & FAO Ndzevane Economic Empowerment Project For Forcibly Displaced Persons and Host Communities.

⁶⁴⁰ World Vision Eswatini. 2022. Joint Proposal-Government of Eswatini, UNHCR, WVE & FAO Ndzevane Economic Empowerment Project For Forcibly Displaced Persons and Host Communities.

engagement and continued advocacy.⁶⁴¹ Project documents indicate that organizing the project by phase would enable effective implementation at a reasonable pace.⁶⁴² Interviews explain that the phased approach is why only a small portion of the total land allocation has been cleared for this initial phase of the project. The thinking is that the project will start small with a few refugees cultivating a small proportion of the total land, which can be expanded over time as resources are made available.

Figure 18. Ndzevane Project Proposal Phased Approach (2022)



Source: World Vision Eswatini. 2022. Joint Proposal-Government of Eswatini, UNHCR, WVE & FAO Ndzevane Economic Empowerment Project For Forcibly Displaced Persons and Host Communities.

Staffing and resourcing. Staffing and resourcing in Eswatini are not sufficient to sustain current livelihoods initiatives. Operations in Eswatini are managed by the SAMCO MCO based in Pretoria, and there is no longer a dedicated UNHCR office in Eswatini. However, interviews highlight the need for a dedicated UNHCR presence in Mbabane, at least one dedicated staff person, to coordinate implementation and provide contextual leadership at this critical stage, when refugees are only just beginning to settle on the Ndzevane land. Feedback shows that reliance on a single World Vision project manager, who is also responsible for other UNHCR-funded initiatives, limits the level of attention and consistent follow-through required for the project. Interviews with the IP indicate that there is insufficient funding to support nor project activity to justify a dedicated manager exclusively for the Ndzevane project at this time. Without additional resources to ensure continuation of activities and adequate staffing, there is a risk that existing efforts in land preparation, community engagement, and partnership building will not translate into sustainable outcomes for refugee livelihoods.

In November 2024, UNHCR noted that funding in the amount of USD 1, 944, 043 is needed for land preparation, installation of irrigation systems, equipment, and working capital.⁶⁴³

⁶⁴⁴ Feedback indicates that due to resource constraints, minimal investment has been made in Eswatini, estimating less than USD 100,000 to date. Interviews indicate that although land clearing and irrigation system design has been completed for the initial 30 out of 1095 hectares of land, there is no funding allocated toward the continuation of this project. Interviews

⁶⁴¹ UNHCR. No date. Progress On Ndzevane Project.

⁶⁴² UNHCR and World Vision. 2024. Ndzevane Economic Empowerment Project for Refugees and Host Communities.

⁶⁴³ UNHCR and World Vision. 2024. Ndzevane Economic Empowerment Project for Refugees and Host Communities. Project Brief.

⁶⁴⁴ UNHCR. 2024. Note for File: Donor Briefing on the Ndzevane Economic Empowerment Project. UNHCR SAMCO, Pretoria.

emphasized that without funding allocated toward this work, it will be impossible to complete the project. However, interviews indicated that a small number of refugees are personally dedicated to moving to the prepared land and starting cultivation, despite the lack of funds to support them. This is very limited to a few individuals and it is unclear if they will be successful with the current status of the land and shelters.

Monitoring, efficiency, and learning. Feedback shows that monitoring systems in Eswatini are relatively robust. Joint MFT monitoring is conducted and documented at least twice a year alongside regular technical monitoring, and participatory assessments are carried out with refugees on the same cycle. Lessons from these processes are used to guide reprioritisation of interventions and ensure programming remains evidence based. Strategic Moments of Reflection are also convened annually to review achievements across sectors, draw lessons, and agree on the way forward with partners and refugees. While these mechanisms demonstrate a structured approach to evidence use, interviews indicate that communication of these practices to implementing partners could be strengthened to ensure greater alignment and shared learning.

Partnerships for sustainable response

UNHCR convening role. UNHCR has played an active convening role in livelihoods initiatives for refugees in Eswatini. A tripartite agreement between the Ministry, UNHCR, and World Vision Eswatini underpins the operational management of refugee affairs, including operations at the Malindza Refugee Reception Centre (MRRC).⁶⁴⁵ A similar tripartite agreement is in place for the implementation of the Ndzevane project. Interviews indicate that as of June 2025, UNHCR, government representatives, and WV have bi-weekly meetings to discuss the Ndzevane project and options for funding, however, a lack of ownership of the project activities moving forward in the absence of funding. Interviews indicate that both UNHCR and World Vision have positive reputations and relationships with the Government, however, UNHCR has the unique opportunity for advocacy and convening government representatives, including international representatives for meetings and discussions on the project progress and funding opportunities. Feedback indicates that UNHCR also has very strong engagement with sister UN bodies in Eswatini.

NGO partnerships and delivery. In Eswatini, UNHCR maintains close working relationships with their IP, World Vision. UNHCR has maintained a strong working partnership with World Vision since 2021. Interviews indicate that World Vision was approached by UNHCR for partnership for livelihoods activities, specifically starting with savings groups activities in 2021. Prior to the engagement with UNHCR, World Vision had reportedly not previously worked with refugees, and interviews indicate the country team had to adapt and utilize a different project model, WVs Ultra Poor Graduation Model, to ensure their programming was appropriate for the refugee context. Implementation and delivery is led by World Vision, who has a dedicated project manager for the UNHCR-supported livelihoods activities, which specifically now consists of the Ndzevane project. The partnership model in Eswatini demonstrates a strong and cohesive working relationship, however, with the closure of the Eswatini country office operations, this could be at risk.

Donor engagement and influence. UNHCR in Eswatini has strong engagement with donors. The Ndzevane project partners have been seeking investments, including from grants, loans, equity investments, donations, and crowdfunding.⁶⁴⁶ Presentations have also been made to foreign governments to solicit investments, including Turkish Embassy in South Africa, Embassy of Chile in South Africa, Embassy of Mexico in South Africa, Chinese Embassy in South Africa

⁶⁴⁵ UNHCR. 2021. Strategy Report South Africa MCO.

⁶⁴⁶ UNHCR and World Vision. November 2024. Ndzevane Economic Empowerment Project for Refugees and Host Communities. Project Brief.

and the Embassy of Spain in South Africa.⁶⁴⁷ At this stage, the Turkish Embassy promised a commitment to support the project through a livestock donation once refugees have moved to the Ndzevane site, and funds through supporting irrigation.⁶⁴⁸ Although feedback from embassy participants is recorded after the latest project briefing in November 2024, it does not appear that the donor's suggestions influence the project design or implementation plan.

Feedback indicates that technical support has also been pledged by the Taiwan mission in Eswatini, and FAO has committed to capacity-building support. Additional contributions have been secured, including funding from the Australian Embassy for a borehole and resources from Ashrafal Aid, while WFP has expressed strong interest in participating in the project. Documents and interviews indicate that the private sector has yet to be engaged.

Conclusion

UNHCR Eswatini demonstrates *emerging practice* in advancing inclusive livelihoods and economic resilience for forcibly displaced populations. The portfolio is well aligned with the existing national legal and policy frameworks, which are crucial to facilitating the enabling context in which refugees do have right to work and movement within the country. Key enabling contextual factors that shape refugee economic inclusion in Eswatini include enabling policy, refugee right to work, right to movement in the country/the lack of a restrictive encampment policy, government pledges to facilitate refugee access to land, and strong partnership arrangements between UNHCR, government, and a strong implementing partner in World Vision.

The key livelihoods program of focus during the 2021 – 2024 period, the Ndzevane project, could have promising potential however due to the limited number of direct beneficiaries, lack of dedicated UNHCR staff to support the project, and perhaps most importantly the lack of funding to continue the project, there are foundational gaps and serious questions about the future of the project. At the time of this evaluation, there is no funding available to continue the project, and only eight refugees recently moved to the prepared land in the last month, prior to the rehabilitation of shelter/accommodation for them.

UNHCR operations in Eswatini are a leading example of positive collaborative working relationships between UNHCR and the government. Through the tripartite agreement, UNHCR works closely with government and World Vision in an effective partnership arrangement, with regular communication through standing coordination meetings. It is possible that with the country office closed in Eswatini during this period, the extent to which regular communications are taking place decreases as UNHCR support is centralized through the Pretoria MCO, however, there is not evidence this has taken place at this stage. Ensuring UNHCR's MCO presence in South Africa continues to strategically maintain close working relationships with government and World Vision in Eswatini moving forward will be critical. Despite the promising potential demonstrated through the positive collaborative working relationship with government and NGO implementing partner,

⁶⁴⁷ UNHCR. 26 November 2024. Donor Briefing Session on the Ndzevane Economic Empowerment Project. Participants List.

⁶⁴⁸ UNHCR. 26 November 2024. Note for File: Donor Briefing on the Ndzevane Economic Empowerment Project. UNHCR SAMCO, Pretoria.

UNHCR faces significant reputational risk in Eswatini with the possibility of the Ndzevane project closure in this nascent stage.

Figure 19. Progress of Eswatini (SAMCO) operations towards strategic leadership in livelihoods and economic inclusion

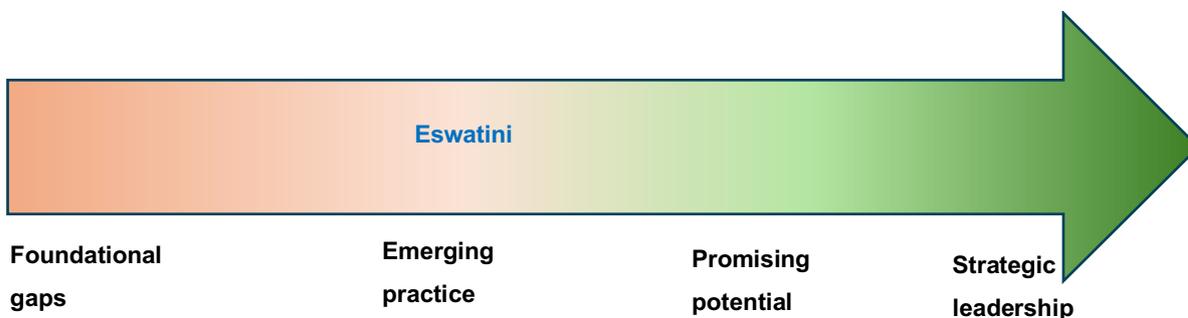


Table 32. Summary of country assessment for Eswatini

Domain	Summary
Alignment	Eswatini's livelihoods work is well aligned to the country context and enabling environment. The focus on agricultural production as a livelihoods option is in alignment with national work permissions, however, there are concerns that this is not of interest nor possible for the majority of refugees to engage in directly. Feedback indicates that UNHCR will explore diversifying the livelihood portfolio in Eswatini.
Role	UNHCR was engaged in convening implementing partners, however, World Vision and relevant government ministries already had existing relationships and coordinate directly regarding other non-UNHCR funding activities. UNHCR's distinct role is in convening multiple government bodies to advocate for refugees, secure the land right usage for refugees and solicit government and international donor funding for the livelihoods initiatives.
Integration	Partnerships including UNHCR, World Vision, and government bodies such as EWADE demonstrate integrated service delivery and phased support for livelihoods initiatives.
Evidence	The livelihoods project in Eswatini is evidence based. Soil assessments and cost per crop assessments have been conducted to inform the implementation design. Feedback indicates that evidence generated through this evaluation will lead to expansion of additional livelihoods opportunities, beyond agriculture, to ensure evidence-based suitability of interventions for more than a small subset of refugees in Eswatini.
Sustainability	Multi-year, layered programming with trusted partners has enabled the project of focus in Eswatini, Ndzevane, to gain traction and stakeholder interest. However, due to the high cost for a small number of direct beneficiaries and a lack of funding to move forward, the completion of the project much less the sustainability of it is unlikely.

Namibia (SAMCO)

Refugee Settlement

Between 80%-90% of Namibia's 6,379 refugees, asylum seekers, and other FDPs live in Osire Settlement, which is located 225 km from the capital, Windhoek. Despite the encampment policy, the remaining population who have been granted short term exit permits live in Windhoek and other urban areas.

Country Operations Status

Due to significant global funding pressures and broader shifts in the operational landscape, UNHCR is undergoing major organisational changes within the RBSA and its country operations at the time of this evaluation. The RBSA is scheduled to close effective 01 October 2025, with its functions and oversight responsibilities to be redistributed to other regional bureaux.

Namibia operations under SAMCO remains in Pretoria, South Africa and will be managed by RB EHAGL

Summary of the 2021-2024 livelihood activities

Livelihoods activities in Namibia took place in Osire refugee settlement and implemented in partnership with UNHCR's key partner, Society for Family Health (SFH). From 2021 to 2024, activities included: Agriculture development support including land works, irrigation/water system, training, inputs, market access, and capacity building; Livestock production and aquaculture; Skills training and small business development, including provision of seed capital, agricultural production materials, business registration, mentorship, linkage to business opportunities; and efforts towards financial inclusion through facilitation of access to financial services and bank accounts.⁶⁴⁹⁶⁵⁰ To address the intersecting challenges of protection, livelihoods, and human development, the UN Country Team developed the Osire Area-Based Joint Programme in 2023 to coordinate efforts with sister agencies including WFP, FAO, and ILO, though funding limitations have delayed implementation. At the time of this evaluation, all livelihoods projects have been completed, and no ongoing activities remain under UNHCR supervision.

Key Livelihoods Partners. UNHCR partners in Namibia include UNDP, WFP, Society for Family Health and the government Ministry of Home Affairs and Immigration, Safety and Security, which includes the Commissioner for Refugees.

Country findings

Strategic orientation and operational shift

Policy alignment. Namibia is a signatory to the 1951 Refugee Convention, its 1967 Protocol, and the 1969 OAU Convention, but has an encampment policy, resulting in most forcibly displaced persons residing in the Osire Settlement – a geographically isolated area with limited opportunities for self-reliance. Since 2016, the Ministry of Home Affairs and Immigration has overseen all services in Osire, while UNHCR provides targeted support, including food, shelter, and essential relief items through its partner, Society for Family Health.

In Namibia, national policies have been slowly shifting towards increased inclusion of refugees, although some legal restrictions limit the alignment to the Stepped-Up Strategy. In 2021 Namibia included better identification for refugees or “statelessness” and includes advocacy for the self-reliance of refugees as part of its national action plan.⁶⁵¹ The focus on refugee self-reliance is in alignment with the Stepped-Up Strategy. Although the government has allocated land to Osire

⁶⁴⁹ UNHCR. 2022. Society For Family Health Year-end Project Performance Report

⁶⁵⁰ UNHCR. 2023. Society For Family Health Year-end Project Performance Report

⁶⁵¹ UNHCR. 2021. All Plan Narrative: South Africa MCO.

settlement for shelters and agricultural use. Despite this, the land is functionally available for refugees and the Osire settlement. Refugees in Namibia also have access to national services (health, documentation), including access to up to grade 12 education and cash transfers. Feedback indicates that Secondary school in Osire settlement is offered up to grade 11, with the pressure to travel outside Osire for grade 12.

Some of Namibia's work and documentation laws are not aligned with UNHCR's livelihoods strategy. Namibia enforces an encampment policy,⁶⁵² and Interviews and documents show that refugees must get permission from the Ministry of Home Affairs for "exit permits" to travel to nearby towns to sell their produce, but there is no restriction to selling goods in Osire for livelihood or self-reliance purposes.⁶⁵³ It is difficult for refugees to sell outside of Osire settlement because of its remote location, far away from host communities and surrounded by commercial farmers. Very few refugees have received residence permits which allow for employment outside of the camp.⁶⁵⁴ Documentation and interviews show that this leads to a reliance on unregulated markets and participation in informal labour.⁶⁵⁵ These restrictions are not in alignment with the Stepped-Up Strategy.

Progress towards key GRF and UNCT Pledges. Namibia made a total of 12 pledges; 11 in 2019 and one in 2023 (see Table 33). One of the 12 pledges is focused on livelihoods. This pledge focused on allocation of 70 hectares to PoC for agricultural activities, and to facilitate issuance of relevant permits and authorisations to trade within various towns. Progress has been made towards this pledge, and 16 of the 70 allocated hectares are currently cultivated through support from UNHCR. Progress towards utilization of the allocated land for refugee use is ongoing. Although some progress has been made towards issuance of work authorizations, this has been limited. For example, the GRF dashboard reports that employment permits have been issued to selected professionals, specifically three refugee medical doctors.⁶⁵⁶ Although the government indicated at the end of 2024 that it would facilitate business licenses for refugees willing to sell their produce at open markets, interviews indicate this is limited.

Table 33: 2019 and 2023 GRF Pledges (Namibia)

Pledge ID	Pledge
GRF-00707 Jobs and Livelihoods	Allocate 70 hectares to PoC to strengthen self-reliance and agricultural activities. In addition, facilitate issuance of relevant Permits and authorisations to trade within various towns.

Relevance. Livelihoods activities in Namibia were relevant to refugees' needs and available natural resources, however, interviews expressed concern that workplans were not adequately tailored to the specific Namibian context, limiting their effectiveness. The promotion of agricultural livelihoods activities allows refugees to utilize the land allocated to them; however, this is highly dependent on inputs and market linkages, neither of which are consistently available for refugees at the time of this evaluation and continue to be challenges.⁶⁵⁷ Due to resource constraints and the fact that Namibia requires a lot of investments to rehabilitate the irrigation system and the fishpond, water has been a big problem to sustain agricultural interventions. The irrigation system

⁶⁵² UNHCR. 2023. Indicator Achievement Report.

⁶⁵³ Republic of Namibia Embassy. 2024. UNHCR Geneva Official Correspondence

⁶⁵⁴ UNHCR. 2023. Annual Results Report South Africa MCO.

⁶⁵⁵ UNHCR. 2020. Livelihoods Business Survey Results

⁶⁵⁶ UNHCR. 2025. Southern Africa Pledges - 2019 & 2023.

⁶⁵⁷ UNHCR & WFP. 2023. Osire Area Based Joint Programme. Draft 01/10/2023

also needs to be solarised as relying on the grid is very costly. Despite these challenges, recent assessments indicate that refugees are interested in agricultural production/see opportunities for business opportunities within agricultural production as a livelihood option.⁶⁵⁸ Interviews expressing concerns that workplans were not adequately tailored for the Namibian context highlight lack of markets, discussed below.

Evidence use. Multiple assessments have been conducted from 2020 – 2023 providing a robust evidence base for livelihoods work in Namibia to support project design,⁶⁵⁹⁶⁶⁰⁶⁶¹ however, there is a lack of transparency to UNHCR partners in how information and learning is used for decision-making. UNHCR has conducted multiple assessments to assess the livelihood situation and potential livelihood opportunities and synergies with government in Namibia.⁶⁶² In addition to such assessments, partners report that UNHCR officers based at the field office in Namibia make weekly trips to the settlement to ensure they have a clear picture of the reality on the ground. When discussing partners perspectives on how evidence use is applied to livelihoods programming, interviews indicate that implementing partners do not have an understanding of how UNHCR applies learning to project design or strategic decision making. Partners expressed concerns that UNHCR utilizes top-down planning without evidence-based feasibility, and continued activities despite known resource gaps and minimal impact.

Market integration and value chains. A significant challenge to refugees in Namibia is market access. While refugees sell agriculture produced on the available 16-hectare plot, lack of irrigation infrastructure, inconsistent market access, and difficulty meeting market standards limits the economic viability of these activities. Lack of identity documents or certificates makes it hard for refugees to be employed in the formal markets.⁶⁶³ To sell goods at the nearest towns outside of Osire, public transportation must be used. Interviews and documentation show that this increases the cost of goods and contributes to low profit margins and high transport costs for refugees.⁶⁶⁴ This, in conjunction with reportedly decreasing sales and increasing cost of goods leaves them with shrinking profits.⁶⁶⁵ Interviews and documentation also show instances of crops left rotting in the fields due to lack of market linkages.⁶⁶⁶ Despite access to arable land and crop cultivation activities, the produce is largely used as supplementary food,⁶⁶⁷ and interviews show that agricultural development projects have yet to result in refugees consistently producing enough to make any income of it, much less a sustained livelihood. Small-scale enterprises also exist within the settlement, but their reach remains confined to the settlement's population, limiting their economic potential.

Financial inclusion. Refugees in Namibia have very little access to banks or other financial resources, and only modest improvements have been made in financial inclusion. Interviews and documents indicate that financial inclusion is an ongoing challenge for refugees in Namibia, and there are very few formal or informal lending options and access to banking options is extremely limited.⁶⁶⁸

⁶⁵⁸ UNHCR & WFP. 2023. Osire Area Based Joint Programme. Draft 01/10/2023

⁶⁵⁹ UNHCR. 2020. Livelihoods Business Survey Results.

⁶⁶⁰ UNHCR. 2022. Socio Economic Assessment Report Refugee in Osire, Namibia

⁶⁶¹ UNHCR. 2023. Joint Assessment Mission and Minimum Expenditure Basket Report – Osire Refugees Settlement

⁶⁶² UNHCR. 2023. Joint Assessment Mission and Minimum Expenditure Basket Report – Osire Refugees Settlement

⁶⁶³ UNHCR. 2022. Socio Economic Assessment Report Refugee in Osire, Namibia

⁶⁶⁴ UNHCR. 2023. Joint Assessment Mission and Minimum Expenditure Basket Report – Osire Refugees Settlement

⁶⁶⁵ UNHCR. 2023. Joint Assessment Mission and Minimum Expenditure Basket Report – Osire Refugees Settlement

⁶⁶⁶ UNHCR. 2023. Joint Assessment Mission and Minimum Expenditure Basket Report – Osire Refugees Settlement

⁶⁶⁷ UNHCR. 2023. Annual Results Report South Africa MCO.

⁶⁶⁸ UNHCR. 2023. Livelihoods Country Analysis Note: Namibia

Effectiveness and Efficiency

Targeting and coverage. In Namibia livelihoods initiatives are not purposefully targeted nor have consistent coverage of interventions. Due to budget cuts in 2023, the coverage of livelihoods projects decreased significantly and some became inactive. In 2023 documents and interviews indicate that the aquaculture project was active on a minimal scale, and the poultry project was inactive.⁶⁶⁹ 100 refugees and asylum-seekers have access to arable land and crop cultivation activities, and 65 received farming kits.⁶⁷⁰ The number of refugees targeted for support is a conservative proportion of Namibia's 6,379 refugees, indicating limited coverage. Furthermore, documents indicate that projects are not purposefully targeted nor scalable.⁶⁷¹

Phased and sequenced approaches. There is no evidence of phased or sequenced approaches being purposefully included in activity design or implementation.

Resilience outcomes. Livelihoods interventions have not led to resilience outcomes in Namibia. Documents report there were fewer people working in agriculture after the intervention, fewer people are hiring others, implying the broader job creation effect has shrunk. This suggests the intervention did not sustain or grow agricultural employment as hoped it would.⁶⁷² Livelihoods opportunities remain scarce within Osire. In 2023, only 12% of households in Osire reported participating in any form of income-generating activity.⁶⁷³ Interviews assert that refugees are prevented from achieving resilient and self-sustainable livelihoods due to the restrictions on their movement and business opportunities.

Staffing and resourcing. UNHCR Namibia had sufficient staff present in-country through the established field office to ensure effective and efficient collaboration with partners, although resourcing is not adequate to support livelihoods interventions. Limited livelihoods activities have been implemented, and budget constraints have impacted service delivery despite the stability of the settlement population. Interviews indicate that UNHCR staff are very accessible, and officers at the field office are typically available and able to easily communicate with implementing partners, despite funding cuts limiting the total number of staff, this reportedly continued. Resource constraints led to the closure of livelihoods project components, leading to a gap in continuity. Partners report a lack of insight into funding runways for UNHCR supported projects, and the uncertain future of project funding have forced the implementing partners to reduce costs, including staff. Documents show that although the Osire settlement has enough land and water (underground) to support agricultural activities, there is not sufficient expertise or resources to optimally utilize these resources.⁶⁷⁴

Namibia has existing livelihoods and social support programs for citizens. Interviews indicate that partners have advocated for government to take over some components of the work to avoid the "parallel system", however, government has not been responsive to such requests.

Partnerships for sustainable response

UNHCR convening role. UNHCR plays a key convening role in Namibia. Within Namibia, partners complimented UNHCR on their role in getting partners together and being available for

⁶⁶⁹ Society For Family Health. 2023. Society For Family Health Year-end Project Performance Report: Namibia

⁶⁷⁰ UNHCR. 2023. Annual Results Report South Africa MCO.

⁶⁷¹ UNHCR. 2023. Joint Assessment Mission and Minimum Expenditure Basket Report – Osire Refugees Settlement.

⁶⁷² UNHCR. 2023. Livelihoods Country Analysis Note: Namibia

⁶⁷³ UNHCR. 2023. Joint Assessment Mission and Minimum Expenditure Basket Report – Osire Refugees Settlement.

⁶⁷⁴ Society For Family Health. 2023. Society For Family Health Year-end Project Performance Report: Namibia

discussions. As the only organization exclusively focused on refugees and its reputation as a UN body, UNHCR has a comparative advantage in the country, and has an “open-door” relationship with government. In addition to in-country opportunities, interviews indicate that UNHCR convenes an annual review and planning meeting, hosted in South Africa, and all relevant stakeholders are included. Interviews indicate that UNHCR should better leverage its role to strategically engage with government in local policy change, rather than focused on technical activities.

NGO partnerships and delivery. Livelihoods programming in Namibia largely rests on a tripartite agreement in which UNHCR provides funding, Society for Family Health implements, and government provides land. Weekly case reviews and a hands-on approach with Society for Family Health enable rapid issue resolution..

16. **Donor engagement and influence.** Donor reprioritization, notably the shift of U.S. funding away from Southern Africa, and Namibia’s upper-middle-income classification have led to staffing losses and budget cuts that reduce UNHCR’s advocacy leverage and limit investment in cost-effective assets. Interviews strongly emphasize the lack of donor funding as a challenge to maintaining continued activities. Although UNHCR has made attempts to secure pledges of support from the national government, interviews indicate these have been unsuccessful.

Private sector and joint platforms. Strategic engagement with private-sector actors and broader civil society remains at early stages, however, there are documented instances of UNHCR coordination with private sector and private sector partners listed under UNHCR supported initiatives. For example, the Society for Family Health annual project performance report references two marketing agencies that facilitate crop production and market industry (AMTA and NAB), as well as the Legal Assistance Centre (LAC) which works as a liaison and referral for protection cases in collaboration with UNHCR.⁶⁷⁵ Two organizations (Namibian Employers’ Federation (NEF), National Employers’ Association (NEA)) are listed as private sector partners as part of the joint-programme between UNHCR and WFP, started in 2023 and projected to end in 2028. Despite these references, engagement with the private sector was cited in interviews as an area in which UNHCR should strengthen moving forward, as there is significant untapped potential in such partnerships, and implementing partners were unaware of any UNHCR coordination with the private sector.

Conclusion

UNHCR in Namibia demonstrates **foundational gaps** in advancing inclusive livelihoods and economic resilience for refugees. The current legal and policy framework in Namibia hinders refugee access to employment, financial services and self-reliance due to the encampment policy and difficulty for refugees to meaningfully participate in sustainable economic activities outside of the informal sector within Osire settlement. The policy environment impacted operations in Namibia to the extent that the decision was made to cease livelihood activities altogether. In addition to this, the lack of funding and donor commitments is a foundational gap to continued livelihoods intervention work in Namibia.

The two areas of strength for UNHCR in Namibia is in the robust evidence base and strong national convening role. UNHCR in Namibia has a unique convening role and ability to communicate with government, despite the national lack of ownership and hesitance to fully invest in refugee livelihoods. UNHCR’s MCO presence in Pretoria can continue this positive engagement and advocacy with government, even if the Namibia country office is closed.

⁶⁷⁵ Society For Family Health. 2023. Society For Family Health Year-end Project Performance Report: Namibia

Figure 20. Progress of Namibia (SAMCO) operations towards strategic leadership in livelihoods and economic inclusion

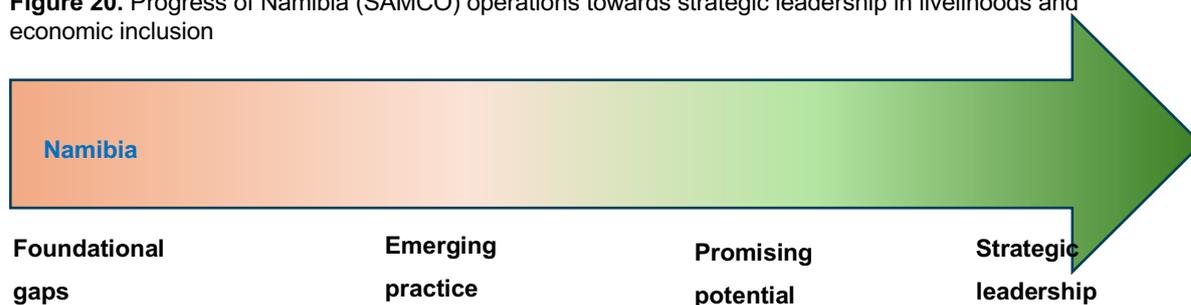


Table 34. Summary of country assessment for Namibia

Domain	Summary
Alignment	There is no operational integration within government systems. National policies have been slowly shifting towards increased inclusion of refugees, although some legal restrictions limit the alignment to the Stepped-Up Strategy.
Role	UNHCR plays an active convening role at national level, with functioning interagency coordination mechanisms and regular engagement with government authorities. However, there are challenges with Government taking full ownership of the refugees in Namibia, and UNHCR continues to conduct strong advocacy on refugees behalf. Private sector participation is limited.
Integration	There are instances of integrated service delivery amongst UNHCR partners. Stakeholders and partners are fully engaged. Partnership agreements are finalized through a negotiation process.
Evidence	Multiple assessments have been conducted providing a robust evidence base for livelihoods work in Namibia to support project design. There is a lack of transparency to UNHCR partners in how information and learning is used for decision-making.
Sustainability	Resource constraints undermine durable outcomes and have led to the closure of activities. Livelihoods interventions in Namibia lack continuity and do not show signs of sustainability.

South Africa (SAMCO)

Refugee Settlement

South Africa hosts over 163,000 refugees and asylum seekers.⁶⁷⁶ Because South Africa recognizes freedom of movement, a majority of FDPs have integrated with host communities in urban areas. Over 60,000 asylum seekers have waited over ten years for their case to be adjudicated due to the large backlog of applications.⁶⁷⁷

Country Operations Status

Due to significant global funding pressures and broader shifts in the operational landscape, UNHCR is undergoing major organisational changes within the RBSA and its country operations at the time of this evaluation. The RBSA is scheduled to close effective 01 October 2025, with its functions and oversight responsibilities to be redistributed to other regional bureaux.

Namibia operations under SAMCO remains in Pretoria, South Africa and will be managed by RB EHAGL

Summary of the 2021-2024 livelihood activities

In 2021 UNHCR in partnership with Hand in Hand implemented small business development activities, including business skills training and mentorship, business registration support and linkages to business opportunities.⁶⁷⁸ From 2021 to 2022, also implemented by Hand in Hand, UNHCR facilitated Technical and Vocational Education and Training (TVET), employability support and job placement support, in addition to private sector outreach.⁶⁷⁹ From 2021 to 2023, in partnership with the National Treasury, Banking Association of South Africa & member banks, UNHCR implemented through Hand in Hand advocacy for inclusion of refugees in the national financial inclusion policy, including facilitation of access to financial services.⁶⁸⁰ Livelihoods activities ended due to a lack of budget allocated for livelihoods programming after 2023.⁶⁸¹

Key Livelihoods Partners. In South Africa, key formalized partners for UNHCR livelihoods activities between 2021 – 2024 include Hand in Hand, Refugee Social Services, Zoe Life, and Future Families.

Country findings

Strategic orientation and operational shift

Policy alignment. South Africa is a signatory to the 1951 Refugee Convention, its 1967 Protocol, and the 1969 OAU Convention, with the Department of Home Affairs overseeing immigration and asylum management. The country grants forcibly displaced substantial legal rights, including freedom of movement and access to employment, education, and public services. Refugees recognized by the government enjoy rights nearly equivalent to those of South African citizens, including access to social welfare. However, since 2020, legal reforms have increasingly restricted the rights of refugees and asylum seekers. This includes bans on political activity, broader exclusion criteria in refugee status determination, and extended eligibility periods for naturalization. In 2023, the government announced its intention to withdraw from the 1951 Convention and re-accede with reservations, a decision that could significantly erode the socio-

⁶⁷⁶ UNHCR. 2025. Regional Population Dashboard in Southern Africa.

⁶⁷⁷ UNHCR. 2021. All Plan Narrative: South Africa MCO.

⁶⁷⁸ UNHCR. 2025. RBSA Livelihoods Activity Summary

⁶⁷⁹ UNHCR. 2025. RBSA Livelihoods Activity Summary

⁶⁸⁰ UNHCR. 2025. RBSA Livelihoods Activity Summary

⁶⁸¹ UNHCR. 2023. Annual Results Report South Africa MCO.

economic rights of refugees and asylum seekers. UNHCR is actively engaging with the government on this proposed policy shift.

UNHCR's livelihoods work in South Africa is technically in alignment with South Africa's national refugee policies, however, these policies only apply to recognized refugees. South Africa's National Development Plan (NDP) 2030 acknowledges the contributions of migrants and refugees to the economy, directly aligning with UNHCR's emphasis on self-reliance through formal labour market integration.⁶⁸² In South Africa recognized refugees have the right to work, access to national services, government assistance and naturalization opportunities.⁶⁸³ However, costly work permits and employer reluctance/national xenophobia cause de facto restrictions,⁶⁸⁴ in addition to administrative barriers such as access to documents and permits due to asylum backlogs, renewal delays and high costs prevent meaningful economic participation.⁶⁸⁵⁶⁸⁶ Additionally, regional cooperation remains fragmented, with SADC and COMESA frameworks supporting labour mobility, yet failing to create binding commitments for refugee employment and economic inclusion.^{687 688} The livelihoods work UNHCR has done in partnership with Hand in Hand is in alignment with the Stepped-Up Strategy, specifically, the activities focused on job placement support, facilitating access to financial services and private sector outreach. However, stakeholders in South Africa reported almost no visibility of UNHCR's 2021–24 livelihoods strategy at the local level, and the majority cited having no knowledge of the existence of the strategy prior to this evaluation.

Progress towards key GRF and UNCT Pledges. South Africa made a total of three GRF pledges in 2019 and 2021, none of which are focused on livelihoods (see Table 35). The pledges instead are focused on promoting civil registration and documentation of refugees and resolving the backlog of refugee status determination cases and promotion of durable solutions.⁶⁸⁹ Progress towards these pledges is reportedly being made, however interviews indicate that lack of documentation for refugees remains a critical inhibitor of refugees effective engagement with sustainable livelihoods outside of the informal sector.

These pledges are aligned with UNHCR's reported operations policy, as feedback indicates that in South Africa the operations priority is on documentation and includes legal and asocial assistance partners to support with documentation processes. Due to the urban population of refugees, once documented they can get employment or run businesses.

Table 35: 2019 and 2023 GRF Pledges (South Africa)

Pledge ID	Pledge
2019 GRF-00976 Protection: Capacity – civil registration	Promoting Civil Registration and related documentation in order to ensure that the South African nationals and refugees in the territory of South Africa are properly documented. In addition, South Africa also pledges to promote civil registration and related documentation across the SADC region to ensure that regional citizens are properly documented to eradicate possibilities of statelessness in the region.

⁶⁸² UNHCR. 2023. Asylum-seekers' and refugees' access to the labour market in South Africa.

⁶⁸³ UNHCR. 2022. Strategy Report South Africa MCO ABC Multi-year 2022-2024

⁶⁸⁴ UNHCR. 2024. Access to the Labour Market, South Africa.

⁶⁸⁵ UNHCR. 2021. Stepped Up Livelihoods and Economic Inclusion Strategy 2021-2024.

⁶⁸⁶ UNHCR. 2021. All Plan Narrative: South Africa MCO.

⁶⁸⁷ Global Refugee Forum. 2019, 2023. Southern Africa GRF Pledges.

⁶⁸⁸ UNHCR. 2021. Operations Plan South Africa MCO.

⁶⁸⁹ UNHCR. 2025. Southern Africa Pledges - 2019 & 2023.

<p>2019 GRF-00976 Asylum systems and capacity support</p>	<p>South Africa's intent to resolve the backlog in refugee status determination and promote durable solutions for deserving asylum seekers and refugees.</p>
<p>2023 GRF-07833 Social protection / integration, peaceful co-existence</p>	<p>UNCT South Africa pledges to promote and enhance social protection, inclusion and peaceful coexistence reinforced between migrants, other groups and host communities. In line with the goals of UNSDCF 2020-2025 (which is aligned to the South African national development goals) where refugees, migrants and asylum seekers were identified as vulnerable groups, the United Nations commits to the following:</p> <p>UN South Africa through the Protection Working Group (co-chaired by UNHCR, IOM and OHCHR) supports the implementation of the National Action Plan to combat Racism, Racial Discrimination, Xenophobia, and Related Intolerance plays a crucial role in guiding the commitment. The NAP emphasizes the importance of social cohesion, acknowledging the diverse composition of the population, including refugees and migrants, and striving to eliminate discrimination and intolerance. This includes: Creating an inclusive environment for refugees and migrants and promoting social cohesion including access to basic services; establish and sustain Early Warning Systems in the efforts to contain and reverse racial discrimination, xenophobia, and other related forms of discrimination.</p> <p>The UN will Strengthen social cohesion, mediation, and conflict resolution in refugees, migrants and host communities in South Africa, including strengthening local-level structures (both informal and legislated) and national early warning and rapid response mechanisms in order to avoid or deescalate violence and anti-foreigners sentiment affecting refugees and migrants</p> <p>The UN will Promote access to asylum and strengthened national asylum systems. As part of this overall objective, resolve the asylum appeal backlog in Refugee Status Determination and promote durable solutions, in partnership with DHA and RAASA.</p> <p>For those who are not in need of international protection, the UN will work to offer viable alternatives, including access to regular pathways.</p> <p>The UN will Strengthen social cohesion, mediation, and conflict resolution in refugees, migrants and host communities in South Africa, including strengthening local-level structures (both informal and legislated) and national early warning and rapid response mechanisms in order to avoid or deescalate violence and anti-foreigners sentiment affecting refugees and migrants.</p>

Relevance. In South Africa there is a disconnect between the Stepped-Up Strategy design and on the ground realities. Feedback indicates that livelihoods interventions have not been a priority in South Africa since 2023 due to resource constraints. Interviews described livelihoods programming as on-off and “checkbox” exercises that were not appropriately tailored to the context and failed to reflect the entrepreneurial capacities and needs of urban refugees and host-community households. Key informants indicated that the livelihoods initiatives were not relevant to the majority of refugees and asylum seekers in South Africa, and that UNHCR is best positioned to advocate on behalf of these persons to improve their access to documentation and government services. Interviews indicate that UNHCR shifted the requirements to only fund livelihood activities for recognized refugees, which limited the relevance of programming to the majority of the affected population as recognition rates are very low in South Africa and asylum-seeker claims have been pending for decades.⁶⁹⁰

⁶⁹⁰ UNHCR. 2021. All Plan Narrative: South Africa MCO.

Evidence use. UNHCR has conducted livelihoods related assessments in 2015 and 2019 to inform an evidence-based programme design.⁶⁹¹ Several assessments were also conducted in 2020 to assess the impact of COVID-19 on refugees livelihoods.^{692 693} While UNHCR convened advocacy meetings and policy dialogues, there was little systematic sharing of data or evidence on livelihoods outcomes, which impeded adaptive management and meant practical inclusion measures rarely materialised. Gaps in market information systems and sector-specific data on refugee employment affect the ability to develop evidence-based advocacy strategies for greater labour market inclusion. For example, while South Africa has conducted some private-sector assessments on hiring refugees, these initiatives remain isolated and lack longitudinal tracking, making it difficult to measure the impact of economic inclusion efforts over time.⁶⁹⁴ However, evidence generated through assessments, monitoring and engagement with key stakeholders led to findings that documentation, rather than livelihoods, is the most prominent issue in South Africa and led to the orientation of the country operations to focus on documentation. Feedback indicates that this is because once a refugee in South Africa is documented, they would be able to access employment or open a business in the formal sector.

Market integration and financial inclusion. Financial exclusion is a critical constraint in South Africa. Strict Know-Your-Customer/Client banking requirements prevent refugees from opening bank accounts or accessing credit.^{695 696} Interviews and documentation show that there are many administrative barriers that prevent meaningful economic participation, specifically the limited number of refugees that are formally recognized and access documentation of their legal status in the country.⁶⁹⁷ With fewer than ten implementing agencies serving the vast urban refugee population, partners are ill-equipped and struggle to connect refugees to formal value chains or assist with municipal permit processes, effectively pushing them into the informal economy. However, UNHCR has made efforts to partner with financial institutions to improve labour market access and financial inclusion for refugees, including the Banking Association of South Africa and the National Treasury. The National Treasury recognized the challenges in the financial inclusion of refugees, and highlights that providers lack information on refugees livelihoods and the business case for serving them, that many microenterprises run by refugees are in need of microloans to expand their activities and that these loans are very limited and almost non-existent in South Africa, in addition to other relevant financial services such as specialized savings accounts, remittance services and insurance.⁶⁹⁸ Although a positive step, the document groups refugees in with migrants, and does not identify any specific actions to be taken to increase the financial inclusion of refugees in South Africa.

Effectiveness and Efficiency

Targeting and coverage. Targeting and coverage is challenging in the South African context, as there is a high number of displaced persons residing in the country and the majority of refugees have integrated with host communities in urban areas and are highly dispersed.⁶⁹⁹⁷⁰⁰ South African cities are also geographically distant with varying socioeconomic conditions. Interviews indicate that UNHCR's shift to targeting recognized refugees for livelihoods programming

⁶⁹¹ UNHCR. 2021. Livelihoods Country Analysis Note: South Africa 2020.

⁶⁹² Jesuit Refugee Service. 2020. Increasing Women's Employment Opportunities for Sustainable Livelihoods Project Market Assessment: Value Chain Identification (Process and Results) Report

⁶⁹³ UNHCR. 2020. SAMCO Participatory Assessments Report.

⁶⁹⁴ UNHCR. 2023. Strategy Report RBSA.

⁶⁹⁵ UNHCR. 2024. Internal note on RBSA livelihood programming overview. overview.

⁶⁹⁶ CCS Consulting, Lda and Redefine Africa. 2023. Market and Context Research Report.

⁶⁹⁷ UNHCR. 2021. Stepped Up Livelihoods and Economic Inclusion Strategy 2021-2024.

⁶⁹⁸ National Treasury, Republic of South Africa. 2023. An Inclusive Financial Sector for All.

⁶⁹⁹ UNHCR. 2023. Annual Results Report South Africa MCO.

⁷⁰⁰ UNHCR. 2022. Strategy Report South Africa MCO ABC Multi-year 2022-2024

significantly limited the effectiveness of activities, due to the relatively low proportion of formally recognized refugees residing in South Africa. In addition, recognized refugees can access social welfare at par with nationals and are less in need of direct programming and assistance.⁷⁰¹ Overall the targeting and coverage was reportedly insufficient to make any significant impact on refugee livelihoods.

Phased and sequenced approaches. There is no evidence of phased or sequenced approaches being purposefully implemented in South Africa livelihoods programming.

Resilience outcomes. Refugees and asylum seekers are employed across diverse sectors, including retail, casual labour, domestic work, healthcare, and transport. Over 100 refugee-led organizations operate in South Africa. While refugees and asylum seekers meaningfully participate in the workforce, employers often misunderstand forcibly displaced people's right to work. Delays in documentation further constrain access to formal employment and financial services. Additionally, skilled refugees encounter challenges with the recognition of foreign certifications, resulting in underemployment and lower-paying work. Certain economic sectors are restricted to nationals, and asylum-seekers and other forcibly displaced people face notable obstacles when registering businesses. Discrimination and xenophobia further hinder employment opportunities. These attitudes are compounded by South Africa's high unemployment rate nationally (28.4%) and amongst youth (45%). Nonetheless, forcibly displaced people contribute to job creation and local economic development, and the World Bank has acknowledged the positive economic contributions resulting from the employment of foreign nationals. Interviews indicate that the majority of refugees are highly reliant on the informal economy, and the current political and social sentiment in the country is anti-immigrant which is exacerbating already difficult circumstances. Several implementing partners reported that within this context, refugee livelihoods initiatives are limited to the short-term and project-based, which is inherently not truly building a livelihood option but rather facilitating short term income generation activities that are not sustained without continued external support. Furthermore, documentation shows that when livelihoods funding was entirely cut in 2023, no alternative funding structures were available to sustain refugee economic inclusion initiatives, exacerbating reliance on informal employment and negative coping mechanisms.⁷⁰² Interviews report growing dissatisfaction amongst refugees claiming they are not actually providing the help that is most needed. There is a lack of evidence of any resilience outcomes of the livelihoods work in South Africa.

Staffing, resourcing and efficiency. South Africa has inadequate staffing and resources to sustain livelihood initiatives. South Africa has a unique staff and resourcing structure, as it is the headquarters for regional staff which covers nine countries. The South Africa Multi-Country Office (SAMCO) is located in Pretoria, as well as field office in Musina, South Africa. Interviews indicate that UNHCR staff are highly responsive and implementing partners are able to communicate with their UNHCR counterparts as needed. However, funding cuts and an overly cautious approach to risk management were cited as key threats to continuity, with stakeholders warning that without more predictable financing and genuine capacity investment, durable economic inclusion in South Africa would remain out of reach. Feedback supports this, stating that there is a lack of dedicated staff within SAMCO with livelihoods technical expertise, and there is not dedicated staff to adequately cover this portfolio. Interviews and documents show that funding is short-term and project based, dependent on humanitarian funding cycles.⁷⁰³⁷⁰⁴ These short funding cycles

⁷⁰¹ UNHCR. 2021. All Plan Narrative: South Africa MCO.

⁷⁰² UNHCR. 2023. Annual Results Report South Africa MCO.

⁷⁰³ UNHCR. 2021. Stepped Up Livelihoods and Economic Inclusion Strategy 2021-2024.

⁷⁰⁴ UNHCR. 2023. Regional Bureau Strategy Report, 2023-2024.

prevent UNHCR's implementing partners from long-term planning, including making longer-term investments that could increase efficiency longer-term. Interviews indicate that the inconsistent and short funding cycles decrease the efficiency of UNHCR initiatives. By 2023, budgetary constraints resulted in livelihoods interventions being drastically scaled down in a majority of countries and completely cut in South Africa.⁷⁰⁵ At the time of this evaluation there are no resources allocated for livelihoods activities in South Africa, and interviews find budget cuts to be the top constraint for UNHCR's implementing partners.

Monitoring and learning. Interviews indicate that there was little to no evidence and information sharing to or among UNHCR's partners in South Africa. There is no evidence how project monitoring has been utilized for learning nor shared between the implementing partner and UNHCR. Interviews state that more monitoring, evaluation and learning is needed to help modernize and appropriately contextualize programming moving forward.

Partnerships for sustainable response

UNHCR convening role. Interviews indicate that UNHCR convenes an annual review and planning meeting, hosted in South Africa, and all relevant stakeholders are included from SAMCO countries. Interviews indicate that UNHCR needs to be more visible within South Africa and better leverage its role as a UN body to advocate and collaborate with the national government.

NGO partnerships and delivery. South Africa has a unique partnership delivery model as there are multiple NGO partnerships across the country. Interviews indicate that partners working with UNHCR in the various cities do not coordinate across their work and implement activities in silos. Interviews indicate that in the delivery model in South Africa, UNHCR is a distant facilitator, providing funding to implementing partners for specific livelihoods initiatives. There are reported instances in which UNHCR has referred refugees to their implementing partners for services that the partner does not provide, causing friction between the locally based organization and the community.

UNHCR does not often partner directly with refugee-led organizations, which instead typically get sub-contracted by implementing partners to conduct specific activities. Feedback indicates that this is purposefully done, as the aim is for RLOs to be properly coached and empowered so that they are able to manage projects on their own after the learning process, and that most RLOs require more capacity building prior to being directly contracted with UNHCR. Although feedback indicates there are instances in which RLOs are now empowered and confidently covering multiple sectors in Capetown, interviewees highlighted the absence of formalised partnerships with local and refugee-led organisations. Feedback also indicated that UNHCR will utilize a sub-contracting model with RLOs in order to provide them adequate funding to implement impactful programmes, because when directly funded by UNHCR there is a 12k funding cap in place. RLOs who have not had their capacity adequately built to receive direct contracts with UNHCR, report sentiments that UNHCR often competed with rather than complemented their work, undermining local ownership and the potential for sustained programming.

Donor engagement and influence. Donor engagement is reportedly challenging in South Africa, due to its classification as a middle-income country and with a relatively small number of recognized refugees and growing anti-immigrant political and social sentiment.

Private sector and joint platforms. Although UNHCR intended to expand private sector outreach and engage the robust private sector of South Africa in livelihoods and economic inclusion programming for refugees, sensitizing the sector on the plight of refugees in South

⁷⁰⁵ UNHCR. 2023. Annual Results Report South Africa MCO.

Africa,⁷⁰⁶ interviews indicate this was not successfully pursued, and UNHCR’s Funded Partners have not been linked to private sector in support of livelihoods initiatives.

Conclusion

UNHCR South Africa demonstrates *foundational gaps* in advancing inclusive livelihoods and economic resilience for refugees and asylum seekers. In South Africa there is a disconnect between the stepped-up strategy design and on the ground realities, in that livelihood’s activities are not the most appropriate priority for the South Africa context, as identified by the country operations. The national and legal policy frameworks hinder refugee access to employment and financial services without documentation, which has been the operational focus of work in South Africa, rather than livelihoods since 2023. Contextual factors such as legal rights of recognized refugees, challenges in obtaining documentation, and growing anti-immigrant sentiments in the country impact livelihoods programming effectiveness and sustainability. Evidence is used selectively to inform programme design and targeting. In conjunction with the lack of funding allocated to livelihoods work, the portfolio in South Africa has been inactive, putting a strain on relationships with implementing partners.

Figure 21. Progress of South Africa (SAMCO) operations towards strategic leadership in livelihoods and economic inclusion

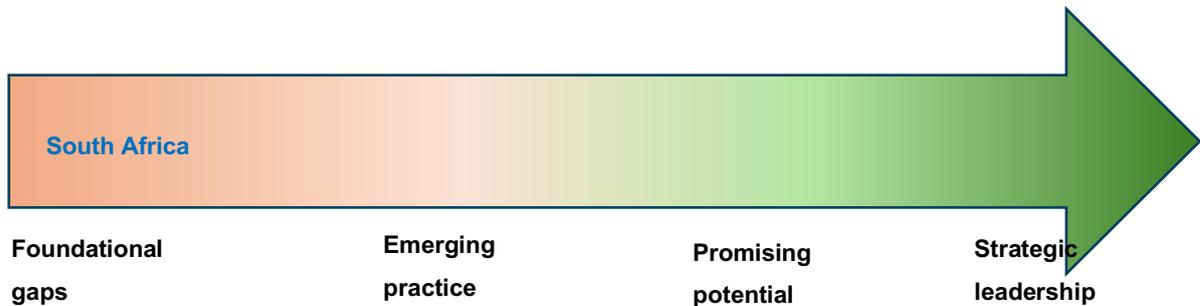


Table 36. Summary of country assessment for South Africa

Domain	Summary
Alignment	South Africa’s livelihoods portfolio is aligned with national strategies such as the South Africa’s National Development Plan (NDP) 2030. However, realities on the ground have not translated into successful or sustainable results in alignment with the strategies.
Role	UNHCR’s role in livelihoods work is not highly visible in South Africa. National-level coordination platforms for livelihoods initiatives remain absent, and private sector participation is limited. The operational focus for UNHCR in South Africa is on documentation, not livelihoods.
Integration	Partnerships with NGOs do not demonstrate any signs of integrated service delivery or phased support. Implementing partners work in silos.
Evidence	While UNHCR convened advocacy meetings and policy dialogues, there was little systematic sharing of data or evidence on livelihoods outcomes, which impeded adaptive management and meant practical inclusion measures rarely materialised. Gaps in market information systems and sector-specific data on refugee employment affect the ability to develop evidence-based advocacy strategies for greater labour market inclusion.

⁷⁰⁶ UNHCR. 2021. All Plan Narrative: South Africa MCO.

	However, evidence was used to inform South Africa's focus on documentation, rather than livelihoods.
Sustainability	Short-term, fragmented nature of the livelihoods activities in South Africa, combined with resourcing constraints, continues to undermine durable outcomes.

Appendix 9: Overview of 2021-2024 programming under the Stepped-Up Strategy

This appendix presents the key livelihoods and economic inclusion activities implemented between 2021 and 2024 by country.

Angola

Table 37. Key livelihoods and economic inclusion activities implemented between 2021 and 2024 (Angola)

Activity	Partners	Interventions	Location	Timeframe
Agricultural Development Project	ADPP	Production: land works, irrigation/water system, provision of inputs Demonstration farm for skills transfer Market access facilitation	Lovua Settlement	2021 -2024
Government Agriculture Project	Institute for Agrarian Development Ministry of Agriculture	Provision of seeds and extension services Establishing agricultural fair	Lovua Settlement	2021 - 2024
Joint Livelihoods Strategy	WFP	Rice value chain interventions (improved seeds, small-scale milling facilities, post-harvest training, market linkages) Apiary management and honey processing Farmer-to-farmer technical training and Farming Field Schools Livestock restocking MSME training, start-up kits, and trade certifications formation of Village Savings and Loan Associations Unconditional and conditional cash and voucher transfers	Lovua Settlement	2021 – 2024
TVET Development Project	Don Bosco (2022) ADPP (2023)	Seed Capital Vocational skills training	Lovua (2021-24) Luanda (2022-24)	2021 – 2024
Agricultural Support Program	World Vision International	Agriculture training and demonstrations Value chain development (processing)	Lovua Settlement	2022 2024
Kurima – Embracing the Transformation of Rural Economies	UNDP	Solar-powered farming systems Training on renewable energy installation, maintenance, and management Provision of solar irrigation kits	Lovua Settlement	2024

Botswana

Table 38. Key livelihoods and economic inclusion activities implemented between 2021 and 2024 (Botswana)

Activity	Partners	Interventions	Location	Timeframe
Artisanal Handicrafts by Refugees and Asylum Seekers in Dukwi Camp	-	Entrepreneurship for existing artisans and business owners	Dukwi Camp	2022
Providing education and training to refugees in Botswana	Skillshare International Botswana	Vocational training and income generation opportunities Leadership capacity training	Dukwi Camp	2021-2023

Democratic Republic of Congo

Table 39. Key livelihoods and economic inclusion activities implemented between 2021 and 2024 (DRC)

Activity	Partners	Interventions	Location	Timeframe
Agriculture and Livestock Project	Provincial Agriculture Inspectorate Inspection Provinciale de Pêche et d'Élevage National Seed Services	Land works, agricultural inputs, farming tools Training	All refugee settlements	2021 - 2024
Ubangi Resilience Project	WFP FAO	Agricultural support Formation of VSLAs	Ubangi	2021 - 2022
Small Business Development Project	TMB (Gbadolite) Equity Bank	Business grants Business training	All refugee settlements	2021 - 2024
Projet pour la Stabilisation de l'Est de la RDC pour la Paix (STEP)	Government of DRC	Public works Cash Transfers	Urban and rural locations	2021 - 2023
Skills Recognition for Migrants/Refugees	ILO National Institute of Professional Preparation	TVET training	Ubangi and urban locations	2021 - 2023
Promotion of the Private Sector and Financial Inclusion of	AfDB Kanaga	MSME development (business plans, product development, market linkages) Technical and financial education	ex-Grand Kasai region settlements	2023 - 2026

Internally Displaced Persons in the DRC		Establishment of business networks		
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Republic of Congo

Table 40. Key livelihoods and economic inclusion activities implemented between 2021 and 2024 (ROC)

Activity	Partners	Interventions	Location	Timeframe
Le Projet d'Appui au Développement de l'Agriculture Commerciale	World Bank Ministry of Agriculture	Provision of agroforestry inputs and technical assistance Training in sustainable agroforestry practices Value chain linkages	Likoula 12 ROC departments	2018-2023
Lisungi National Social Safety Net	Government of ROC	Unconditional cash grants Vocational training Performance-based financing	Likouala Point Noire Brazzaville	2019 – 2024
Market Gardening Project	WFP	Training in sustainable agronomic practices, solar-powered irrigation, and post-harvest handling Provision of seeds, tools, and phytosanitary inputs Demonstration fields Community seed bank development Training modules on business planning, cooperative governance, marketing, and financial management	Likoula Pool	2022 – 2024
Preforest Congo	FAO Ministry of Agriculture Local logging companies	Employment for refugees in agroforestry and plantation systems	Likoula	2022 – 2028

Eswatini

Table 41. Key livelihoods and economic inclusion activities implemented between 2021 and 2024 (Eswatini)

Activity	Partners	Interventions	Location	Timeframe
TVET and Small Business Support	World Vision Eswatini	Seed capital Entrepreneurship and business skills training Strengthening of small business associations	Malindza Refugee Reception Center and host communities	
Financial Inclusion Project	World Vision Ministry of Finance AFI	Financial inclusion in policies (NFIS, KYC) Access to financial services VSLAs	National	2022-2024
Ndzevane Economic Empowerment Project for Forcibly Displaced Persons and Host Communities	Ministry of Home Affairs Eswatini Water & Agricultural Development Enterprise Ministry of Agriculture World Vision FAO	Livestock production support Seed capital Training Extension services	Malindza Refugee Reception Center and refugees integrated in communities	2023
Livestock and Agriculture Project	World Vision Eswatini Ministry of Agriculture	Livestock production support Seed capital Training Extension Services	Malindza Refugee Reception Center and refugees integrated in communities	

Malawi

Table 42. Key livelihoods and economic inclusion activities implemented between 2021 and 2024 (Malawi)

Activity	Partners	Interventions	Location	Timeframe
Access to Financial Services	Office of the Commissioner for Refugees Centenary Bank Reserve Bank of Malawi Alliance for Financial Inclusion	Provision of financial services in camp Provision of group loans Advocacy with government for refugee inclusions	Dzaleka	2021 – 2024

Peanut Butter Production	CARD (2021 - 2023) Plan International Malawi (2024)	Production and training across peanut butter cycle Market linkages Financial integration into savings and lending structures (e.g. VSLAs)	Dzaleka	2021-2024
Business Development and Enterprise Support	CARD (2021 - 2023) Plan International Malawi (2024)	Business planning and operational support for MSMEs Market linkages Provision of start up inputs, infrastructure Integration with group lending and capital access mechanisms	Dzaleka	2021 - 2024
Agro-processing and Value addition Livelihoods Project for Refugees and hosts in Malawi	CARD (2021 - 2023) Plan International Malawi (2024)	Irrigation infrastructure and water management systems Provision of land and inputs Market linkages and value chain development Financial literacy training through MyBucks bank	Dzaleka	2021 - 2024
Reinforcing Insects for Food and Feed in Africa	World Bank Plan International	Training and start-up materials/equipment Market Linkages	Dzaleka	2021 - 2024

Mozambique

Table 43. Key livelihoods and economic inclusion activities implemented between 2021 and 2024 (Mozambique)

Activity	Partners	Interventions	Location	Timeframe
Graduation Program	Kulima	Livelihood pathways for entrepreneurship and wage employment	Nampula	2019-2021
Support to Forcibly Displaced Persons and Host Communities in Northern Mozambique- Nexus Norte	BMZ	Technical and vocational skills training Employment dialogues with IFPELAC and INEP Entrepreneurship training/coaching and start-up grants	Nampula Cabo Delgado	2022 - 2024
Market Systems Development to Catalyse Private Sector Engagement in Fragile Contexts	LivaningoAVSI Kulima	Productive asset transfer SME development Market linkages	Nampula Cabo Delgado	2022 - 2024
Agriculture and Livestock Project	WFP	Horticulture farming Poultry production	Nampula	

Enhancing Private Sector Engagement and Capacity Building for Refugees and IDPs in Fragile Contexts in Mozambique	AfDB	Training in agriculture, fisheries, post-harvest practices, and entrepreneurship Formalization of associations and cooperatives Financial inclusion (workshop, advocacy for inclusion) Market linkages	Nampula Cabo Delgado	2022 - 2024
Fisheries Value Chain Project	Government of Mozambique ProAzul AfDB	Cash for work program Provision of agriculture and fisheries inputs, MSME business development kits Entrepreneurship and business management training	Cabo Delgado	

Namibia

Table 44. Key livelihoods and economic inclusion activities implemented between 2021 and 2024 (Namibia)

Activity	Partners	Interventions	Location	Timeframe
Agricultural Development Project	Agro-marketing and Trade Agency Ministry of Agriculture	Land works Irrigation scheme Agricultural inputs Market access Technical training	Osire Refugee Settlement	2021-2022
Livestock and Aquaculture project	Society for Health	Provision of inputs and arable plots Revolving fund for business grants Business training	Osire Refugee Settlement	2023
Small Business Development Project	Society for Health	Business training on market opportunities and start-up/improvement via experts from Otjiwarongo	Osire Refugee Settlement	
Financial Inclusion Project	Society for Health	Access to financial services and bank accounts	Osire Refugee Settlement	

South Africa

Table 45. Key livelihoods and economic inclusion activities implemented between 2021 and 2024 (South Africa)

Activity	Partners	Interventions	Location	Timeframe
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Small Business Development Program	Hand in Hand	Business skills training and mentorship Registration of businesses Business linkages	Gauteng Kwazulu Natal Western Cape	2021
Financial Inclusion Program	National Treasury Hand in Hand Banking Association of South Africa and Member Banks	Policy advocacy Financial Services	Kwazulu Natal Western Cape	
TVET Program	Hand in Hand National Training Institutions	Technical and vocational training Employability support and job placement	Gauteng Kwazulu Natal Western Cape	

Zambia

Table 46. Key livelihoods and economic inclusion activities implemented between 2021 and 2024 (Zambia)

Activity	Partners	Interventions	Location	Timeframe
Graduation Program and scale up	World Vision International Poverty Alleviation Coalition	Asset transfers (goats, pigs, chickens, groceries, cash) Vocational skills training with startup kits/equipment to begin operating small businesses	Mantapala and Meheba	2021 - 2023
Tackling Food Insecurity and Malnutrition by promoting nutrition-dense crops in Meheba and Mayukwayukwa Refugee Settlement	Harvest Plus Sylva Foods	Provision of inputs via community seed banks and vine nurseries and food processing tools Solar irrigation Skills development	Mantapala, Meheba and Mayukwayukwa Refugee Settlement	2022 - 2024
Farmer Input Support Program	Ministry of Agriculture	Ministry of Agriculture Provision of agricultural inputs Cash transfers	Mayukwayukwa (2021-2022) Meheba	2021 - 2024
Multi-year engagement with Caritas Czech Republic	Caritas Czech Republic	TVET training Business and cash grants Provision of inputs to start business Development of multi-purpose cooperatives	Mantapala Meheba Mayukwayukwa Lusaka	2021 - 2022

Value Chain Project	Caritas Czech Republic Treetop Honey	Inputs for beehive scheme Mentorship to support training, maintenance, and harvesting of honey	Mantapala Meheba	2021 - 2024
Green Recovery in Agri-food Chains through Sustainable Energy Interventions in Zambia	Ministry of Energy FAO	RET interventions for value chains Instillation and piloting of DRE system	Meheba	2021 - 2023
Financial Inclusion Support	Agora Microfinance, Natsave, Mfinance Bank of Zambia, AFI UNCDF, Grameen Agricole Linkage to financial services	Guarantee schemes Policy advocacy	Mantapala Meheba Mayukwayukwa Lusaka	2023 - 2024
Food security and livelihoods resilience programs	WFP Ministry of Agriculture Ministry of Community Development	Cash for food Provision of land and agricultural inputs Training in agronomic practices Off-taking of produce Drip Irrigation kits and construction of a hydroponic garden and green house	Mantapala	2023 - 2024
Economic Empowerment for Strengthening Gender Equality Project	World Vision International/Vision Fund	Provision of small-scale loans	Meheba	2023 – 2024
Smallholder Irrigation	JICA	Construction of smallholder irrigation system	Meheba	2023
MADE51	Good Neighbors Caritas Tribal Textiles Free	Training in handicrafts for artisanal projects	Mantapala Mayukwayukwa	2021 - 2024
Rice Value Chain Project	JICA	Training in rice harvesting and post-harvest management Provision of inputs	Mayukwayukwa Meheba	2021

Zimbabwe

Table 47. Key livelihoods and economic inclusion activities implemented between 2021 and 2024 (Zimbabwe)

Activity	Partners	Interventions	Location	Timeframe
Innovative Solutions to Support Livelihoods of Vulnerable Communities Project	AfDB Government of Zimbabwe	Agriculture development support Inputs, training, post-harvest facilities Irrigation schemes Development of Youth Centre Entrepreneurship training	Tongogara Settlement	2019 - 2023
Agriculture Development Project	Government of Zimbabwe Ministry of Agriculture/AGRITEX Pigs Industry Board Local Private Sector	Irrigation scheme expansion Inputs, training, productive assets Market linkages Value chain development	Tongogara Settlement	
Livestock and Agriculture Project	Government of Zimbabwe Ministry of Agriculture/AGRITEX Agricultural Marketing Authority	Infrastructure development Productive assets, inputs, start up grants training Value chain development	Tongogara Settlement	
Financial Inclusion Project	Bank of Zambia FinMark Trust Mukuru Zimpost CABs	Policy Advocacy Access to financial services	Tongogara Settlement	
Enhancing self-reliance in Tongogara Refugee Camp	AfDB	Irrigation scheme expansion and rehabilitation agricultural inputs and micro-enterprise toolkits Technical training construction of poultry houses Seed capital grants Formation of cooperatives and VSLAs	Tongogara Settlement	
Small Business Project	-	Grfaduation approach Technical training Business start-up support grants	Tongogara Settlement	
Agriculture Extension	Ministry of Agriculture/AGRITEX	Extension services for crops and livestock	Tongogara Settlement	

Horticulture and Small Business Project	Terre des Homes	Support for micro-enterprises focused on leather products and mushroom production	Tongogara Settlement	
Agriculture and Livestock Project	Childline Copas	Poultry and banana production	Tongogara Settlement	

Appendix 10: Additional details on context and the unit of evaluation

This appendix provides additional information, context, and background analysis related to the subject of the evaluation.

Overview of land allocated to forcibly displaced people for livelihood activities

The following presents land allocated to forcibly displaced people to pursue livelihood activities. This supplements [Section 3](#) of the main report.

Summary. Across the RBSA countries, progress in operationalising land for refugee agriculture varies considerably. In Angola and the DRC, large-scale allocations have been made, with joint UN agency engagement, though access to markets and resources remains limited. In Eswatini and Lesotho, land was allocated under Global Refugee Forum pledges, but both face delays due to incomplete surveys or stalled resource mobilisation. Malawi and Mozambique demonstrate more consistent progress, supported by joint UN-government initiatives and investment in irrigation.⁷⁰⁷ Namibia's programme is constrained by infrastructure issues, particularly water access and insufficient materials for renovations, despite some staffing support from UNHCR. In the ROC, refugees rent land from private owners, and collaboration opportunities are being explored through an upcoming joint mission. Zambia presents a more established model, with refugee inclusion in national input support schemes and strong multi-stakeholder coordination. In Zimbabwe, phased irrigation development is underway, supported by African Development Bank and bilateral funding sources.

Angola. In Angola, the government has allocated a 1,300 m by 12 km area in Lovua settlement. Cultivation is supported by UNHCR (vegetables) and WFP (rice), but due to distance constraints, refugees prefer plots nearer their residences. Farming is manually undertaken, reliant on rain, and produce is marketed to traders in Dundo, 2.5 hours away. Movement limitations and checkpoint bribery further restrict access to markets. A collaborative mission involving FAO, WFP, and IFAD is planned to explore joint intervention opportunities.

DRC. The DRC has allocated lands across multiple locations with UNHCR-supported agricultural activities. A joint UNHCR-WFP-FAO strategy exists to enhance economic resilience through agriculture, pending further resource mobilisation efforts.

Eswatini. In Eswatini, a steering committee involving governmental and international agencies is guiding agricultural development on allocated land in Ndzevane (Ndzevane Economic Empowerment Project). Despite preparatory work, mobilisation efforts for donor funding remain unsuccessful. The initiative is connected to the Global Refugee Forum (GRF) pledges.

Malawi. Malawi has enabled agricultural arrangements within host communities in Dzaleka, with irrigation schemes facilitated by UNHCR. An improved arrangement granting refugees exclusive farming rights is being considered, with FAO collaboration to scale up agriculture. In Chitipa District, 166 hectares have been identified for farming.

Mozambique. Mozambique allocated 2,000 hectares in Maratane, including a sizable proportion for agriculture. Past joint projects between UN agencies have supported farming activities, with the African Development Bank funding further agricultural projects (2022-2024).

Namibia. In Namibia, 70 hectares in Osire are allocated for agricultural self-reliance, with 18 hectares actively cultivated via UNHCR funding. Operational challenges, including water pump breakdowns, hinder full utilisation. A livelihoods expansion initiative under a UNCT joint action

⁷⁰⁷ UNHCR. 2023. Malawi Annual Results Report.

plan is stalled, but staffing support is being jointly funded by UNHCR and WFP, linked to a GRF pledge.

ROC. In the ROC, refugees rent land for market gardening in Betou. Collaboration opportunities between UNHCR and WFP are anticipated to be identified during an upcoming Joint Assessment Mission (JAM)

Zambia. Zambia's settlements have ongoing agricultural support from multiple stakeholders, including UNHCR, Caritas, WFP, and private sector partnerships. The government integrates approximately 600 refugee and host community farmers into its farmer input support programme, partially subsidised by UNHCR, aligning with GRF commitments.

Zimbabwe. In Zimbabwe's Tongogara settlement, 175 hectares have been allocated, with 150 hectares irrigated through funds from the African Development Bank (2018-2021) and the Danish (2023-2024). Critical implementing and strategic partners

Overview of partnerships

UNHCR engages in a range of partnerships to support livelihood programming and economic inclusion across RBSA countries, working with governments, UN agencies, multilateral institutions, private-sector actors, and development finance institutions. These partnerships vary in scope, with some focused on policy influence and strategic coordination, others on resource mobilisation and programme implementation, and others facilitating direct service delivery at the community level.^{708 709 710 711 712 713} In practice, there is often significant overlap between these functions, with many partnerships evolving over time to address multiple aspects of refugee economic inclusion.⁷¹⁴

UN agencies such as WFP, FAO, and International Labour Organization (ILO) are among the most frequently engaged institutional partners for the region, supporting food security initiatives, technical and vocational training, and labour market integration efforts, as mentioned above.^{715 716 717 718} In countries such as Zambia, Mozambique, and Malawi, UNHCR collaborates closely with the above UN agencies to promote self-reliance strategies and skills development; this includes joint socio-economic assessments, training programmes, and integration of refugees into national social protection systems. FAO and UNHCR have implemented resilience-building initiatives such as agricultural support programmes, which focus on market access, skills transfer, and sustainable food production.^{719 720}

Multilateral development banks, particularly the World Bank and AfDB, have provided funding and implementation support for refugee economic inclusion programmes. For example, the World Bank's STEP 2 project in DRC includes refugee-specific components, particularly focusing on cash transfers, employment generation, and private-sector investment.⁷²¹

⁷⁰⁸ UNHCR. 2023. Annual Results Report: Democratic Republic of the Congo ABC.

⁷⁰⁹ UNHCR. 2023. Engagement with Development Actors in Malawi.

⁷¹⁰ UNHCR. 2024. Livelihood and Economic Inclusion in Angola.

⁷¹¹ UNHCR. 2022. Mozambique – Engagement with Development Actors.

⁷¹² UNHCR. 2019. Livelihoods and Economic Inclusion National Partners' 4W Matrix.

⁷¹³ UNHCR. Strategy Report: Zimbabwe ABC Multi-year 2023-2026.

⁷¹⁴ UNHCR. 2024. Joint UNHCR and WFP Livelihood and Economic Inclusion Strategy.

⁷¹⁵ UNHCR. 2023. Strategy Report RBSA.

⁷¹⁶ UNHCR. 2024. Livelihood and Economic Inclusion in Angola.

⁷¹⁷ UNHCR. 2020. Livelihoods and Economic Inclusion in DRC.

⁷¹⁸ UNHCR. 2023. UNHCR Nampula Field Office – Briefing Notes.

⁷¹⁹ UNHCR. 2024. Internal note on RBSA livelihood programming overview. overview.

⁷²⁰ UNHCR. 2022. Livelihoods and Economic Inclusion in the Democratic Republic of Congo.

⁷²¹ UNHCR. 2024. Internal note on RBSA livelihood programming overview.

Development funds from the German and Danish governments supported livelihoods and economic inclusion programmes in Mozambique, and in Zimbabwe and Malawi.

Beyond humanitarian and development agencies, UNHCR has also sought partnerships with private-sector actors and financial institutions to improve labour market access and financial inclusion for refugees. This includes engagement with commercial banks, microfinance institutions, and fintech providers in countries such as South Africa and the DRC.^{722 723} Private-sector engagement has been facilitated through business networks such as MADE51, a social enterprise initiative supporting refugee artisans, as well as employment and apprenticeship schemes in Mozambique and ROC, though these remain small-scale.⁷²⁴

RBSA governance

At the start of the Stepped-Up Strategy's implementation, six countries had dedicated livelihoods staff. The intention laid out in the strategy was to recruit additional staff to with technical expertise in livelihoods.⁷²⁵ By the end of the Stepped-Up Strategy's implementation period, there were still dedicated livelihoods staff in six countries, as well as a direct livelihoods staff member stationed in South Africa for the RBSA.⁷²⁶

Table 48. Livelihoods and economic inclusion (LEI) staffing, 2024^{727 728}

Position Title	Country	Duty Station	LEI staff (direct) or LEI focal point (indirect)
Livelihood & Economic Inclusion Officer	Angola	Luanda	Direct
Asst CBP Officer	RoC	Brazzaville	Indirect
Livelihood & Economic Inclusion Officer	DRC	Kinshasa	Direct
Livelihood & Economic Inclusion Officer	DRC	Gbadolite	Direct
Livelihood & Economic Inclusion Assoc	Malawi	Lilongwe	Direct
Livelihood & Economic Inclusion Assoc	Malawi	Lilongwe	Direct
Assoc Livelihood & Economic Inclusion	Mozambique	Nampula	Direct
Assoc Livelihood & Economic Inclusion Officer	Mozambique	Nampula	Direct
Livelihood & Economic Inclusion Assoc	Mozambique	Nampula	Direct
Livelihood & Economic Inclusion Officer	Mozambique	Cabo Delgado	Direct
Livelihood & Economic Inclusion Assoc	Mozambique	Cabo Delgado	Direct
Livelihood & Economic Inclusion Assoc	Mozambique	Cabo Delgado	Direct
Senior Livelihood & Economic Inclusion Officer	South Africa	RBSA	Direct
CBI Officer	South Africa	Multi-country Office	Indirect
Protection Officer	South Africa	Multi-country Office	Indirect
CBP Officer	Eswatini	Mbabane	Indirect
Head of Field Office	Namibia	Windhoek	Indirect
Asst Protection Officer	Botswana	Gaborone	Indirect

⁷²² UNHCR. 2024. Internal note on RBSA livelihood programming overview.

⁷²³ UNHCR. 2023. Strategy Report RBSA.

⁷²⁴ UNHCR. 2024. Internal note on RBSA livelihood programming overview.

⁷²⁵ UNHCR. 2021. Stepped Up Livelihoods and Economic Inclusion Strategy 2021-2024.

⁷²⁶ Angola, DRC, Malawi, Mozambique, Zambia, and Zimbabwe.

⁷²⁷ Many positions are funded on the 12-month cycle. Some positions were vacant when identified in 2024.

⁷²⁸ UNHCR. 2025. UNHCR Livelihoods Program Mapping: Southern Africa.

Livelihood & Economic Inclusion Officer	Zambia	Lusaka	Direct
Senior Livelihood & Economic Inclusion Assoc	Zimbabwe	Tongogara	Direct

Figure 22. Southern Africa Regional Structure, June 2024

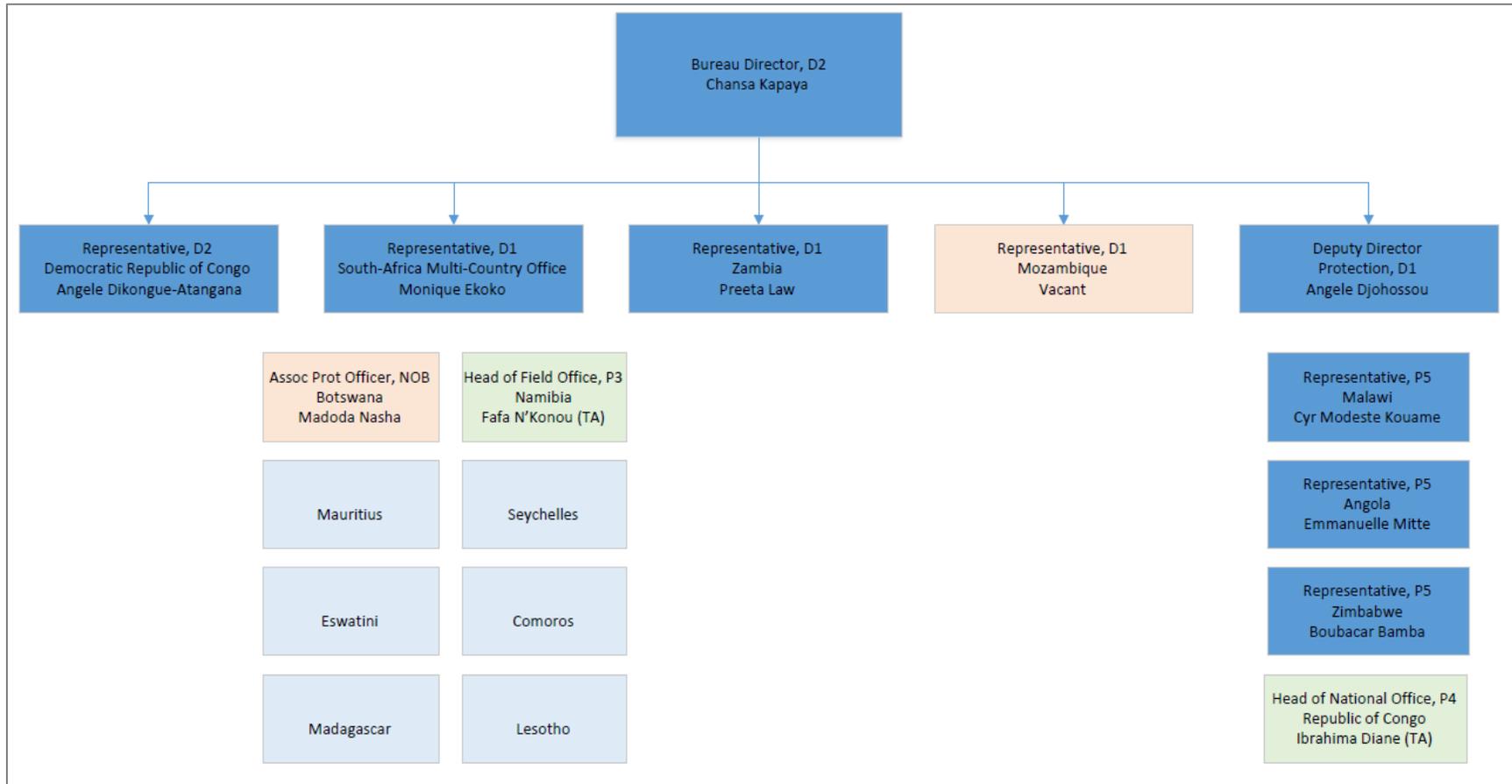


Figure 23. RBSA Pillars, Sections, and units, June 2024

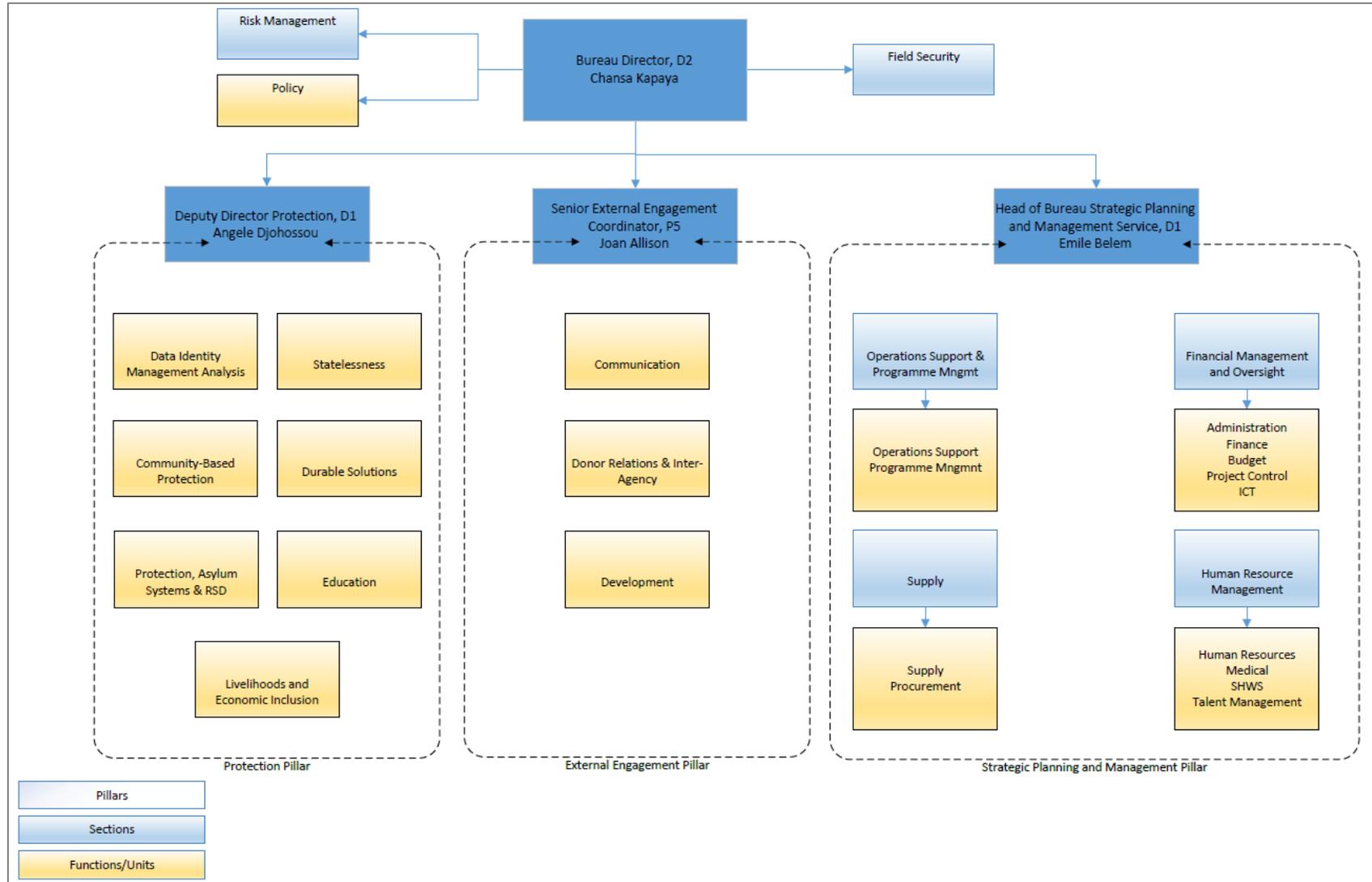
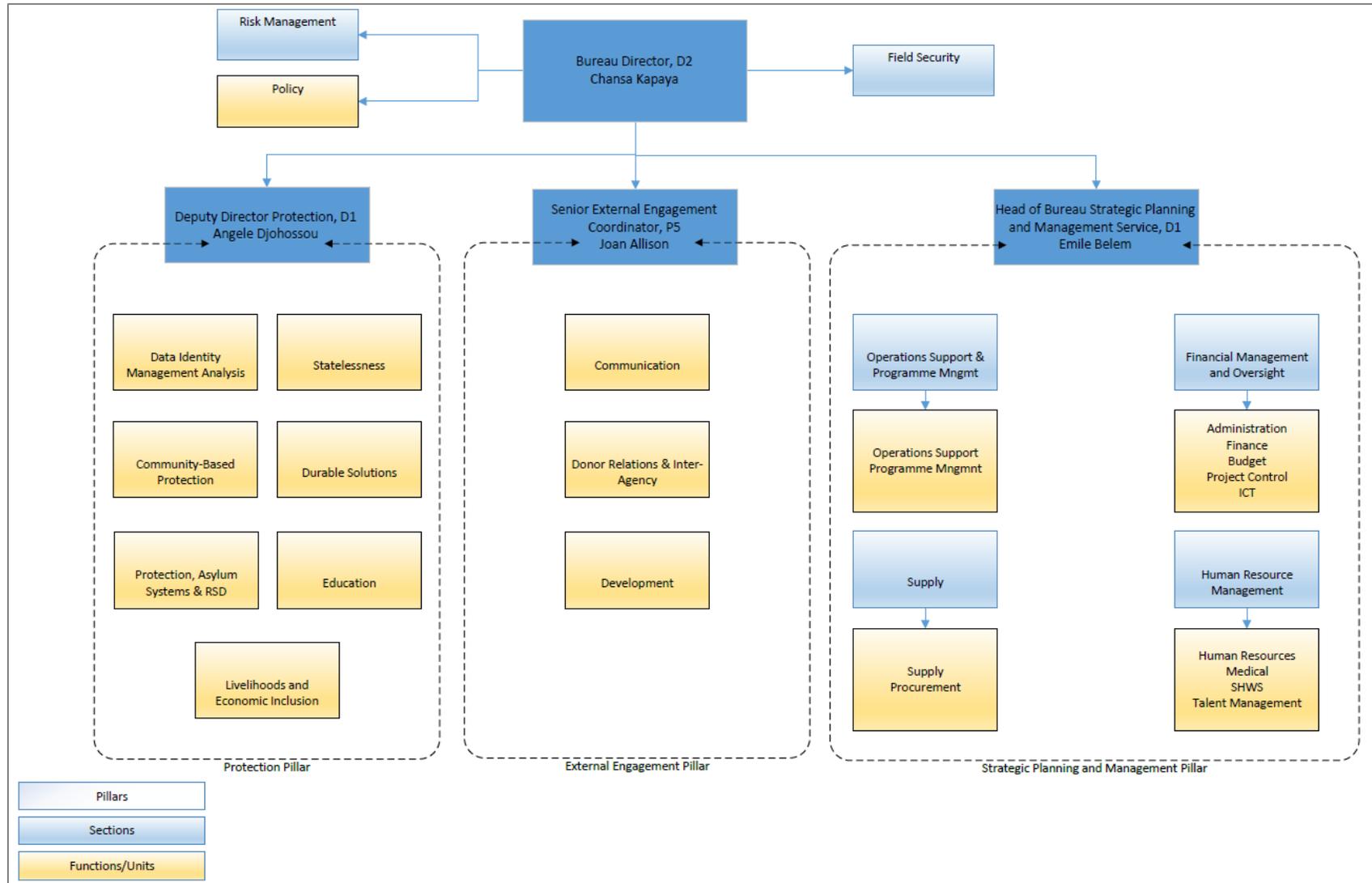


Figure 24. RBSA Protection Pillar Organigram, June 2024



RBSA funding overview

The tables below provide an overview of funding and donor contributions to RBSA and its operations. The evaluation team collaborated with UNHCR to compile this information based on the most recent available data from 2024.

Table 49. RBSA funding overview, including operating plan (OP), total revenue, funding gap and funding level

Year	Operation	OP Budget in USD	Total Revenue	Funding Gap	Funding Level
2023	Regional Bureau	\$13,664,171	\$12,173,758	\$1,490,413	89%
2024		\$18,387,040	\$13,138,124	\$5,248,917	71%
2023	Regional Activities	\$4,500,000	\$894,400	\$3,605,600	20%
2023	Angola	\$29,698,085	\$7,661,377	\$22,036,708	26%
2024		\$29,696,999	\$7,433,305	\$22,263,694	25%
2023	DRC	\$232,580,902	\$93,744,005	\$138,836,897	40%
2024		\$249,747,757	\$105,086,079	\$144,661,678	42%
2023	ROC	\$40,268,950	\$7,726,891	\$32,542,059	19%
2024		\$40,268,949	\$7,796,999	\$32,471,950	19%
2023	Malawi	\$27,368,617	\$8,149,078	\$19,219,539	30%
2024		\$27,885,426	\$8,008,611	\$19,876,815	29%
2023	Mozambique	\$47,533,423	\$24,181,940	\$23,351,483	51%
2024		\$49,311,266	\$23,055,934	\$26,255,332	47%
2023	Zambia	\$25,523,824	\$10,940,577	\$14,583,247	43%
2024		\$25,414,400	\$11,929,216	\$13,485,184	47%
2023	Zimbabwe	\$12,673,985	\$6,472,815	\$6,201,170	51%
2024		\$12,673,985	\$6,769,518	\$5,904,467	53%
2023	SAMCO	\$37,894,768	\$11,288,383	\$26,606,385	30%
2024		\$38,767,832	\$10,842,276	\$27,925,557	28%

Source: UNHCR. 2025. RER DRRM BI External Funding Overview (Power BI).

Table 50. Budget by earmarking, 2023-2024

Year	Operation	Total Revenue	Tightly earmarked	Softly earmarked	Unearmarked
2023	Angola	\$7,661,377	\$692,742	\$3,759,464	\$3,208,922
2024		\$7,433,305	\$432,623	\$1,735,305	\$4,335,812
2023	DRC	\$93,744,005	\$21,233,484	\$19,609,299	\$6,861,783
2024		\$105,086,079	\$23,331,982	\$23,907,412	\$8,831,862
2023	Malawi	\$8,149,078	\$2,570,424	\$2,867,549	\$2,241,621
2024		\$8,008,611	\$2,397,184	\$2,417,375	\$2,255,085
2023	Mozambique	\$24,181,940	\$5,994,657	\$6,171,741	\$2,924,199
2024		\$23,055,934	\$5,883,869	\$6,360,786	\$46,852
2023	SAMCO	\$11,288,383	\$1,795,108	\$4,866,951	\$4,463,526
2024		\$10,842,276	\$1,606,093	\$4,002,876	\$4,007,643
2023	ROC	\$7,726,891	\$207,400	\$4,137,287	\$3,378,119

2024		\$7,796,999	\$1,274,389	\$2,959,290	\$2,845,869
2023	Zambia	\$10,940,577	\$1,156,746	\$5,310,309	\$3,910,142
2024		\$11,929,216	\$1,744,613	\$5,026,985	\$4,428,268
2023	Zimbabwe	\$6,472,815	\$1,745,224	\$3,000,673	\$1,726,918
2024		\$6,769,518	\$1,869,531	\$2,137,024	\$2,293,479

Source: UNHCR. 2025. RER DRRM BI External Funding Overview (Power BI).

Table 51. Expenditure by Outcome Area

Year	Operation	Outcome 13.1	Outcome 13.2	Outcome 13.3
2022	Angola	\$1,321,437.00	\$1,321,437.00	\$1,321,437.00
2023		\$255,656.00	\$255,656.00	\$255,656.00
2024		\$391,759.00	\$391,759.00	\$391,759.00
2022	DRC	\$561,773.00	\$561,773.00	\$561,773.00
2023		\$8,741,699.00	\$8,741,699.00	\$8,741,699.00
2024		\$10,286,911.00	\$10,286,911.00	\$10,286,911.00
2022	Malawi	\$375,213.00	\$375,213.00	\$375,213.00
2023		\$342,262.00	\$342,262.00	\$342,262.00
2024		\$362,320.00	\$362,320.00	\$362,320.00
2022	Mozambique	\$2,422,973.00	\$2,422,973.00	\$2,422,973.00
2023		\$2,686,309.00	\$2,686,309.00	\$2,686,309.00
2024		\$3,990,311.00	\$3,990,311.00	\$3,990,311.00
2022	ROC			
2023				
2024				
2022	Zambia	\$1,795,296.00	\$1,795,296.00	\$1,795,296.00
2023				
2024		\$177,367.00	\$177,367.00	\$177,367.00
2022	Zimbabwe	\$599,789.00	\$599,789.00	\$599,789.00
2023				
2024		\$749,204.00	\$749,204.00	\$749,204.00
2022	SAMCO	\$749,088.00	\$749,088.00	\$959,308.00
2023				
2024		\$959,308.00	\$749,088.00	\$959,308.00

Source: UNHCR. 2025. DSPR - Expenditure 2022-2024.

Table 52. Funding by donor type, 2021-2024

Year	Undefined	Government	IGOV	Private Sector	UN	Total
2021	\$3,812,056	\$102,625,335	\$3,973,528	\$1,287,067	\$6,805,610	\$118,503,596
2022	\$1,176,182	\$109,761,455	\$2,511,587	\$3,530,475	\$17,963,746	\$134,943,445

2023	\$594,861	\$125,689,793	\$3,072,548	\$3,130,564	\$10,557,463	\$143,045,229
2024	\$3,318,147	\$122,018,899	\$5,824,214	\$3,517,382	\$15,721,817	\$150,400,459

Source: UNHCR. 2025. DSPR - Expenditure 2022-2024.

Table 53. Funding by Donors, 2021-2024

YR	Type	Donor Name	Funds
2021	-	Not defined	\$3,812,056
	GOV	United States of America	\$72,110,534
		Germany	\$8,931,911
		Sweden	\$5,294,081
		Denmark	\$4,486,806
		Japan	\$3,882,271
		Canada	\$2,535,733
		Belgium	\$2,057,758
		France	\$1,464,040
		Spain	\$652,580
		Norway	\$572,332
		Qatar	\$352,367
		Republic of the Congo	\$113,946
		United Kingdom of Great Britain and Northern Ireland	\$68,106
		Romania	\$52,870
		Luxembourg	\$50,000
	IGOV	European Union	\$3,912,213
		African Development Bank	\$61,315
	PRIV	PRIV DONORS Germany	\$490,980
		PRIV DONORS United Kingdom	\$203,357
		PRIV DONORS United States Of America	\$103,521
		PRIV DONORS Denmark	\$97,216
		PRIV DONORS Spain	\$94,006
		PRIV DONORS Switzerland	\$82,394
		PRIV DONORS Korea, Republic of	\$71,587
		PRIV DONORS Japan	\$71,198
		PRIV DONORS Italy	\$70,624
		PRIV DONORS France	\$1,470
		PRIV DONORS Canada	\$398
		PRIV DONORS Kenya	\$316
		UN	Central Emergency Response Fund
	United Nations Peacebuilding Fund		\$1,481,109
	Country-based pooled funds		\$1,369,501
Education Cannot Wait	\$651,304		
Joint United Nations Programme on HIV/AIDS	\$562,253		
UN COVID-19 MPTF	\$213,360		
Start-up Fund for Safe, Orderly and Regular Migration	\$140,845		
United Nations Trust Fund for Human Security	\$100,160		
United Nations Children's Fund	\$32,864		

2022	-	Not defined	\$1,176,182
	GOV	United States of America	\$81,753,547
		Germany	\$11,051,741
		Japan	\$6,351,752
		Sweden	\$4,474,113
		Canada	\$1,620,890
		Spain	\$1,267,392
		France	\$1,020,616
		Denmark	\$762,649
		Norway	\$486,562
		Republic of the Congo	\$306,521
		Qatar	\$240,363
		Luxembourg	\$164,155
		Austria	\$111,092
		Belgium	\$54,288
		China	\$41,967
		Slovenia	\$38,641
	United Kingdom of Great Britain and Northern Ireland	\$15,166	
	IGOV	European Union	\$2,139,248
		African Development Fund	\$372,339
	PRIV	PRIV DONORS Italy	\$1,874,952
		PRIV DONORS Germany	\$785,948
		PRIV DONORS United Arab Emirates	\$488,385
		PRIV DONORS Spain	\$279,340
		PRIV DONORS Korea, Republic of	\$64,552
		PRIV DONORS Japan	\$33,305
		PRIV DONORS Canada	\$2,712
PRIV DONORS France		\$699	
PRIV DONORS Netherlands		\$303	
PRIV DONORS Kenya		\$169	
PRIV DONORS Switzerland		\$96	
PRIV DONORS United Kingdom		\$14	
UN	Central Emergency Response Fund	\$10,300,354	
	Country-based pooled funds	\$3,761,747	
	United Nations Peacebuilding Fund	\$1,866,952	
	Education Cannot Wait	\$1,272,751	
	Joint United Nations Programme on HIV/AIDS	\$612,489	
	Start-up Fund for Safe, Orderly and Regular Migration	\$105,634	
	United Nations Trust Fund for Human Security	\$25,040	
	United Nations Office for South-South Cooperation	\$18,779	
2023	-	Not defined	\$594,861

	GOV	United States of America	\$87,349,917
		Germany	\$14,260,141
		France	\$7,175,513
		Japan	\$5,841,924
		Sweden	\$3,155,737
		Austria	\$1,673,145
		Italy	\$1,551,157
		Canada	\$1,301,327
		Denmark	\$1,107,040
		Spain	\$886,615
		Norway	\$878,032
		South Africa	\$150,360
		Luxembourg	\$109,437
		Belgium	\$94,670
		China	\$82,152
		Slovenia	\$51,422
		United Kingdom of Great Britain and Northern Ireland	\$21,204
	IGOV	European Union	\$2,606,330
		African Development Fund	\$466,218
	PRIV	PRIV DONORS Japan	\$965,030
		PRIV DONORS Germany	\$561,913
		PRIV DONORS United States Of America	\$385,980
		PRIV DONORS Spain	\$321,781
		PRIV DONORS United Kingdom	\$301,445
		PRIV DONORS Bahamas	\$264,697
		PRIV DONORS South Africa	\$176,530
		PRIV DONORS Australia	\$82,352
		PRIV DONORS Korea, Republic of	\$52,095
		PRIV DONORS Canada	\$5,470
		PRIV DONORS Ireland	\$5,382
		PRIV DONORS Netherlands	\$2,237
		PRIV DONORS Portugal	\$1,739
		PRIV DONORS Kenya	\$1,636
PRIV DONORS France		\$1,356	
PRIV DONORS Italy		\$400	
PRIV DONORS Switzerland		\$392	
PRIV DONORS Indonesia		\$129	
UN		Central Emergency Response Fund	\$6,556,058
	Education Cannot Wait	\$2,282,517	
	United Nations Peacebuilding Fund	\$1,114,008	
	Joint United Nations Programme on HIV/AIDS	\$479,742	

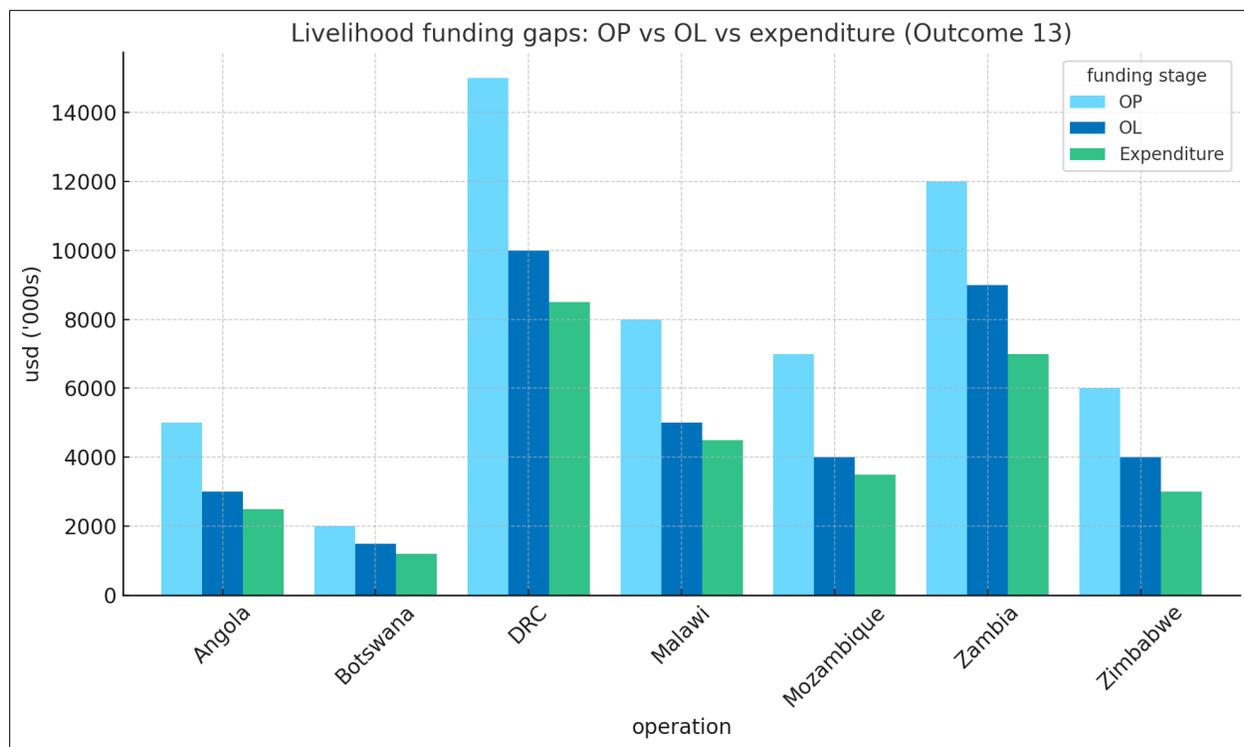
		UN Stabilization Mission in the Democratic Republic of Congo	\$65,728
		United Nations Trust Fund for Human Security	\$59,410
2024	-	Not defined	\$3,318,147
	GOV	United States of America	\$92,366,037
		Germany	\$15,108,495
		Sweden	\$3,563,105
		Japan	\$2,163,433
		Denmark	\$2,120,329
		France	\$1,525,949
		Italy	\$1,107,035
		Canada	\$882,172
		Austria	\$780,738
		Spain	\$575,142
		Switzerland	\$501,585
		Luxembourg	\$492,638
		Portugal	\$230,953
		China	\$169,391
		Netherlands (Kingdom of the)	\$136,872
		Angola	\$120,000
		Belgium	\$104,653
		Republic of Korea	\$40,180
		Estonia	\$30,192
	IGOV	European Union	\$5,134,874
		African Development Fund	\$408,185
		Arab Bank for Economic Development in Africa	\$281,155
	PRIV	PRIV DONORS Japan	\$1,647,145
		PRIV DONORS Spain	\$543,241
		PRIV DONORS United States Of America	\$502,000
		PRIV DONORS United Kingdom	\$380,762
		PRIV DONORS Bahamas	\$240,804
		PRIV DONORS Switzerland	\$53,749
		PRIV DONORS Korea, Republic of	\$52,255
PRIV DONORS South Africa		\$39,336	
PRIV DONORS Italy		\$22,139	
PRIV DONORS Australia		\$18,000	
PRIV DONORS Germany		\$12,619	
PRIV DONORS Canada		\$2,443	
PRIV DONORS Portugal		\$2,018	
PRIV DONORS France		\$770	
PRIV DONORS Netherlands		\$66	
PRIV DONORS Kenya	\$35		

UN	Central Emergency Response Fund	\$14,696,603
	Joint United Nations Programme on HIV/AIDS	\$459,917
	United Nations Peacebuilding Fund	\$251,019
	United Nations Development Programme	\$140,845
	United Nations Trust Fund for Human Security	\$100,185
	Leaving No One Behind - The Internal Displacement Solutions Fund	\$73,248

UNHCR. 2025. RER DRRM BI External Funding Overview (Power BI).

Funding charts. The following charts are provided to supplement the findings and are cross-referenced here.

Figure 25. Livelihood funding gaps: OP vs OL vs expenditure (Outcome 13).



Source: UNHCR. 2025. DSPR datasets (OPS, OL, Expenditure), 2021–2024.

Timeline of key events

Figure 26. Timeline of key internal and external events

Year	2017	2018	2019	2020	2021	2022	2023	2024
Climate and hazard events			Global Refugee Forum Cyclone Idai.	COVID-19 Pandemic	Widespread COVID shocks lead to regional food insecurity, compounding displacement vulnerabilities		Cyclone Freddy.	Record-setting droughts in Angola, Zimbabwe, Malawi.
Key events driving displacement	Clashes in the Kasai region of the DRC led to a large influx of 35k+ Congolese refugees into Lunda Norte, Angola.	Many long-staying refugee populations (e.g., from Rwanda, Burundi) remained in protracted displacement.	Political instability in Zimbabwe led to economic collapse and emigration.	Border closures and lockdowns disrupted livelihoods and access to asylum.	Escalated attacks by armed groups displaced over 800,000 people, including secondary displacement into Nampula and surrounding provinces.	Severe drought in Angola and Namibia affected both host and refugee populations. Flooding in DRC and Mozambique displaced thousands.	Severe drought in Angola and Namibia affected both host and refugee populations. Inflation, fuel prices, and global aid cuts impact host countries.	
UNHCR Global Strategies	UNHCR's Livelihoods Strategies and Approaches (2014-2018)					Launch of UNHCR Strategic Directions 2022–2026		
			UNHCR Refugee Livelihoods and Economic Inclusion 2019-2023 Global Strategy Concept Note					
	UNHCR's Strategic Directions 2017-2021.							
	CRRF developed	Global Compact on Refugees adopts CRRF						
Regional Strategies					Southern Africa: Stepped Up Livelihoods and Economic Inclusion Strategy 2021-2024.			
				RBSA Multi-Year Multi Partner Protection and Solutions Strategy 2020-2024				
				RBSA's Strategic Directions (2020-2022)				
Country-Level Strategies					Mozambique Strategy (2021–2026), aligned with climate adaptation and durable solutions			
					Zambia Strategy (2021–2023) begins			
		Malawi Multi-year Livelihoods Strategy (2018 - 2022)				Malawi Multi-Year Strategy (2023 - 2026)		
					DRC Strategy (2022–2026) published			
		Angola Joint UNHCR and WFP Livelihood and Economic Inclusion Strategy (2019-2024)						
		Zambia launches Mantapala Settlement Livelihoods Strategy (2019–2021)				Republic of Congo (RoC) Strategy (2022–2024) launches		
		South Africa updates livelihoods strategy 2019–2023						
						Zimbabwe Livelihoods and Economic Inclusion Strategy 2023-2025		
	South Africa launches its first Refugee Livelihoods and Economic Inclusion Strategy (2017–2021)					DRC Strategy (2022–2026) published		
Funding overview (USD)					\$62,605,145	\$84,879,965	\$63,538,013	\$74,645,194

Appendix 11: Indicator achievements and trends analysis

Indicator Definitions

17. Detailed definitions of the selected outcome indicators are included below, including the full indicator name, definition and concept details as defined in the core indicators reference sheets.⁷²⁹
- **Outcome 13.1:** Proportion of PoC with an account at a bank or other financial institution or with a mobile-money-service provider. This indicator measures the percentage of persons of concern (ages 15+) who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or personally using a mobile money service in the past 12 months in the country of asylum or habitual residence (for returnees, countries of origin are included). Personal mobile and bank accounts are defined as accounts that are fully owned by the Person of Concern and where they can transact freely as per the country's rules and regulations. UNHCR or any other third party does not have access to the account details (such as movements on the account) and cannot claw back money.⁷³⁰
 - **Outcome 13.2:** Proportion of PoC who self-report positive changes in their income compared to previous year. This indicator measures the proportion of PoC who self-report positive changes in their income compared to previous year. This indicator aims to track change in income levels compared to the previous year. According to FAO and ILO, income is defined as the value of resources flowing towards the household from their engagement in wage- or self-employment comprising of both income in money (profits, wage, interest, social benefits etc.) and in kind (goods and services). It is 'equal to the value of goods and services produced by the wage- or self-employed, net of operating expenses (such as salaries paid, raw materials used, depreciation of machines and instruments and taxes paid), plus any salary received and social security benefits (net of contributions). Income also includes benefits received by employed persons who are no longer in employment, such as unemployment benefits, pensions, invalidity benefits. As with income related to paid employment, all these social benefits will be part of income from employment only insofar as workers received them as a result of their participation in work activities.' (ILO).⁷³¹
 - **Outcome 13.3:** Proportion of PoC (working age) who are unemployed. This indicator measures the level of unemployment among Persons of Concern. The unemployment rate is a standard indicator to measure the efficiency and effectiveness of an economy. For Persons of Concern, access to employment is central for self-reliance, socio-economic inclusion and dignity and often restricted through laws, policies or practical barriers. Unemployed persons are defined as all those of working age (usually aged 15 and above) who were not in employment, carried out activities to seek employment during a specified recent period and were currently available to take up employment (SDG Indicator 8.5.2). The international working age population definition from ILO is 15 years of age or above (ILO STAT). "The working-age population is the population above the legal working age, but for statistical purposes it comprises all persons above a specified minimum age threshold for which an inquiry on economic activity is made. To promote international comparability, the working-age population is often defined as all persons aged 15 and older, but this may vary from country to country based on national laws and practices (some countries also apply an upper age limit). Persons in employment are defined as all those of working age (usually aged 15 and

⁷²⁹ UNHCR. 2021. COMPASS Guidance. Core Indicators Metadata – Updated October 4, 2021.

⁷³⁰ UNHCR. 2021. COMPASS Guidance. Core Indicators Metadata – Updated October 4, 2021. p. 134

⁷³¹ UNHCR. 2021. COMPASS Guidance. Core Indicators Metadata – Updated October 4, 2021. p. 136

above) who, during a short reference period such as one week or one day, were engaged in any activity to produce goods or provide services for pay or profit (SDG Indicator 8.5.2).⁷³²

Indicator reporting

As noted in [Section 4.4](#), three outcome and one output indicators were selected from UNHCR's global Results Areas.^{733 734}

Outcome 13.1: Proportion of people with access to banking/financial institutions:

Measures the share of persons of concern who have an account at a bank, financial institution, or mobile money service provider. Data are collected through surveys or administrative records to capture financial inclusion.

Outcome 13.2.: Proportion of people who self-report positive changes in their income:

Captures the percentage of persons of concern who report that their income has improved compared to the previous year. This is a perception-based indicator used to assess livelihoods progress from the beneficiary perspective.

Outcome 13.3.: Proportion of unemployed working-age people: Reflects the proportion of working-age PoC who are unemployed, based on labour force definitions. As an inverted indicator, lower values indicate progress toward inclusion in labour markets.

Output 13.1.1.: The number of people who benefited from and were supported by livelihood and economic inclusion effort: Counts the number of PoC supported through UNHCR livelihoods or economic inclusion interventions, such as skills training, entrepreneurship support, or market-based programmes. It measures reach rather than outcomes.

The reported number of people reached with livelihood interventions (as shown in Figure 31 below) has been around 500-1500 across the different countries, with the exception of DRC, which saw an increase from 2600 in 2022 to a bit over 11,000 people in 2023 and 2024, respectively. The reported figures are not disaggregated by sex/gender; hence, the analysis could not provide a sex- or gender-focused analysis.

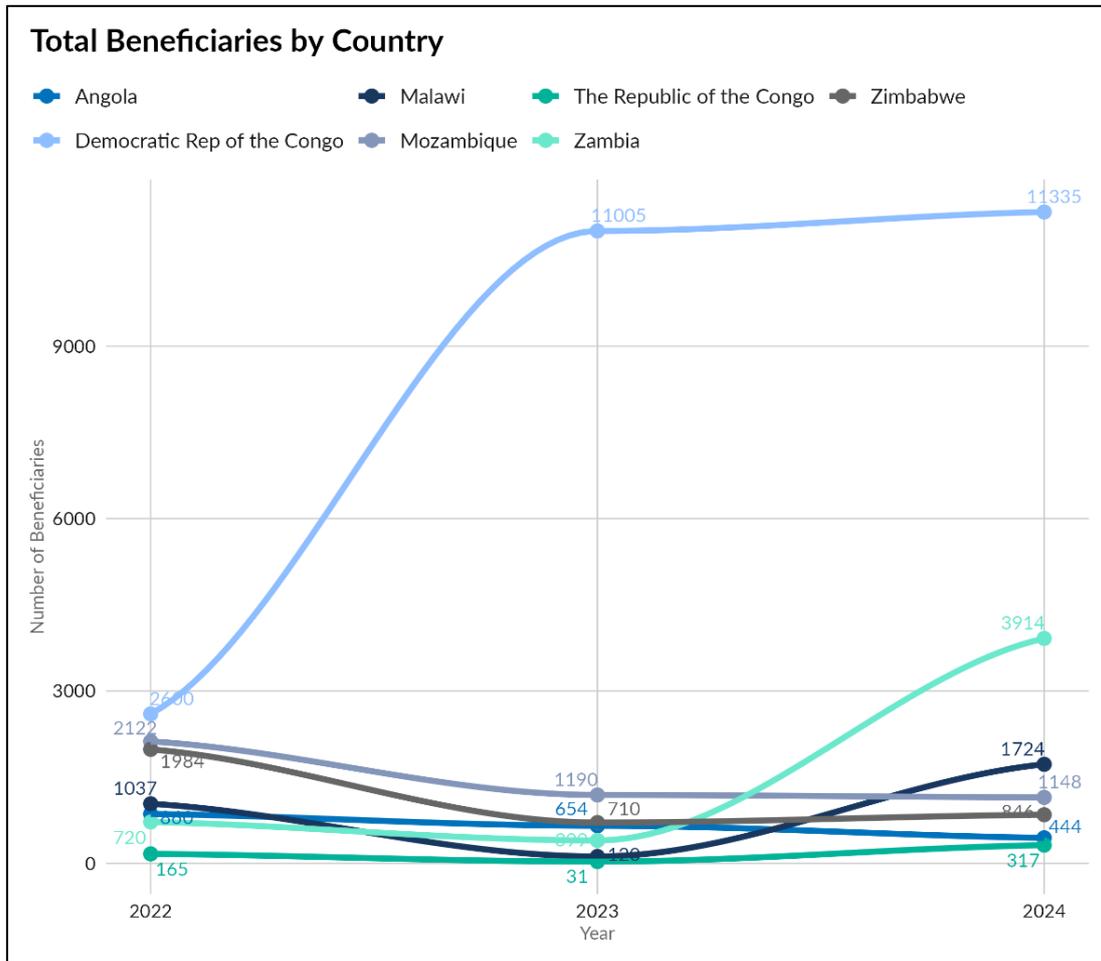
As shown in the following two figures below.

⁷³² UNHCR. 2021. COMPASS Guidance. Core Indicators Metadata – Updated October 4, 2021. p. 139

⁷³³ UNHCR. 2024. COMPASS Results Framework. [Accessed here](#).

⁷³⁴ UNHCR. 2023. Results Areas: Global Results Framework 2022–2026.

Figure 27. Number of beneficiaries reached through livelihoods and economic inclusion intervention, by implementing years and country programmes.



Source: UNHCR. 2025. COMPASS results reporting portal.

Trends analysis

This section presents the full narrative of the trends analysis, expanding on [Section 5.2](#). It draws on quantitative reporting across Outcome Indicators 13.1, 13.2, and 13.3 to examine shifts in programme performance, target achievement, and self-reported outcomes from 2022 to 2024. As noted above, values of 0 in the figures below refer to data not being reported in the COMPASS system, not a zero value.

Overall regional trends.

Across all indicators, progress varied substantially between countries and years. While some operations sustained upward trends through consistent delivery and mature livelihood portfolios, others exhibited volatility linked to shifting funding cycles, implementation delays, or external shocks.

Financial inclusion (13.1) showed steady or improving trends in the Democratic Republic of the Congo (DRC) and the Republic of the Congo (RoC), contrasting with volatility in Angola, Malawi, and Zimbabwe.

Self-reported income improvements (13.2) were highly uneven: strong upward shifts in RoC contrasted with marked declines in Angola and Malawi.

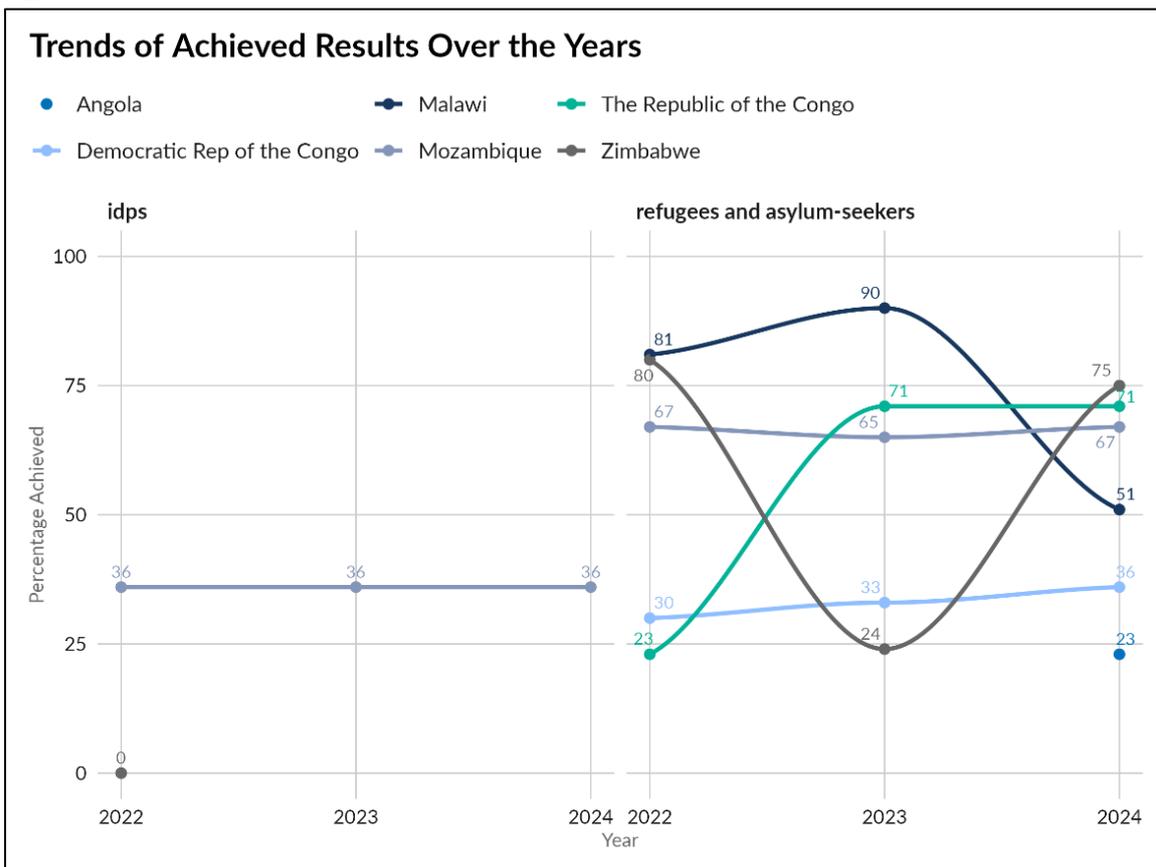
Unemployment (13.3) generally improved between 2022 and 2023 across the portfolio before reversing in several countries by 2024, underscoring the fragility of early gains.

Outcome 13.1 – Financial Inclusion

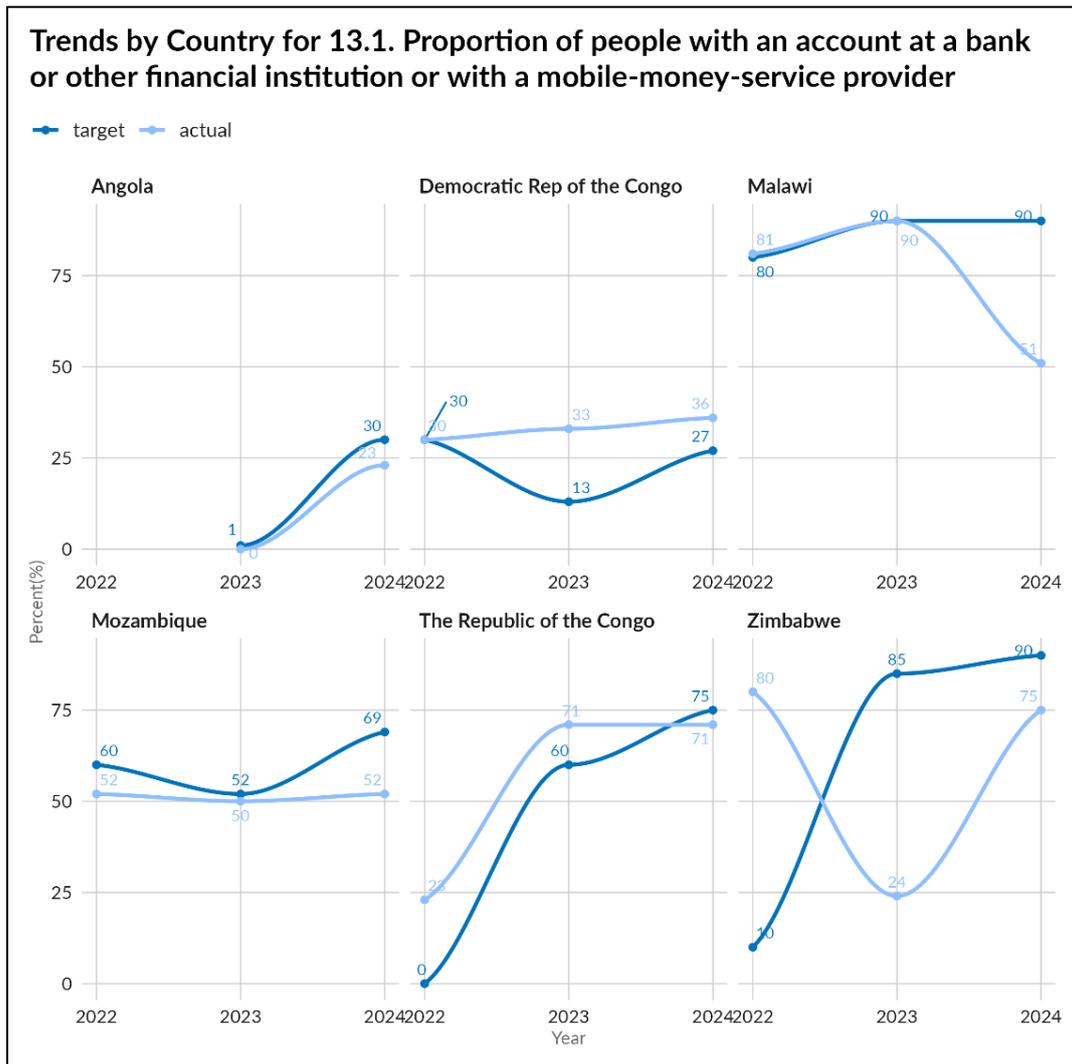
The indicator tracks the share of persons of concern with access to banking or mobile money services. These are shown in figures below.

The trend analysis for Outcome Indicator 13.1 indicates that Malawi began with a coverage rate exceeding 80% in 2022, which rose to 89% in 2023 but then declined sharply from 2023 to 2024 (see [Figure 28](#)). In contrast, the programmes in Congo exhibited growth during the same period, with coverage increasing by approximately two-thirds by 2024.

Figure 28. Trend of Outcome Indicator 13.1



Source: UNHCR. 2025. COMPASS results reporting portal.

Figure 29. Annual Target Achievement of Outcome 13.1

Source: UNHCR. 2025. COMPASS results reporting portal.

Angola demonstrated progress from a negligible starting point in 2023 (0%) to 23% in 2024, narrowly missing its target (30%). This indicates expanding coverage, likely linked to the gradual rollout of financial inclusion partnerships, though delayed start-up constrained 2023 outcomes.

DRC consistently exceeded or met targets across the period, improving from 30% in 2022 to 36% in 2024, reflecting sustained progress through partner-led delivery and integration with broader economic inclusion programming.

Malawi showed an initial strong position (81% in 2022, above its target) but experienced a sharp drop to 51% in 2024. The decline suggests reduced engagement in financial access interventions or external economic stressors affecting account retention.

Mozambique maintained moderate yet stagnant results – hovering between 50% and 52% despite rising targets – indicating limited progress in expanding access.

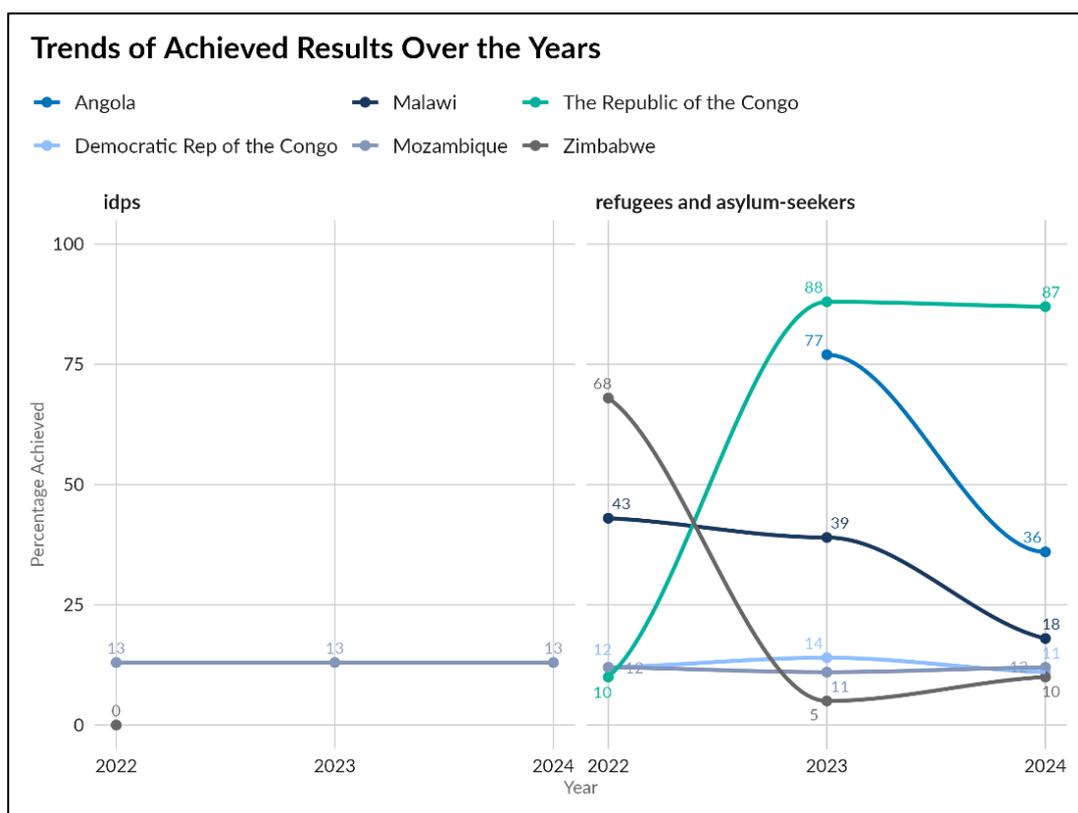
RoC reported one of the highest levels regionally, rising from 23% in 2022 to 71% in both 2023 and 2024, consistently surpassing targets and reflecting well-established partnerships with financial institutions.

Zimbabwe showed irregular performance, dropping from 80% in 2022 to 24% in 2023, then rebounding to 75% in 2024. This volatility aligns with delivery disruptions and subsequent portfolio recovery.

Outcome 13.2 – Self-reported Positive Income Change

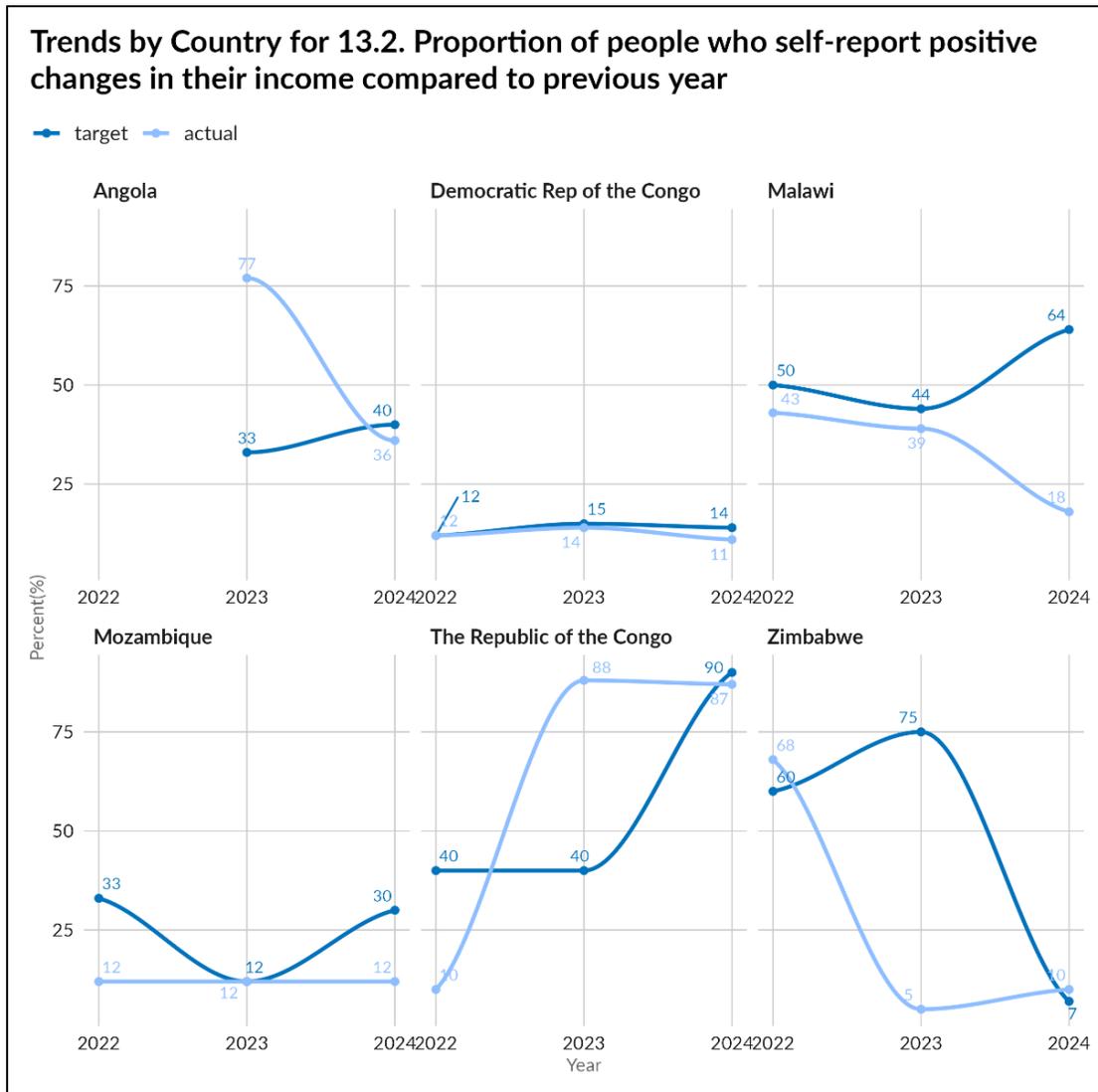
This indicator reflects perceived improvements in household income among participants. Overall, income-related results were the most volatile, indicating sensitivity to implementation timing and market conditions. Sustained improvements, as in RoC, were associated with higher delivery continuity and diversified livelihood portfolios. Declines elsewhere suggest that achieving perceived income gains requires stable market linkages and longer programme duration.

Figure 30. Trend analysis Outcome 13.2



Source: UNHCR. 2025. COMPASS results reporting portal.

Figure 31. Annual Target Achievement for Outcome 13.2



Source: UNHCR. 2025. COMPASS results reporting portal.

Angola experienced a major decline from 77% in 2023 to 36% in 2024, reversing earlier gains and falling below its target. The pattern indicates overperformance during an initial surge followed by limited follow-through or reduced economic activity.

DRC recorded marginal variation, with actual values dropping slightly from 12% (2022) to 11% (2024), consistently near its modest targets. The stability reflects limited but sustained progress, albeit from a low base.

Malawi reported a downward trend from 43% in 2022 to 18% in 2024, suggesting declining livelihood returns or reduced beneficiary participation in income-generating activities.

Mozambique remained static at 12% throughout, despite increasing targets, reflecting persistent challenges in creating measurable income gains.

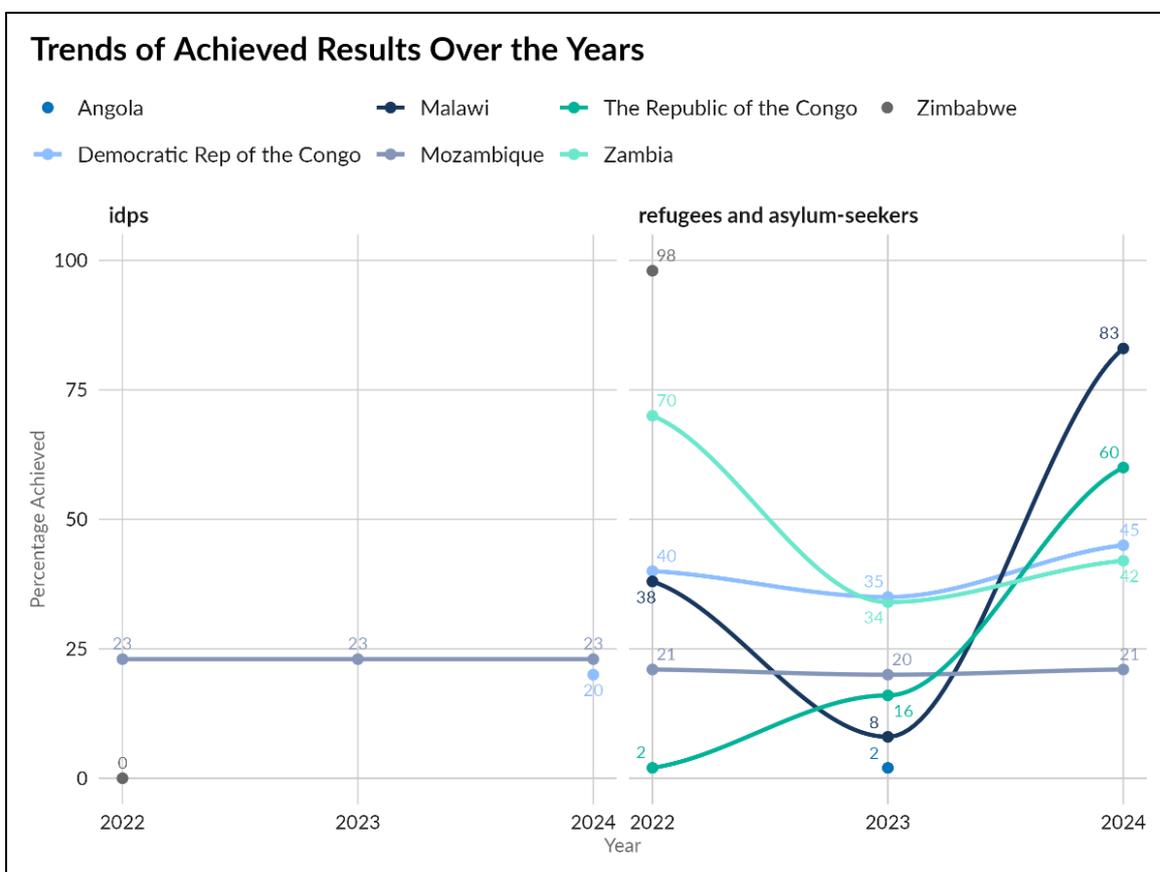
RoC achieved exceptional growth, jumping from 10% in 2022 to 88% in 2023 and sustaining 87% in 2024, far exceeding targets. This consistent high performance suggests robust livelihood engagement and strong perception of income improvement among participants.

Zimbabwe showed steep fluctuation, falling from 68% in 2022 to 5% in 2023 before partially recovering to 10% in 2024. The pattern underscores programme instability and likely data quality or delivery disruptions.

Outcome 13.3 – Unemployment Rate

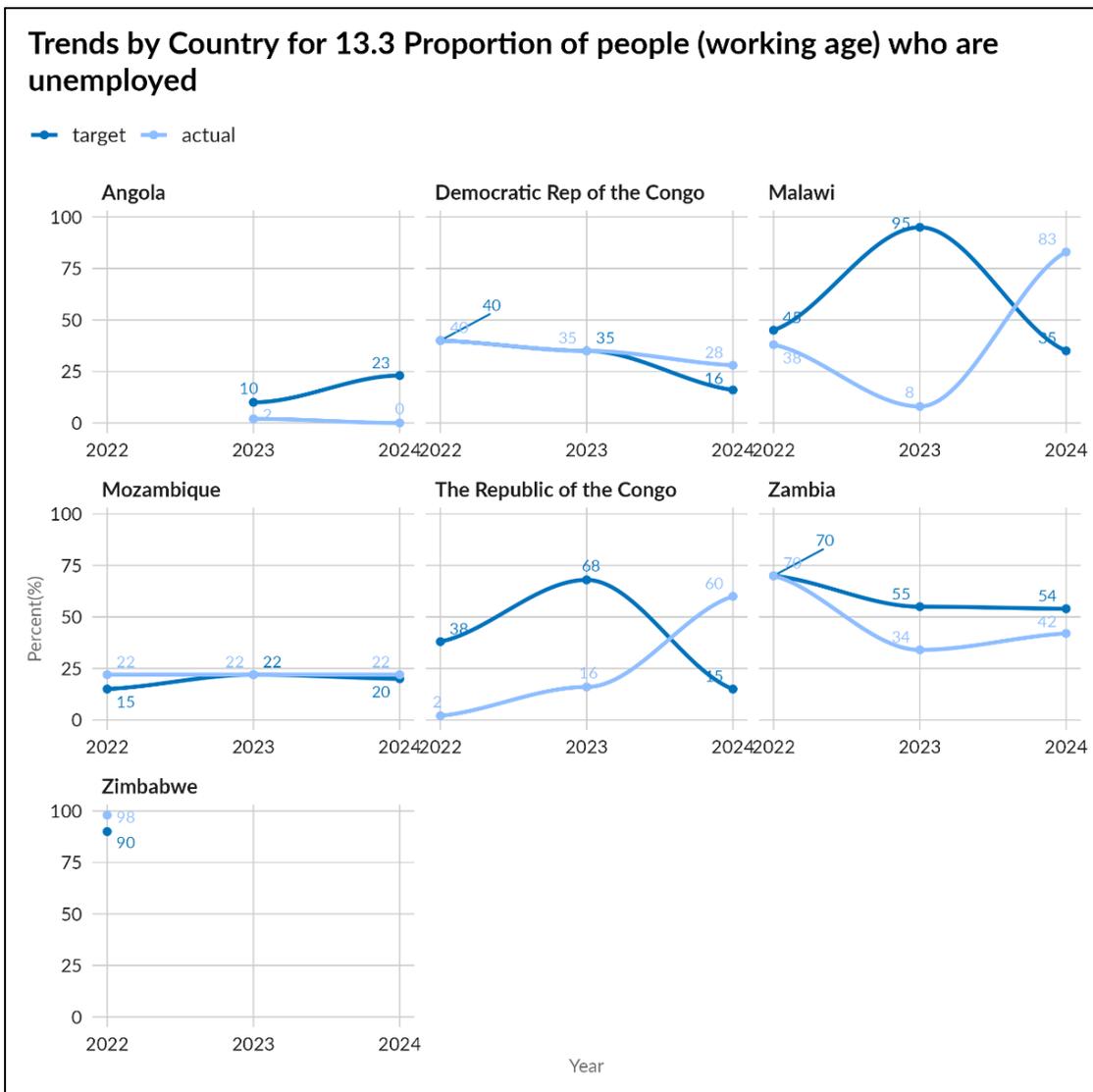
This inverted indicator tracks reductions in unemployment among working-age participants; lower values reflect better outcomes. Across the portfolio, 2023 marked a temporary improvement in employment outcomes, followed by reversals in several countries in 2024. Operations that sustained or improved outcomes (notably DRC and Zambia) benefited from market-linked livelihood activities. The volatility elsewhere underscores the fragility of employment outcomes when dependent on short-cycle interventions.

Figure 32. Trend analysis Outcome 13.3



Source: UNHCR. 2025. COMPASS results reporting portal.

Figure 33. Annual Target Achievement Outcome 13.3



Source: UNHCR. 2025. COMPASS results reporting portal.

Angola showed steady improvement, with unemployment dropping from 2% in 2023 to 0% in 2024, outperforming its target and suggesting successful employment generation or reporting gaps.

DRC displayed a gradual decline from 40% in 2022 to 28% in 2024, tracking positively against falling targets. This steady progress signals cumulative effects of labour market integration and enterprise support interventions.

Malawi experienced large fluctuations (falling sharply to 8% in 2023 but rising again to 83% in 2024) indicating instability in employment creation and possibly data inconsistencies or short-term job loss reversals.

Mozambique maintained constant unemployment levels (22% each year), showing neither deterioration nor measurable improvement despite rising targets.

RoC exhibited erratic movement: unemployment rose from 2% in 2022 to 16% in 2023, and sharply up again to 60% in 2024. The volatility likely reflects measurement issues or localized shocks affecting employment.

Zambia recorded an encouraging decline from 70% in 2022 to 34% in 2023, followed by a moderate rise to 42% in 2024—still below baseline levels and reflecting partial retention of earlier gains.

Zimbabwe reported persistently high unemployment (98% in 2022), with no subsequent data, suggesting minimal progress or limited reporting coverage.

Appendix 12: Cost analyses

Cost-efficiency analysis for this evaluation examined how financial inputs were translated into programme outputs across RBSA operations between 2022 and 2024. Inputs include expenditure on staffing, operations, and programme delivery, while outputs refer to the number of individuals supported, and progress made against key livelihood indicators. The analyses were adjusted for inflation; annual expenditure data (in US dollars) was adjusted using the country-specific Consumer Price Index (CPI) to convert the data into real terms

For expenditure, three standard datasets were used:⁷³⁵

- **Administrative Budget Obligation Document (ABOD):** the total administrative non-staff costs for each office, regional bureau and headquarters division or entity. It is divided into chapters of expenditures. Examples of chapters include, but are not limited to, staff travel, training, and cost of office premises.
- **Operation (OPS):** the costs of providing goods and services to forcibly displaced and stateless people through activities implemented directly by UNHCR and/or funded partners (excluding UNHCR's own staff and administrative costs).
- **STAFF:** the salaries and entitlements of the regular UNHCR national and international positions

Refer to [Appendix 5](#) for the source/monitoring system that these datasets were drawn from.

Cost-efficiency analysis results

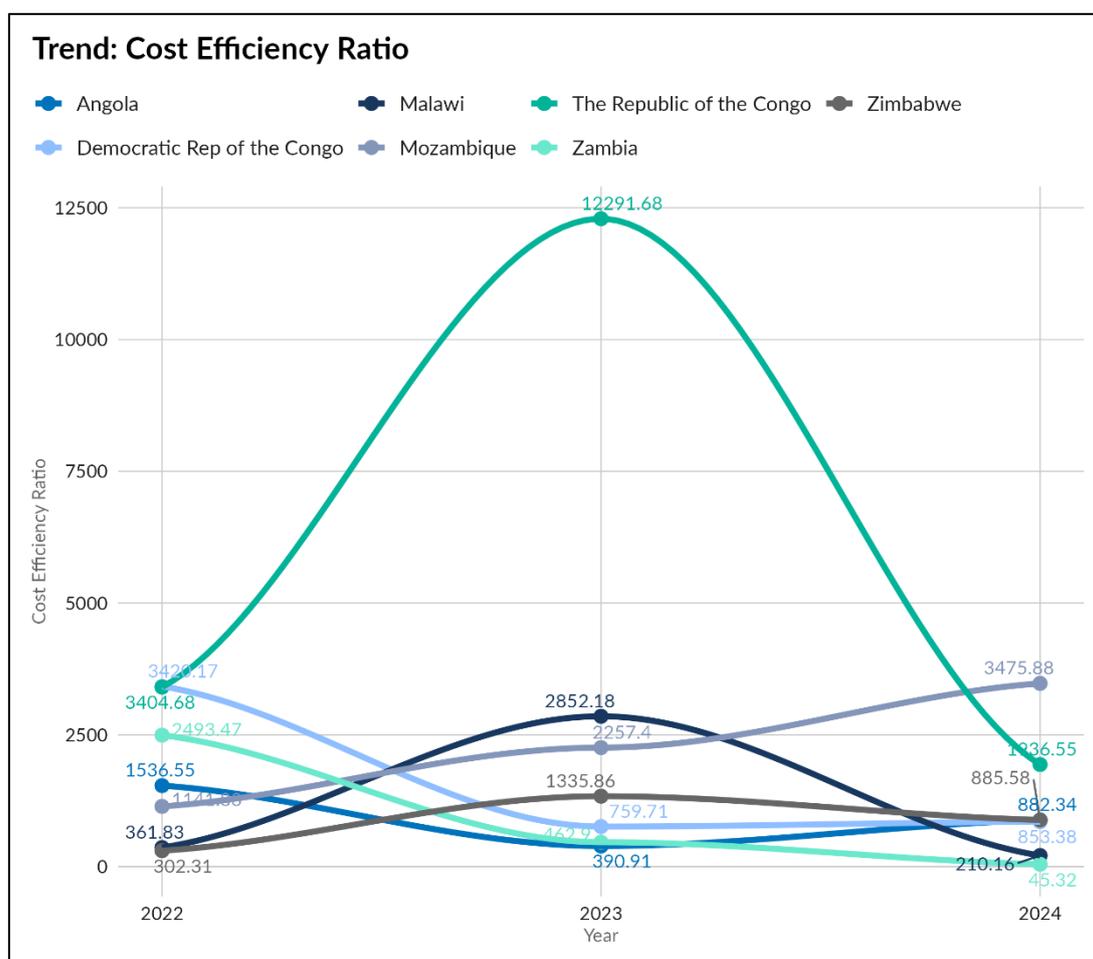
This section provides the country-level breakdown of cost-efficiency results and the qualitative evidence underpinning them. The regional synthesis is presented in [Finding 11](#) of the main report.
736

The data reveal substantial variation in cost per beneficiary across operations and years, shaped by differences in delivery approaches, partner capacity, programme scale, and timing of implementation cycles. This is shown in the figure below and more in detail in [Table 54](#) and at the end of this Appendix 12.

⁷³⁵ UNHCR. 2025. DSPR Internal glossary of terms.

⁷³⁶ Cost-efficiency analysis for SAMCO was not conducted due to the lack of Output 3.1.1.1 reported in COMPASS, the source for this analysis.

Figure 34. Cost (in USD) per beneficiary (cost efficiency), by the implementation year and country programmes



Source: UNHCR. 2025. COMPASS results reporting portal.

Regional overview

As shown in [Figure 34](#), the cost per beneficiary ranged from as low as USD 45 in Zambia (2024) to as high as USD 12,292 in the Republic of the Congo (2023). Countries achieving broader reach and more stable implementation cycles—such as Zambia, Malawi, and the Democratic Republic of the Congo (DRC)—generally demonstrated improved efficiency over time. In contrast, operations with smaller caseloads or delivery constraints, including Angola, Mozambique, and the Republic of the Congo (RoC), recorded higher per-capita costs.

Between 2022 and 2024, several operations demonstrated efficiency improvements as beneficiary numbers increased. For example, DRC's efficiency ratio declined sharply from USD 3,420 in 2022 to USD 853 in 2024, and Malawi's fell from USD 2,852 in 2023 to USD 210 in 2024. Conversely, Mozambique's cost per beneficiary rose steeply from USD 1,142 in 2022 to USD 3,476 in 2024, reflecting declining reach and higher expenditures.

Country Level Analysis

Angola recorded relatively high unit costs, fluctuating between **USD 1,537 (2022)** and **USD 882 (2024)** ([Figure 34](#)). Across 2021–2024, procurement delays and slow partner onboarding compressed delivery of agricultural and vocational inputs into shorter cycles, reducing annual reach and keeping fixed costs high relative to outputs. The remoteness of settlements such as Lovua required repeated long-distance travel from Luanda or provincial hubs, particularly where

partner capacity gaps meant UNHCR staff provided direct technical oversight. This diverted staff time from coordination and market engagement roles while increasing recurrent operational costs.

Qualitative evidence also indicates that start-up investments in equipment, training facilities, and demonstration plots could not be amortised within the review period due to limited caseload expansion. These factors are aligned with the 2023 internal audit, which found that delays in partner mobilisation and delivery capacity in remote areas significantly increased operational demands on UNHCR staff, contributing to higher per-capita costs.⁷³⁷

DRC achieved significant efficiency gains, reducing the cost per beneficiary from USD 3,420 in 2022 to USD 853 in 2024, driven by a fourfold increase in reach (from 2,600 to over 11,000 beneficiaries) (Figure 34). Qualitative evidence indicates that the expansion of agriculture and enterprise development was channelled through partners with an established community presence, enabling UNHCR across 2021–2024 to redirect its role toward market linkage facilitation (such as brokering agreements between producer groups and buyers) and technical oversight (including guidance on production quality and compliance standards).

Interviews confirmed that earlier investments in irrigation, post-harvest infrastructure, and training were yielding consistent production and sales; this was attributed to stronger cost-efficiency by spreading fixed costs over a larger and more productive caseload. This analysis is corroborated by the 2023 OIOS audit, which found that earlier investments had matured into sustained outputs, reducing the proportion of fixed costs in the overall spend.

Mozambique experienced a steady deterioration in cost-efficiency, with the cost per beneficiary rising from **USD 1,142 in 2022 to USD 3,476 in 2024**. The decline was driven by a contraction in reach (from 2,122 to 1,148 beneficiaries) and higher programme costs. (Figure 34) Interviews and documents indicate that agricultural and vocational activities were delivered largely through government structures (e.g., IFPELAC, SDAE) and NGO partners. As a result, interviews show that UNHCR was able to concentrate instead on coordination, provision of sector-specific advice to partners (such as improving crop production methods or aligning training content with market demand), and liaison with line ministries. This partner-led model kept administrative overheads low and, combined with a stable caseload across years,⁷³⁸ allowed fixed costs to be spread over a wide base of outputs.

This analysis aligns with historical trends for the operation, as noted in the 2020 internal audit, which found a lean UNHCR operational footprint and effective reliance on partner delivery channels as the primary means of maintaining coverage without expanding direct implementation costs.⁷³⁹

Malawi exhibited substantial year-to-year fluctuations, with unit costs peaking at **USD 2,852 in 2023** before declining sharply to **USD 210 in 2024**. (Figure 34). As noted in the country review, the 2021–2024 livelihood portfolio has been primarily agriculture-focused, with crop production support as the dominant activity; as such, cost-efficiency was closely tied to the agricultural cycle. In 2023, qualitative evidence shows that budget approval was finalised in June, missing the November–December planting season. This reduced planned reach in crop production activities and increased per-capita costs. Delivery was implemented through established NGO partners, which kept UNHCR's direct implementation burden low and helped contain administrative overhead.

However, when funding approvals fell outside the planting period, fixed operational costs (including staff time, partner retainers, and leased facilities) were spread over fewer outputs in

⁷³⁷ OIOS. 2023. Audit of the operations in Angola for UNHCR.

⁷³⁸ 14,632 in 2021; 14,588 in 2022; 14,605 in 2023; 14,590 in 2024.

⁷³⁹ OIOS. 2020. Audit of the operations in Mozambique for UNHCR.

that year. This pattern aligns with evidence in the country review, which noted that while partner-led delivery offers efficiency benefits in steady delivery cycles, delays in funding flows or procurement can quickly offset these gains. In 2021 and 2022, alignment of funding approvals with planting schedules enabled fuller utilisation of partner capacity, producing larger beneficiary cohorts at a lower per-capita cost.

Zimbabwe showed moderate improvements overall, though efficiency dipped temporarily in 2023 (USD 1,336) before improving to USD 886 in 2024. ([Figure 34](#)). Interviews and country documentation indicate that this may have been driven by procurement delays that suspended parts of the agriculture and vocational training portfolio for several months.⁷⁴⁰ Interviews indicated that planned beneficiary numbers were only met late in the year once inputs were delivered, meaning fixed operational costs were likely accrued without corresponding outputs. Field missions confirmed that the resumption of activities in 2024, with procurement and partner mobilisation back on schedule, expectantly improving cost-efficiency.

This pattern aligns with historical findings from the 2020 internal audit, which highlighted procurement bottlenecks and a reliance on a limited partner base as factors that could disrupt delivery cycles and reduce operational efficiency. The 2023 suspension and subsequent recovery followed this same risk pattern, underscoring the persistence of procurement-related vulnerabilities in the operation.⁷⁴¹

Zambia demonstrated the strongest efficiency improvements, reducing the cost per beneficiary from **USD 2,493 in 2022** to only **USD 45 in 2024**. This transformation was driven by a sharp increase in beneficiaries (from 720 to 3,914) combined with reduced expenditures and effective partner coordination. The field mission highlighted factors that reduced throughput and diminished the efficiency returns expected from capital investments. For example, processing equipment installed for value-addition was either underutilised or out of service for extended periods. Interviews also indicated that some producer groups were reluctant to adopt buyer grading standards, limiting market access and price gains

Where delivery was channelled through capable partners, costs were contained through shared infrastructure and reduced UNHCR field presence. In remote areas lacking such partnerships, however, UNHCR staff undertook more direct follow-up, increasing travel and administrative time. These observations reinforced the 2021 audit observations in this area, noting that challenges in equipment maintenance and market compliance constrained the potential cost-efficiency gains of livelihoods programming.⁷⁴²

ROC recorded the highest unit costs in the region, at USD 12,292 in 2023, before improving to USD 1,937 in 2024. The 2023 spike reflects a particularly small caseload (31 beneficiaries) against substantial fixed operational costs. Efficiency improved in 2024 as coverage expanded tenfold, but small-scale delivery and limited partner capacity continue to constrain performance.

Qualitative evidence indicates that in remote locations, the absence of partners with sufficient technical capacity required UNHCR staff to undertake direct follow-up, which increased travel time and recurrent operational costs. The limited scale of livelihoods programming meant that fixed costs (including staff time, partner retainers, and facilities) were distributed over smaller beneficiary cohorts, reducing cost-efficiency compared to larger operations. The 2023 internal audit supports these findings, noting that partner delivery was hindered by insufficient technical expertise in livelihoods, weak monitoring and reporting systems, and delayed activity

⁷⁴⁰ Country livelihood portfolio review: [Zimbabwe](#).

⁷⁴¹ OIOS. 2020. Audit of the operations in Zimbabwe for UNHCR.

⁷⁴² OIOS. 2021. Audit of the operations in Zambia for UNHCR.

implementation in rural areas. These capacity gaps increased UNHCR’s operational workload and restricted opportunities to leverage economies of scale.⁷⁴³

Summary interpretation

Overall, the findings confirm that scale, delivery timing, and partner capacity are the main drivers of cost-efficiency across livelihood and economic inclusion interventions. Countries that expanded reach and synchronised implementation with agricultural cycles achieved significant efficiency gains. Conversely, operations with small caseloads, delayed disbursements, or limited partner capacity experienced elevated costs. Sustained improvements will depend on predictable funding, early planning, and continued investment in partner and market systems to enhance delivery scale and reduce per-capita expenditures.

Table 54. Cost efficiency analysis by country

Country	Year	Number of Beneficiaries Reached	Expenditure	Efficiency Ratio
Angola	2022	860	USD 1'321'437.00	1536.55
	2023	654	USD 255'656.00	390.91
	2024	444	USD 391'759.00	882.34
DRC	2022	2600	USD 8'892'441.00	3420.17
	2023	11005	USD 8'360'657.00	759.71
	2024	11335	USD 9'673'026.00	853.38
Malawi	2022	1037	USD 375'213.00	361.83
	2023	120	USD 342'262.00	2852.18
	2024	1724	USD 362'320.00	210.16
Mozambique	2022	2122	USD 2'422'973.00	1141.83
	2023	1190	USD 2'686'309.00	2257.4
	2024	1148	USD 3'990'311.00	3475.88
ROC	2022	165	USD 561'773.00	3404.68
	2023	31	USD 381'042.00	12291.68
	2024	317	USD 613'885.00	1936.55
Zambia	2022	720	USD 1'795'296.00	2493.47
	2023	399	USD 184'697.00	462.9
	2024	3914	USD 177'367.00	45.32
Zimbabwe	2022	1984	USD 599'789.00	302.31
	2023	710	USD 948'459.00	1335.86
	2024	846	USD 749'204.00	885.58

⁷⁴³ OIOS. 2023. Audit of Operations in the ROC for UNHCR

Appendix 13: Repeat findings

During the inception phase, the research team identified a set of recurring findings and conclusions across UNHCR evaluations, audits, and assessments.⁷⁴⁴ These repeat findings were explicitly integrated into the evaluation design to avoid redundant conclusions and enhance the usefulness of recommendations.

Note the use of the term ‘findings’ in this appendix refer to repeat findings across UNHCR documentation, not the evaluation findings of this report

Limited scale and impact of livelihoods interventions. Recurring findings across Angola, Mozambique, Zambia, Zimbabwe, and ROC report livelihoods activities as consistently small-scale and fragmented, with limited measurable improvements in incomes, employment, or self-reliance. These findings indicate that programmes may generally serve only a limited portion of economically active forcibly displaced populations, lacking sufficient coverage and duration to achieve more systemic impact. This has been reinforced by global evaluations, including the 2023 Audit of Livelihoods Programmes, which noted that fragmented and small-scale implementation remains a widespread issue.^{745 746 747 748 749 750 751}

Livelihood needs are dynamic and seasonal, but programme designs remain static. Evaluations from Zambia and regional reviews indicate that livelihoods programming does not consistently account for seasonal income fluctuations or changes in market opportunities. Support is often delivered as one-off inputs (such as short-term grants or training) without sequencing or adaptability to local activity cycles, reducing uptake and effectiveness.^{752 753}

Lack of strategic planning and dedicated livelihoods staffing. Insufficient strategic planning for livelihoods is repeatedly identified across Angola, Mozambique, Zambia, ROC, and Zimbabwe. Repeat findings show that operations frequently lack dedicated and/or technically qualified livelihoods personnel, and coherent operational strategies for livelihoods are absent or underdeveloped (Angola, Mozambique, ROC, Zimbabwe), undermining effective programme implementation.^{754 755 756 757 758}

Refugee land allocations frequently unsuitable for sustainable livelihoods. Findings across Malawi, Zambia, and Mozambique show that land allocated to refugees is often nonarable or located far from markets, undermining the viability of agriculture-based livelihoods. These constraints are exacerbated by climate-related hazards (e.g., droughts and cyclones) that

⁷⁴⁴ This included country strategy evaluations, audit of operations, global strategic and programme evaluations in livelihoods and economic inclusion.

⁷⁴⁵ OIOS. 2023. Audit of the operations in Angola for UNHCR.

⁷⁴⁶ OIOS. 2020. Audit of the operations in Mozambique for UNHCR.

⁷⁴⁷ OIOS. 2021. Audit of the operations in Zambia for UNHCR.

⁷⁴⁸ OIOS. 2020. Audit of the operations in Zimbabwe for UNHCR.

⁷⁴⁹ UNHCR. 2018. Global Livelihoods Evaluation.

⁷⁵⁰ UNHCR. 2019. Decentralised Evaluation Synthesis: Livelihoods and Economic Inclusion.

⁷⁵¹ OIOS. 2023. Audit of Livelihoods Programmes in Field Operations for UNHCR.

⁷⁵² UNHCR. 2019. Decentralised Evaluation Synthesis: Livelihoods and Economic Inclusion.

⁷⁵³ UNHCR. 2018. Global Livelihoods Evaluation.

⁷⁵⁴ OIOS. 2023. Audit of the operations in Angola for UNHCR.

⁷⁵⁵ OIOS. 2020. Audit of the operations in Mozambique for UNHCR.

⁷⁵⁶ UNHCR. 2024. Mozambique Country Strategy Evaluation.

⁷⁵⁷ OIOS. 2020. Audit of the operations in Zimbabwe for UNHCR.

⁷⁵⁸ UNHCR. 2023. SAMCO Engagement Report.

increasingly impact settlement areas, particularly in Mozambique and Zimbabwe. This reflects a wider pattern observed across operations in Southern Africa^{759 760 761 762 763}

Restricted enabling environments undermine economic inclusion. Legal and administrative barriers severely constrain refugee economic inclusion, particularly the lack of formal rights to work, restrictions on mobility, limited financial access, and inability to own land or businesses. These barriers are explicitly noted as critical constraints in the countries that maintain restrictions on right to work and freedom of movement,⁷⁶⁴ and have also been documented for UNHCR operations globally.^{765 766 767}

Weak monitoring, evaluation, and learning (MEL) systems. Repeat findings show that inadequate MEL frameworks across Angola, Mozambique, Zambia, Zimbabwe, ROC, and DRC have limited UNHCR's ability to assess medium and long-term outcomes of livelihoods initiatives. For these countries reporting largely remains focused on activity outputs rather than outcomes such as employment, resilience, or income. The 2018 Global Livelihoods Evaluation found similar issues across global operations (including Mozambique, Zambia, and Malawi in Southern Africa), where MEL systems often failed to meet the Minimum Criteria due to limited outcome monitoring capacity and weak data systems.^{768 769770 771 772}

Weak coordination with development partners and private sector. Findings show that coordination and partnerships with development actors, financial institutions, and private sector entities remain significantly underdeveloped in Angola, Zambia, Mozambique, ROC, and Zimbabwe. In these operations, recurring findings and conclusions indicate that UNHCR has not consistently leveraged these actors' capacities or systems for enhanced sustainability and scale of livelihoods outcomes. This is also supported by global findings from the 2023 which highlighted missed opportunities to engage non-humanitarian actors in supporting scale and transition^{773 774 775 776}

(Over) reliance on transactional partnerships over strategic partnerships. Repeat findings indicate that UNHCR does not consistently and deliberately distinguish between transactional partnerships (focused on short-term service delivery) and strategic partnerships (designed to enable systems change and long-term sustainability). As a result, driven in part by short funding cycles, there is an overreliance on transactional partnerships, with insufficient investment in cultivating long-term strategic relationships. In Mozambique and ROC, for example, partnerships have largely remained project-based, limiting sustained engagement with government, private sector, and development actors. This has constrained the scale and sustainability of livelihoods

⁷⁵⁹ UNHCR. 2022. Mozambique: UNHCR Livelihoods Strategy Note.

⁷⁶⁰ UNHCR. 2022. Malawi: Country Refugee Response Plan.

⁷⁶¹ UNHCR. 2021. Livelihoods and Economic Inclusion Annual Report.

⁷⁶² UNHCR. 2021. Livelihoods and Economic Inclusion Mission Report Mozambique.

⁷⁶³ UNHCR. 2020. Malawi Solar Powered Irrigation Project Livelihoods Program.

⁷⁶⁴ That is Angola, Botswana, Comoros, Namibia, Madagascar, Malawi, Mauritius, Mozambique, Seychelles, Zambia, and Zimbabwe.

⁷⁶⁵ OIOS. 2020. Audit of the operations in Mozambique for UNHCR.

⁷⁶⁶ OIOS. 2020. Audit of the operations in Zimbabwe for UNHCR.

⁷⁶⁷ UNHCR. 2018. Global Livelihoods Evaluation.

⁷⁶⁸ OIOS. 2023. Audit of the operations in Angola for UNHCR.

⁷⁶⁹ UNHCR. 2024. Mozambique Country Strategy Evaluation.

⁷⁷⁰ OIOS. 2021. Audit of the operations in Zambia for UNHCR.

⁷⁷¹ OIOS. 2023. Audit of the operations in Republic of Congo for UNHCR.

⁷⁷² UNHCR. 2018. Global Livelihoods Evaluation.

⁷⁷³ OIOS. 2023. Audit of the operations in Republic of Congo for UNHCR.

⁷⁷⁴ OIOS. 2023. Audit of the operations in Angola for UNHCR.

⁷⁷⁵ OIOS. 2020. Audit of the operations in Mozambique for UNHCR.

⁷⁷⁶ UNHCR. 2019. Decentralised Livelihood Evaluation Synthesis.

programming by reducing opportunities to align with national systems, access co-financing, and embed support within institutional structures.^{777 778 779}

Insufficient assessment and analysis to ensure alignment between refugee skills and labour market demands. Audits and evaluations in Angola, Zambia, Zimbabwe, and Mozambique reveal frequent mismatches between vocational training initiatives and actual market opportunities. Programmes in these operations have shown to remain supply-driven, often lacking rigorous market analysis or stakeholder mapping for meaningful linkages with employers and market systems, negatively affecting employment outcomes.^{780 781 782 783}

Graduation and integrated approaches show potential but remain underutilised. The Graduation Approach has demonstrated measurable positive outcomes in Mozambique, Zambia, Malawi, and Zimbabwe, including improvements in income, employment, asset accumulation, and social cohesion. Despite these positive results, there have been recurring findings that graduation programmes remain small-scale pilots, rarely mainstreamed or scaled up, and valuable lessons have not been consistently applied to broader programme approaches.^{784 785 786}

Misinformation affects how refugees engage with livelihoods initiatives. Evaluations and audits in Zambia, Mozambique and Angola and broader operations in the region (Rwanda) document reluctance among forcibly displaced persons to participate in livelihoods programmes due to concerns of jeopardising eligibility for resettlement or humanitarian assistance. Findings indicate that this (mis)perception significantly reduces participation rates and indicates inadequate communication on programme objectives and criteria for assistance eligibility.^{787 788 789}

UNHCR's protection mandate and associated role in livelihoods remains poorly defined. Evaluations from Angola, Zambia, ROC, Mozambique, and Zimbabwe consistently highlight a lack of clarity regarding UNHCR's comparative advantage in livelihoods and economic inclusion programming. While UNHCR is recognised for its protection mandate and strong relationships with governments, it frequently assumes implementation roles more appropriate for development actors. In operational contexts where there is limited opportunity to scale programming, limited government engagement, or weak strategic partnerships, findings point to the need for strategic reflection (not necessarily withdrawal) on how UNHCR can most effectively contribute to economic inclusion outcomes. This includes a stronger focus on facilitation, convening, and advocacy to support access to national systems and durable solutions (as per the Stepped-Up Strategy). The ongoing global shift in funding landscape reinforces the need to prioritise contexts

⁷⁷⁷ UNHCR. 2024. Mozambique Country Strategy Evaluation.

⁷⁷⁸ UNHCR. 2023. Audit of the operations in Republic of Congo.

⁷⁷⁹ OIOS. 2023. Audit of Livelihoods Programmes in Field Operations for UNHCR.

⁷⁸⁰ OIOS. 2021. Audit of the operations in Zambia for UNHCR.

⁷⁸¹ OIOS. 2020. Audit of the operations in Mozambique for UNHCR.

⁷⁸² UNHCR. 2020. Audit of the operations in Zimbabwe for UNHCR.

⁷⁸³ UNHCR. 2019. Decentralised Livelihood Evaluation Synthesis.

⁷⁸⁴ UNHCR. 2023. Impact Evaluation: The socioeconomic integration of refugees improves when refugees and hosts are more financially secure.

⁷⁸⁵ UNHCR. 2024. Mozambique Country Strategy Evaluation.

⁷⁸⁶ UNHCR. 2018. Global Livelihoods Evaluation.

⁷⁸⁷ UNHCR. 2021. UNHCR Country Strategy Evaluation: Zambia.

⁷⁸⁸ UNHCR. 2024. Mozambique Country Strategy Evaluation.

⁷⁸⁹ UNHCR. 2018. Global Livelihoods Evaluation.

where UNHCR's added value is clear and to clarify its role in guiding the scope of livelihoods and economic inclusion investments.^{790 791 792 793 794}

⁷⁹⁰ OIOS. 2023. Audit of the operations in Angola for UNHCR.

⁷⁹¹ UNHCR. 2024. Mozambique Country Strategy Evaluation.

⁷⁹² UNHCR. 2018. Global Livelihoods Evaluation.

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