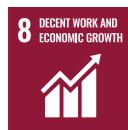




OUTCOME AREA 13

A Syrian refugee runs a small shop in Gawilan camp, Duhok Governorate, Iraq, one of 45 shops built by UNHCR to help vulnerable refugee families earn an income and contribute to the local economy. © UNHCR/Rasheed Hussein Rasheed

Self-reliance, economic inclusion and livelihoods



As forcibly displaced and stateless people earn stable incomes and take part in local economies, they become more self-reliant and less dependent on humanitarian assistance. UNHCR worked with national authorities and the private sector to expand access to jobs, financial services, vocational training and entrepreneurship. These opportunities helped people strengthen their resilience, avoid harmful coping strategies and plan for the future.

Core output indicator

In 2025, UNHCR benefited **426,000** people with livelihoods and economic inclusion interventions, a 9% decrease from 2024. Refugees and asylum-seekers accounted for 83% of those reached.

Key results

- In Poland, UNHCR scaled up livelihoods programming, including employment-linked services and market-oriented support, resulting in a more than doubling of the number of refugees and asylum-seekers assisted to nearly 50,000 in 2025.
- In Chad, UNHCR expanded livelihoods assistance from 9,200 to 32,000 refugees and asylum-seekers, with evaluations showing that each dollar invested generated an estimated \$1.25 to \$1.70 in economic returns.
- In Kenya, UNHCR and partners advocated with the Central Bank of Kenya to secure refugees' inclusion in the National Financial Inclusion Strategy 2025-2028.

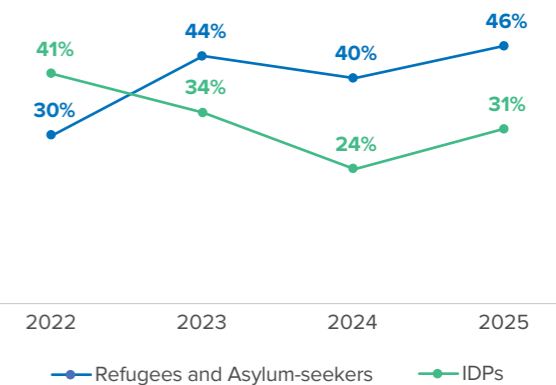
- In Thailand, after a government resolution allowed 80,000 long-staying refugees from Myanmar to apply for legal employment, UNHCR provided technical advice, documentation, protection counselling and support to help them enter the labour market.
- In Afghanistan, UNHCR provided technical and vocational training, including in sectors where women were permitted to work (notably health and education), and supported nearly 1,200 people to establish or expand micro-, small- and medium-sized businesses.
- Companies with Refugees Forum, a joint initiative of UNHCR and the UN Global Compact in Brazil, strengthened private sector engagement, increasing its membership to 155 companies. Together, these companies have hired nearly 17,000 refugees, helping them support their families and gain greater autonomy.
- In Mexico, UNHCR partnered with Banco Dondé and Banorte to expand access to banking services, helping more than 13,000 refugees open bank accounts.
- In South Sudan, UNHCR helped register four refugee-led cooperatives with 186 members, strengthen their governance and business capacities, secure grants for agricultural inputs, increase production, and build partnerships to improve access to services, finance and markets.

Challenges

Despite improvements in laws and regulations, refugees and asylum-seekers still face limited access to financial and digital services. Many laws are not fully implemented, documentation is not always recognized, and financial, identity and telecommunications systems remain poorly aligned. Fragile host economies, low private sector investment, insecurity, climate shocks, limited land and scarce water for irrigation also restrict opportunities. Gender-specific restrictions and social norms continue to hold back women's economic participation. Reduced funding limits more systemic approaches. This leaves many livelihood interventions smaller in scale, narrower in reach and less likely to be sustainable.

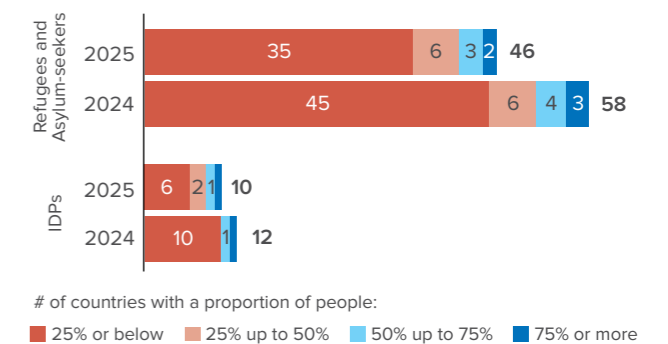
Core outcome indicators

Proportion of people with an account at a bank or other financial institution or with a mobile-money-service provider



Based on data from 64 countries, an estimated 46% of refugees and asylum-seekers had an account with a bank, financial institution or mobile money provider. For IDPs, data from 15 countries showed that 31% had such an account. This represents a modest but steady increase from 2024, indicating gradual progress in financial inclusion.

Proportion of people who self-report positive changes in their income compared to previous year



35 of 46 reporting countries (76%) indicated that less than 25% of refugees and asylum-seekers experienced positive changes in their income, similar to 45 of 58 countries (78%) in 2024. Of the 10 countries reporting for IDPs, six indicated that fewer than 25% of IDPs experienced positive income changes, a small improvement from 10 of 12 countries in 2024. Declines in self-reported income largely reflect structural and economic barriers that continue to limit viable livelihood pathways.

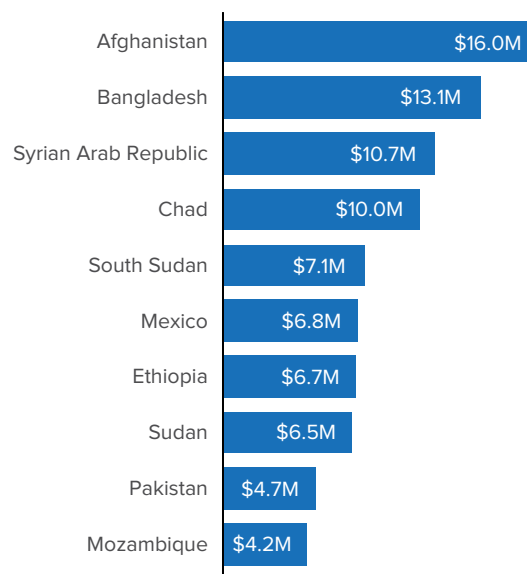
Financial overview

Global expenditure and budget for Self-reliance, economic inclusion and livelihoods

- With the funds available, UNHCR could spend **\$163 million** towards budgeted needs of **\$579 million**.
- **12% decrease** in expenditure compared with 2024
- **\$416 million** of unmet needs or **72%** of the budget.
- **34%** of total expenditure under this outcome area, or **\$55 million**, was funded by flexible funding, including **\$43 million** of unearmarked funding.

Self-reliance, economic inclusion and livelihoods: largest operations by expenditure

These operations accounted for **\$86 million** or **53%** of global expenditure for this area in 2025



AI tool expands support for refugee entrepreneurs in Paraguay



© UNHCR/Innovation

UNHCR's [Data Innovation Fund](#) supported a pilot AI tool to help refugees in Paraguay start and grow their businesses. More than 20 partner organizations contributed to its design, ensuring that it met the needs of refugee entrepreneurs. The tool guides users to prepare stronger business plans that align with national laws and UNHCR grant criteria. Being available online, it gives entrepreneurs easy access to practical recommendations for improving their business ideas, and helps reduce common barriers to business creation, including administrative burdens, geographic constraints and gender bias. More than 900 refugee entrepreneurs used the tool in 2025, 59% of them women. UNHCR plans to scale this solution across the region in 2026.