

# Evaluation of the Pathways to Economic Inclusion and Self-Reliance of Refugees and Host Communities in Rwanda, through the Scaling up Graduation Approach Phase 1

FINAL EVALUATION REPORT  
JANUARY 19, 2026

Conducted by: Key Aid Consulting

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# EVALUATION INFORMATION AT A GLANCE

<b>Title of the evaluation</b>	Evaluation of Pathways to Economic Inclusion and Self-Reliance of Refugees and Host Communities in Rwanda through Scaling up the Graduation Approach, Phase 1
<b>Timeframe covered</b>	January 2022 to December 2024
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# ACRONYMS

ABS	Access to Basic Services
AC	Adaptive Capacity
AGD	Age, Gender, and Diversity
AST	Assets
CRRF	Comprehensive Refugee Response Framework
DRC	Democratic Republic of Congo
ECOS	Educational Consulting Success
EQ	Evaluation Question
ERG	Evaluation Reference Group
ET	Evaluation Team
FGD	Focus Group Discussion
GA	Graduation Approach
GCR	Global Compact on Refugees
GoR	Government of Rwanda
GRF	Global Refugee Forum
HHS	Household Survey
IGA	Income Generating Activity
KAC	Key Aid Consulting
KII	Key Informant Interview
MFI	Microfinance institutions
MINALOC	Ministry of Local Government
MINEMA	Ministry in charge of Emergency Management
SDGs	Sustainable Development Goals
SILC	Savings and Internal Lending Communities
SRI	Self-Reliance Index
SSN	Social Safety Nets
TOC	Theory of Change
TOR	Terms of Reference
TUP	Targeting the Ultra-Poor
UNHCR	United Nations High Commissioner for Refugees

# EXECUTIVE SUMMARY

**Evaluation Purpose:** UNHCR Rwanda commissioned Key Aid Consulting to lead an independent evaluation to assess the relevance, effectiveness, cost efficiency, impact, sustainability, scalability and replicability of the “Pathways to Economic Inclusion and Self-Reliance of the Refugees and Host Communities in Rwanda through Scaling up the Graduation Approach 2022-2024” project. Launched in 2021, the project is a collaboration between the Government of Rwanda (GoR), the Ministry in charge of Emergency Management (MINEMA), UNHCR and Caritas Rwanda. The project aims to enhance the self-reliance of both refugee and host communities in Kiziba and Mahama refugee camps through interventions in social protection, livelihoods, social empowerment, and financial inclusion.

The evaluation serves both learning and accountability purposes. This report outlines the main findings and recommendations from the evaluation. The primary audience is UNHCR Rwanda, particularly the Livelihoods and Economic Inclusion Unit responsible for the project, the Government of Rwanda (GoR) (particularly the Ministry in charge of Emergency Management) the Embassy of Denmark in Kigali as the funding partner, Caritas Rwanda, which was the designated implementing partner, and local authorities in Kirehe District (Mahama camp) and Karongi District (Kiziba camp). The secondary audience of this evaluation includes other humanitarian actors, suppliers, and service providers, such as microfinance institutions (MFIs) and other partner organisations that assisted with the programme intervention.

**Evaluation Methodology:** The evaluation design was non-experimental and theory-based. It identified and assessed how the project achieved its outputs, outcomes, and determined the progress has been made towards impact, as defined in the Project Results Framework. Contribution analysis was used to determine whether and how UNHCR contributed to the observed results. The evaluation followed a mixed-method approach, drawing on both qualitative and quantitative primary and secondary data. Data collection included an in-depth document review, 23 key informant interviews with project stakeholders, nine focus group discussions with project beneficiaries, two beneficiary case studies, and a quantitative household survey (HHS) which reached 741 out of a target of 718 beneficiary households.

**Data analysis:** For qualitative data collected, the evaluation team applied thematic analysis to identify patterns aligned with the evaluation questions and theory of change, while comparative analysis highlighted similarities and differences across refugee camps, host communities, and stakeholder groups. For quantitative data analysis, the evaluation team ran a descriptive statistical analysis on both the data shared by the UNHCR project team and the quantitative HHS administered as part of the evaluation. Key outcome indicators, including the self-reliance index, food consumption score (FCS), coping strategy index (CSI), household hunger score (HHS), and wealth index, were analysed and disaggregated by the age, gender, and diversity (AGD) of the household head.

## Key Evaluation Findings

### Relevance

The Graduation Project Phase 1 demonstrated effective targeting of households in need, including vulnerable refugee and host community households, women, youth, and persons with disabilities (PwDs). Targeting was inclusive and validated by all project stakeholders. The project operationalised inclusiveness through practical measures such as enforcing a 60 percent quota for women's participation in groups, ensuring accessibility for PwDs (e.g., translators, proximity-based support), and standardising training across cohorts. However, the scale of need significantly outstripped available resources. The project interventions targeted improvements in livelihoods and self-reliance, which align with the Government of Rwanda's policy direction and the needs of beneficiaries in a protracted refugee situation. The project considered the socio-economic context, allowing beneficiaries to choose their preferred income-generating enterprises. The project targeted both the host and refugee populations, and took into account social dynamics within the communities as it fostered social cohesion through activities that required collaboration between the two groups.

### Effectiveness

Overall, the project enabled beneficiaries to achieve positive changes in income, access to financial services and to a more limited extent, food security. Across all indicators, host community beneficiaries performed better than refugee beneficiaries and male-headed households were generally observed to have better outcomes than female-headed households. In terms of food security scores, refugee beneficiary households achieved “acceptable” or “borderline” scores<sup>1</sup> for the Household Hunger Score<sup>2</sup> (HHS) and the Food Consumption Score (FCS). However, beneficiary ratings in the Household Food Insecurity Access Category (HFIAS) and the Reduced Coping Strategies Index (RCSI) were poor.

Evaluation findings against the food security indicators suggest that graduated households are susceptible to food security shocks. The mean monthly income for refugees rose from RWF 25,101 to RWF 62,989 between the project's start and end. Yet, nearly 54 percent of refugee households remained in the two lower wealth quantiles. The results indicate that although the project helped beneficiaries achieve self-reliance, it did not significantly move them into higher wealth quantiles. Outcome results consistently show less favourable outcomes for refugees and women beneficiaries. Findings also reveal a tension between selecting households that are vulnerable and, at the same time, business-ready.

Regarding social capital, 58.9 percent of refugee households indicated that a member of their household formally participates in a local group or association. Of those who are members of a formal group, 86.6 percent stated that the group can provide support in times of need. Findings show that the size of the cash grant affects the types and sizes of enterprises that graduation beneficiaries could establish. External factors that negatively affected the effectiveness of the project included dry spells (for agriculture-related income-generating activities) and economic inflation.

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<sup>1</sup> The Food Consumption Score is based on the following thresholds: Poor: 0 – 21, Borderline: 21.5 – 35 and Acceptable: > 35. Food Consumption Score, Nutrimetrics, <https://nutrimetrics.ca/food-consumption-score/#:~:text=Poor:%20%20%E2%80%93%2021,having%20acceptable%20food%20consumption%20levels>.

<sup>2</sup> Tiffany Ballard, Jennifer Coates, Anne Swindale, and Megan Deitchler, *Household Hunger Scale: Indicator Definition and Measurement Guide* (Washington, DC: FANTA / FHI 360, August 2011).

## **Cost Efficiency**

The project did not include any specific indicators for cost efficiency. Despite this, the project was generally implemented within the agreed-upon timeframe and budget, following UNHCR and donor financial management, project planning, and procurement procedures. Proxy measures of cost efficiency showed impressive returns. The results indicated that every RWF 800,000 invested in an Income-Generating Activity (IGA) created an average of six jobs, with an average monthly income of RWF 78,032 for beneficiary households. Additionally, IGA savings averaged RWF 22,709 per month, which was deposited into Savings and Internal Lending Communities and microfinance institutions. At the end of the project, the average IGA value was RWF 1,539,735.

## **Impact**

Scores against the self-reliance index showed that the project exceeded its target of making 70 per cent of beneficiaries self-reliant by the end of the intervention. The HHS showed that 81.5 percent of targeted households can be classified as self-reliant using the Self-Reliance Index (SRI). A bigger proportion of host community households achieved self-reliance and are in higher wealth quantiles than the refugee community. Results also show differences in graduation levels by education, gender, disability, geography, and dependency ratio. A higher proportion of male-headed households achieved self-reliance compared to female-headed households. The proportion of households with a disabled member that achieved self-reliance was also lower (73 percent) than that of households without a disabled member (83.9 percent). Households with higher educational attainment have higher self-reliance (starting from 100 percent at a bachelor's degree level to 75.1 percent for household heads with no formal education).

The results give rise to several questions on the suitability of using the SRI to: make programmatic decisions, such as reducing or withdrawing support to “graduated” households; the appropriate unit of analysis for the self-reliance between individual, household and community levels; and the relative importance of the various domains of the SRI. The results also show that vulnerable households face more barriers to self-reliance than less vulnerable ones.

Beneficiary households attributed positive outcomes to project interventions. Results from the HHS indicate that 77.4 percent of refugees either agree or strongly agree that the project has strengthened the growth of their business, 83.5 percent of refugees either agree or strongly agree that the project helped in increasing their household income, and 86.4 percent of refugees either agree or strongly agree that the project has helped them secure household basic needs. Beneficiaries attributed the success of their businesses to the introduction of consumption support, training, and income-generating grants provided by the project. Internal factors cited as reducing project effectiveness are the relatively small size of the income-generating grant (especially for the first cohort), the limited beneficiary coverage, short training and contact periods, and removal from World Food Program food assistance support.

## **Sustainability**

The project established groups and activities that provided positive benefits to the project beneficiaries beyond the project lifespan. Beneficiary households receive profits from income-generating projects, obtaining finance from SILC groups and continue to be linked to financial institutions. Formally, the project did not include a structured or large-scale follow-on assistance program beyond linkages created with the local community. This reflects the

project design and was motivated by the key principle of the graduation approach, which is self-reliance, whereby the project sets up beneficiaries with the tools they need to sustain themselves.

### **Scalability and Replicability**

Scaling up of the graduation project refers to both scaling the project's size/coverage and, more theoretically, scaling up the graduation approach to refugee integration to other regions or sectors. The main challenges to scaling up the project in size and scope were limited funding. While the available resources enabled initial expansion, they were not always sufficient to meet the level of demand from communities. In some cases, interventions had to be prioritised or scaled back, leaving certain vulnerable groups underserved. Short funding cycles made it difficult to plan for multi-year growth and long-term sustainability. The funding models did not leverage the private sector or other funding to expand the number of beneficiaries. The recently GoR Refugee Sustainable Graduation Strategy requires development partners and funders to incorporate a component of self-reliance and graduation into all refugee interventions. This policy direction will increase the uptake of the model among various other funders and partners.

### **Conclusions**

Based on the findings, the evaluation team drew the following five conclusions.

**Conclusion 1: Using the SRI, the project had a high impact; however, structural factors (including age, gender and diversity) affected the performance of some population groups.** The project enhanced beneficiary self-reliance, exceeding the target by having 81.5 percent of beneficiaries classified as self-reliant using the self-reliance index. However, the evaluation highlights the critical influence of factors such as Age, Gender, and Disability (AGD), income, geographic location and vulnerability status on these outcomes. Notably, host community members, male-headed households, beneficiaries in the Mahama camp and more educated beneficiaries demonstrated higher levels of self-reliance. This disparity suggests that structural issues likely contribute to lower outcomes among more vulnerable groups. Whilst targeting the most vulnerable aligns with humanitarian principles and the need to support the poorest, it may not achieve self-reliance considering that such a high population of those deemed “self-reliant” are food secure. Targeting only households who are socio-economically better off may yield better project results in terms of self-reliance, but it risks exacerbating inequality and excluding the vulnerable, who could also improve their socioeconomic profiles.

To address these disparities, future graduation programs should integrate differentiated support and interventions tailored to the unique needs of diverse beneficiary populations, such as refugees, specific household types (like female-headed households), and individuals with varying educational backgrounds. This approach acknowledges the interplay between AGD and vulnerability status, seeking to mitigate the impact of structural barriers on achieving self-reliance. By adapting strategies to beneficiary-specific needs, such programs can ensure more equitable and sustainable outcomes of self-reliance across all participant groups.

**Conclusion 2- Food security and savings are still precarious despite high SRI scores.** While overall performance on the self-reliance index suggests refugee beneficiaries are making significant strides toward self-reliance, a deeper analysis reveals a critical vulnerability that undermines this progress. The gains made in income, employment, business profitability,

and social empowerment stand in contrast to the precarious state of refugees' food security and savings indicators. Indeed, the removal of food assistance to some participants of the graduation project by the World Food Program has been cited as a significant concern by key informants and beneficiaries. This fragility is a serious concern, as any food-related or economic shock could potentially reverse the gains in other domains and increase dependency on humanitarian aid. The findings also raise questions about the weights of the various domains of the SRI—eg. food security, assistance, housing and health outcomes—in determining whether a household is truly self-reliant.

This finding carries significant implications for future programming and measurement. First, self-reliance graduation models must be recalibrated to explicitly address the food security gap by integrating stronger, more resilient food-related interventions alongside other economic support. Second, for the Self-Reliance Index to be a more accurate and robust metric in refugee contexts, its calculation should be re-evaluated in different settings. Greater prominence and weight could be assigned to the food security domain to ensure that the index truly reflects a household's sustained self-reliance and resilience, rather than predominantly based on economic activity. A durable path to self-reliance is not possible without secure access to food, and future efforts must prioritise this foundational need.

**Conclusion 3: Funding models are key to scalability:** The primary limitation to expanding the graduation model is its high cost per beneficiary, especially within a constrained funding landscape. The evaluation revealed that while the current donor-dependent model is effective, stakeholder and beneficiary demands for more comprehensive support would make it financially prohibitive at a larger scale. Critically, the data also show beneficiaries' own investment in income-generating activities, highlighting a potential for new funding approaches. To overcome this cost barrier, future graduation programs must move beyond traditional donor-based financing. This involves shifting towards complementary funding models that leverage private sector investment and beneficiary contributions. Recommended strategies include:

- **Beneficiary Matching Grants:** Incentivising beneficiaries to invest their own capital alongside project funds.
- **Credit Guarantee Schemes:** Reducing risk for private sector lenders to provide microloans for income-generating activities.
- **Value Chain Financing:** Integrating financing within the value chain to better support and expand beneficiaries' entrepreneurial ventures.

By adopting these diversified and sustainable funding mechanisms, the graduation model can expand its reach without compromising its impact, ensuring a more durable and equitable path to self-reliance.

**Conclusion 4: There are still opportunities to amplify project impact:** While the project demonstrated a strong impact, with 85.1 percent of beneficiaries achieving self-reliance by project end, several factors constrained its full potential. These limiting factors include the small grant size, limited project coverage and training duration, household-only targeting, and the small scale of income-generating activities. The factors collectively highlight a one-size-fits-all approach in the project's design and implementation. To amplify future impact, the inclusion of alternatives towards tailored and flexible project modalities is essential. Future programming must address these identified limitations by moving beyond standardised

interventions and adopting an approach that is responsive to the diverse circumstances and capacities of individuals and groups. This includes adapting elements such as targeting criteria and the nature of project support to meet the specific needs and contexts of beneficiaries. Such flexibility and responsiveness will be crucial in amplifying impact.

**Conclusion 5: The project was inherently designed to be sustainable, with beneficiaries obtaining funding and skills that they will continue to utilise. This approach could be further strengthened.** However, early indications are that the limited follow-up support, inadequate links to follow-on or other programs, and limited monitoring of graduated beneficiaries are compromising the sustainability of the gains achieved during the project. Further, the project in its current design is not positioned to ascertain for how long graduated beneficiaries will stay self-reliant.

## Lessons Learnt

The evaluation highlights that while graduation approaches can effectively advance self-reliance, their sustainability and equity depend on differentiated, shock-responsive, and system-linked design. Standardised inputs and binary graduation thresholds risk masking persistent vulnerabilities, particularly where food security, savings, and resilience to shocks remain weak. Scalable and durable outcomes require tailored support pathways, longer-term and diversified financing, stronger integration with government and market systems, and post-graduation monitoring to ensure that livelihood gains are sustained over time.

## Recommendations

Drawing from the findings and conclusions, the evaluation has identified eight overarching recommendations. [Section 6](#) of the full report includes a detailed narrative for each recommendation, along with suggested actions.

### **Recommendation 1: Project targeting**

Targeting provisions should allow for the deliberate targeting of individuals, not just at the household level. This will promote self-reliance based on individual skills and talents, particularly among youth. Targeting can be done at both the individual and household level, depending on the intervention.

### **Recommendation 2: Differential support:**

The project should consider differential support packages for refugees or other vulnerable groups, such as women. The project should also consider geographical location in determining the type of support it provides. Consideration should also be given to including a mix of the most-poor and less-poor, or “business-ready,” to ensure more effective and sustainable results. This ensures there is no one-size-fits-all approach to supporting beneficiaries.

### **Recommendation 3: Adequacy of income-generating grant amount**

The grant amount to initiate IGAs should be sufficient to achieve large-scale outcomes. The grant size should be calculated based on macroeconomic conditions, the desired level of self-reliance, and the average cost of establishing income-generating activities.

### **Recommendation 4: Withdrawal of Food Assistance**

The withdrawal of project participants from food assistance by the World Food Program or other organizations should be phased and carried out after assessing the outcomes for beneficiary households. The withdrawal from food assistance poses a risk to the food security and self-reliance of project beneficiaries.

**Recommendation 5: Cost efficiency indicators**

The project should have cost efficiency indicators in place at project start. This ensures a systematic cost efficiency approach during project implementation. This allows project stakeholders to measure cost efficiency and implement cost-saving measures during the project's life cycle.

**Recommendation 6: Follow-up and monitoring**

After being initially classified as self-reliant, project beneficiaries should receive ongoing monitoring. This enables the collection of evidence on the project's longer-term impacts and on beneficiaries' ability to withstand shocks.

**Recommendation 7: Follow-up support and linkages**

The project should consider a more systematic linking up of beneficiaries with Government systems and follow-on projects (by any other parties) that are in line with IGAs. This will build on the beneficiaries' established capacity.

**Recommendation 8: Funding models**

Future iterations of the project should consider funding models that incorporate additional sources of funding for IGAs. Alternative funding models the project can pursue include credit guarantee schemes, private-sector supply chain financing, and matching grants.

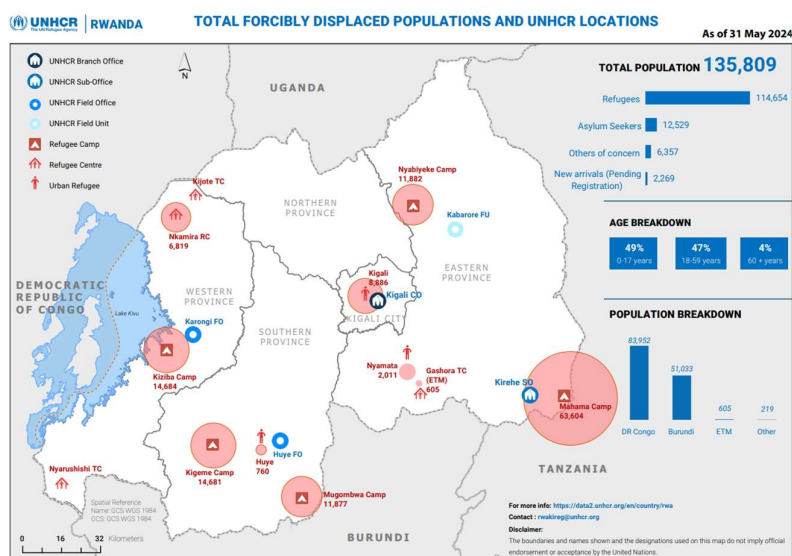
**Recommendation 9: Reposition UNHCR as a catalytic systems actor to scale self-reliance outcomes under constrained and shifting humanitarian financing.**

To address cost, scalability, and sustainability constraints, UNHCR should transition from predominantly donor-funded, project-based graduation models toward system-linked and co-financed approaches that leverage government systems, private sector engagement, community financial structures, and beneficiaries' own investments.

# 1. INTRODUCTION AND BACKGROUND

1. In 2021, the Government of Rwanda’s (GoR) Ministry in charge of Emergency Management (MINEMA) and the United Nations Commissioner on Refugees (UNHCR) jointly launched the “Pathways to Economic Inclusion and Self-Reliance of the Refugees and Host Communities in Rwanda through Scaling up the Graduation Approach 2022-2024” (henceforth Pathways to Inclusion project) to enhance refugee self-reliance and economic inclusion. Based on the Graduation Approach (GA), the USD 2.4 million project, funded by the Embassy of Denmark in Kigali, combined sequenced, targeted participant selection with time-bound interventions such as basic needs assistance, training, savings, and asset transfers to facilitate business start-ups. Successful graduation was defined as improved self-reliance and economic stability of refugees and host communities—the project organised beneficiaries into two cohorts. The project commenced in 2022 with the first cohort, comprising 470 beneficiaries. It concluded at the end of 2023, while the second cohort of 1,143 beneficiaries started in January 2023, and beneficiaries graduated at the end of December 2024. Of the 1,613 beneficiaries 963 were women and 650 were men.
2. The objective of the Pathways to Inclusion project phase 1 was to enable the graduation of at least 70 percent of the selected refugee and host households between January 2022 and December 2024.<sup>3</sup> The refugees were selected from the Mahama camp in Kirehe District (eastern Rwanda) and the Kiziba camp in Karongi District (western Rwanda)—see Figure 1 below.

Figure 1 Locations of refugee camps in Rwanda



Source: UNHCR, 2024

3. To achieve this objective, the project document states that the project was composed of four complementary pillars listed below.

<sup>3</sup> UNHCR, *Final Project Proposal for Denmark Graduation Scale Up in Rwanda* (Geneva: UNHCR, 2021).

- **Social Protection:** Mechanisms to support basic income security for the most vulnerable households with monthly consumption support of cash grants worth USD \$7 per person. The income support would help beneficiaries meet their household and basic food needs. The consumption support would also reduce the likelihood that beneficiaries would use project income-generating grants for household and food needs.
  - **Livelihoods Promotion:** Activities to ensure regular and diverse income streams for households to support consumption, asset accumulation, and economic empowerment. The activities included cash grants of RWF 800,000 per household for beneficiaries to establish income-generating activities (IGAs), technical business skills training, and access to markets.
  - **Financial Inclusion:** Activities to improve access to formal and informal savings facilities, accompanied by financial literacy training, and linkage to market-based services. The project trained beneficiaries and grouped them into Savings and Internal Lending Communities (SILC) groups, providing cash injections to these groups. Beneficiaries borrowed money from SILC groups, increasing access to finance for household and business expansion.
  - **Social Empowerment:** Equips families with a confident mindset and promotes community inclusion and positive behaviour change. Activities include life skills training, social integration, and coaching.
4. The project implemented activities under these pillars in a graduated manner, meaning project beneficiaries received support at different moments, depending on their levels of need and progress towards project objectives.<sup>4</sup>
  5. The project was underpinned by a Theory of Change (ToC), which the ET discussed and developed during the evaluation inception phase. This elaborated ToC was then used to conduct a contribution analysis of the project’s impacts. These results are discussed under the [Impact section](#) of the Key Findings chapter.

## **1.1 Refugee self-reliance and economic inclusion**

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6. At the 2023 Global Refugee Forum (GRF), the Government of Rwanda reaffirmed its commitment to advancing the socio-economic inclusion of refugees, continuing its efforts to support their self-reliance.<sup>5</sup> The UNHCR Handbook Self-Reliance defines self-reliance as the “ability of an individual, household, or community to meet essential needs and to enjoy social and economic rights in a sustainable manner and with dignity”.<sup>6</sup> In the context of host countries,<sup>7</sup> Self-reliance programming is designed to support refugees on a path towards living more autonomous and dignified lives, with less dependence on humanitarian aid, while they decide their own future. This is especially pertinent, considering that fewer than two per cent of refugees can access the “durable solutions” of returning home, legally settling in the country to which they have fled, or resettling in a

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<sup>4</sup> UNHCR, *Project Document for Denmark Graduation Scale Up Project, Rwanda* (Geneva: UNHCR, 2021).

<sup>5</sup> Global Compact on Refugees, *Global Refugee Forum*, 2023, <https://globalcompactrefugees.org/about/global-refugee-forum/global-refugee-forum-2023>.

<sup>6</sup> UNHCR, *Handbook for Self-Reliance* (Geneva: UNHCR, 2005), <https://www.unhcr.org/sites/default/files/legacy-pdf/44bf7b012.pdf>.

<sup>7</sup> A host country is the country in which a non-national stays or resides, whether legally or irregularly.

third country.<sup>8</sup> Further, there is increasing evidence of the economic benefits of refugee self-reliance to the societies that host them.<sup>9</sup> According to the World Bank, promoting self-reliance is also crucial amid dwindling long-term humanitarian assistance globally.<sup>10</sup> Several factors hinder self-reliance among refugees globally, with a core one being the lack of rights to work, inadequate institutional support, such as access to healthcare, and, in the case of refugee business owners, unfavourable economic conditions.

## 1.2 Graduation approach and UNHCR livelihoods programming

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7. The GA was conceived as part of the Bangladesh Rural Advancement Committee (BRAC). Targeting the Ultra-Poor (TUP) program in Bangladesh in 2002. It is an approach to poverty reduction based on evidence that a multi-dimensional, sequenced approach, where beneficiaries “graduate” through different phases of support, is effective at increasing annual incomes, consumption spending, savings rates, and other indicators.<sup>11</sup> UNHCR adopted the graduation approach in the refugee context, combining innovative, market-based interventions through the four pillars at the heart of the BRAC approach: social protection, livelihoods support, financial inclusion, and social empowerment. The GA approach works in two-year project cycles.<sup>12</sup>
8. The evaluation terms of reference state that while other GA programmes in the Eastern African region have proven effective at boosting entrepreneurialism among participants.<sup>13</sup> In one example programme in Kenya a key challenge in graduating from livelihoods and self-reliance programming is refugees’ low levels of confidence in their ability to meet their own needs without programme support—a finding that is particularly pronounced with the extremely poor and vulnerable.<sup>14</sup>
9. Guided by the 2018 Global Compact on refugees, the UNHCR 2019-2023 refugee livelihoods and economic inclusion strategy focuses on improving the self-reliance of refugees, displaced persons and their host communities.<sup>15</sup> The strategy states that

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<sup>8</sup> RefugePoint, *Transforming Refugee Response* (2024), <https://refugepoint.org/wp-content/uploads/2025/03/D3-Vol-1-Normalizing-a-Role-for-NGOs-in-Refugee-Resettlement-Referrals.pdf>.

<sup>9</sup> Claudena Kran and Evan Easton-Calabria, “Old Concepts Making New History: Refugee Self-Reliance, Livelihoods and the ‘Refugee Entrepreneur,’” *Journal of Refugee Studies* 33, no. 1 (2020): 1–21, <https://doi.org/10.1093/jrs/fez061>.

<sup>10</sup> J. C. Parra, *Measuring Self-Reliance in the Context of Rwanda: Note for the World Bank “Enhancing Self-Reliance and Preparedness for Forced Displacement in the Great Lakes Region (P500793)”* ASA (Washington, DC: World Bank, 2025), <https://documents1.worldbank.org/curated/en/099061725090038866/pdf/P500793-a312a29a-88dc-4cdd-acbc-d8fd255deba4.pdf>.

<sup>11</sup> BRAC, *Tackling Poverty And Inequality All The Way To The Last Mile: Ultra-Poor Graduation (UPG) Programme Highlights 2023* (2023) <https://www.brac.net/program/wp-content/uploads/2024/07/Ultra-Poor-Graduation-UPG-Programme-Highlights-2023.pdf>.

<sup>12</sup> UNHCR, *Refugee Livelihoods and Economic Inclusion - 2019-2023 Global Strategy Concept Note* (2019), <https://www.unhcr.org/media/refugee-livelihoods-and-economic-inclusion-2019-2023-global-strategy-concept-note>

<sup>13</sup> According to the evaluation terms of reference 62 percent of the pilot programme participants set up their own businesses.

<sup>14</sup> A study on the results of RefugePoint’s Urban Refugee Protection Program in Kenya showed that 40 percent of programme participants lacked confidence in their ability to meet their basic needs after the graduation programme ended. RefugePoint (2024) *What are the Impacts of RefugePoint’s Self-Reliance Program in Nairobi? Former Refugee Clients Weigh In*, <https://www.refugepoint.org/what-are-the-impacts-of-refugepoint-self-reliance-program-in-nairobi-former-refugee-clients-weigh-in/>

<sup>15</sup> UNHCR, *Refugee Livelihoods and Economic Inclusion - 2019-2023 Global Strategy Concept Note* (2019), <https://www.unhcr.org/media/refugee-livelihoods-and-economic-inclusion-2019-2023-global-strategy-concept-note>

“Economic inclusion contributes to the self-reliance and resilience of refugees, empowering them to meet their needs in a safe, sustainable and dignified manner; avoids aid-dependency and negative coping mechanisms; contributes to their host economies; and prepares refugees for their future, whether they return home, integrate in their country of asylum or resettle in a third country.”<sup>16</sup> According to UNHCR, Interventions that support this strategy centre on the provision of services and influencing the enabling environment through:

- Advocating for policies that facilitate refugees’ access to financial services, the right to work and labour markets.
- Provision of financial services, access to credit, capital and business development support to boost entrepreneurship.
- Promoting market-based approaches to the livelihoods and financial inclusion of refugees for enhanced sustainability.
- Improving the integration of refugees with host communities to improve social cohesion.<sup>17</sup>

### 1.3 Context

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10. Violent conflicts in the Democratic Republic of Congo (DRC), Burundi, and the Horn of Africa have displaced thousands of people across East Africa. The Fifth Rwanda Population and Housing Census, 2022, found that Rwanda hosts approximately 107,300 refugees, representing about one percent of the total resident population.<sup>18</sup> As of 31 March 2025, most of these refugees and asylum seekers are from the DRC (60.8 percent) and Burundi (38.3 percent). Mahama camp accommodates 50.3 percent of the total population, while Kiziba camp hosts 10.3 percent.<sup>19</sup>
11. As a signatory of the Comprehensive Refugee Response Framework (CRRF) and the Global Compact on Refugees (GCR)<sup>20</sup>, the Government of Rwanda (GoR) is committed to enhancing the socio-economic inclusion of refugees and host communities. MINEMA leads the refugee response and works closely with UNHCR and other partners to support the livelihoods and economic inclusion of refugees, aiming for their self-reliance. These efforts are central to the GoR Economic Inclusion Strategy (2021–2024) and are implemented through several innovative programmes and strategic partnerships with key

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<sup>16</sup> UNHCR, Refugee Livelihoods and Economic Inclusion - 2019-2023 Global Strategy Concept Note (2019), p. 3 <https://www.unhcr.org/media/refugee-livelihoods-and-economic-inclusion-2019-2023-global-strategy-concept-note>

<sup>17</sup> UNHCR, Refugee Livelihoods and Economic Inclusion - 2019-2023 Global Strategy Concept Note (2019), p. 3 <https://www.unhcr.org/media/refugee-livelihoods-and-economic-inclusion-2019-2023-global-strategy-concept-note>

<sup>18</sup> National Institute of Statistics Rwanda, *RPHC-5: Socio-Economic Status of Refugees in Rwanda Report* (Kigali: National Institute of Statistics Rwanda, 2024), 19, para. 2, <https://alpha.statistics.gov.rw/data-sources/censuses/Population-and-Housing-Census/fifth-population-and-housing-census-2022/rphc5-thematic-reports/rphc-5-socio-economic-status-refugees-rwanda>.

<sup>19</sup> UNHCR Rwanda, *Where We Work* (2025), <https://www.unhcr.org/rw/where-we-work>.

<sup>20</sup> UNHCR Comprehensive Refugee Response Framework (CRRF) Poster (2018), <https://www.unhcr.org/media/global-crff-poster-september-2018> and Global Compact on Refugees, *Global Refugee Forum*, 2023, <https://globalcompactrefugees.org/about/global-refugee-forum/global-refugee-forum-2023>.

stakeholders.<sup>21</sup> This joint strategy with MINEMA provides a roadmap to transition refugees and host families from dependence on assistance to sustainable income generation. The approach focuses on strengthening livelihood assets by promoting income-generating activities through sustainable employment, asset creation, and investments.<sup>22</sup> The Pathways to Inclusion project, Phase 1, is a key pillar of this strategy.

12. In Rwanda, refugees are legally allowed to seek employment both in the formal and informal sectors, start businesses, and access vocational training opportunities, similar to Rwandan citizens.<sup>23</sup> They also have freedom of movement and the right to official documentation. Further, approximately a third (37 percent) of refugees have or use formal bank accounts, and an additional 62 percent use other formal (non-bank) financial products.<sup>24</sup> However, translating these commitments into consistent access on the ground remains uneven across governance levels. Refugees continue to face practical barriers such as employer misunderstanding of their rights to work, limited access to formal finance, and constraints on accessing higher-education and vocational entry pathways.<sup>25</sup>
13. While Rwanda's economy has grown on average by 8.2 percent in 2022-2023, the pace of job creation remains insufficient, and unemployment rates remain high.<sup>26</sup> Furthermore, infrastructural gaps and high poverty levels remain significant challenges at the national scale.<sup>27</sup> According to the Rwanda Finscope 2024: Refugees financial inclusion thematic report, roughly two-thirds of refugees in Rwanda receive income from humanitarian aid (33 percent), gifts and donations (22 percent), and remittances from relatives (11 percent).<sup>28</sup> In practice, there are non-legal barriers to the realisation of these rights, which were documented in the contextual analysis conducted as part of the original project proposal. This includes the lack of awareness among some employers about refugees' rights to work and the hiring process, insufficient access to finance for refugee entrepreneurs, and limited access to tertiary and vocational education.<sup>29</sup> In the context of the Pathways to Inclusion project phase 1 in Rwanda, 66 percent of refugees residing in the Mahama and Kiziba camps are classified as highly vulnerable.<sup>30</sup>

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<sup>21</sup> Ministry in Charge of Emergency Management (MINEMA) and UNHCR, *Joint Strategy for Economic Inclusion of Refugees and Host Communities 2021–2024* (Kigali: MINEMA and UNHCR, 2021).

<sup>22</sup> This includes the provision of productive assets, skills transfer, market linkages to boost demand for locally produced goods and food, and entrepreneurship support aimed at lifting beneficiaries out of extreme poverty. The strategy also incorporates risk prevention and shock management measures, along with protection interventions to ensure basic needs are met.

<sup>23</sup> As a signatory to the 1951 refugee convention, the 1967 additional protocol and the 1969 Organization of African Unity Refugee convention, Rwanda maintains a policy to protect and advance the rights of refugees as it is enshrined in the Rwandan Refugee Law.

<sup>24</sup> FinScope, *Refugees Financial Inclusion Thematic Report* (Kigali: Government of Rwanda, UNHCR, NISR, and Access to Finance Rwanda, 2024), 10, <https://afr.rw/downloads/rwanda-finscope-2024-refugees-financial-inclusion-thematic-report/>.

<sup>25</sup> Refugees International, *Turning Policy into Reality: Refugees' Access to Work in Rwanda* (2023), <https://d3jwam0i5codb7.cloudfront.net/wp-content/uploads/2023/09/Rwanda-Report-September-2023.pdf>.

<sup>26</sup> World Bank, *Rwanda Country Overview* (2025), <https://www.worldbank.org/en/country/rwanda/overview>.

<sup>27</sup> World Bank, *Rwanda Country Overview* (2025), <https://www.worldbank.org/en/country/rwanda/overview>.

<sup>28</sup> FinScope, *Refugees Financial Inclusion Thematic Report* (Kigali: Government of Rwanda, UNHCR, NISR, and Access to Finance Rwanda, 2024), 10, <https://afr.rw/downloads/rwanda-finscope-2024-refugees-financial-inclusion-thematic-report/>.

<sup>29</sup> UNHCR, *Contextual Analysis: Annex to Project Proposal 2021 Document* (Geneva: UNHCR, 2021), 4.

<sup>30</sup> UNHCR, *Draft Report – Graduation Project Endline – Cohort 2023* (Geneva: UNHCR, 2023), v.

## 2. PURPOSE AND SCOPE OF THE EVALUATION

14. UNHCR Rwanda commissioned this independent evaluation following the graduation of the two cohorts to assess the effectiveness, sustainability, and impact of the Pathways to Inclusion project. The evaluation was conducted in the Kiziba and Mahama camps between July and November 2025 by Key Aid Consultants. Specifically, the evaluation was guided by the following objectives:
1. Evaluate the project's **relevance, efficiency, and effectiveness** in alignment with the project targets as set out in the project results framework, including gender and youth-focused goals.
  2. Assess the **outcomes and progress towards the impact** of the project on the beneficiaries, with an emphasis on gender and youth outcomes at project locations.
  3. Identify **lessons learned** that could inform future programming and scaling up of GA efforts in refugee contexts, with a focus on the distinct needs of women and youth in refugee contexts.
  4. Contribute to the national, regional, and **global evidence base** on scaling up GA projects that address the socio-economic inclusion of refugees, host communities, women, and youth in similar contexts.<sup>31</sup>
15. The evaluation serves **both learning and accountability purposes**. In the context of learning, the evaluation was tasked with determining the reasons why certain results occurred or did not occur, to inform lesson learning, derive good practice models for potential scale-up, and apply similar programming in different contexts. Towards accountability, the evaluation has the role of demonstrating the extent to which the project achieved its planned objectives and the extent to which project inputs translated into results (as outlined in the project Results Framework) for refugees and host communities. The evaluation enables UNHCR to demonstrate to various stakeholders, including donors, what worked in Phase 1, what can be adapted in the planned Phase 2, and what may be promising for future interventions of this nature.
16. The evaluation focused on the refugee beneficiaries of the project in Mahama and Kiziba camps, as well as the host community beneficiaries in the hosting districts of Kirehe and Karongi in both cohorts. It assesses the interventions associated with all four pillars of the graduation approach as applied in the context of the Pathways project: social protection, livelihoods promotion, financial inclusion, and social empowerment. The evaluation focuses on progress towards the impact of the different pillars in contributing to the guiding impact statement of achieving improved self-reliance and economic inclusion for **refugees and host communities**.

### 2.1 Users of the evaluation

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17. The **primary audience** of this evaluation is: UNHCR Rwanda, particularly the Livelihoods and Economic Inclusion Unit responsible for the project; the GoR and particularly the

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<sup>31</sup> UNHCR, *Pathways to Inclusion Project Phase 1 Evaluation: Terms of Reference* (Geneva: UNHCR, 2025), 9.

MINEMA; the Embassy of Denmark in Kigali as the funding partner; Caritas Rwanda, which was the designated implementing partner; and the local authorities in Kirehe District (Mahama camp) and Karongi District (Kiziba camp). The **secondary audience** of this evaluation includes other humanitarian actors, suppliers, and service providers, such as Microfinance Institutions (MFIs) and other partner organisations that supported programme implementation.

### 3. EVALUATION METHODOLOGY

18. The evaluation was framed around areas of inquiry, using as a guide the Organisation for Economic Development (OECD) Development Assistance Committee (DAC) criteria.<sup>32</sup> (see Table 1 below and Annex 2: Evaluation Matrix for the complete evaluation matrix).

Table 1 OECD criteria and key focus in the context of the evaluation

Criterion	Key focus areas
Relevance	Alignment with the needs of refugees and host communities; coherence with Rwanda’s policy framework; appropriateness of the Graduation Approach package
Effectiveness	Extent to which planned results (outputs/outcomes) were achieved; progress towards impact; gender and youth outcomes
Efficiency	Use of resources (financial, human, institutional); timeliness and cost-effectiveness of implementation
Impact	Evidence of intended and unintended long-term changes in self-reliance, livelihoods, and socio-economic inclusion
Sustainability	Likelihood of continued benefits beyond the project period; institutional anchoring; community ownership
Scalability & Replicability	Potential for replication and scaling up in Rwanda and in similar refugee-hosting contexts

Source: Pathways to Inclusion project phase 1 Evaluation Terms of Reference

19. The evaluation design was non-experimental. The evaluation Terms of Reference (TOR) recommended the use of a non-experimental approach because the project design did not include a control or counterfactual group. Creating a counterfactual would have been difficult as the project targeted a specific segment of the population—project beneficiaries from the host and refugee community. The evaluation design was **theory-based** to identify best practices and assess how the project achieved outputs, outcomes and progress towards impact as defined in the Project Results Framework. It employed an explicit ToC to draw conclusions about whether and how the UNHCR contributed to the observed results. The original project ToC was discussed and developed in partnership with UNHCR and Caritas during a workshop held on 8 July 2025. It helped the ET identify and assess the causal logic between activities, outputs, outcomes, and the longer-term impact of the project—**Error! Reference source not found.** for the elaborated ToC. The ToC assumptions that are critical to the project’s delivery were identified as part of this process and included in the evaluation matrix as lines of inquiry.

20. The ET conducted a contribution analysis to assess the extent to which the project’s TOC remained valid and whether the observed results could be attributed to project interventions. The analysis further examined the integrity of the causal linkages among activities, outputs, outcomes, and impacts, assessing whether these relationships functioned as originally anticipated. To review the project’s causal chain, the ET analysed progress and achievement at each level of the TOC. This assessment utilised data from

<sup>32</sup> The OECD DAC Network on Development Evaluation (EvalNet) identified six evaluation criteria – relevance, coherence, effectiveness, efficiency, impact and sustainability – which provide a normative framework to determine the merit and value of an intervention. The criteria serve as the basis upon which evaluative judgements are made. OECD/DAC Network on Development Evaluation, ‘Better Criteria for Better Evaluation, Revised Evaluation Criteria Definitions and Principles for Use’, 2019.

multiple sources, including the quantitative Household Survey (HHS), Focus Group Discussions (FGDs), Key Informant Interviews (KIIs), annual project reports, SLIC reports, and Post-Distribution Monitoring (PDM) reports. Based on this triangulated evidence, the ET identified areas where performance gaps were observed or where the TOC causal link appeared not to hold, .

21. The evaluation was guided by an evaluation matrix Annex 2: Evaluation Matrix, which reflected the ToC logic, laid out the criteria, evaluation questions, sub-questions and indicators used to measure results of the project. The evaluation matrix made explicit the data sources, which include secondary data and primary data (KIIs, FGD, and a quantitative HHS).
22. The ET based the decision on when to use either qualitative or quantitative data on the nature of evaluation questions per evaluation area. Based on the approved evaluation matrix, the ET used the quantitative household survey (HHS) to answer evaluation questions on effectiveness, impact, cost efficiency and sustainability. The ET employed qualitative methods (KIIs and FGDs) for triangulation, validation and provision of additional context. These evaluation areas had hard quantitative indicators. The ET utilised qualitative methods as the primary way to respond to evaluation questions on relevance, scalability, and replicability, with available quantitative secondary data and suitable data from the quantitative HHS utilised for triangulation and validation. These evaluation areas had process and qualitative indicators best suited for qualitative data.

### 3.1 Data Collection

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23. The ET collected data using a mixed-method approach, relying on both quantitative and qualitative data from secondary and primary sources. Secondary data collection involved a **desk review** of 70 internal and non-publicly available documents shared by UNHCR Rwanda, including original project proposal documents, annual progress report post-distribution monitoring (PDM) data, operational documents, logframes, and budgets (see [Annex 3: Desk review documents](#)).
24. Primary data collection involved a country visit to Rwanda in August 2025. Table 2 provides an overview of the primary data collection during the visit. The evaluation team conducted 741 beneficiary household quantitative household interviews, nine FGDs and 23 Key Informant Interviews in Rwanda.
25. The ET selected relevant UNHCR staff, Caritas staff, MINEMA staff, project technical partners staff, local camp leaders, donor staff and microfinance institution staff in Rwanda for key interviews. The ET purposefully selected the key informants through a project stakeholder analysis in the inception phase. This analysis considered stakeholders who had knowledge and interest or were impacted directly by the project. The KIIs assisted the ET in answering qualitative EQs and informed the case studies. Key informant interviews also provided context to the quantitative data from the survey and from the secondary data review. Three of the KIIs focused on developing two **short case studies**. One was on Cash Grants & Entrepreneurialism (Mahama Refugee Camp) and the other on Agricultural Supports & Community Linkages (Karongi District). The case studies examined particularly impactful project activities and outputs, seeking to understand the causal

processes that led to specific outcomes, as well as any necessary risk mitigation (see the case studies in [4.2 Effectiveness](#) and [4.4 Impact](#)).

26. The evaluation team conducted nine **FGDs** in Kiziba and Mahama in Rwanda with a total of 27 beneficiaries of the Pathways project. Participants in FGDs were selected from various subgroups represented in the project beneficiaries. The ET employed FGDs to gather complementary views and perceptions from beneficiaries. To gather qualitative data across all project locations, the FGDs covered both the Kiziba and the Mahama camp. FGDs were also organised by gender, age, and hosts to cover the heterogeneity of population groups targeted by the project. Of the total participants, 55.6 percent were women, 33.3 percent were youth, and 37 percent were persons with disabilities.
27. A **quantitative household survey (HHS)** was administered to project beneficiaries. The survey targeted a representative sample of refugees and host community members from both the 2021 and 2023 cohorts. A total of 718 households were planned, and 741 were actually surveyed, using a stratified sampling design to achieve a  $\pm 5\%$  margin of error at a 95% confidence level within each stratum. Annex 4 provides an overview of the sampling method used, and Annex 8 provides the complete HHS questionnaire.
28. The ET reduced the quantitative HHS size in the Kiziba camp by 89 respondents. This was one because the ET seemed to have reached saturation in terms of identifying refugees to interview for the survey, especially those from the 1st cohort. In consultation with UNHCR, the ET replaced the respondents with those from Mahama, maintaining the original sample size target.

Table 2 Summary of methods & target group

Method	Categories	No of female respondents	No of male respondents	No. of responses
<b>Household quantitative survey</b>	Host community	149	91	233
	Refugees	359	149	508
<b>KIIs</b>	Government of Rwanda MINEMA	2	3	5
	Government of Rwanda District officials	2	0	3
	Local leadership	0	2	2
	Caritas Staff	2	1	3
	UNHCR staff	3	2	5
	Danish Embassy	0	1	1

Method	Categories	No of female respondents	No of male respondents	No. of responses
	Microfinance institution (working with savings cooperatives)	0	1	1
	Beneficiary case study participants	1	2	3
<b>FGDs</b>	Host community members	13	9	5 (22 in total)
	Refugee community members	10	11	4 (21 in total)

### 3.2 Data triangulation and analysis

29. Primary and secondary qualitative data were coded and analysed using a **coding matrix in Excel**.<sup>33</sup> Data sources were triangulated and, where relevant, disaggregated by stakeholder type and position. All documents were reviewed, referenced, and systematically coded in the coding matrix against the indicators in the evaluation matrix. To ensure the rigour of the findings, each indicator of the evaluation matrix was informed by multiple sources, thereby triangulating the data.
30. Following coding, the ET used a combination of **qualitative and quantitative analysis** to generate key findings. The team applied thematic analysis to identify patterns aligned with the evaluation questions and ToC, while comparative analysis highlighted similarities and differences across refugee camps, host communities, and stakeholder groups. Using the ToC, the contribution analysis method helped identify the role UNHCR played in achieving results and outcomes. Triangulation with quantitative results enabled a more robust contribution analysis, clarifying causal linkages and the project's role in observed changes.
31. For **quantitative data analysis**, the ET ran a series of descriptive statistical analyses on both the data shared by the UNHCR project team and the quantitative HHS administered as part of the evaluation. Following data cleaning to identify missing values, outliers, inconsistencies, and duplicates, the analysis plan adhered to the quantitative HHS structure and included both descriptive and regression methods. Key outcome indicators, including the self-reliance index, food consumption score (FCS), and coping strategy index<sup>34</sup> (CSI), The household hunger score (HHS) and wealth index were analysed and disaggregated by the AGD of the household head.
32. The ET utilised the Self-Reliance Index (SRI) to measure project impact.<sup>35</sup> It is a scored survey tool designed to measure the progress of refugee households toward self-reliance

<sup>33</sup> The coding matrix is an internal document where all the data relevant for the analysis will be extracted per information source against the indicators of the evaluation matrix.

<sup>34</sup> Food Security Cluster, *Reduced Coping Strategies Index Booklet*, [https://fscluster.org/handbook/Section\\_two\\_rcsi.html](https://fscluster.org/handbook/Section_two_rcsi.html).

<sup>35</sup> The SRI was created by over 25 contributing partners, including NGOs, UNHCR, research entities, foundations, and government agencies. It was launched in 2020. See more here: <https://www.refugeeselfreliance.org/sri>

over time. It is composed of 12 domains: housing, food, education, healthcare, Health status, safety, employment, financial resources, assistance, debt, savings and social capital. The total SRI score is calculated as an average of the scores in each of the 12 domains. More information on the SRI and how it was adapted to match the objectives of this evaluation can be found in [Annex 5: Measuring Self-Reliance](#).

### 3.3 Ethical considerations

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33. UNHCR worked with MINEMA to secure refugee camp access and entry for the evaluation team and field data collectors in Mahama and Kiziba camps.
34. The evaluation team ensured that the evaluation conformed to the United Nations Evaluation Group (UNEG) ethical standards and norms and recognised the responsibility for safeguarding and ensuring ethics at all stages of the evaluation cycle (preparation and design, data collection, data analysis, reporting, and dissemination).<sup>36</sup>
35. The ET adhered to the following **values** throughout the project evaluation: respect for dignity, diversity, and cultural norms, rights, transparency, confidentiality, avoidance of harm, independence and impartiality, and credibility. It sought to ensure privacy by collecting only demographic characteristics for disaggregation (i.e., Sex, age group) and not personal identifying information.
36. The ET used a rigorous approach to ensure **data protection**. Key Aid Consulting complies with the European Union General Data Protection Regulation (GDPR)<sup>37</sup>. To ensure that the confidentiality and anonymity of participants were guaranteed throughout data collection, analysis and reporting phases. Project documentation and primary data collected were stored and shared on an encrypted server (based entirely in France), and no data was shared via email.
37. The ET incorporated a Key Aid Quality Assurance Adviser to ensure adherence to UNHCR and UNEG standards. The UNHCR also established an Evaluation Management Team and an Evaluation Reference Group (ERG). These layers were independent of each other and reviewed all evaluation deliverables for quality control. The evaluation team independently conducted the evaluation, the UNHCR's core management team defined the overall scope of the evaluation, consolidated UNHCR feedback on evaluation deliverables and assessed deliverables quality in line with UNHCR standards and norms. The ERG supported quality assurance by providing input on the country context, technical relevance and stakeholder engagement.

### 3.3 Methodological limitations

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38. The team made changes in the quantitative HHS sampling by increasing the respondents from the Mahama camp by 89 and reducing the sample size in the Kiziba by the same number. In the Kiziba camp, the ET reached saturation in terms of identifying refugees to interview for the HHS. Consultation with Caritas suggested that some refugees may have

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<sup>36</sup> Key Aid signed the UNHCR Code of Conduct and UNHCR Data Protection and Supplementary Agreements at the start of the project.

<sup>37</sup> This directive sets out individuals' rights regarding the processing, handling, treatment and storage of their personal data.

moved out of the camp, especially those from the first cohort. Despite the changes, the ET still reached the planned minimum sample.

39. The evaluation team could not reach several key informants, especially among the refugee community, as these had moved on from the camps and were no longer reachable at the contact number supplied by UNHCR Rwanda. To fill in the gaps, the ET replaced these key informants and used other data sources (FGDs and desk review) to the extent possible.
40. The ET used a non-experimental approach, meaning that researchers collected data from refugees and host beneficiaries only, and not individuals who did not participate (also known as a control or counterfactual group). Creating a counterfactual group (i.e., employing a semi-experimental approach) was not possible for this evaluation due to budget and time constraints. The implication is that there is a degree of sample bias, as the project does not compare the outcomes of non-project beneficiaries with those of project beneficiaries.

## 4. KEY FINDINGS

41. The section below presents key evaluation findings against the six areas of inquiry, namely: Relevance, Effectiveness, Efficiency, Impact, Sustainability and Scalability and Replicability.

### 4.1 Relevance

42. This section assesses the extent to which the Graduation Project Phase 1 effectively targeted the right population, addressed prioritised needs of refugees and host communities, and aligned with Rwanda’s socio-economic context, government strategies, and UNHCR’s mandate. The analysis draws on AGD considerations, government engagement, and evidence of adaptive programming.

#### To what extent did the project effectively target the right population and address prioritised needs of the targeted population?



##### Key Findings

- The project’s targeting was inclusive and AGD-based, with Caritas ensuring quotas and accessibility measures so that women and other vulnerable groups could be selected.
- Target group selection was transparent and data-driven, with fairness safeguarded through community involvement, but the dual focus on vulnerability and “business readiness” disadvantaged some of the most vulnerable households.
- The cash-plus graduation package was well aligned to refugee financial realities, combining training, mentoring, and phased grants to strengthen financial access and self-reliance.
- The project was well aligned with Rwanda’s legal framework and the GoR policy direction on the self-reliance of refugees.

#### 4.1.1 Inclusivity of targeting approaches (EQ 1.1)

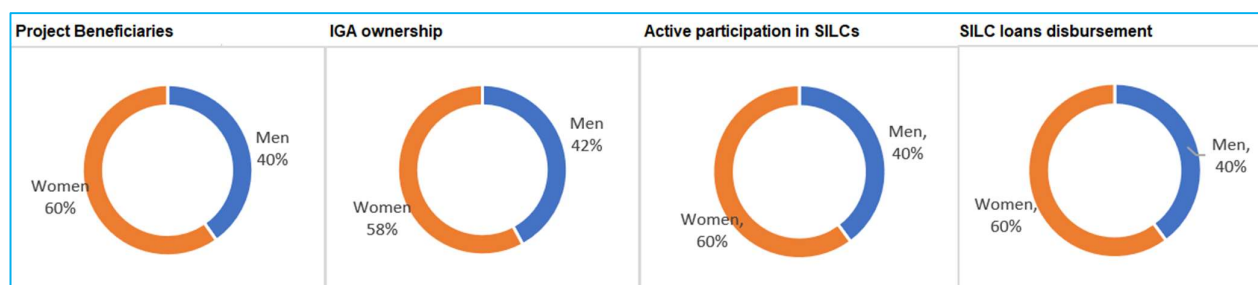
43. **According to project documents and primary data collected, the project’s targeting was inclusive and AGD-based, with Caritas ensuring quotas and accessibility measures so that women and persons with disabilities could participate equitably.**<sup>38</sup> The Graduation Project Phase 1 targeted households from vulnerable refugee and host communities. The targeting design was rooted in structured needs assessments and guided by the Age, Gender and Diversity (AGD) approach, as confirmed by key informants and participants in FGDs. The project operationalised inclusiveness through measures such as enforcing a 60 percent quota for women’s participation in

*“No particular group was unjustly excluded. Different categories were considered—youth, women, and persons with disabilities. From our perspective, the process was done well and effectively monitored, which minimised challenges with targeting.”— Key Informant*

<sup>38</sup> UNHCR Rwanda and Caritas, “Annual Performance Report, January 1st to December 31st, 2023”

groups; 963 out of the total 1,613 project beneficiaries were women. As illustrated by Figure 2, women constituted the majority of participants in various project interventions.

Figure 2 Women participation in project interventions



Source: Caritas 2024 annual report, Caritas 2024 PDM report and Caritas 2024 SILC annual report

44. According to KIIs and FGD participants, the project ensured accessibility for persons with disabilities, including the provision of sign language interpreters for participants with hearing impairments and real-time oral translation during trainings, coaching sessions, and meetings for participants with language or literacy barriers. The project offered proximity-based support to reduce physical access constraints. Although only five out of the 1,613 beneficiaries were disabled, 23 percent of beneficiary refugee households and 18 percent of host community beneficiary households had a member with a disability.
45. **According to various sources, target group selection was transparent and data-driven, with fairness safeguarded through community involvement and public lotteries.** Primary evidence from FGDs indicated that communities perceived the process as transparent, with fairness mechanisms such as community lotteries (a process where residents identified vulnerable households) employed when demand exceeded supply. Beneficiaries actively contributed to identifying preferred income-generating activities and co-developing business plans. Project documents (specifically the Results Framework and the 2023 and 2024 PDM reports) highlight the emphasis on fairness and community involvement, while FGDs in Mahama and Kiziba confirmed the use of public lotteries and the direct beneficiary choice of IGAs.
46. **Targeting criteria were appropriate and well-received.** FGD and KIIs suggested that the targeting criteria were broadly appropriate to local needs and priorities, combining vulnerability (e.g., women-headed households, PwDs, youth) with capacity for livelihoods engagement (“business readiness”). This approach was well received by communities, with KIIs and FGDs expressing that “the right people were reached”—those most in need—while acknowledging that many eligible households were excluded due to resource limitations. However, the dual focus on vulnerability and “business readiness” disadvantaged some of the most vulnerable households. While relevant to the project’s self-reliance goals, it meant that households with severe disabilities or mental health challenges were often disadvantaged, as they were less able to meet the requirements for business start-up and management.
47. Based on a review of literature on self-reliance and livelihoods programming, the tension between targeting the most vulnerable versus those that are “business-ready” was not peculiar to the graduation phase one project. Literature suggests that beneficiaries who are better off socio-economically have a higher chance of achieving better livelihood

outcomes than beneficiaries starting from a lower socio-economic base.<sup>39</sup> Whilst the evaluation team did not explore this phenomenon in the quantitative HHS, key informants echoed the same suggestion. According to KIIs, beneficiaries who already owned a form of enterprise were better positioned to have successful IGAs, as they used the project's income-generating grants to expand their existing businesses. These beneficiaries already had pre-existing market knowledge and business skills. An example of this scenario is case study 1 in the 4.2 **Effectiveness** section. This issue is discussed further in the Impact section and is reflected in the Recommendations.

**48. According to FGD participants, the project team's limited communication of selection criteria led to perceptions of unfairness, though in practice, non-selection was mainly due to capacity constraints, eligibility filters, and the lottery process.**

While the targeting was evidence-based and inclusive in design, public communication of the inclusion criteria was insufficient, leading to perceptions of exclusion among households not selected. In practice, tensions emerged between prioritising the most vulnerable and those judged “business-ready,” and messages about how these trade-

*“We were told to register but never shown the criteria, and in the end, many of us vulnerable youth were not selected.”* – FGD (mixed age & gender) Mahama camp Youth FGD

offs were applied were not consistently conveyed. Beneficiaries in FGDs (especially youth) reported that they did not always understand why some people were included or excluded from the project. In reality, non-selection often stemmed from capacity limits and formal verification (not solely poor communication). Where youth perceived exclusion, the lottery, eligibility screens, and resource constraints were the primary drivers.

**49. Strong oversight and coordination mechanisms, led jointly by UNHCR, MINEMA, Caritas, and local leaders, validated selection lists and ensured transparent implementation through monitoring platforms and joint reviews.**

Targeting processes were validated and jointly overseen by MINEMA and local leaders. As confirmed by CARITAS, MINEMA and UNHCR key informants, beneficiary lists were validated and approved by UNHCR and MINEMA after the community-level selection steps, demonstrating the systematic use of agency administrative data. Key informants, including local leaders, stated that beneficiary lists were publicly displayed at community points for verification before being confirmed as final. This added transparency to the selection process. Key informants consistently stated that beneficiary lists needed MINEMA’s sign-off authority to be official.

**50. This collaboration between UNHCR, MINEMA, local leaders, and other key stakeholders was critical to the project’s successful implementation. Regular livelihood coordination meetings were convened to streamline activities, enhance collaboration, and avoid duplication of efforts among partners. Joint field monitoring visits—some of which received media coverage—further facilitated transparent oversight and reinforced shared accountability. In addition, local leaders contributed to monitoring and evaluation through structured platforms, such as the Joint Action Development Forum, which provided an institutional mechanism for participatory review of project activities, as reflected in statements from the Caritas team in Mahama Refugee Camp, key informants and in FGDs.**

<sup>39</sup> Re:BUiLD, *Results from Re:BUiLD’s Wave 1 Randomized Control Trials (RCTs) on Mentorship and Cash Grants for Microentrepreneurs in Nairobi, Kenya and Kampala, Uganda: Research Briefs* (2025), <https://rebuild.rescue.org/learning-briefs/wave-1-rct-research-brief>.

Government actors functioned as both policy gatekeepers and practical partners, ensuring legitimacy, accountability, and structured oversight of the Graduation Project. According to KIIs, government actors emerged as both policy gatekeepers and valuable partners in the accountability process.

#### 4.1.2 Alignment of project with prioritised needs of refugees & hosts (EQ 1.2)

51. **A comparison of refugee needs as expressed in the project proposal, refugee needs as stated by GOR key informants, and the selected project interventions shows that the project aligned with the prioritised needs of refugees and hosts.** According to the 2021 UNHCR Graduation project proposal document,<sup>40</sup> most refugees in Rwanda, including in the target camps, largely rely on assistance for their subsistence, and there is a gap in livelihood support for refugees. Further, the COVID-19 pandemic limited economic transactions and refugees' economic participation. The project interventions aimed to improve the self-reliance of refugees and host communities through increased economic opportunities, financial inclusion, skills development, and the strengthening of social capital. Feedback from FGDs also supports the notion that the project aligned with the priorities of refugees and host communities. A recurring theme in FGDs was the desire to improve livelihoods and self-reliance among the beneficiary community. Key informants stated that most refugees have been in camps for a protracted time, hence the need for progress towards self-reliance.
52. Results from the quantitative HHS showed that 94.4 percent of refugee respondents in Kiziba had been in the camp for more than 10 years, whilst 82.5 percent of refugee respondents in Mahama camp had been living in the camp for more than five years. Although the project aligned with the priorities of both the refugee and host communities, it could not address all needs due to its scope. An analysis of responses from FGDs and KII shows that refugees would have preferred more food assistance than what the project provided. Quantitative HHS results indicate that refugees' food security is fragile. The evaluation offers more detail on this in the 4.2 **Effectiveness** section and Impact sections.
53. **The cash-plus graduation package that the project employed was well aligned to refugee financial realities, combining training, mentoring, and phased grants to strengthen financial access and self-reliance.** Secondary data highlighted high levels of financial access among refugees (99 percent with formal financial access, 85 percent using mobile money).<sup>41</sup> These findings validated the project's use of a cash-plus graduation model, which combined:
- **Standardised training** (Savings & Internal Lending Communities—SILC/VSLA, financial literacy, business-plan and entrepreneurship coaching, and agriculture/livestock modules);
  - **Mentoring and close follow-up** using structured checklists; and

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<sup>40</sup> UNHCR Project Proposal, *Pathways to Economic Inclusion and Self-Reliance of the Refugees and Host Communities in Rwanda through Scaling up Graduation Approach*, 2021.

<sup>41</sup> FinScope, *Refugees Financial Inclusion Thematic Report* (Kigali: Government of Rwanda, UNHCR, NISR, and Access to Finance Rwanda, 2024), 10, <https://afr.rw/downloads/rwanda-finscope-2024-refugees-financial-inclusion-thematic-report/>.

- **Phased grants** (up to FRw 800,000), released after training and mentor approval of a business plan, together with mandatory linkages to formal financial institutions (bank account opening, use of blocked accounts, and facilitation toward credit).

54. **This bundled approach was consistently described by Caritas and corroborated by a partner bank and other key informants.** Financial literacy formed the core of the package, complemented by business planning and sector-specific modules. Delivery required approximately 12 days of training, the preparation of mentor-approved business plans, and instalment-based grants tied to readiness steps (e.g., securing a business site). Key informants stated that income-generating activities are relevant for populations in protracted refugee situations, such as the project beneficiaries.

#### 4.1.3 Extent to which the project is aligned with the socio-economic context (EQ 1.3)

55. **Based on KIIs and a review of project design documents, by focusing on livelihoods, financial inclusion and self-reliance, the project aligned with the GOR’s policy direction on refugees.** The MINEMA 2025-2030 Refugee Sustainable Graduation Strategy<sup>42</sup> emphasises the need to reduce refugees’ dependency on humanitarian assistance through vocational training, entrepreneurship support, financial inclusion, employment opportunities, and grant support for initiating livelihood activities. The project aligned with this GOR policy position by providing refugees and host communities with income-generating grants, financial literacy training, linking beneficiaries to microfinance institutions and banks, and grouping beneficiaries into SILC groups to improve access to finance.

56. By supporting interventions that took into consideration that refugees are allowed to start a business, open bank accounts, have freedom of movement and the right to work, the project was designed paying attention to Rwanda’s socio-economic context, legal framework, and inclusion strategies. The project’s financial inclusion and livelihoods design directly reflected this enabling environment. This is confirmed in the UNHCR–MINEMA Joint Livelihoods Strategy (2021–24)<sup>43</sup> and echoed by KIIs, which highlighted the enabling policy environment. The current legal framework is established by Law No. 042/2024 of 19 April 2024 (Official Gazette of the Government of Rwanda). This law sets out provisions for the status, documentation, and management of refugees, including camp settlement and relocation. Article 19(4) explicitly affirms the right to freedom of movement by allowing a refugee who no longer wishes to remain in a camp to relocate elsewhere upon notifying the Minister in writing. Article 17 establishes the right to a refugee identity card, while Chapter III (Rights and obligations) stipulates that refugees “enjoy the rights and liberties provided for by international treaties ratified by Rwanda,” thereby affirming rights to work, education, and social services in line with Rwanda’s international commitments.<sup>44</sup> The MINEMA–UNHCR Joint Strategy for Economic Inclusion (2021–

<sup>42</sup> MINEMA, *2025-2030 Refugee Sustainable Graduation Strategy*, Kigali: Government of Rwanda, 2025).

<sup>43</sup> Ministry in Charge of Emergency Management (MINEMA) and UNHCR, *Joint Livelihoods Strategy 2021–2024* (Kigali: Government of Rwanda and UNHCR, 2021).

<sup>44</sup> public of Rwanda, *Law No. 042/2024 of 19 April 2024 Relating to Refugees*, *Official Gazette*, Government of Rwanda, <https://migration.gov.rw>

2024), confirms that Rwanda’s refugee law guarantees the right to work, freedom of movement, and access to documentation.<sup>45</sup>

57. **The project demonstrated adaptive management, with Caritas, UNHCR, MINEMA, and the banking partner authorising and operationalising concrete adjustments in response to implementation challenges and community feedback.** Caritas detailed a series of “**adjustments to the original UNHCR implementation plan**”, including cooperative-management training,<sup>46</sup> targeted cash injections to ease group liquidity, and structured transitions into cooperatives or hosting companies—together with regular coordination meetings and joint field monitoring with UNHCR and MINEMA, i.e., the fora where such changes would typically be minuted and subsequently recorded in quarterly and annual plans and annual narrative reports. FGDs in Mahama (host and mixed groups) independently echoed the rationale for these adaptations, citing concerns about grant adequacy and challenges with tranche sequencing (e.g., first instalments often diverted to essentials such as rent). Mitigation strategies noted by participants included close follow-up, early SILC placement, and bank linkages—the same issues addressed by the liquidity and governance adjustments confirmed by Caritas.

58. The project banking partner corroborated additional **operational adjustments** linked to risk management and beneficiary feedback: periodic group visits, deployment of four camp-based volunteers, blocked accounts to safeguard funds, and discouraging long-term cash holding. These process changes exemplify how frontline engagement translated directly into adaptive management practices that would typically be reflected in routine narrative and progress reporting.

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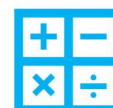
<sup>45</sup> Ministry in Charge of Emergency Management (MINEMA) and UNHCR, *Joint Strategy for Economic Inclusion of Refugees and Host Communities 2021–2024* (Kigali: MINEMA and UNHCR, 2021).

<sup>46</sup> UNHCR Rwanda, *Rwanda Refugee Response Plan 2024: Implementation Strategy and Operational Framework* (Kigali: UNHCR Rwanda, 2024).

## 4.2 Effectiveness

59. This section reviews the extent to which the project enabled households to achieve project outcomes and assesses the effectiveness of each of the project components.

**To what extent did the project achieve its objectives and make progress towards scale-up, and how did these objectives translate into results for refugees and host communities, with a particular focus on the inclusion of gender and youth dimensions?**



### Main Findings

- The project achieved most of its indicator targets at both output, outcome and impact levels, albeit with better outcomes for host community than refugee beneficiary households.
- Despite achieving positive outcomes in social empowerment, income, financial inclusion, IGA profitability, and employment outcomes, the food security situation remains precarious for most refugees.
- AGD factors affected the achievement of project outcomes across all project areas, with the host community beneficiaries performing better than refugees, male-headed households better than female households, more educated households better than those with less education, and beneficiaries in the Mahama camp better than those in the Kiziba camp
- All components of the graduation model were perceived as effective. The elements were complementary and sequenced well. Cash grants and business planning training were mentioned as particularly effective.

### 4.2.1. Achievement of results in income, food security and access to financial services (EQ II.1)

60. An analysis of project results using the project baseline survey, end-line survey, and the quantitative HHS shows that the project achieved most of its objectives. Overall, the project met or exceeded its indicator targets, although outcome and impact indicators showed a better performance of host community households as compared to refugee households. Table 3 provides a summary of results framework outcome indicator performance. Annex 11 Results Framework Table With Indicator Results provides data on the achievement of output, outcome and impact results framework indicators against set targets. The section below provides greater detail on project performance in each outcome area, combining results framework indicators with other relevant evaluation indicators and measures.

Table 3: Results framework outcome indicators achievement

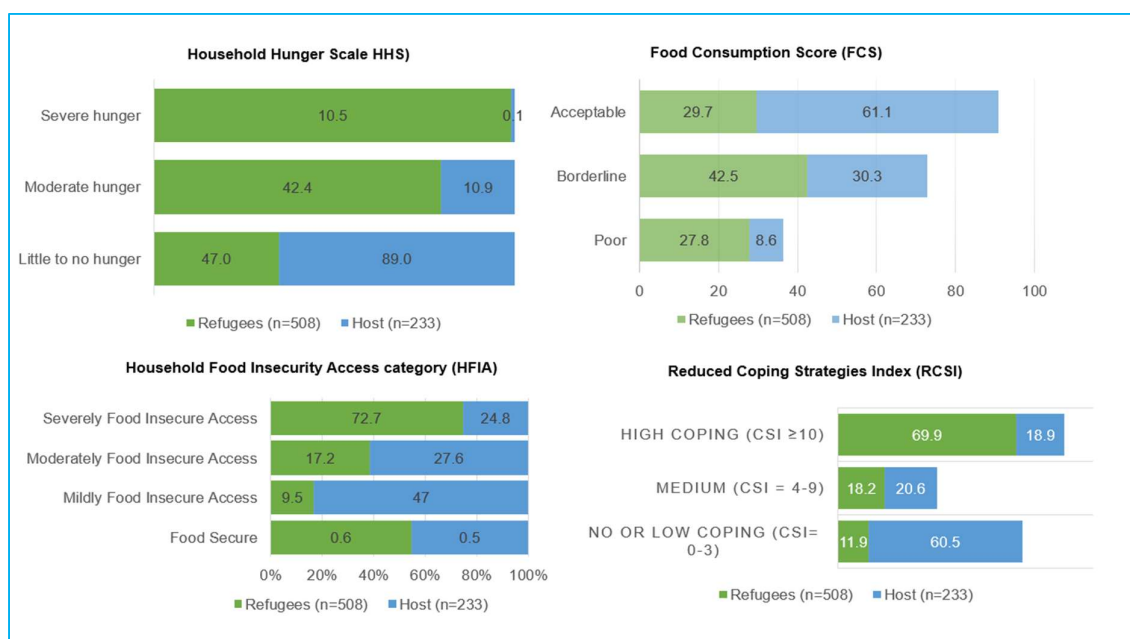
Results Framework indicator	Target	Achievement	General Assessment
Acceptable Food Consumption Score	70%	29.7% refugees and 61.1% host have an acceptable food consumption score	<b>Under-achieved</b>
>1 Source of Income	70%	Income increased (RWF 48,000 on average (the evaluation did not focus on the number of income sources)	<b>Achieved</b>
Capacity to cover food basket without assistance	70%	86.4% of beneficiaries agree/strongly agree the project enabled them to secure household basic needs (the evaluation did not specifically measure the capacity to cover the food basket but used other food security indicators).	<b>Achieved</b>
Use of financial services	70%	77.4% of beneficiaries are banked; 80.2% use mobile finance	<b>Exceeded</b>
Active membership in social groups	70%	71% of beneficiaries are part of SILCs; 94.4% host; 58.9% refugees are formally part of social groups	<b>Partially achieved</b>

Source: HHS and project results framework indicators

## Food Security

61. **Based on the quantitative HHS, the food security status of host community beneficiaries is much better than that of refugee beneficiaries.** Figure 3 shows the status of various food security indicators among project beneficiaries.

Figure 3 Percentage of beneficiary households in various food security categories



Source: Quantitative HHS

62. **Whilst, based on the HHS, 81.5 percent of beneficiaries achieved self-reliance, their food security status remained precarious.** Figure 3 shows the food security status of project beneficiaries based on the HHS. In qualitative interviews, some beneficiaries and key informants stated that after being declared self-reliant, they no longer received any food or consumption income support from the World Food Programme. This could be one

of the reasons behind the average and low food security indicators. Across all food security-related indicators, the 2023 cohort performed better than the 2022 cohort, which may indicate a decline in self-reliance status over time after graduation. The precarious food security status of refugees can also be attributed to their limited livelihood options, stemming from reduced access to land and low ownership of productive assets.

63. **Refugee beneficiary households' food security status fell in the “acceptable” or “borderline” scores for the Food Consumption Score (FCS)<sup>47</sup> and moderate to little or no hunger on the Household Hunger Scale (HHS).<sup>48</sup>** The quantitative HHS shows that 47 percent of refugees have little to no hunger, 42 percent moderate hunger, and less than 11 percent severe hunger. The food consumption score shows that 42.5 percent of refugees reached only “borderline” food consumption scores, close to 30 percent with “acceptable” food consumption scores, and close to 28 percent with “poor” food consumption scores. This indicates poor food security scores despite achieving self-reliance.
64. **The results in the Household Food Insecurity Access Category (HFIA) and the reduced coping strategies index (RCSI) also show precarious food security situation.** The HFIA captures a household's experience of food access over the past four weeks by asking questions about worries and behavioural changes related to food. The RCSI considers the frequency and severity of coping strategies employed by the household over the last seven days. The high scores for refugees in the Severely Food Insecure category (72.7 percent) point to the susceptibility of graduated households, particularly refugees, to food security shocks. According to KIIs and literature on the subject, shocks often undermine the gains made in achieving self-reliance or lead to erosion of working capital.<sup>49</sup>
65. **Results from the project end-line report are in line with the quantitative HHS conducted for this evaluation.** The project's end-line survey reveals that the food security status of beneficiaries was still borderline or poor, at project endline, 58 percent of the respondents spent a day without taking food of any kind due to the lack of resources to acquire food and 39.38 percent of the respondents ate at least two meals per day.<sup>50</sup> This finding confirms that food insecurity is a chronic issue affecting refugee households.

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<sup>47</sup> The Food Consumption Score is a short-term food security measure that assesses the frequency and nutritional diversity of consumed foods over seven days. The Food Consumption Score is based on the following thresholds: Poor: 0 – 21, Borderline: 21.5 – 35 and Acceptable: > 35. Food Consumption Score, Nutrimetrics, <https://nutrimetrics.ca/food-consumption-score/#:~:text=Poor:%20%20%E2%80%93%2021,having%20acceptable%20food%20consumption%20levels>.

<sup>48</sup> The HHS measures short-term food security by inquiring about household experiences of food deprivation over the past 30 days.

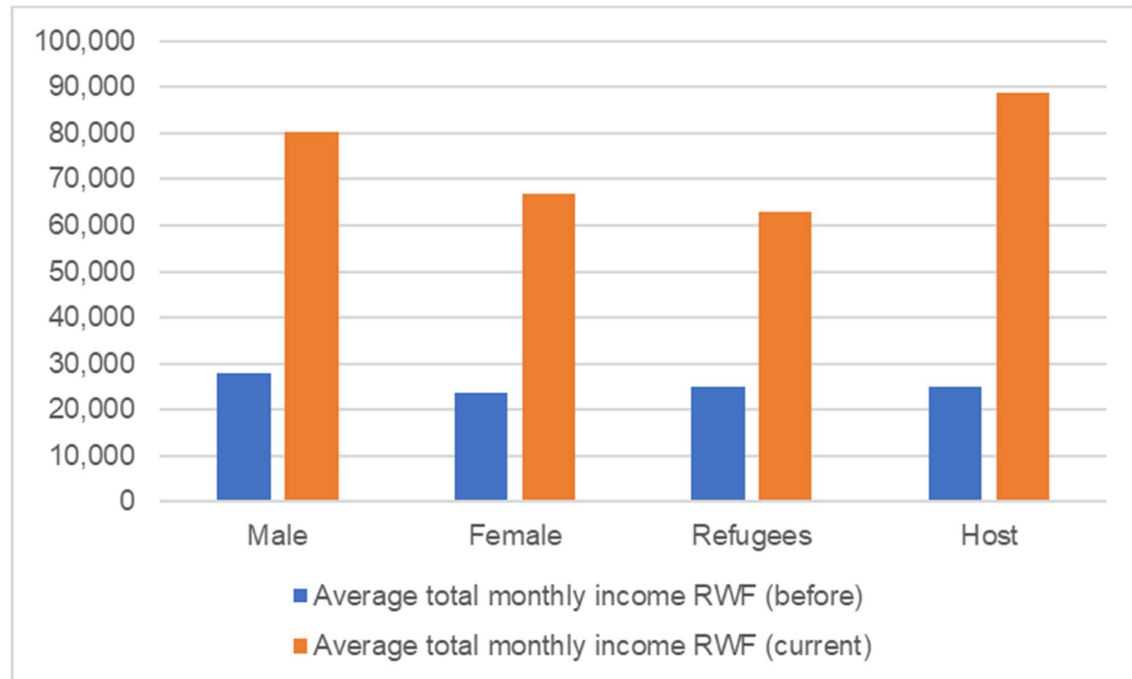
<sup>49</sup> Executive Committee of the UN High Commissioner's Programme, *Resilience and Self-Reliance from a Protection and Solutions Perspective*, Standing Committee, 68th meeting, 1 March 2017, <https://www.unhcr.org/sites/default/files/legacy-pdf/58ca4f827.pdf>.

<sup>50</sup> UNHCR, *Pathways Project Dataset – Endline Survey 2023* (Geneva: UNHCR, 2023).

## Income

66. **Results from the quantitative HHS indicate an increase in the mean monthly incomes of beneficiary households. Results indicate different income increases among men and women, as well as among refugees and the host community.** Figure 4 shows the before and after income distribution of respondents.

Figure 4 Quantitative HHS beneficiaries' monthly mean income before and after the project



Source: Quantitative HHS

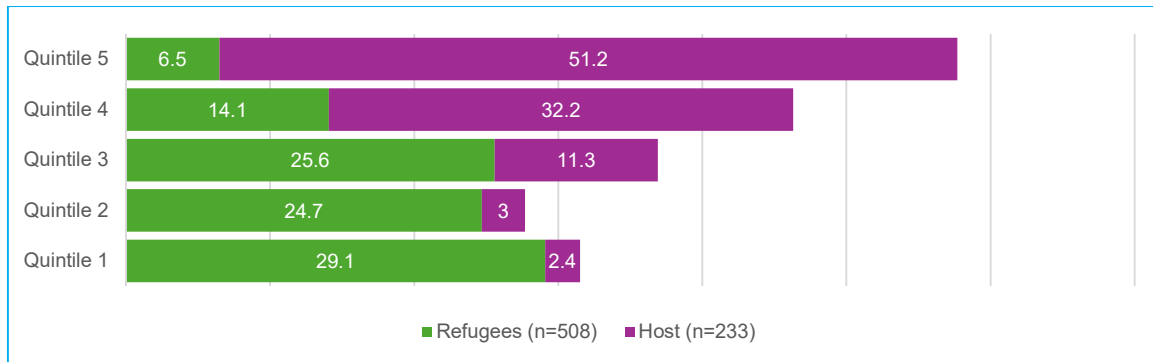
67. **Disaggregated analysis showed that the host community experienced more positive results than the refugee community.** Male-headed households also experienced a higher increase in the mean monthly income than female-headed households. The average monthly incomes for males rose from RWF 27,984 before the project to RWF 80,324 after the project, while that of women improved from RWF 23,684 to RWF 66,886. The refugees' monthly mean income rose from RWF 25,101 before the project to RWF 62,989 after the project, but remains lower than that of the host community beneficiaries, which increased from RWF 24,986 to RWF 88,733.
68. **FGD participants stated that they attribute income increases to project interventions, mainly the IGA.** Additionally, beneficiaries indicated that participation in Savings and Internal Lending Community (SILC) groups has enabled expansion of their existing businesses and produced income growth.

## Wealth Status

69. **Despite the high proportion of self-reliant refugees, most refugees remain in the lower wealth quantiles at the time of the evaluation, reflecting their susceptibility to shock.** The results indicate that although the project helped move beneficiaries towards

self-reliance, it did not substantially shift them to higher wealth quantiles. Figure 5 shows the proportions of host and beneficiary households across the different wealth quantiles.

Figure 5 Proportion of Quantitative HHS beneficiaries in different wealth quantiles



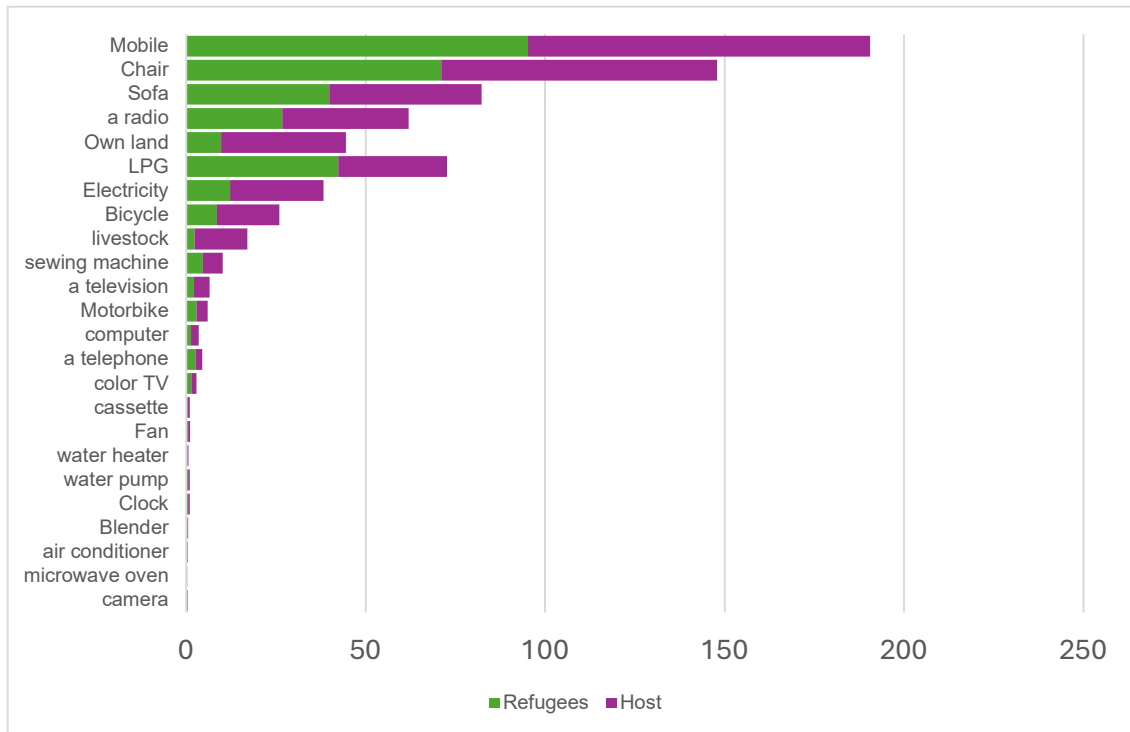
Source: Quantitative HHS

70. More than 50 percent of refugee households are in the lower two wealth quantiles, with 46.2 percent in the upper three wealth quantiles. Only 6.5 percent of refugees are in the top wealth quantile compared to 51.2 percent of the host community beneficiaries. In contrast, only 2.4 percent of the host community beneficiaries are in the lowest wealth quantile compared to 29.5 percent refugees. These findings have implications for the level and duration of self-reliance support. The results may suggest that moving beneficiaries across wealth quantiles takes more time and may not be achieved through a one- to two-year graduation program cycle.

### Asset Ownership

71. **Host community beneficiaries had higher asset ownership than refugee beneficiaries.** Figure 6 provides details on the level of asset ownership. The figure shows ownership of both household and productive assets. Both sets of assets are essential in the livelihood of beneficiaries.

Figure 6 Proportion of Quantitative HHS respondents owning different types of assets



Source: Quantitative HHS

**72. Asset ownership is relatively high for general household assets, such as chairs, than for productive assets across both refugee and host community beneficiaries.** The quantitative HHS revealed that some refugee households own productive assets such as land, bikes, and livestock. These are assets households can fall back on in times of shocks, and they can use these assets to generate income. The proportion of households with livestock and land is higher among the host community; this may also be due to structural issues. Refugees are not allowed to keep livestock in the camps, and refugees start from a low base on land ownership, with no inheritance of land. Almost all households across both populations own a mobile phone, which is essential for conducting business and financial transactions, as well as promoting financial inclusion. These results have implications for longer-term self-reliance and the maintenance of self-reliance among project beneficiaries. The project should aim to increase productive asset ownership among beneficiaries for the longer-term sustainability of project gains.

### Savings

**73. Results from the quantitative HHS show that although the majority of respondents have savings or assets, these savings and assets are not sufficient to cover one month's basic expenses.** Savings are essential for beneficiary households to respond to shocks and for use in productive ventures. Table 4 provides more details.

Table 4 Percentage of Quantitative HHS respondents with different levels of savings

		Male	Female	Refugees	Host
<b>Do you currently have any money you have saved or put aside, or assets you could sell if needed?</b>	No savings or sellable assets	26.3	38.7	46.1	9.9
	Yes, but not enough to cover one month's expenses (basic needs)	48.3	46.3	46.7	47.6
	Yes, enough to cover one month's expenses (basic needs)	18.3	11.8	6.3	30.5
	Yes, enough to cover more than one month's expenses (basic needs)	7.1	3.2	1	12

Source: Quantitative HHS

**74. Men have better outcomes than women. Similarly, host community households achieved better savings than refugee households.** Only one percent of refugee and 12 percent of host community households stated that they have savings to cover for more than one month.

75. While savings at the individual level were reported as low, project-supported SILCs have a high level of savings and have made substantial loans to beneficiaries, as outlined in the financial inclusion indicators below. This may indicate that, while the project has succeeded in helping beneficiaries pool funds, the level of individual savings has not yet caught up. The 2024 annual project report states that Caritas made a cash injection of RWF 34,224,000 to 74 SILCs; this may also indicate that beneficiaries' own savings were low and could not spur and sustain SILCs without some external support.

## Social Capital

**76. Refugee households seem to have gained substantial social capital.** Fifty-nine percent of refugee households in the quantitative HHS reported that a member of their household formally participates in a local group or association. Of those who are members of a formal group, 86.6 percent stated that the group can provide support in times of need. According to key informants and FGD participants, the project increased beneficiaries' social capital. Host and refugee communities collaborated on project activities, fostering broader interaction and mutual understanding. Focus group participants reported that the project fostered social capital by enabling refugees to lease land from the host community and engage in various relationships, such as employer-employee and client-business interactions. Based on responses from key informants and FGDs, the project supported beneficiaries to feel confident about their future and feel they can empower others. Although the general sentiment about the future was positive, a significant portion of key informants and beneficiaries lamented what they

*“Households mix in savings groups, thereby increasing social interactions. The refugees get along well with the host community, and the project provided another opportunity for this interaction.”*  
 ”-Refugee community local leader

felt was an arbitrary and premature removal of beneficiaries from food assistance. The key informants thought that this removal endangers the gains made in self-reliance.

**77. Project beneficiaries feel very confident about the future and their ability to empower others.** The 2024 PDM report reinforces this point, as IGAs, on average, created six jobs. Beneficiaries reported that they were not only supported with immediate assistance but were also equipped with practical skills, financial literacy, and access to local institutions, such as cooperatives, banks, and savings, that they can utilise in the future. In one FGD at the Mahama camp, participants mentioned that the project supported youth who had dropped out of school in adopting positive attitudes and behaviours, helping them move away from drug use and theft by enrolling them in technical training programs such as welding. This support enabled them to afford basic needs like clothing and school fees, making a positive impact on their lives. According to the FGD participants, the project has enabled beneficiaries to create jobs and employ other refugee and host community members who now support them with tasks such as sourcing and transporting products. This finding is supported by beneficiary responses in other FGDs, where the project improved participants' skills, income, and confidence.

“ We shared the knowledge we gained from the trainings with our peers, which helped build their self-confidence and encouraged them to start their own businesses without fear. In addition, we created job opportunities for a few people who now support us with tasks such as sourcing and transporting products.”-  
Kiziba Youth FGD participant

## Financial Inclusion

**78. The project supported the financial inclusion of beneficiaries.** Results from the HHS indicate that 77.4 percent of households hold an active bank account, 80.2 percent use phones for financial transactions, and 71 percent are part of a SILC group. The 2024 Post Distribution Monitoring report reveals that SILC groups made loans of up to RWF 246,813,560. The results indicate a high level of financial participation among project beneficiaries.<sup>51</sup> However, a point of attention is that men have higher levels of financial inclusion than women across all the indicators, suggesting that while the project helped achieve financial inclusion, the results are gendered. Table 5 gives details showing men's and women's financial inclusion indicators.

Table 5 Quantitative HHS respondents' financial inclusion indicators

Indicator	Male	Female
Percentage of beneficiaries who currently have a bank account	84	74
Percentage of beneficiaries who have used a mobile phone to make a payment in the past 12 months	86	77
Percentage of beneficiaries who are members of a SILCs group	75	69

<sup>51</sup> Caritas, 2024 Annual Project Post-Distribution Report (2024).

Percentage of beneficiaries who have regularly contributed to a SILC in the last 12 months	70	67
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Source: Quantitative HHS

79. The ET was unable to determine the reason for the differences in financial inclusion. The reasons could range from cultural issues to the informality of businesses typically run by women in the refugee community.

#### 4.2.2 Effectiveness of each component of the graduation approach in enabling households to "graduate" from poverty (EQ II.2)

80. The ET reviewed the importance of the various pillars of the graduation approach and their complementarity in achieving project outcomes. According to KII and FGDs, respondents generally perceived the project pillars as essential and complementary. Table 6 details key Informants' and beneficiaries' perceptions on the importance of each pillar and its relationship to the other pillars.

Table 6 Beneficiaries' perceptions of pillars complementarity

Pillar	Importance and complementarity with other pillars
<b>Livelihoods</b>	This pillar "operationalised" the self-reliance by providing training and financial resources to start IGAs. Beneficiaries also channeled funds from the IGAs to savings groups under the financial inclusion pillar. The 2024 post-distribution monitoring report data reveal that RWF 22,709 per IGA is channeled to savings monthly. <sup>52</sup>
<b>Financial inclusion</b>	The pillar provided beneficiaries with sources of finance for social expenses and for expanding the IGAs. The host community and refugee beneficiaries were grouped in the same savings groups. This promoted social linkages between the communities, contributing to the social inclusion and empowerment pillar. A reported eight savings groups morphed into larger cooperatives.
<b>Social protection</b>	Social protection through the provision of consumption support to the most vulnerable beneficiaries, contributing to immediate household and food needs. The consumption support complemented the livelihoods pillar. The consumption support reduced the chances of households using IGA seed grants for food and household needs.
<b>Social empowerment</b>	Social empowerment supported the integration of the host and refugee communities. Social links supported all the other pillars. Social links enabled refugees to lease land from the host community, promoting agriculture-related IGAs. The social links deepened the business-client relationship between the communities. Through social networking, both communities could borrow resources from each other, either for business protection or to meet household needs.

Source: Focus Group Discussions and Key Informant Interviews

81. As much as beneficiaries stated that all project components were essential, both the host community and refugee beneficiaries constantly ranked the livelihood training and provision of cash grants under the livelihood pillar as the most effective interventions.

<sup>52</sup> Caritas, 2024 Annual Project Post-Distribution Report (2024).

82. The ET profiled of Samson,<sup>53</sup> a project beneficiary, to show how various project components complement each other for effective programming. The profile below highlights how a beneficiary engaged in SILCs, utilised the project cash grant, established a boutique business, and used the proceeds to purchase land—a productive asset.

### **Profile 1: Agricultural Support & Community Linkages – Karongi District**

**Beneficiary:** Isaac, married father of three, resident of Karongi District, Rwanda

**Purpose and Need:** Isaac struggled to sustain his small boutique business due to limited capital. He faced difficulties paying rent, feeding his family, and covering school fees. His livelihood was fragile, with minimal savings and constant financial stress.

**Unique Contribution of the Intervention:** Through the Graduation Project (2023 cohort), Isaac received training in financial management, marketing, and risk management, alongside financial support to expand his shop’s inventory. This allowed him to diversify his product line, attract more customers, and stabilise his income. He also joined savings groups and applied training advice, such as offering small incentives to retain customers.

**Relevance to Self-Reliance:** The project enabled Isaac to purchase land, renovate his house, and reliably cover his children’s education costs. His social status improved, with the community recognising him as a successful entrepreneur. His plans include expanding his business further, investing in land, and creating job opportunities for young people. Isaac’s case demonstrates how small business support and capacity-building can drive household resilience and contribute to wider community self-reliance through local economic growth.

The findings from the contribution analysis and the case studies support the quantitative findings that show that 81.5 percent of beneficiaries can be categorised as self-reliant. Both the contribution analysis and case studies demonstrate that training, consumption support, and the provision of an income-generating grant are essential and complementary in achieving this outcome. However, the results show that, despite similar types of support, underlying and structural factors such as gender, level of education, disability, and geographical location contribute to the level of impact at the household level.

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<sup>53</sup> Not his real name, the ET used a pseudonym to protect his identity

## 4.3 Cost Efficiency

83. This section focuses on ascertaining the cost efficiency of the intervention by analysing the returns to project investments and assessing whether the project was implemented in a timely manner and within the set project parameters.

**How cost-efficient has the project been? I.e., what is the value of outputs relative to the investment made, including the contribution of partnerships and stakeholder collaboration to these efficiencies?**



### Main Findings

- The project did not have any pre-determined cost efficiency indicators at project design.
- Based on the ET proxy measures, the IGAs supported by the project were cost-efficient in generating employment, income, savings, and longer-term projected benefits for the beneficiaries.
- Roles among the project partners were clear, with high levels of collaboration between MINEMA, UNHCR, the Donor, and Caritas
- The project was mainly delivered within planned timelines and budgets, and the beneficiary caseload

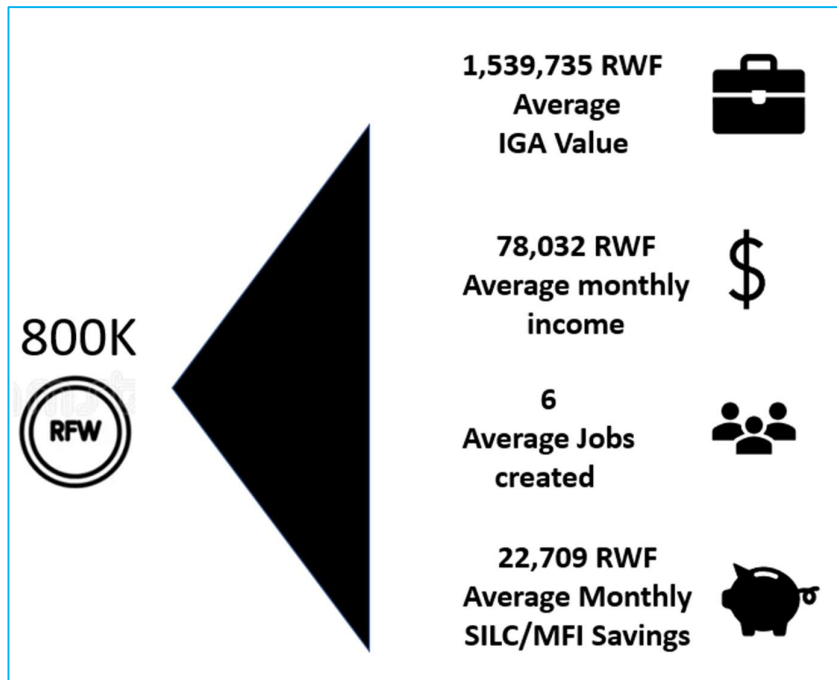
### 4.3.1 Cost-efficiency of the project (EQ III.1)

84. **The income, employment and savings returns from the IGAs suggest that the project was cost-efficient.** The project provided an IGA cash grant to beneficiaries. Beneficiaries received RWF 800,000 per household. Using data from the 2024 PDM report, the ET compared the value of the grant to outcomes from the IGAs. Based on the analysis of the 2024 PDM report results, every RWF invested in an IGA created an average of six jobs, with average monthly incomes of RWF 78,032 for beneficiary households.<sup>54</sup> Due to the nature of PDM data, the types and lengths of jobs vary greatly and cannot be accurately determined. The PDM data indicate that IGAs saved an average of RWF 22,709 per month into SILC groups and microfinance institutions. At the end of the project, the average IGA value was RWF 1,539,735. These results show impressive returns. Figure 7 illustrates these results.

*“The true measure of cost efficiency lies not only in how much money was spent, but also in what was achieved with those resources and whether the results are sustainable over time.”- Key Informant*

<sup>54</sup> Caritas, 2024 Annual Project Post-Distribution Report (2024).

Figure 7 Return of IGA cash grant



Source: Analysis of 2024 Annual PDM report

85. Whilst key informants could not provide metrics, KIIs with project partners revealed that the project had been cost-efficient. Key informants felt that the accurate measure of cost efficiency lies not only in how much money was spent, but also in what was achieved with those resources and whether the results are sustainable over time. Additionally, key informants claimed that the fact the project was implemented by Caritas, a local partner, contributed to the project's cost-efficiency, as local partners typically have lower per-unit costs than international partners. The ET team was unable to obtain an estimate of unit costs for local and international organisations in Rwanda.

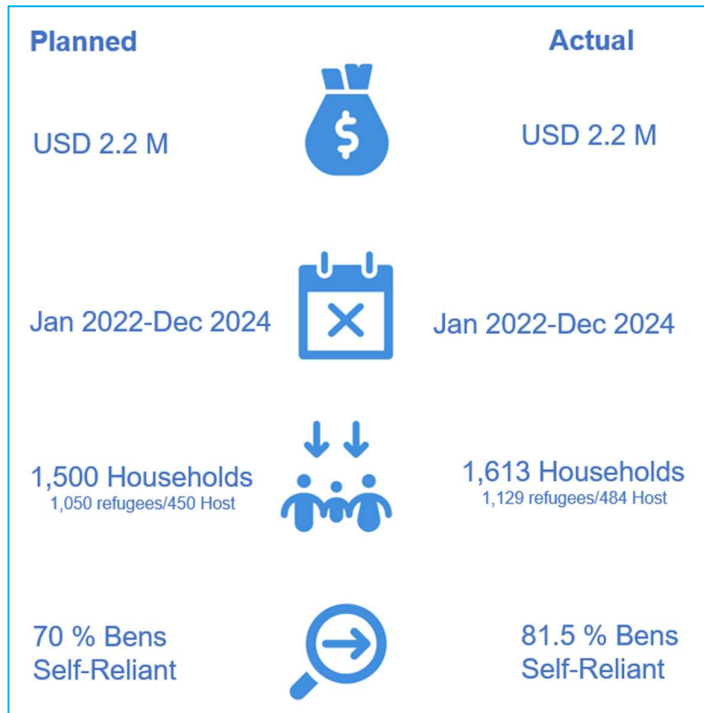
86. **4.3.2 Role of partnerships and collaboration in contributing to efficiency outcomes (EQ III.2)**

87. **Overall, key informants involved in project set up and management stated that the roles and responsibilities among project stakeholders were clear, and this was corroborated by beneficiary communities.** Collaboration was high among the stakeholders, especially at the field level, with at least monthly engagement between stakeholders. MINEMA, Caritas, and UNHCR maintained constant interaction and coordination, including having UNHCR staff housed in MINEMA camp offices. The stakeholders' collaboration extended not only to problem-solving but also to all aspects of the project. Key informants stated that the project had structured coordination fora. Monthly livelihood meetings, joint field monitoring with UNHCR, MINEMA, and Caritas, and local authority reviews via the Joint Action Development Forum provided institutional spaces for surfacing tensions, agreeing on solutions, and documenting decisions. Key informants particularly mentioned the heavy collaboration, which improved the targeting process for beneficiaries.

### 4.3.3 Timeliness of the project (EQ III. 3)

88. **Implementing partners claimed that the project was implemented according to plan in terms of timelines and cost.** However, some key questioned whether the project should have been longer in duration to increase contact and follow-up time with beneficiaries.

Figure 8 Planned and actual project parameters



Source: Analysis of Project proposal, 2024 Annual report and quantitative HHS

89. **According to key informants, Caritas adhered to UNHCR's financial and procurement guidelines to ensure cost efficiency.** The project did not go above the planned financial contributions, and partners adhered to budget limits. A review of project secondary data, including annual reports, the project budget, corroborates this assertion. Figure 8 shows the planned versus the actual project implementation parameters.

## 4.4 Impact

90. This section discusses the project's ability to achieve its impact statement: that, through the project, both the host communities and refugee beneficiaries achieve improved self-reliance and greater economic inclusion in Rwanda. As such, this section describes the contribution of the project to the different stages and levels of inputs, activities, and outcomes of the ToC that guided the project (*Annex 1*), and how the achievement of results, as analysed in the previous chapter, contributes to these broader objectives of the project.

### What has been the project's progress toward its impact statement (improved self-reliance and economic stability of refugees & host communities) in refugee and host households?



#### Main Findings

- According to the results of the HHS, 81.5 percent (76.6 percent of refugee beneficiaries and 92.1 percent of host community beneficiaries) of project beneficiaries can be described as self-reliant using the unweighted Self-Reliance Index.
- The level of achievement of self-reliance appears to be linked with AGD factors, with the host community beneficiaries performing better than refugees, male-headed households better than female households, more educated households better than those with less education, and beneficiaries in the Mahama camp better than the Kiziba camp.
- Despite the high achievement in self-reliance, the food insecurity status of refugee beneficiaries stands at worryingly high levels.
- Using contribution analysis, this evaluation shows that beneficiaries' gains in self-reliance are explained mainly by training and provision of income support, and refugees' lower scores compared to their host peers are explained by several factors relevant to the project design, for example, the short-term nature of consumption support, targeting processes and value of the IGA cash grant.

91. This section was developed using contribution analysis,<sup>55</sup> which sought to analyse each element of the project's results to show where the strengths and weaknesses lie with respect to the project's ability to help beneficiaries reach improved self-reliance and greater economic integration. This contribution analysis is summarised in a table in *Annex 9*.

**81.5 %**  
Beneficiaries  
classified as self-  
reliant at the end of  
the project

92. **The project achieved its core intended impact of helping more than 70 percent of beneficiaries improve their self-reliance.**<sup>56</sup> The original project target was to enable 70 percent of beneficiaries to become self-reliant by the end of the intervention.<sup>57</sup> Based on the HHS, 81.5 percent (76.6 percent of refugee beneficiaries and 92.1 percent of host community beneficiaries) of targeted

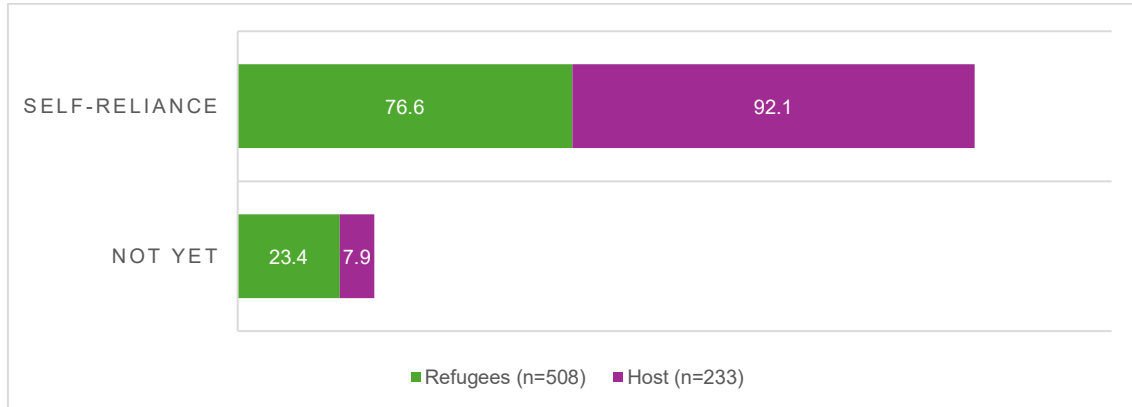
<sup>55</sup> John Mayne, "Contribution Analysis: An Approach to Exploring Cause and Effect" (2008), [https://cgspace.cgiar.org/bitstream/10568/70124/1/ILAC\\_Brief16\\_Contribution\\_Analysis.pdf](https://cgspace.cgiar.org/bitstream/10568/70124/1/ILAC_Brief16_Contribution_Analysis.pdf)

<sup>56</sup> UNHCR Rwanda, *Graduation Phase 1 Project 2023 Result Chain Framework* (Kigali: UNHCR Rwanda, 2023).

<sup>57</sup> UNHCR. *Project Document for Denmark Graduation Scale Up Project, Rwanda*. Geneva: UNHCR, 2021.

households can be classified as self-reliant at the end of the project using the SRI index. This shows that the project surpassed its target. Figure 9 shows the self-reliance status of project beneficiaries based on the quantitative HHS.

Figure 9 Proportion of beneficiaries responding to the quantitative HHS classified as self-reliant

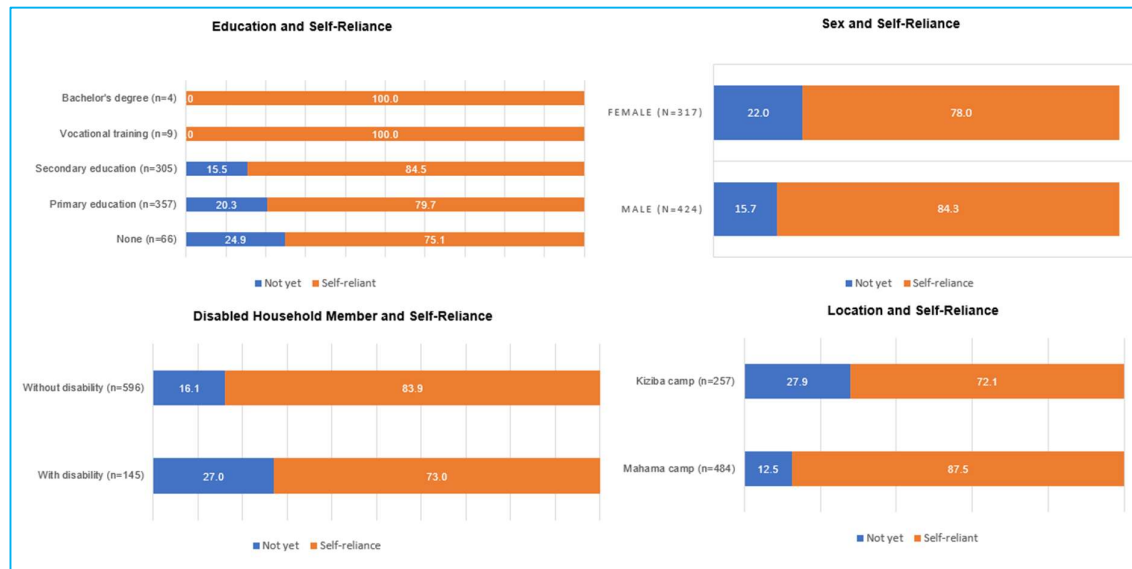


Source: Quantitative HHS

### Refugees and Age, Gender, and Diversity (AGD)

93. **However, gains in self-reliance were not made evenly across the project.** Indeed, larger proportion of host community households achieved self-reliance and finished the project in higher wealth quantiles than the refugee community (76.6 percent compared to 92.1 percent)—see Figure 10.

Figure 10 Proportion of Beneficiaries classified as self-reliant across categories



Source: Quantitative HHS

94. **The SRI reveals different results on self-reliance among households with different ages, genders, and other diversity considerations.** Figure 10 illustrates the varying proportions of households achieving self-reliance across different education levels, sex,

presence of a disabled household member, and location. The most marked differences in self-reliance were in location, where hosts and refugees in and around Mahama camp scored significantly higher on the self-reliance index than their peers in and around Kiziba camp (87.5 percent versus 72.1 percent). The second most notable difference in results was related to education, where individuals with higher educational attainment reported higher levels of self-reliance, and disability, where households with a displaced person scored significantly lower on the self-reliance index than households with no disabled individuals (73% versus 83.9%).

95. The proportion of female-headed households achieving self-reliance (78 percent) is lower than that of male-headed households (84.3 percent) despite the fact that key informants and FGD participants believed that women who run small income-generating projects are more likely to succeed than male ones. Several FGD participants noted that female entrepreneurialism was characteristic of their home country culture. Even in households headed by males, beneficiaries mentioned that it is the women who mostly run the businesses. The finding may indicate other vulnerabilities and structural disadvantages that female-headed households face, such as limited ownership and access to assets, restricted mobility, male-dominated ventures, unpaid care work, and time poverty related to numerous household duties.
96. **An analysis of the education results suggests that beneficiaries' ability to utilise project support to achieve better outcomes is mediated by the years spent in formal education, either higher education or in learning a vocation.** This finding contributes to a broader debate about self-reliance-focused programming, highlighting that outcomes are generally more positive for individuals in better socio-economic standing. There is a lower proportion of households with a disabled member achieving self-reliance compared to households with no disabled members.
97. **Finally, the analysis indicates that the proportion of households achieving self-reliance is higher (87.5 percent) in the Mahama camp than in the Kiziba camp (72.1 percent).** These findings align with the 2024 annual PDM data,<sup>58</sup> which show a higher value for small businesses and savings in the SILC group in Mahama compared to Kiziba. They also highlight the impact of broader geographical location on levels of self-reliance. The Mahama camp is situated in a region with a more dynamic economy. It is closer to a larger commercial centre,<sup>59</sup> compared to the Kiziba camp, which is less accessible, limiting economic options for trade and employment for refugees.
98. **Households headed by someone within the 16-45 years age category have a higher proportion achieving self-reliance than those in the 46-65 age category.** The findings buttress qualitative interviews in which key informants reported that younger-headed households are more energetic and innovative, thus making them more likely to lead profitable ventures.
99. **Overall, these findings suggest that female refugee beneficiaries of the project faced much higher barriers to achieving self-reliance than those in the host communities, despite perceptions about women's entrepreneurship.** Considering

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<sup>58</sup> Caritas, *2020 Annual Post-Distribution Monitoring Report* (2020).

<sup>59</sup> Naohiko Omata and Yotam Gidron, *Refugee Entrepreneurship in Rwanda: RSC Research in Brief 20* (September 2023), <https://www.refugee-economies.org/publications/research-in-brief-refugee-entrepreneurship-in-rwanda#:~:text=Entrepreneurship%20plays%20a%20central%20role,support%20for%20refugees%20in%20Rwanda>.

that the host community households selected were among the most economically vulnerable, economic vulnerability alone does not explain the difference; rather, structural barriers such as refugees' access to markets to sell their goods and services, financial inclusion, and education levels likely play a role. There are also the effects of hardship experienced by refugees and the trauma faced before they arrived in host countries.

100. **The results warrant a broader discussion on measuring individual levels of self-reliance in the context of acute vulnerability, as the project aimed to do.** For example, according to some beneficiaries in FGDs, the declaration of self-reliance seemed arbitrary, based solely on a household receiving cash grants. Others who were removed from food assistance early felt they had less resilience to economic shocks since they were not meeting basic household needs. This illustrates a point where, according to project measures, beneficiaries are classified as self-reliant; however, some of the beneficiaries, while agreeing that the project supported positive outcomes in their livelihoods, do not feel they are yet self-reliant. The project and development actors must exercise caution when making decisions based on the self-reliance measure.
101. **Part of the challenge with self-reliance as a project goal (and measure) is that targeting the most vulnerable brings the risk of lower scores.** Hence, it is crucial to maintain realistic expectations for vulnerable households and ensure that the goal is improvement in the various domain areas, rather than achieving an overarching score. It is essential to examine how beneficiaries fare on each of the domains. Such an analysis supports better decision-making and the provision of more targeted support to improve domains that seem to be lagging or that can be catalytic.
102. **There is evidence to suggest that more accurate measures of self-reliance scores should incorporate different levels of an individual's economic and social life, including household, community, and individual levels.**<sup>60</sup> The central unit of analysis for the ET and the project was the household level. However, some aspects of the SRI, such as access to services, can be inferred to be examining community-level access. Individual-level analysis would enable the exploration of more nuanced, demographic-specific issues or the project's impact on specific demographics, such as women and youth. In the contribution analysis, the ET discusses the perceived need by beneficiaries for individual-level targeting of project interventions in addition to household-level targeting. Community-level measurement would also capture macro-level factors that impact the self-reliance of communities, such as macroeconomic conditions, access to markets, employment and any other policy issues.
103. **While the proportion of refugees classified as self-reliant surpassed project targets, the performance of the savings varied considerably.** Based on the HHS, refugees' scores were very low in the savings domain; only eight percent of refugees reached the threshold to be classified as self-reliant in that domain. The food (54.1%) and assistance domains (50.6%) were also relatively low. This matters because savings act as shock absorbers in times of shock, and any shocks related to food security or drops in assistance can potentially have a negative impact, reversing self-reliance among beneficiaries. Consideration of the role of savings is crucial for informed programming

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<sup>60</sup> Claudena Kran and Evan Easton-Calabria, "Old Concepts Making New History: Refugee Self-Reliance, Livelihoods and the 'Refugee Entrepreneur,'" *Journal of Refugee Studies* 33, no. 1 (2020): 1–21, <https://doi.org/10.1093/jrs/fez061>.

decisions, identifying key focus areas, and informing implications for current and future programming.

104. **Due to shocks, the level of self-reliance among beneficiaries is not static.**<sup>61</sup>

Section 4.5 Sustainability, offers a more detailed examination of the shocks that beneficiary households have encountered. The fact that self-reliance is not static and may change over time in response to shocks raises questions about concluding that beneficiaries are now self-reliant based solely on a one-time measurement at the end of the project. The project's impacts may wane over time, as beneficiaries may face new shocks, such as drought, inflation, or a risk of business failure. A longitudinal assessment of self-reliance over multiple years may be a more effective way to conclude the project's impact and the longer-term self-reliance of beneficiaries. Longer-term monitoring could provide a more robust basis for making programmatic decisions on the need for continued beneficiary support across various domains.

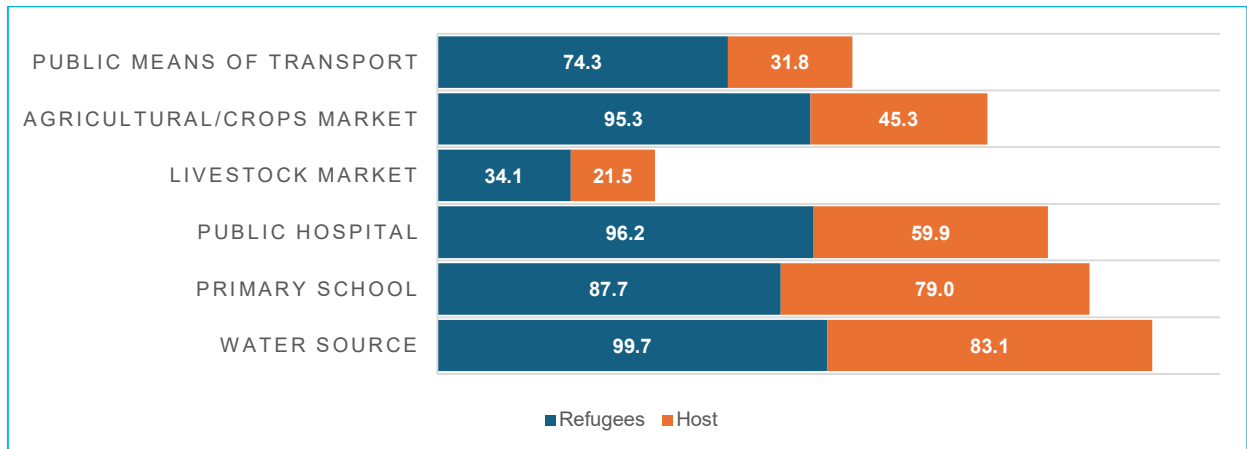
**Access to services**

105. Generally, access to services was high for all project beneficiaries. The evaluation measured access to services by asking how far beneficiaries were from each particular service. Refugee households scored better in access to services compared to the host community. This could be due, in part, to the centrality of services like schools and hospitals in refugee camps compared to those in host community households, which are spread across a geographical area.

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<sup>61</sup> Kellie Leeson, Prem B. Bhandari, Anna Myers, and Dale Buscher, "Measuring Self-Reliance of Refugees," *Journal of Refugee Studies* 33, no. 1 (March 2020): 86–106, <https://doi.org/10.1093/jrs/fez076>.

Figure 11 Quantitative HHS beneficiaries' access to services



Source: Quantitative HHS

106. **Economic integration is facilitated by easy access to services such as crop and livestock markets, and public transport is essential for project beneficiaries engaged in small businesses supported by the project.** They act as enablers to beneficiaries' income-generating ventures. Refugees have higher access to services, such as livestock markets, crop markets, and public transportation, than the host community. This may indicate that they have good access to economic opportunities, which is crucial for their income-generating activities and overall economic inclusion.
107. **The ET profiled Rachel,<sup>62</sup> a project beneficiary, to show the pathways and changes project beneficiaries went through.** The case study below highlights how Rachel was "business-ready" when she enrolled on the program. Cases like hers buttress the point that beneficiaries already engaged in one venture or another are likely to succeed with project support.

<sup>62</sup> Not her real name, the ET used a pseudonym to protect her identity

## Profile 2: Cash Grants & Entrepreneurialism – Mahama Refugee Camp

**Beneficiary:** Rachel, 30, married, mother of two, originally from DRC, living in Mahama Refugee Camp.

**Purpose and Need:** Before joining the Graduation Project, Rachel's family lived in fragile conditions with low and inconsistent income from a small solar phone-charging business (≈3,000 RWF/day). Food insecurity was a significant challenge—meals were often insufficient, and her family lacked savings and stability.

**Unique Contribution of the Intervention:** Through the project, Rachel received a grant of 800,000 RWF, business training, and access to savings groups. She reinvested in her phone-charging activity by purchasing additional solar panels, batteries, and power banks, while also starting a kiosk business (≈2,000 RWF/day). Through project advocacy, she secured a better workspace with electricity, and training enhanced her business and savings practices.

**Relevance to Self-Reliance:** The intervention directly transformed her household's well-being: daily income more than doubled (≈7,000 RWF/day from charging + kiosk sales), food security improved to three meals per day, and her children now enjoy better nutrition and education opportunities. Rachel's success highlights how targeted cash grants, combined with skills and support, can enhance the resilience, self-reliance, and integration of refugee households within the camp economy

### Contribution analysis

108. The ET used the contribution analysis approach to measure project impact, specifically highlighting the project's strengths and weaknesses. The approach entailed establishing and confirming the project theory of change.<sup>63</sup> After confirming the ToC, the ET sought, through key informant interviews and HHS and focus group discussions, to link the outcomes to project activities. In the process, the ET investigated areas where the theory of change did not hold. Figure 11 presents a summarised version of the TOC, along with project results, enabling factors, and perceptions of the project's contribution to the results. [Annex 9: Contribution analysis table summary](#) provides greater detail of the contribution analysis.

*"While not every single participant has fully succeeded, the majority have now gained the capacity to meet their basic needs independently, and this was achieved through the support of the project"-*  
FGD participant at the Mahama Camp

### Social Protection

109. **Pillar Causal Linkage:** Based on the project document, under the **social protection** pillar, the project planned to support 20 per cent of the most vulnerable households with cash grants for consumption support. These grants would enable households to purchase food and meet their minimum food requirements. The consumption grants would also

<sup>63</sup> The evaluation design was non-experimental. The project lacked a control group, which prevented the ET from using an experimental evaluation design to determine causality between beneficiary outcomes and project interventions.

ensure that beneficiaries don't use cash grants earmarked for starting IGAs to meet household needs.

110. **Contribution analysis findings:** According to the signed project document, the project was supposed to support 300 households with a monthly consumption subsidy of USD \$ 7 per person.<sup>64</sup> Based on the 2022, 2023, and 2024 annual reports, the project supported fewer beneficiaries. The reports show that the project provided consumption support to 60 households in 2022, 123 households in 2023 and one household in 2024. The consumption support was intended to enable households to purchase food and meet their minimum food requirements, thereby reducing the likelihood that households would use IGA's cash grants for food and household needs. Results from the quantitative HHS show that the majority of households' food security status remains precarious. Feedback from FGDs and KIIs indicated that the consumption support was limited to a few people. The feedback revealed that beneficiaries who were deemed to have achieved self-reliance were withdrawn from World Food Program food assistance, further compromising their food security. Participants felt that the withdrawal of consumption support and removal of food assistance was arbitrary and premature. According to the beneficiaries, food assistance was withdrawn too early, risking investments made in the business ventures and in self-reliance. Feedback from the FGDs and KIIs indicated that some beneficiaries used part of the IGA cash grants to meet their food needs, pay hospital bills, and address other household expenses; however, the ET could not ascertain the extent to which this was widespread.

*"Some beneficiaries used the business start-up cash grants to meet other household needs, reducing the anticipated impact of the project. The project should increase training of beneficiaries in business and financial planning, and have a business mindset during implementation, not just at the start".-FGD Participant at the Kiziba Camp*

## Livelihoods

111. **Pillar causal linkage:** The livelihoods pillar consisted of beneficiary training in business skills, provision of a cash grant to start an IGA, follow-up support, and mentoring of beneficiary households as they established the IGA. The establishment of IGAs was intended to enable beneficiary households to generate profits, diversify their income sources and employment opportunities, and increase their household income and savings. Increased incomes were expected to improve household food security, enhance their wealth status, acquire productive assets, and reduce reliance on food assistance.<sup>65</sup>
112. **Contribution analysis findings: The project trained beneficiaries in basic and specialised topics, including business planning, hairdressing, and restaurant management.** The project also supported vocational training for beneficiaries in 2022.<sup>66</sup> In FGDs beneficiaries indicated that the training was valuable and enabled them to start businesses. Key informants stated that the training had an essential aspect of mindset change, which allowed beneficiaries to think in terms of self-reliance. Results from the quantitative HHS show that 86 per cent of respondents stated that the project helped them develop skills in generating a business idea, 57 per cent indicated that they gained skills

<sup>64</sup> UNHCR. Final Project Proposal for Denmark Graduation Scale Up in Rwanda. Geneva: UNHCR, 2021.

<sup>65</sup> UNHCR Rwanda, *Project Document for the Denmark Graduation Scale Up Rwanda* (Kigali: UNHCR Rwanda, 2021).

<sup>66</sup> Caritas, *2022 Graduation Phase 1 Project Annual Report* (2022).

in conducting a feasibility study, and 50 per cent of respondents gained skills in writing a viable business plan. In FGDs, beneficiaries stated that although the training was good, it was too short; some key informants considered it too brief, which limited the acquisition of skills and the uptake of behaviours by beneficiaries. Beneficiaries also indicated that, in addition to business training, they would prefer vocational training to help them acquire practical skills.

113. According to the project 2022, 2023, and 2024 annual reports,<sup>67</sup> the project distributed 1,613 RWF 800,000 cash grants per beneficiary household against a target of 1,500. Beneficiaries stated that the cash grants enabled them to start businesses. Eighty-four percent of respondents to the quantitative HHS stated that they either agree or strongly agree that the interventions have strengthened the growth of their businesses. The 2024 PDM report shows that 90 percent of beneficiary businesses are classified as running well.
114. **Several factors, however, limited the interventions' impact on increasing beneficiary incomes.** Beneficiaries in FGDs and KIs mentioned that the **cash grant amount** negatively affected the impact, as beneficiaries could only engage in small ventures due to the grant value. Some beneficiaries and key informants deemed the RWF 800,000 IGA cash grant amount too small to start and run a relatively medium-sized business. Youth FGDs indicated that some business activities require high investment to generate profits, particularly agricultural activities such as acquiring land and farming inputs. Additionally, the beneficiaries stated that the small scale of the business venture limits effectiveness in reaching the project goal of businesses becoming “well operating” by the end of the project period.
115. **Another factor that limited the project's impact was its short duration.** Key informants and beneficiaries mentioned that the contact time between beneficiaries and the project was limited; the project could have “walked” with beneficiaries to see them through various business cycles to ensure greater achievement of objectives.
116. **In FGDs, beneficiaries attributed the IGAs established with the project's support to an increase in their household income.** Results from the quantitative HHS indicate that 83.5 per cent of refugees either agree or strongly agree that the project helped increase their household income. Additionally, 86.4 per cent either agree or strongly agree that the project enabled them to secure household basic needs. Based on the quantitative HHS, beneficiaries' monthly income increased by an average of RWF 48,000 after the project. Data from the 2024 PDM report indicates that established businesses employ an average of six people, although the duration and quality of the jobs vary. In FGDs, beneficiaries reported that they were able to purchase land, livestock, and expand their current business operations due to project support.
117. **Although the project enabled an increase in income and business growth among beneficiaries, some key informants mentioned that targeting only very vulnerable households reduced the project's ability to reach its objective,** as it excluded other able-bodied households that would have achieved better results. Furthermore, according to the key informants, the project did not deliberately target youth, which reduced its effectiveness, as youth would have been more energetic in establishing business ventures. According to the key informants, the project targeted households, not individuals;

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<sup>67</sup>Caritas, *2022 Graduation Phase 1 Project Annual Report (2022)*, Caritas, *2023 Graduation Phase 1 Project Annual Report (2023)*, and Caritas, *2024 Graduation Phase 1 Project Annual Report (2024)*.

targeting individuals with specific talents could have led to more targeted support for growth (e.g., targeting children with particular talents).

118. According to the project document, another intervention under livelihoods involved linking beneficiaries to private sector entities, such as input suppliers, and distributing toolkits. Based on the annual project reports for 2022, 2023, and 2024, this component was less pronounced. Data from the annual reports show that the project did not directly distribute any toolkits. Only 108 beneficiaries in 2023 received tool kits from agricultural input suppliers.

### Financial inclusion

119. **Pillar causal linkage:** Under this pillar, activities included linking beneficiaries to formal financial services, training in financial literacy, and establishing SILCs where beneficiaries could save and access finance. The project was supposed to train and organise beneficiaries into the SILCs. Finance from the SILCs would increase beneficiaries' funding sources to meet households' needs and to expand their IGAs.<sup>68</sup>
120. **Contribution analysis findings:** Based on the 2022, 2023, and 2024 annual project reports, the project trained beneficiaries and organised them into SILC groups. Beneficiaries in FGDs indicated that the training on SILC methodology helped them understand the purpose, value, and services available in SILCs. Beneficiaries also suggested that the training was practical and regular, and led by a local community representative. The 2024 annual SILC report shows that 1,465 beneficiaries were in SILC groups, with 59 percent of active SILC members being women. Based on the quantitative HHS, 59 percent of refugees and 97 percent of host community respondents reported being a member of a SILC. The 2024 annual report (p. 3) states that by the end of 2024, there were a total of 76 SILC groups, bringing together 1,562 members from the 2022, 2023, and 2024 beneficiary cohorts. This shows a considerable number of project beneficiaries participating in SILCs.
121. **Based on Key informant interviews, the training and participation in SILCs improved the skills and financial literacy of beneficiaries.** A microfinance institution working with the project reported that project beneficiary clients have been some of the more financially literate of their clients. Household quantitative HHS results show that 92.7 percent of host community respondents and 77.2 percent of refugee respondents stated that in the last 12 months, they have been regularly using the skills learned from the entrepreneurship and business growth training that was delivered by Caritas. As outlined in the 4.2 **Effectiveness** section, SILCs increased financial access to beneficiaries by making 1,232 loans.
122. **Although the SILCs were stated as contributing to financial access, some key informants felt that their relatively small size limited their impact.** The key informants suggested that organising beneficiaries into bigger cooperatives and having targeted livelihood ventures could have been more effective.

### Social Empowerment

123. **Pillar causal linkages:** Under the social empowerment pillar, the project aimed to enhance self-confidence and foster a sense of hope for the future. The project was

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<sup>68</sup>UNHCR Rwanda, *Project Document for the Denmark Graduation Scale Up Rwanda* (Kigali: UNHCR Rwanda, 2021).



designed to improve beneficiaries' social capital through training and integration between host and refugee communities. The improved social capital of beneficiaries would enable them to increase their access to support when faced with shocks and to improve access to community support.<sup>69</sup>

124. **Contribution analysis findings:** Beneficiaries attributed improvements in their social networks and social capital to project interventions. The 4.2 **Effectiveness** section provides more details on the enhanced social capital, the changes, and the actions undertaken by the project to improve the social empowerment of refugees and host communities.

### Impact level

125. The project's TOC envisioned that improvements in food security, social empowerment, financial inclusion, employment, and income would enable beneficiaries to become self-reliant.<sup>70</sup>
126. **Contribution analysis findings: At the impact level, key informants drew causal links between the training, cash grants, and the increased income and self-reliance, stressing that the project not only supported short-term goals but also targeted longer-term resilience. Although the financial inclusion, income, and social empowerment indicators were positive, the food security and savings indicators were poor.** This suggests a potential break in the TOC, where increased income, financial inclusion, and social capital did not result in improved food security. This may be because households do not allocate the improved income to food, as they have to meet other household needs, or perhaps because the income increase is insufficient to improve household food security.
127. Figure 12 below and the key summarise the contribution analysis. Annex 9: Contribution analysis table summary provides a detailed description of the contribution analysis from input, activities, outcomes and project impact. The figure demonstrates that the project successfully transitioned beneficiaries across the ToC cascade from activities to impact. The high proportion of households attaining self-reliance suggests that, for the most part, the project's causal logic was compelling, with limitations discussed above. The figure illustrates areas where the TOC appears to be ineffective and areas where the results indicate the TOC is effective.

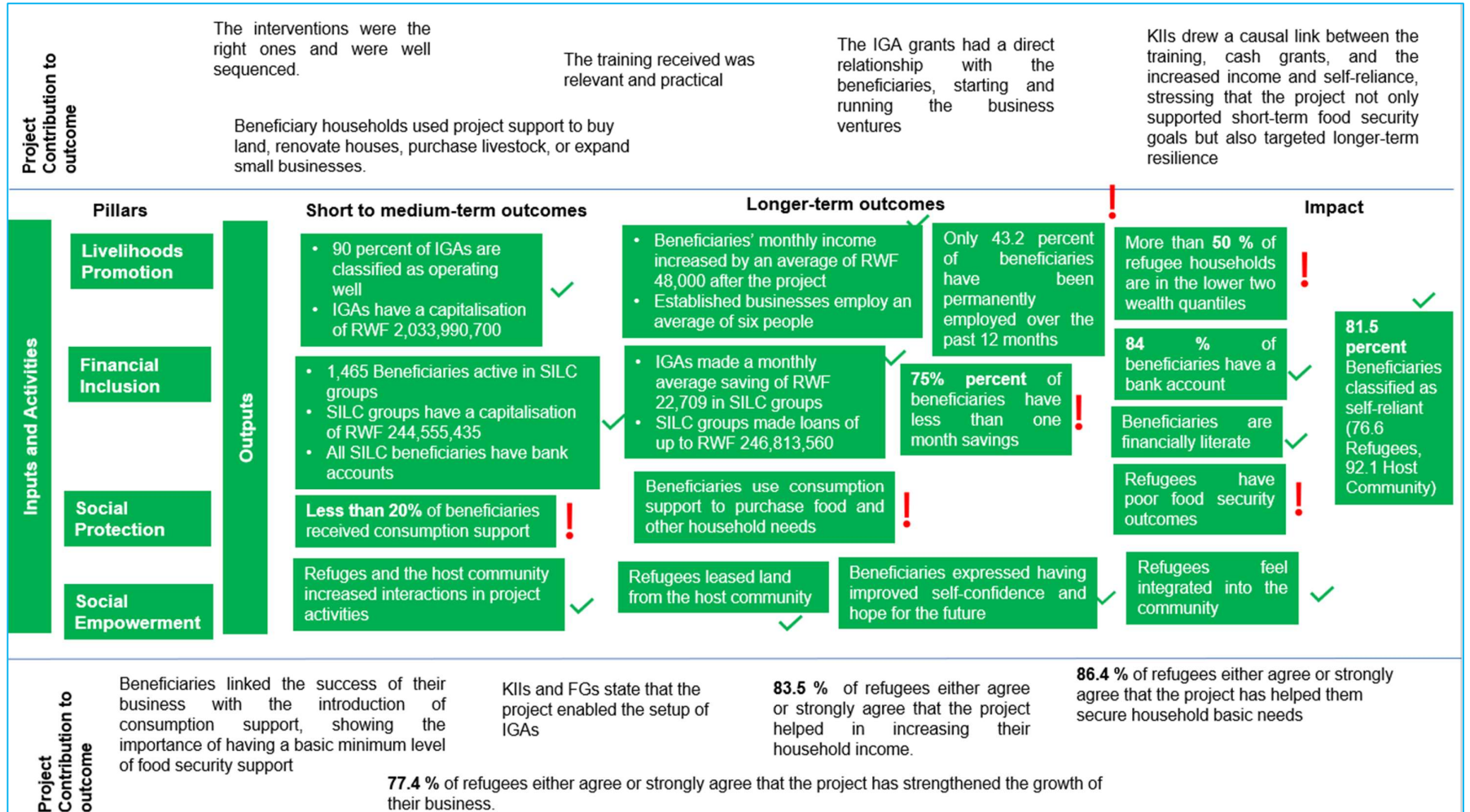
### Key

	Areas where the TOC appears effective
	Areas where the TOC appears ineffective

<sup>69</sup> UNHCR Rwanda, *Project Document for the Denmark Graduation Scale Up Rwanda* (Kigali: UNHCR Rwanda, 2021).

<sup>70</sup> UNHCR Rwanda, *Project Document for the Denmark Graduation Scale Up Rwanda* (Kigali: UNHCR Rwanda, 2021).

Figure 12 Contribution Analysis



## 4.5 Sustainability

128. This section examines the extent to which the benefits, outcomes, and impacts of the UNHCR Pathways project will be sustained beyond its lifespan.

**What is the likelihood that the project's benefits, outcomes, and impacts will be maintained over time beyond the project's lifespan?**



**Key findings:**

- The Pathways project provided beneficiaries with the skills and support to sustain their businesses beyond the project.
- Despite the intention that savings that beneficiaries built up during the project would help sustain the gains after the project's end, savings levels at the end of the project were not sufficient to cover a month's basic needs for the vast majority of beneficiaries.
- Formally, the project did not include a structured or large-scale follow-on assistance program but successfully connected beneficiaries to permanent systems—such as social protection schemes, financial services, and community-based organisations—that continued to provide support after the project.
- Despite low savings levels, engagement in SILCs remained high and contributed to beneficiaries' social capital as well as their financial literacy.
- Beneficiaries of the Pathway project phase 1 report high levels of shocks. In response to such shocks, most beneficiaries took a loan from a savings group or utilised capital from their businesses to cope, and host community beneficiaries reported having more financial options than their refugee peers.

### 4.5 1 Sustaining project outcomes beyond the project (EQ VI.1)

129. **The Pathways project provided beneficiaries with the skills and support to sustain their businesses beyond the project.** A focus on creating and strengthening beneficiaries' IGA is a cornerstone of the graduation approach that underpins the project. According to the 2024 PDM report from the final year of the project, across the two camps, 90.5 percent of beneficiaries reported that their IGAs were "well operating",<sup>71</sup> With female-headed activities being more successful than male on average, and with the Mahama camp having a higher percentage of successful businesses than the Kiziba camp. Quantitative HHS data show that 77 percent of refugee beneficiaries and 92 percent of hosts claim to regularly use the skills learned from the project in the last 12 months. Supporting this data, microfinance institutions interviewed claim that the clients in savings and loans groups that originated from the Pathways project camps are among the more financially literate of their refugee clients.

130. **Despite the intention that savings that beneficiaries built up during the project would help sustain the gains after the project's end, as detailed in the 4.2**

<sup>71</sup> A "well-operating business" refers to an income-generating activity that is active, profitable, and sustainably managed by the beneficiary. It shows regular income, good use of capital, and application of skills gained from project trainings. Caritas representative, 8 July 2025.

**Effectiveness section, savings levels at the end of the project are not sufficient to cover a month’s basic needs for the vast majority of beneficiaries.** In addition, according to the quantitative HHS conducted in August 2025, 46.1 percent of refugees and 9.9 percent of hosts reported that they have no savings or sellable assets.

131. **The project achieved its aim to ensure that beneficiaries remained connected to permanent systems—such as social protection schemes, financial services, and community-based organisations—that would continue to provide support.**

The project supported refugees and host households in accessing national services, including the allocation of land for agriculture through the local land management system and technical support from agricultural extension officers. Furthermore, the project grouped members into SILCs, where they were expected to continue developing their business plans and draw on savings and loans as needed. In the quantitative HHS, 72 percent of refugee beneficiary respondents and 89.2 percent of host community beneficiaries stated that they have a bank account, validating assertions that the project linked beneficiaries to longer-term systems.

*“The most enduring impacts are the changes in the mindset of the beneficiaries as a result of the training and their linkages to financial institutions, beneficiaries now have relationships with banks and microfinance institutions.”- KII with UNHCR representative Kigali*

132. **Despite low savings levels, engagement in SILCs remained high, contributing to both beneficiaries’ social capital and their financial literacy.**

According to the quantitative HHS, 59 percent of refugees and 97 percent of hosts reported being members of a SILC as of August 2025. And 55 percent of refugees and 96 percent of hosts reported regularly contributing to a SILC. The 4.2 **Effectiveness** and Impact sections provide more data on SILC participation. However, there was some scepticism expressed in KIIs about the strength and sustainability of investments in SILCs after the project ended. They claimed that, while operational, many of the SILCs set up during the project operate at low activity levels due to the limited funds they handle. Another challenge associated with these SILCs led by refugees is leadership turnover, as some members eventually return home, leading to delays or even disruptions to financing arrangements if the necessary information is not passed on to the financing institution on time.

*“The collaboration [in SILCs] is generally strong, but continuous training is still necessary to maintain progress.”- KII with MFI, Mahama*

133. **At the policy level, there has been broad coherence between UNHCR and MINEMA to ensure that the project’s livelihood activities support and reinforce national refugee protection and durable solutions frameworks, as detailed in the 4.1**

**Relevance section.** The most durable solution of interest to the programme was integration, specifically financial integration. Resettlement opportunities arise, but they are not guaranteed and cannot accommodate everyone in the project. Instead, the project aimed to equip beneficiaries—both refugees and hosts—with the skills and capacities they need to integrate socially and economically, wherever they are or plan to be, but it did not provide direct assistance.

#### 4.5.2 Effectiveness of UNHCR and partners in ensuring follow-up and support for graduates (EQ V2.1)

134. **Formally, the project did not include a structured or large-scale follow-on assistance program beyond linkages created with the local community.** This was by design and motivated by the key principle of the graduation approach: self-reliance, in which the project equips beneficiaries with the tools they need to sustain themselves. The quantitative HHS asked participants: How many visits or follow-ups did you receive from Caritas and other project partners in the last 12 months? The responses showed that a substantial majority (more than 70 per cent) of both refugees and host groups received at least one follow-up from Caritas or a partner in the last 12 months. The project managers noted that post-project follow-up with graduates functioned instead in a self-directed manner, where they sought advice when needed.

Table 7 HHS results on follow-up questions

How many visits or follow-ups did you receive from Caritas and other project partners in the last 12 months?	Refugees (%)	Hosts
0 visit	26,4	19,7
1 visit	12,6	15
2 visits	22	25,8
3 visits	15	17,2
4+ visits	24	22,3

Source: Quantitative HHS

135. **There was little evidence of regular dialogue between UNHCR and MINEMA on specific, longer-term solutions for project graduates.** Collaboration between UNHCR and MINEMA is primarily centred on ensuring that livelihood activities, at a minimum, support refugees in becoming self-reliant and contributing to Rwanda’s economic development, as outlined in the Joint Strategy for Economic Inclusion of Refugees and Host Communities (2021–2024). This included focusing on reducing legal and non-legal barriers to refugee employment, including awareness campaigns and policy reforms.

#### 4.5.3 Effectiveness of community-based structures, strategies, and capacities in sustaining refugees and host communities’ livelihoods independently beyond the project’s lifetimes (EQ V3)

136. **Training provided by the project equipped beneficiaries with the knowledge and information necessary to transition informal savings groups into formal cooperatives.** Community cooperatives and VSLAs provide platforms for collective action, peer support, and resource mobilisation. The project graduates are members of SILCs and VSLAs, which are linked to broader financial systems, as formal banks and MFIs provide the savings and loan services these groups rely on. These banks and MFIs report that they visit project-supported clients via volunteers based in the camps. And the clients supported by that project have been some of the more financially literate. Data from the quantitative HHS shows that 56.1 percent of refugee beneficiary respondents and 68.7 percent of host community beneficiary respondents stated that their skills in saving groups formation and management benefited from project training.

137. **One of the longer-term benefits of the projects is the creation of social links between refugees and host communities, such as land leases from hosts to refugees and collaboration in savings groups.** KIIs suggested that several savings groups (eight in total) evolved into larger cooperatives that were registered with the

Rwanda Cooperative Agency (RCA), thereby providing the cooperatives with increased access to government support. RCA coordinates capacity-building activities for cooperatives, particularly financial services cooperatives, to enhance their management, financial literacy, and operational capabilities. This includes training in post-harvest handling, marketing, financial management, and institutional strengthening. In addition, it can promote the growth of cooperatives by facilitating access to markets, business opportunities, and financial services.

138. **Kills supported the view that those who work outside the camps often hold their meetings at the sector (Umudugudu/administrative offices), ensuring that the local authorities remain aware and invested in their activities.** Local community leaders reported regular engagement with local government officials regarding their IGAs. This may be particularly pronounced in the host community, given that local government officials played a key role in supporting them, and Caritas was more directly involved with refugees in camps.
139. **Another critical community structure established during the project to support sustainability is active participation in local groups and associations.** Over half of all refugee beneficiaries (59 percent) reported participating in a local group or association compared to almost all hosts (94 percent). See Table 8 below. The vast majority of refugees (87 percent) and hosts (89 percent) believe that these associations could provide support in times of need.

Table 8 HHS results on local groups

Are members of this household formally participating in a local group/association?	Refugees (%)	Hosts (%)
Yes	58.9	94.4
No	41.1	5.6

Source: Quantitative HHS

140. **Beneficiaries of the Pathway project report high levels of shocks.** According to the quantitative HHS data, the most common shocks experienced by project beneficiaries were the inability to meet basic needs (86 percent of refugees and 31 percent of hosts), which included food security and good health. Less than 3 percent of the refugee population and 5 percent of the host population experienced shocks related to access to healthcare or educational opportunities for someone in their family. See Table 9 below:

*“If we keep practicing what we learned, like saving and managing small businesses, the impact can continue. But for the poorest households, it may be hard to sustain without external support.” – FGD (mixed age & gender) Kiziba camp*

Table 9 HHS results on shocks

In the last 12 months, what are the most severe shocks faced by the household?	Refugees (%)	Host (%)
None	11.4	64.4
Ability to meet basic needs	85.8	30.9
Limited access to healthcare	2.0	3.4
Lack of educational opportunity	0.8	1.3

Source: Quantitative HHS

141. **In response to such shocks, most beneficiaries borrowed from a savings group or drew on capital from their businesses to cope.** In terms of community support, quantitative HHS data highlighted the strength of community support, particularly for host beneficiaries—75 percent of whom report knowing someone who they could support them financially through a shock. See Table 10 below.

*Table 10 HHS results on resilience*

<b>If someone in your household were to have an emergency, do you know people that could lend you money to cover the associated costs?</b>	<b>Refugees (%)</b>	<b>Hosts (%)</b>
<b>Knows no one who could lend money</b>	57.3	25.3
<b>Knows someone / has community support that could lend money</b>	42.7	74.7

## 4.6 Scalability & Replicability

What is the potential for expanding the project to a larger scale or replicating its approach in slightly different contexts or locations, especially in the Great Lakes Region and East Africa?



### Key findings:

- Desk review found that there is no formal indicator for scalability in the Graduation Project 2024 Monitoring and Evaluation (M&E) Framework or any project documents.
- The main challenges to scaling up the project in size and scope were limited funding, reliance on short funding cycles and the size and capacity of implementing partners.
- The funding models for the project limit the scalability of interventions
- The Government of Rwanda has plans to integrate the graduation approach into other refugee and vulnerable household-focused programming.

142. This section discusses the extent to which the UNHCR Pathways project's benefits, outcomes, and impacts are scalable and replicable.

### 4.6.1 Potential for expanding the project to a larger scale or replicating its approach in slightly different contexts or locations, especially in the Great Lakes Region, and East Africa (EQ VI)

143. **In the context of the project, the term “scaling up” is used regularly, where it can refer to scaling the project’s size/coverage and, more theoretically, scaling up the graduation approach to refugee integration to other regions and sectors. Annual project documentation shows that the project scaled smoothly from the first to the second cohort, and the expansion of activities to include vocational training, financial inclusion programs, and livelihood initiatives demonstrated that the project had the capacity and framework to grow beyond the pilot stage.** The government conducted a stakeholder analysis of the various actors involved in scaling up the graduation approach from the pilot phase, as part of the MINEMA strategic plan.

144. **In terms of scaling to other camps and sites in Rwanda, KIIs suggested that in Phase II (2025-2028), the project will expand to two more camps in Gisagara (Mugombwa refugee camp) and Nyamagabe (Kigeme refugee camp).** Regarding specific efforts to scale up, MINEMA, UNHCR, Caritas, and Refugee community representatives met in Kiziba refugee camp on 3-4th September 2024 and in Mahama refugee camp on 22-23rd October 2024. During these field visits, they discussed the impacts graduation was having, the challenges it presented, and potential improvements to be made.

145. **There was no evidence to suggest that discussions included how the project could be expanded to other countries in the Great Lakes region or East Africa.**

### 4.6.2 The critical considerations for expanding the GA approach to reach more vulnerable households and enhance their resilience under similar contexts (VI.2)

146. **The main challenges to scaling up the project in terms of size and scope were limited funding, funding model and reliance on short funding cycles.** While the available resources enabled initial scalability from pilot to project, they were not always sufficient to meet the level of demand from communities. In some cases, interventions had to be prioritised or scaled back, leaving certain vulnerable groups underserved. Another factor was that the reliance on short funding cycles made it difficult to plan for multi-year growth and long-term sustainability. Some key informants noted that, since cost is one of the biggest challenges to scaling the approach, the current funding model, which relies solely on donor funding, is inadequate. The key informants believed the project should examine funding models that utilise existing resources and engage private sector partners to enhance scalability. An analysis of the project budget showed that the cost per beneficiary was USD 1,488.<sup>72</sup> The ET could not find a comparable figure to judge how costly the project was relative to other types of programming.

*“The project has laid a strong foundation, and with the right follow-up support from government, partners, and communities, its positive impacts are very likely to endure” – FGD (mixed age & gender) Kiziba camp*

147. **The government has plans to integrate the graduation approach into other refugee and vulnerable household-focused programming.** The Refugee Sustainable Graduation Strategy 2024-2029, developed by MINEMA and its partners, aims to scale up and replicate the Pathways project's objectives. It lays a clear roadmap for transitioning refugees and hosts out of poverty and into socio-economic inclusion and self-reliance. According to it, the Graduation approach will be nurtured to capture lessons learnt and serve its purpose. Towards this objective, MINEMA recently supported the 'graduation approach' in the 2024 Rwanda Refugee Response Plan (RRP). The vision of the refugee graduation strategy is to ensure that by 2030, 47.7 percent of refugee households in Rwanda (equivalent to 13516 households) are able to transition from dependency on humanitarian assistance to self-reliance. Such a policy direction broadens the graduation approach, as more development actors align with government policy.

148. **However, there is limited awareness of the scalability objectives among local government representatives and key project partners, suggesting that much remains to be discussed regarding the application of lessons learned from the Pathways project.** Key informants suggested that communication on the scalability objectives with local authorities is lacking.

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<sup>72</sup> UNHCR. Final Project Proposal for Denmark Graduation Scale Up in Rwanda. Geneva: UNHCR, 2021.

## 5. CONCLUSIONS AND LESSONS LEARNT

149. This section provides the ET 's conclusions and associated lessons learnt based on the findings from the evaluation generated across all evaluation questions.

### 5.1 Conclusions

150. **Conclusion 1- Using the SRI, the project had high impact, but structural factors (including AGD) affected the performance of some population groups:** The project enhanced beneficiary self-reliance, exceeding the target by having 81.5 percent of beneficiaries classified as self-reliant using the self-reliance index. However, the evaluation highlights the critical influence of factors such as Age, Gender, and Disability (AGD), income, geographic location and vulnerability status on these outcomes. Notably, host community members, male-headed households, beneficiaries in the Mahama camp and more educated beneficiaries demonstrated higher levels of self-reliance. This disparity suggests that structural issues likely contribute to lower outcomes among more vulnerable groups. Whilst targeting the most vulnerable aligns with humanitarian principles and the need to support the poorest, it may not achieve self-reliance considering that such a high population of those “self-reliant” are food secure. Targeting only households who are socio-economically better off may yield better project results in terms of self-reliance, but it risks exacerbating inequality and excluding the vulnerable, who could also improve their socioeconomic profiles.
151. **Conclusion 2- Food security is still precarious despite high SRI self-reliance scores:** While overall performance on the self-reliance index suggests refugee beneficiaries are making significant strides toward self-reliance, a deeper analysis reveals a critical vulnerability that undermines this progress. The gains made in income, employment, business profitability, and social empowerment stand in contrast to the precarious state of refugees' food security. This fragility is a serious concern, as any food-related shock could reverse gains in other domains and increase dependence on humanitarian aid.
152. **Conclusion 3- Funding models are key to scalability:** The primary limitation to expanding the graduation model is its high cost per beneficiary, especially within a constrained funding landscape. The evaluation revealed that while the current donor-dependent model is effective, stakeholder and beneficiary demand for more comprehensive support would make it financially prohibitive at a larger scale. Critically, the data also show beneficiaries' own investment in income-generating activities, highlighting a potential for new funding approaches.
153. **Conclusion 4: There are still opportunities to amplify project impact:** While the project demonstrated a substantial impact, with 85.1 percent of beneficiaries achieving self-reliance by its end, several factors constrained its full potential. These limiting factors include the small grant size, limited project coverage and training duration, household-only targeting, and the small scale of income-generating activities. The factors collectively highlight a one-size-fits-all approach in the project's design and implementation.
154. **Conclusion 5: Sustainability was integrated into the project design, but there is room for further improvement. The project was inherently designed to be sustainable, with beneficiaries obtaining funding and skills that they will continue to utilise.** However, the limited follow-up support, inadequate links to follow-on or other

programs, and limited monitoring of graduated beneficiaries may compromise the sustainability of the interventions.

## 5.2 Lessons learnt

155. The evaluation highlights that while graduation approaches can effectively advance self-reliance, their sustainability and equity depend on differentiated, shock-responsive, and system-linked design. Standardised inputs and binary graduation thresholds risk masking persistent vulnerabilities, particularly where food security, savings, and resilience to shocks remain weak. Scalable and durable outcomes require tailored support pathways, longer-term and diversified financing, stronger integration with government and market systems, and post-graduation monitoring to ensure that livelihood gains are sustained over time.
156. **Differentiated graduation pathways are essential to avoid reinforcing structural inequalities:** Graduation programming must move beyond equal inputs toward differentiated support that accounts for gender, refugee status, education, and location. Tailored financial products, longer support horizons, asset-building strategies, and targeted gender-responsive interventions are required to ensure more equitable graduation outcomes and to avoid reinforcing existing inequalities.
157. **Graduation outcomes remain fragile without sustained food security and savings foundations:** Graduation outcomes are fragile when food security and savings are not sufficiently strengthened. Achieving graduation and self-reliance milestones does not automatically ensure food security. Graduation programmes must integrate shock-responsive and nutrition-sensitive measures, and carefully sequence the withdrawal of any food assistance, to prevent erosion of livelihood gains and ensure that economic improvements translate into sustained food security.
158. **Scaling graduation approaches depends on diversified, long-term, and system-linked financing models:** Scaling graduation approaches requires diversified and longer-term financing models, including stronger engagement with government systems, private sector actors, and existing community and financial structures.
159. **Standardised programme inputs constrain the depth, durability, and scalability of graduation impacts:** While the graduation approach can achieve high self-reliance outcomes, standardised programme inputs—uniform grant sizes, limited training duration, household-only targeting, and small-scale livelihood models—restrict the potential to deepen, sustain, and scale impact across diverse beneficiary profiles.
160. **Self-reliance is a dynamic, multi-dimensional process that requires adaptive and shock-responsive graduation models:** Self-reliance should be understood as a gradual and domain-specific process, not a binary status. Graduation decisions based on a single end line measurement risk overstating impact and underestimating vulnerability. Sustainability depends not only on integration into systems, but also on shock-responsive design. Graduation-oriented programmes should include explicit post-graduation monitoring, contingency support, and adaptive pathways for households affected by shocks.

## 6. RECOMMENDATIONS

161. Based on the evaluation's findings and conclusions, and on discussions with UNHCR and Caritas staff during a recommendations workshop, the ET drew the recommendations in Table 11. Each recommendation is accompanied by a set of suggested actions, responsibility and time frame. Given that the project ended, the recommendations are mainly aimed at UNHCR. The timelines provided are also illustrative as they will depend on internal UNCR processes and UNHCR Rwanda's management response to the evaluation.

Table 11 Recommendations

No.	Recommendations	Corresponding conclusions and key findings	Responsible lead entity	Time Frame
<b>Recommendation 1</b>	<b>Project Targeting: Targeting can be done at both the individual and household level, depending on the intervention.</b> Targeting provisions should allow for the deliberate targeting of individuals, not just at the household level. This will promote self-reliance based on individual skills and talents, particularly among youth. Individual targeting will not replace household level targeting, but can be used for specific interventions.	Conclusion 1	UNHCR Rwanda, Livelihoods and Financial Inclusion team	Before Phase 2 of the project
Suggested Action 1.1	UNHCR should conduct socio-economic profiling of target beneficiaries to understand feasible interventions.	Paragraph 117	UNHCR Rwanda, Livelihoods and Financial Inclusion team	Before Phase 2 of the project
Suggested Action 1.2	UNHCR should identify interventions suited for individual targeting and those more suited to household-level targeting.	Paragraph 117	UNHCR Rwanda, Livelihoods and Financial Inclusion team	Before Phase 2 of the project
<b>Recommendation 2</b>	<b>Differential Support: The project should consider differential support packages for refugees or other vulnerable groups, such as women.</b> The project should also consider geographical location in determining the type of support it provides. Consideration	Conclusion 1	UNHCR Rwanda, Livelihoods and	Before Phase 2 of the project

	should also be given to including a mix of the most-poor and less-poor, or “business-ready,” to ensure more effective and sustainable results. This ensures there is no one-size-fits-all approach to supporting beneficiaries. Examples include Supported market linkages for refugees, additional coaching for refugees, support women led value chains, higher grants for women, promotion of home-based or low-mobility enterprises. Annex 10: Illustrative Differential Support Options by Population Group details differential support considerations. UNHCR and implementing partners would need to customise this to target areas and groups and socioeconomic profiles.		Financial Inclusion team	
Suggested Action 2.1	UNHCR should create beneficiary registers/databases that indicate beneficiaries' socio-economic status to support differential support.	Paragraphs 66,93-98,117	UNHCR Rwanda, Livelihoods and Financial Inclusion and Monitoring and Evaluation teams	Before Phase 2 of the project
Suggested Action 2.1	To ensure differential support based on beneficiaries' profiles, UNHCR should develop a matrix of recommended interventions for each project target group. The matrix would show the layering and sequencing of interventions per target group.	Paragraphs 66,93-98,117	UNHCR Rwanda, Livelihoods and Financial Inclusion team	Before Phase 2 of the project
<b>Recommendation 3</b>	<b>Adequacy of income-generating grant amount:</b> The grant amount to initiate IGAs should be sufficient to achieve large-scale outcomes. The grant size should be calculated based on macroeconomic conditions, the desired level of self-reliance, and the average cost of establishing income-generating activities.	Conclusion 4	UNHCR Rwanda, Livelihoods and Financial Inclusion team	Before Phase 2 of the project
Suggested Action 3.1	UNHCR should develop a systematic method for calculating and determining the size of the IGA cash grant	Paragraphs 114,156	UNHCR Rwanda, Livelihoods and Financial Inclusion team	Before Phase 2 of the project

Suggested Action 3.2	UNHCR should pilot different IGA grant sizes to determine the optimal grant amounts across various socio-economic groups.	Paragraphs 114,156	UNHCR Rwanda, Livelihoods and Financial Inclusion team	Before Phase 2 of the project
<b>Recommendation 4</b>	<b>Food Assistance support:</b> Although direct food assistance was provided by the World Food Program and not part of the project, the withdrawal of food assistance should be phased and carried out after assessing the outcomes for beneficiary households. The arbitrary and sudden removal of the food assistance based on beneficiary graduation poses a risk to the food security and self-reliance of project beneficiaries.	Conclusion 2	UNHCR Rwanda, Livelihoods and Financial Inclusion and Monitoring and Evaluation teams	Before Phase 2 of the project
Suggested Action 4.1	UNHCR and other humanitarian actors should use the ongoing project monitoring and evaluation system to assess beneficiaries' food security status and inform adaptations to food assistance.	Paragraph 100	UNHCR Rwanda, Livelihoods and Financial Inclusion and Monitoring and Evaluation teams	Before Phase 2 of the project
Suggested Action 4.2	UNHCR should clearly communicate to other stakeholders the meaning of self-reliance so that participants in self-reliance projects are not automatically and arbitrarily removed from assistance without a proper assessment of their food security status.	Paragraph 100	UNHCR Rwanda, Livelihoods and Financial Inclusion and Monitoring and Evaluation teams	Before Phase 2 of the project
<b>Recommendation 5</b>	<b>Cost Efficiency Indicators:</b> The project should have cost efficiency indicators in place at project start. This ensures a systematic cost efficiency approach during project implementation. This allows project stakeholders to measure cost efficiency and implement cost-saving measures during the project's life cycle.	Findings: Efficiency section Paragraph 85	UNHCR Rwanda, Livelihoods and Financial Inclusion and Monitoring and	Before Phase 2 of the project

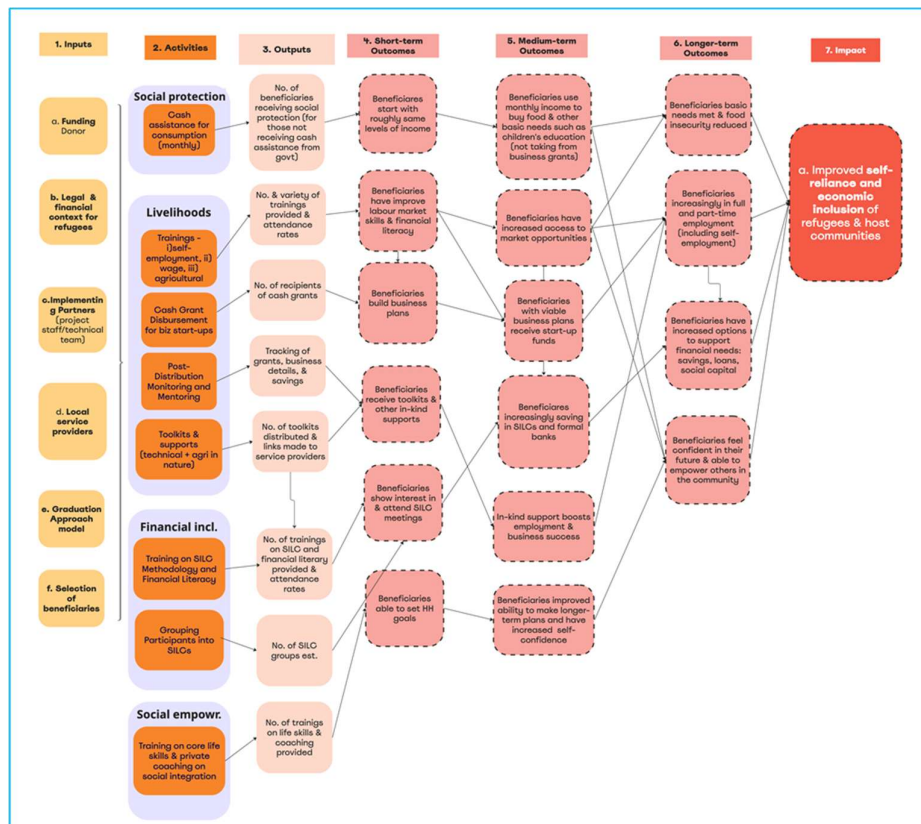
			Evaluation teams	
Suggested Action 5.1	UNHCR should develop standard efficiency/value for money metrics or guidance that can be adopted at the national level	Findings: Efficiency section Paragraph 85	UNHCR Rwanda, Livelihoods and Financial Inclusion and Monitoring and Evaluation teams	Before Phase 2 of the project
Suggested Action 5.2	UNHCR should institute real-time programming adaptations during project implementation based on efficiency metrics	Findings: Efficiency section Paragraph 85	UNHCR Rwanda, Livelihoods and Financial Inclusion and Monitoring and Evaluation teams	Before Phase 2 of the project
<b>Recommendation 6</b>	<b>Follow-up and monitoring:</b> After being initially classified as self-reliant, project beneficiaries should receive ongoing monitoring. This enables the collection of evidence on the project's longer-term impacts and on beneficiaries' ability to withstand shocks.	Conclusion 5	UNHCR Rwanda, Livelihoods and Financial Inclusion and Monitoring and Evaluation teams	Before Phase 2 of the project
Suggested Action 6.1	UNHCR should institute and implement a longitudinal monitoring system for self-reliance beneficiaries. This system would be used to build evidence on self-reliance programming and to track long-term sustainability and outcomes.	Paragraph 134	UNHCR Rwanda, Livelihoods and Financial Inclusion and Monitoring and Evaluation teams	Before Phase 2 of the project

<b>Recommendation 7</b>	<b>Follow-up support and linkages:</b> The project should consider a more systematic linking up of beneficiaries with Government systems and follow-on projects (by any other parties) that are in line with IGAs. This will build on the beneficiaries' established capacity.	Conclusion 5	UNHCR Rwanda, Livelihoods and Financial Inclusion team	Before Phase 2 of the project
Suggested Action 7.1	UNHCR should build a referral database and actively pursue linkages with other organisations working on related areas, sectors and geographies for project beneficiaries.	Paragraph 134	UNHCR Rwanda, Livelihoods and Financial Inclusion and Monitoring and Evaluation teams	Before Phase 2 of the project
Suggested Action 7.2	UNHCR should build in follow-up provisions in designing self-reliance projects. These clauses will enable implementing partners or Government bodies, such as MINEMA, to conduct periodic follow-up and support beneficiaries.	Paragraph 134	UNHCR Rwanda, Livelihoods and Financial Inclusion and Monitoring and Evaluation teams	Before Phase 2 of the project
<b>Recommendation 8</b>	<b>Funding models:</b> Future iterations of the project should consider funding models that incorporate additional sources of funding for IGAs. Alternative funding models the project can pursue include credit guarantee schemes, private-sector supply chain financing, and matching grants.	Conclusion 3	UNHCR Rwanda, Livelihoods and Financial Inclusion and Monitoring and Evaluation teams	Before Phase 2 of the project
Suggested Action 8.1	UNHCR should conduct a value chain analysis to identify value chains in which beneficiary households can access private-sector funding for their IGAs.	Paragraph 146	UNHCR Rwanda, Livelihoods and Financial Inclusion and Monitoring and	Before Phase 2 of the project

			Evaluation teams	
Suggested Action 8.2	UNHCR should develop a funding matrix for beneficiary IGAs. The matrix would list the types of funding models depending on the socio-economic status of beneficiary households. The matrix would explain when and how to use each funding model (grants, loans, matching grants, credit guarantees, etc.)	Paragraph 146	UNHCR Rwanda Livelihoods and Financial Inclusion and Monitoring and Evaluation teams	Before Phase 2 of the project
<b>Recommendation 9</b>	<b>Reposition UNHCR as a catalytic systems actor to scale self-reliance outcomes under constrained and shifting humanitarian financing:</b> To address cost, scalability, and sustainability constraints, UNHCR should transition from predominantly donor-funded, project-based graduation models toward system-linked and co-financed approaches that leverage government systems, private sector engagement, community financial structures, and beneficiaries' own investments.	Conclusion 3	UNHCR HQ Livelihoods team, UNHCR Rwanda Livelihoods and Financial Inclusion	In reviewing strategic livelihoods programming
	Position self-reliance programming within national social protection, financial inclusion, and livelihoods systems, including alignment with refugee-inclusive development plans.	Conclusion 3	UNHCR HQ Livelihoods team	When reviewing strategic livelihoods programming
	Pilot blended and diversified financing models, combining humanitarian funds with development finance, private sector capital, savings and loan mechanisms, and beneficiary co-investment.	Conclusion 3		
	Strengthen strategic partnerships with development actors to ensure handover, continuation, or graduation into complementary programmes beyond UNHCR-funded project cycles.	Conclusion 3 and Conclusion 5	UNHCR Country teams	When drafting national livelihoods strategies

# Annex 1: Theory of Change

Figure 13 Graduation Scale-up Project Theory of Change based on the Evaluation Inception Workshop



Source: Graduation Phase 1 inception report July 2025

## Annex 2: Evaluation Matrix

Table 12 Evaluation Matrix

Criteria & Evaluation Question	Sub Questions	Indicators		Data Sources	Data Analysis
<b>RELEVANCE</b> I. To what extent did the project effectively target the right population and address prioritized needs of the targeted population?	I.1 To what extent has the project successfully targeted households in need, and been inclusive of poor refugee and host community households, including women, youth, and persons with disabilities?	Project activities have been designed based on formalized need assessments and monitoring, and based on the age, gender and diversity (AGD) approach	I.1.a	<b>Desk review/secondary data:</b> Needs assessments; program proposal documents	Qualitative comparison of secondary data
		Extent to which UNHCR and Caritas have collaborated with the government and other key stakeholders to design the targeting strategies and activities	I.1.b	<b>Desk review/secondary data:</b> Documents showing engagement of MINEMA (Ministry in Charge of Emergency Management)  <b>Primary data collection:</b> KII with UNHCR, Caritas, and govt (national and local)	Qualitative comparison of secondary data  Qualitative analysis of KII per type of organisation and phase of project

		Evidence of the use of the data (including primary and secondary sources) to inform the selection of target groups (refugees and host communities) and aligned with an AGD approach	I.1.c	<p><b>Desk review/secondary data:</b> Criteria for selection of groups</p> <p><b>Primary data collection:</b> KII with UNHCR and Caritas</p>	<p>Qualitative comparison of secondary data</p> <p>Qualitative analysis of KII per type of organisation and phase of project</p>
	I.2 How well did the graduation project align with the identified and prioritized needs and priorities of (a) refugees (b) host communities in Rwanda as outlined in assessment and planning documents?	Targeting criteria are relevant and appropriate to the needs and priorities of refugees and hosts and aligned with an AGD approach	I.2.a	<p><b>Desk review/secondary data:</b> Needs assessments, lessons learned papers, annual results reports; UNHCR Refugee Livelihoods and Economic Inclusion Global Strategy 2019-2023</p> <ul style="list-style-type: none"> <li>- The National Strategic Plan for Refugee Inclusion (2019-2024)</li> <li>- MINEMA&amp;UNHCR Joint Strategy on Livelihoods and Economic Inclusion of Refugees and Host Communities in Rwanda (2021-2024)</li> </ul>	Qualitative comparison of secondary data

		The extent to which the graduation project made adjustments to intervention objectives and activities due to community engagement and accountability mechanisms (communication, feedback, participation, complaints mechanism)	1.2.b	<p><b>Desk review/secondary data:</b> annual reports (i.e., 2024-Annual Narrative Report and PDM reports; UNHCR&amp;WFP Post Distribution Monitoring Reports (2021, 2022, 2023), theory of change, and results frameworks</p> <p><b>Primary data collection:</b> KII with UNHCR and Caritas; FDGs with project beneficiaries</p>	<p>Qualitative comparison of secondary data</p> <p>Qualitative analysis of KII and FGD per type of organisation and phase of project</p>
		Project activities design and chosen modalities are appropriate towards refugees and host communities' priority needs and preferences, and aligned with an AGD approach	1.2.c	<p><b>Desk review/secondary data:</b> Project proposal documents, needs assessments, external literature</p> <p><b>Primary data collection:</b> KII with UNHCR and Caritas staff, camp staff and external stakeholders; FGD with beneficiaries; Quantitative HHS disseminated to beneficiaries</p>	<p>Qualitative comparison of secondary data</p> <p>Qualitative analysis of KII per type of organisation and phase of project</p>

	I.3 How has the project taken into account the social and economic context to design its response?	Extent to which the graduation project has considered social cohesion and conflict sensitivity for newly arrived refugees and tensions in the host community in the design of the response that aligned with an AGD approach	I.3.a	<p><b>Desk review/secondary data:</b> Strategic reports and project planning, Need Assessments, CO strategies</p> <p><b>Primary data collection:</b> FGD with beneficiaries; KII with UNHCR, Caritas and other local stakeholders</p>	<p>Qualitative comparison of secondary data</p> <p>Qualitative analysis of KII per type of organisation and phase of project</p>
<p><b>EFFECTIVENESS</b></p> <p><b>II. To what extent did the project achieve its objectives and make progress towards scale up, and how did these objectives translate into results for refugees and host communities, with a particular focus on the inclusion of gender and youth dimensions?</b></p>	<p>II. 1 To what extent has the project enabled project beneficiaries to achieve expected changes in household income, income diversification, food security and access to financial services and financial group participation for both refugees and host communities' including specifically for women, men, and youth and people living with disabilities?</p>	<p>Level of attainment of expected results reached per project pillar and disaggregated by AGD</p> <p>Level of results attained as per the project Results Framework output, outcome and impact level indicators, baselines and targets</p>	II.1.a	<p><b>Desk review/secondary data:</b> Result framework 2023, annual results report (Year End Performance Report 2022) outcome/output data, project documents between UNHCR, Caritas and donors; Baseline and endline survey data for both cohorts</p>	<p>Qualitative comparison of secondary data</p> <p>Quantitative comparison of quantitative HHS results and results of secondary data</p>
		<p>Degree to which beneficiaries (refugees &amp; host communities), UNHCR, Caritas, and external stakeholders consider the outcomes, outputs &amp; activities to be of the right quality and quantity to meet the needs of beneficiaries, per type of activities</p>	II.1.b	<p><b>Desk review/secondary data: Quantitative HHS</b> data, M&amp;E reports, results framework</p> <p><b>Primary data collection:</b> KII with UNHCR, Caritas, Govt; Quantitative HHS survey</p>	<p>Qualitative comparison of secondary data</p> <p>Qualitative analysis of KII and FGD per type of organisation/group and phase of project</p>

	<p>II. 2 How effective was each component of the Graduation Approach (e.g., social protection through cash assistance, asset building via lump-sum cash or asset grants, entrepreneurship/technical training, coaching, and access to financial services) in enabling refugee households, including women-headed and youth-headed households—to "graduate" from poverty?</p>	<p>Attainment of results on the self-reliance index and graduation model (i.e., levels of savings, food consumption patterns, business creation etc.)</p>	II.2.a	<p><b>Desk review/secondary data analysis:</b> Result chain framework 2023; Endline data; Annual PDM monitoring reports; World Bank / UNHCR report</p> <p><b>Primary data collection:</b> Quantitative HHS for beneficiaries</p>	<p>Qualitative analysis of secondary documents</p> <p>Quantitative analysis of HHS results</p>
		<p>Perception of the extent to which different pillars achieved results in the AGD categories of women, youth, and disability</p>	II.2.b	<p><b>Desk review/secondary data analysis:</b> Result chain framework 2023</p> <p><b>Primary Data collection:</b> Beneficiary FGDs; KIIs with Caritas, UNHCR and GoR staff</p>	<p>Qualitative comparison of secondary data</p> <p>Qualitative analysis of KII and FGD data</p>
		<p>Perception of how different components of the project built on one another to promote self-reliance</p>	II.2.c	<p><b>Primary Data collection:</b> FGDs with project beneficiaries, KIIs with Caritas, UNHCR and GoR staff</p>	<p>Qualitative analysis of KII and FGD data</p>
	<p>II.3. What factors affected the effectiveness of the response?</p>	<p>Extent that intended project activities were <b>adequately financed</b> (i.e., cash grants 7 other interventions) to achieve their results, and that activities were adapted to level of funding</p>	II.3.a	<p><b>Desk review/secondary data:</b> Annex 4. Detailed Budget and expenditure</p> <p><b>Primary data collection:</b> FGDs with project beneficiaries:</p>	<p>Qualitative comparison of secondary data</p> <p>Qualitative analysis of FGD data</p>

		The extent to which the <b>tripartite partnership</b> model supported the delivery of interventions	II.3.b	<b>Primary data collection:</b> KIs with UNHCR, Caritas, and the government	Qualitative analysis of KII responses
		Extent to which UNHCR key relevant <b>policies, guidance, tools, processes and systems</b> (especially related to graduation and livelihoods programming) supported the delivery of the interventions to refugees and hosts, and to AGD specificities	II.3.c	<b>Desk review/secondary data:</b> Baseline data reports; PDM reports; SOPs on cash transfers and other outputs (if available)  <b>Primary data collection:</b> FGDs with project beneficiaries; KIs with UNHCR and Caritas	Qualitative comparison of secondary data  Quantitative analysis of baseline & endline data  Qualitative analysis of FGD data
		Identification of other internal and external factors that contributed to or inhibited the project's ability to achieve its intended outcomes.	II.3.d	<b>Desk review/secondary data:</b> Annual reports and endline reports  <b>Primary data collection:</b> KII with UNHCR and Caritas; FGDs with project beneficiaries	Qualitative comparison of secondary data  Qualitative analysis of KIs and FGD data
<b>EFFICIENCY</b> III. How cost efficient has the project been? I.e., what is the value of outputs relative to the investment made, including the	III.1 To what extent was the project (including scaling up processes) cost-efficient relating to cost of investments to value of results achieved?	Adherence to implementation plans and financial execution levels by UNHCR and partners	III.1.a	<b>Desk review/secondary data:</b> Operation plans, annual reports; Narrative quarterly reports showing expenditure vs. budget overall and per outcome area	Qualitative analysis of project financial management reports

contribution of partnerships and stakeholder collaboration to these efficiencies?		Average cost and implementation cost per beneficiary (overall), including cost transfer ratio (cash assistance and asset grants), benefit cost analysis for IGA grants, and perceptions of key implementers and partners about costs	III.1.b	<b>Desk review/secondary data:</b> Financial data & progress data, cost efficiency analysis conducted by the implementers, analysis of IGA's value vs amount invested by the project in IGA grants  <b>Primary data collection:</b> KIs with UNHCR, Caritas and govt	Quantitative analysis of secondary documents  Qualitative analysis of KII data
		Existence of a comparative analysis/discussion of potential alternative response options to address the needs of refugees and host communities, considering unit cost, quality, coverage, timeliness, and access.	III.1.c	<b>Desk review/secondary data:</b> Cost efficiency analysis for activities/outputs; 2022 Year-End Performance Report	Qualitative analysis of secondary data
	III.2 To what extent did partnerships and collaboration with other stakeholders contribute to project efficiencies? To what extent did the project foster shared responsibility and joint problem-solving?	The extent to which the role and responsibilities were clear between the key partners on key programmatic and support functions	III.2..a	<b>Desk review/secondary data:</b> tripartite agreement documents; PDM report final 2023; 2022 Year-End Performance Report  <b>Primary data collection:</b> KIs with UNHCR, Caritas, govt	Qualitative analysis of secondary data  Qualitative analysis of KII data

		Extent to which partners consider that the UNHCR graduation model was coordinated well and that partners collaborated effectively and rationale as to why.	III.2.b	<b>Primary data collection:</b> KIIs with UNHCR and implementing partners	Qualitative analysis of KII responses
		Evidence of routine dialogue between UNHCR, Caritas with government on the topic of joint responsibility and problem solving	III.2.c	<b>Desk review/secondary data:</b> meeting minutes and other agreements between UNHCR and govt  <b>Primary data collection:</b> KIIs with UNHCR, CARTITAS and govt	Qualitative analysis of KII responses and secondary data  Qualitative analysis of KII data
	III. 3 To what extent was the project (including scaling up processes) delivered in a timely manner?	Degree of adherence to implementation plans and timelines	III.3.a	<b>Desk review/secondary data:</b> implementation plans and timelines in Annual reports	Qualitative analysis of secondary documents
		Perceived timeliness of project interventions and reason why/why not	III.3.b	<b>Desk review/secondary data:</b> meeting minutes and other agreements between UNHCR and govt  <b>Primary data collection:</b> KIIs with UNHCR, Caritas and GOVT	Qualitative analysis of annual progress reports  Qualitative analysis of KII data

<p style="text-align: center;"><b>IMPACT</b></p> <p style="text-align: center;">IV. What has been the project's progress toward its impact statement (improved self-reliance and economic inclusion of refugees &amp; host communities) in refugee and host households?</p>	<p>IV.1 To what extent are beneficiaries' basic needs met (food security, education, health, and housing (for hosts only))?</p>	<p>Reported changes to beneficiaries' basic needs (food security, education, health, and housing (for hosts only))</p>	IV.1.a	<p><b>Desk review/secondary data:</b> Baseline &amp; endline data</p> <p><b>Primary data collection:</b> Quantitative HHS issued to project beneficiaries</p>	<p>Quantitative analysis of the evaluation quantitative HHS data</p> <p>Quantitative analysis of secondary documents</p>
		<p>Extent to which beneficiaries attribute changes/lack of changes to their basic needs to their engagement in project activities &amp; supports (disaggregated by user types) and rationales</p>	IV.1.b	<p><b>Primary data collection:</b> FGD with project beneficiaries</p>	<p>Quantitative analysis of evaluation quantitative HHS data</p> <p>Quantitative analysis on baseline and endline survey reports</p>
	<p>IV.2 To what extent were beneficiaries able to start businesses &amp; gain employment and maintain both through the duration of the project?</p>	<p>Reported changes to levels of full and part-time employment (including self-employment)</p>	IV.2.a	<p><b>Desk review/secondary data:</b> Baseline &amp; endline data</p> <p><b>Primary data collection:</b> Quantitative HHS issued to project beneficiaries</p>	<p>Quantitative comparison of secondary data,</p> <p>Quantitative analysis of survey results</p>
		<p>Extent to which beneficiaries attribute changes/lack of changes to employment levels to their engagement in project activities &amp; supports (disaggregated by user types) and rationales</p>	IV.2.b	<p><b>Primary data collection:</b> FGD with project beneficiaries</p>	<p>Qualitative analysis of FGD data</p>

	IV.3 To what extent to which beneficiaries have increased options to support financial needs: savings, loans, stronger social capital?	Reported changes to availability and access of options to cover financial needs: savings, loans, stronger social capital	IV.3.a	<b>Desk review/secondary data:</b> Baseline & endline data  <b>Primary data collection:</b> Quantitative HHS issued to project beneficiaries	Quantitative comparison of secondary data,  Quantitative analysis of survey results
		Extent to which beneficiaries attribute changes/lack of changes to options for supporting financial means to their engagement in project activities & supports (disaggregated by user types) and rationales	IV.3.b	<b>Primary data collection:</b> FGD with project beneficiaries	Qualitative analysis of FGD data
	IV. 4 To what extent do beneficiaries feel confident about their future and feel they are able to empower others?	Reported changes in having clear plans for the future	IV.4.a	<b>Desk review/secondary data:</b> annual results reports, M&E reports, donor reporting documents  <b>Primary data collection:</b> KIIs with project implementers and FGDs with project beneficiaries	Quantitative analysis of secondary documents  Qualitative analysis of KII and FGDs data
		The extent to which beneficiaries report feeling more confident about their future and their ability to empower others	IV.4.b	<b>Primary data collection:</b> FGDs with project beneficiaries	Qualitative analysis of FGD data

		Extent to which beneficiaries attribute changes/lack of changes to their confidence levels in their future to their engagement in project activities & supports (disaggregated by user types) and rationales	IV.4.c	<b>Primary data collection:</b> FGDs with project beneficiaries	Qualitative analysis of FGD data
<b>SUSTAINABILITY</b> <b>V. What is the likelihood that the project's benefits, outcomes, and impacts will be maintained over time beyond the project's lifespan?</b>	V. 1 To what extent are the outcomes of the project likely to be sustained beyond the project duration?	Financial sustainability/Viability of IGAs, SILCS, and other enterprises started by project beneficiaries (Cost recovery, profitability, income and adequacy, diversification)	V.1.a	<b>Desk review/secondary data:</b> annual results reports, M&E reports, donor reporting documents on and spending	Quantitative analysis of secondary documents
		Extent to which project activities/initiatives are linked with longer term government programmes or market solutions, or durable solutions (local integration, voluntary return, or resettlement)	V.1.b	<b>Desk review/secondary data:</b> Project interventions planning documents  <b>Primary data collection:</b> KIIs with UNHCR, Caritas and govt	Qualitative analysis of secondary documents  Qualitative analysis of KII and FGD data
	V.2 How effective are the mechanisms by UNHCR's partners (institutional, technical, financial, or otherwise) in ensuring follow-up and continued support for graduates beyond UNHCR's direct support especially in cases where households are at risk of a relapse into poverty?	Number of and nature of follow up mechanisms by UNHCR and partners (including triggers for support, funding of follow up mechanisms, opportunities for absorption of beneficiaries in other interventions)	V.2.a	<b>Desk review/secondary data:</b> Documents that detail post-project follow up mechanisms  <b>Primary data collection:</b> KIIs with UNHCR, Caritas and Govt; FGDs with project beneficiaries; Quantitative HHS for project beneficiaries	Qualitative analysis of secondary documents  Qualitative analysis of KII and FGD data  Quantitative analysis of survey results

		Level of attainment of objectives for follow-up and continued support for graduates	V.2.b	<b>Desk review/secondary data:</b> Results frame logs  <b>Primary data collection:</b> FGDs with project beneficiaries	Qualitative analysis of FGD data  Qualitative analysis FGD data
		Extent of dialogue between UNHCR with MINEMA and other departments on the topic of longer-term solutions for project graduates	V.2.c	<b>Desk review/secondary data:</b> Quarterly meeting minutes  <b>Primary data collection:</b> KIIs with UNHCR and govt/ national authorities	Qualitative analysis of secondary data  Qualitative analysis of KII data
	V.3 How effective are the community-based structures, strategies, and capacities in sustaining refugees and host communities' livelihoods independently beyond the project's lifetime?	Activities, objectives, leadership and functionality of community-based structures in project's aftermath, and their degree of formality/informality	V.3.a	<b>Desk review/secondary data:</b> meeting minutes and reports on the local engagement on the subject of refugees' independent living after project  <b>Primary data collection:</b> KIIs with UNHCR, Caritas, budget and govt, FGDs with project beneficiaries	Qualitative analysis of secondary documents  Qualitative analysis of KII and FGD data
		Degree of interconnectedness/linkage of community structures with government and private sector/market systems and structures	V.3.b	<b>Desk review/secondary data:</b> Meeting minutes from quarterly meetings with community volunteers national supports & structures  <b>Primary data collection:</b>	Qualitative analysis of secondary documents  Qualitative analysis of KII and FGD data

				FGD with project beneficiaries; KII with local government representatives	
		Perceptions of beneficiaries about their resilience to shocks	V.3.c	<b>Primary data collection:</b> FGD with project beneficiaries; Quantitative HHS to beneficiaries	Qualitative analysis of FGD data Quantitative analysis of survey results
<b>SCALABILITY &amp; REPLICABILITY</b> <b>VI. What is the potential for expanding the project to a larger scale or replicating its approach in slightly different contexts or locations, especially in the Great Lakes Region and East Africa?</b>	<b>VI. 1 To what extent did the project achieve its scalability objectives in the context of refugee graduation in Rwanda?</b>	Performance on scalability objectives in the context of refugee graduation in Rwanda	VI.1.a	<b>Desk review/secondary data:</b> scalability objectives and documentation of life after graduation programme; results frameworks  <b>Primary data collection:</b> KIIs with UNHCR and the government	Qualitative analysis of secondary documents  Qualitative analysis of KII data
		The extent to which contextual analysis was performed on other camps as part of the scalability assessment	VI.1.b	<b>Desk review/secondary data:</b> assessment reports on scalability  <b>Primary data collection:</b> KIIs with UNHCR and partners	Qualitative analysis of secondary documents  Qualitative analysis of KII data
	<b>VI. 2 What are the critical considerations for expanding the GA approach to reach more vulnerable</b>	List of key challenges to scalability, existing plans, and strategies	VI.2.a	<b>Primary data collection:</b> KIIs with UNHCR and partners	Qualitative analysis of KII data

	households and enhance their resilience under similar contexts?	Extent to which scalability has been discussed with national and local authorities	VI.2.b	<b>Primary data collection:</b> KIIs with UNHCR and partners	Qualitative analysis of KII data
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## Annex 3: Desk review documents

	Document name (as in folder)
1	FINAL Project Proposal for Denmark_Graduation Scale Up Rwanda_9 Dec 2021_CLEAN
2	Result chain framework 2023 for Graduation.docx
3	Result framework GRADUATION PROJECT 2024
4	1.1. - 2021 Annex C_Caritas
5	04-Annex E-Partner Personnel List_Report-REVISED (002) (1) (3)
6	2021 Budget_CARITAS
7	2021 PPA 000_CARITAS
8	2021 Project Description_CARITAS
9	191217 Annex_A_Project-Description AS OF 17122019
10	Annex 1. Context Analysis
11	Annex 2. Partner Assessment
12	Annex 3.a. Theory of Change.pdf
13	Annex 3.b. Results Framework
14	Annex 4. Detailed Budget
15	Annex 5.a. MINEMA- UNHCR_Joint_Strategy_of_economic_inclusion_of_refugees_and_host_communities_2021-2024
16	Annex 5.b. Operation Data - Rwanda Map and Camps Location
17	Annex 6. Plan for Communication of Results
18	Annex 7. Work Plan
19	Annex 8. Humanitarian Partnership Framework Agreement
20	Annex B Caritas
21	Annex_C_Instalment-Plan (1)CARITAS
22	CARITAS PA 2020
23	Pledge letter 2021-24873

24	Project document for Denmark_Graduation Scale Up Rwanda_signed
25	CARITAS ANNEX C 2022_000
26	CARITAS BUDGET 2022_000
27	CARITAS PD 2022_000
28	CARITAS PMC01 2022
29	CARITAS PPA 2022 Agreement Initial
30	2023 - Data collection tools during endline survey 2023 -Garduation Project
31	Baseline Survey report of Graduation Project cohort-2022 (FINAL REPORT)
32	Concept note for baseline survey in Kiziba and Mahama refugee
33	Dataser-Baseline survey 2021.xlsx
34	Dataser-Endline survey 2021
35	Dataset-Baseline survey 2023.xlsx
36	Dataset-Endline survey 2022
37	Dataset-Endline Survey 2023
38	Draft Report - Graduation Project Endline - Cohort 2023
39	ENDLINE SURVEY OF GRADUATION PROJECT -COHORT-2021 -FINAL REPORT
40	GRADUATION PROJECT - FINAL REPORT - ENDLINE SURVEY - COHORT -2020
41	Questionnaire - Baseline
42	Questionnaire - Graduation Danish - Baseline 2022
43	Questionnaire_Socio economic survey CARITAS for Graduation Pilot project PoCs
44	SOCIO ECONOMIC BASELINE SURVEY - cohort2020_Final report
45	Standardized Baseline Survey Questionnaire
46	TORS FOR 2023 COHORT ENDLINE SURVEY-GRADUATION PROJECT (Final)
47	20230215 - 2022 Annual Narrative Report Graduation.docx

48	20240425 - 2023 Annual Report - Denmark Graduation Scale Up Project.docx
49	Annual SILC report.xlsx
50	BASELINE SURVEY OF GRADUATION PROJECT 2023 _FINAL REPORT.docx
51	Graduation Project - Caritas- Narrative Report Q2 2024.docx
52	Annual PDM report 2023
53	PDM report final 2023
54	PDM report final 2022
55	PDM report final 2024
56	SILC Annual Data Report -Caritas Rwanda (2024)
57	Annual SILC report (2023)
58	FinScope-2024-Refugees-Thematic-Report-Final
59	Measuring SR for Refugees in Rwanda.pdf
60	World Bank & UNHCR study on self-reliance (2025)
61	AFI _ Diagnostics Financial Inclusion FDPs _ Draft Report.pdf
62	AFR Refugees and Their Money _ Understanding the Enablers.pdf
63	BFA Refugees and Their Money Assessing the Business Case for Providing Financial Services to Refugees in RWA.pdf
64	Cordaid 4 the BRD _ Needs Assessment _ Final Presentation.pdf
65	National Graduation Strategy
66	Decentralized Evaluation Template UNHCR Final Evaluation Report.docx
67	Draft Report _Comment Matrix template.xlsx
68	DSPR Glossary.pdf
69	Evaluation Inception Report Template (Nov 2024).docx

70	UNHCR QA -091 Graduation Eval.xlsx
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## Annex 4: Quantitative household survey design

### Beneficiary household survey

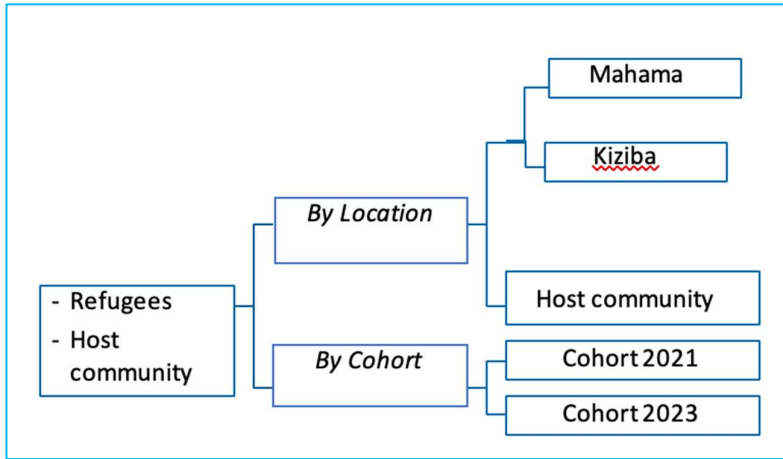
The ET gathered quantitative data through a quantitative HHSy questionnaire. Data collection was conducted using tablets with personal interviewing (CAPI) software hosted by Kobo Toolbox/ODK. The quantitative HHS tool incorporated a wide range of indicators aligned with the project results framework and designed to capture the diverse experiences of refugees and the host community of poverty graduation, drawing on both the Self-Reliance Index and the graduation model (Refugee Self-Reliance Initiative, 2022). These indicators include the socio-demographic profile, social protection mechanisms, livelihood promotion, financial inclusion, social empowerment, acceptable food consumption score, multiple income sources, economic capacity and self-reliance, use of financial services, and active social group participation. Additionally, the assessment covered aspects such as access to basic services (ABS), assets (AST), social safety nets (SSN), and adaptive capacity (AC). This allowed the ET to answer EQs on impact and effectiveness. The quantitative HHS will contain open and closed questions and take approximately 30 minutes to complete. The questionnaire was translated into Kinyarwanda before programming.

Twenty-four enumerators conducted the quantitative HHS after receiving training and conducting a pre-test on the quantitative HHS. The enumerators also received orientation from UNHCR staff and camp leadership. These sessions provide critical operational guidelines, orientation to the local context, and the opportunity to address community concerns in advance. Enumerators worked under the supervision of four team leaders to ensure efficient and ethical data collection. The team leaders act as the first layer of quality control. This structured approach was designed to break down responsibilities effectively, allowing for better management of resources, time, and logistics while considering geographical distribution, security risks, and budget constraints. The quantitative HHS team collected data concurrently from Mahama and Kiziba camps and the respective host communities for six days.

### Sampling

The evaluation employed a representative sample of refugees and the host community for both cohorts (2021 and 2023), utilising a stratified sampling design aimed at achieving a  $\pm 5$  Percent margin of error at a 95 Percent confidence level within each stratum. This approach ensured that estimates of comparable precision can be generated for each camp as well as the combined urban stratum. The strata will consist of Mahama Camp and Kiziba Camp with their respective host community. The defined strata are as follows:

*Figure 14 Visualised strata selection*



### Sampling Procedures

To achieve  $\pm 5$  Percent margin of error at 95 Percent confidence within each stratum, the standard formula for the sample size of a proportion at  $p = 0.5$  is first calculated as:

$$n_o = \frac{z^2 p(1-p)}{e^2} = \frac{1.96^2 \times 0.5(1-0.5)}{0.05^2} \approx 384$$

where:

- $z \approx 1.96$  for 95 Percent confidence,
- $p = 0.5$ , is the worst-case variability that leads to highest possible value for  $n_o$ .
- $e = 0.05$  ( $\pm 5$  Percent margin of error).

Given that each stratum had a finite number of registration groups  $N_h$ , the finite population correction (FPC) will be applied to refine the estimate:

$$n_h = \frac{n_o}{1 + \frac{n_o - 1}{N_h}}$$

### Accounting for Non-response

In practical field conditions, non-response and attrition must be accounted for based on previous survey experiences in Rwanda:

- Camp locations and conditions created an assumption of a 30 percent attrition rate (i.e., a 70 Percent response rate).

To ensure that the required sample size ( $n_h$ ) is achieved after accounting for attrition, the drawn sample ( $\acute{n}_h$ ) was inflated using the following formula:

$$\acute{n}_h = \frac{n_h}{1 - 0.30} = \frac{n_h}{0.70}, \text{ or } \acute{n}_h = \frac{\acute{n}_h}{1 - 0.50} = \frac{n_h}{0.50}$$

Table 13 Minimum required sample and attrition by location

Location type	Location Name	Total participants	Required Minimum sample	Sample with attrition
		Both cohorts	( $n_h$ )	( $n'_h$ )
Strata	Mahama (refugees and host)	958	377	539
	Kiziba (refugees and host)	655	340	486
<b>TOTAL</b>		<b>1613</b>	<b>717</b>	<b>1025</b>

The sample will be distributed among project participants of both cohorts. The sample weight will be used during the sample distribution. As the first cohort took 30 percent of the total participants of the project, it will also take 30 percent of the evaluation sample. The host community will also be weighted at 30 percent, as done during the selection of participants. The table below shows the sample distribution.

Table 14 Sample calculation

		Minimum sample			Sample with attrition		
Strata	Sub-strata	Cohort 1	Cohort 2	Total	Cohort 1	Cohort 2	Total
Mahama camp	Refugees	79	185	264	113	264	377
	Host community	34	79	113	49	113	162
	<b>Total</b>	<b>113</b>	<b>264</b>	<b>377</b>	<b>162</b>	<b>377</b>	<b>539</b>
Kiziba camp	Refugees	71	167	238	102	238	340
	Host community	31	71	102	44	102	146
	<b>Total</b>	<b>102</b>	<b>238</b>	<b>340</b>	<b>146</b>	<b>340</b>	<b>486</b>
<b>Total</b>	<b>Both groups</b>	<b>215</b>	<b>502</b>	<b>717</b>	<b>308</b>	<b>717</b>	<b>1025</b>

The evaluation used the same respondents who participated in the baseline survey. Among 468 participants of the baseline survey of cohort one, 215 were tracked and interviewed for this evaluation; the remaining will be used as replacements, while 502 will be selected from the 1,118 participants in the baseline survey for cohort two.

## Annex 5: Measuring self-reliance

The measures for self-reliance used in this evaluation are based on the **Self-Reliance Index (SRI)**<sup>73</sup>, the first-ever global tool for measuring the progress of refugee households toward self-reliance. It includes twelve domains, with four domains focused on a household's ability to meet its BASIC NEEDS (Housing, Food, Education and Health Care). The next four domains - Employment, Financial Resources, Assistance and Debt - focus on the RESOURCES needed to secure basic needs and factors that either insulate these critical needs or imperil them. The final four domains - Savings, Safety, Social Capital, and Health Status - are indicators of SUSTAINABILITY. In terms of scoring, the SRI scores each indicator using a scale from 1 (lowest) to 5 (highest), with higher scores indicating better performance. In their words “the proposed scores for each indicator are normative and should be broadly consistent with the cutoff (minimum score) that will be used to determine whether a household is self-reliant.”<sup>74</sup> The minimum average of being self-reliance is 3.0 as set by The World Bank.<sup>75</sup>

However, the SRI development team argued that the fulfilment of three domains: Domains 2 (food), 5 (health status), and 9 (assistance) reflected a “bare minimum” of self-reliance for these dimensions, meaning that they did not see how someone with inadequate access to food, poor health or high levels of assistance could be deemed self-reliant. A paper analysing the SRI states “a household that did not consume food the day prior to administration of the SRI should not be considered self-reliant in any context. Similarly, a household that is reliant on formal assistance to meet all of its basic needs should not be considered self-reliant, regardless of where in the world this household resides.”<sup>76</sup> In keeping with this logic, they created weighted domains, or domains that have a higher value than others. These domains were weighted as follow:

- **Domain2\_adj**: Subtract (5-domain2)\*0.15
- **Domain5\_adj**: Subtract (3- domain5)\*0.05
- **Domain9\_adj**: Subtract (5- domain9)\*0.2

Finally, final scores below 1 and above 5 are recoded as 1 and 5, respectively.

However, considering that in the current study the beneficiaries in the Pathways project are a mixture of refugees based in camps and hosts based in local communities in Rwanda, where there are significant differences in the groups access to basic needs and assistance, the weighting of domains was abandoned and instead the measure of self-reliance used in this study is unweighted, based on the following formula:

$$\text{SRI\_Score} = (\text{Domain1} + \text{Domain2} + \text{Domain3} + \text{Domain4} + \text{Domain5} + \text{Domain6} + \text{Domain7} + \text{Domain8} + \text{Domain9} + \text{Domain10} + \text{Domain11} + \text{Domain12}) / 12$$

This means that each of the domains are considered of equal importance in the calculation of the self-reliance scores, and can partly explain why using our approach, survey respondents are able to be both food insecure AND self-reliant at the same time.

The following tables show the difference in results using weighted and unweighted scoring.

<sup>73</sup> Refugee Self Reliance Initiative (2025) Self Reliance Index <https://www.refugeeselfreliance.org/sri>

<sup>74</sup> Refugee Self Reliance Initiative (2025) Self Reliance Index <https://www.refugeeselfreliance.org/sri>

<sup>75</sup> Parra et al. (2024) Measuring self-reliance of refugees in Rwanda <https://documents1.worldbank.org/curated/en/099061725090038866/pdf/P500793-a312a29a-88dc-4cdd-acbc-d8fd255deba4.pdf>

<sup>76</sup> Seff et al. (2021) Measuring self-reliance among refugee and internally displaced households: the development of an index in humanitarian settings. *Confl Health* 15, 56 (2021). <https://doi.org/10.1186/s13031-021-00389-y>

Table 15 SRI scores by domain (weighted and unweighted)

SRI by domain				
	Unweighted		weighted	
	Refugees	Host	Refugees	Host
<b>Housing adequacy</b>	100	100	100	100
<b>Food</b>	54.1	71.7	0	0
<b>Education</b>	85.9	86	85.9	86
<b>Health care</b>	74.4	77.3	74.4	77.3
<b>Health status</b>	92.3	88.8	0	0
<b>Safety</b>	63.8	87	63.8	87
<b>Employment</b>	53.7	66.5	53.7	66.5
<b>Financial Resources</b>	59.7	71.1	59.7	71.1
<b>Assistance</b>	50.6	84.8	0.8	0.9
<b>Debt</b>	90.3	61.1	90.3	61.1
<b>Savings</b>	8.1	39.6	8.1	39.6
<b>Social capital</b>	41	72.2	41	72.2

The minimum average of being self-reliance is 3.0 in each domain

Table 16 SRI by domain (unweighted vs weighted)

	Unweighted			Weighted		
	Refugees	Host	Total	Refugees	Host	Total
<b>1. Housing adequacy</b>						
3	0.3	0.8	0.4	0.3	0.8	0.4
4	0.8	1.1	0.9	0.8	1.1	0.9
5	98.9	98.2	98.7	98.9	98.2	98.7
<b>2. Food</b>						
1	2.6	0.7	2	100	100	100
2	43.3	27.7	38.4			
3	23.5	13.4	20.3			
5	30.6	58.3	39.4			
<b>3. Education</b>						
1	14	14	14	14	14	14
3	1.5	1.5	1.5	1.5	1.5	1.5
5	84.4	84.5	84.5	84.4	84.5	84.5
<b>4. Health care</b>						
0	21.3	19.6	20.7	21.3	19.6	20.7
1	4.3	3.1	3.9	4.3	3.1	3.9

	Unweighted			Weighted		
	Refugees	Host	Total	Refugees	Host	Total
3	20.3	16.8	19.2	20.3	16.8	19.2
5	54.1	60.5	56.1	54.1	60.5	56.1
<b>5. Health status</b>						
1	7.8	11.2	8.8	100	100	100
3	7	3.6	5.9			
5	85.3	85.2	85.3			
<b>6. Safety</b>						
1	36.2	13	28.8	36.2	13	28.8
3	30	34.1	31.3	30	34.1	31.3
5	33.8	52.9	39.8	33.8	52.9	39.8
<b>7. Employment</b>						
1	46.3	33.5	42.2	46.3	33.5	42.2
3	9.5	10.2	9.7	9.5	10.2	9.7
5	44.2	56.3	48.1	44.2	56.3	48.1
<b>8. Financial Resources</b>						
1	16.2	0.6	11.4	16.2	0.6	11.4
2	24	28.3	25.4	24	28.3	25.4
3	27.7	43.2	32.5	27.7	43.2	32.5
5	32	27.9	30.7	32	27.9	30.7
<b>9. Assistance</b>						
1	44.3	14.7	34.9	99.2	99.1	99.2
2	5.2	0.5	3.7			
3	16.2	0.8	11.3			
5	34.4	84	50.1	0.8	0.9	0.8
<b>10. Debt</b>						
1	8	32.2	15.7	8	32.2	15.7
2	1.7	6.7	3.3	1.7	6.7	3.3
3	71.6	26.6	57.4	71.6	26.6	57.4
5	18.7	34.5	23.7	18.7	34.5	23.7
<b>11. Savings</b>						
1	44.8	11.5	34.3	44.8	11.5	34.3
3	47.1	48.9	47.7	47.1	48.9	47.7
4	6.6	28.4	13.5	6.6	28.4	13.5
5	1.5	11.2	4.6	1.5	11.2	4.6

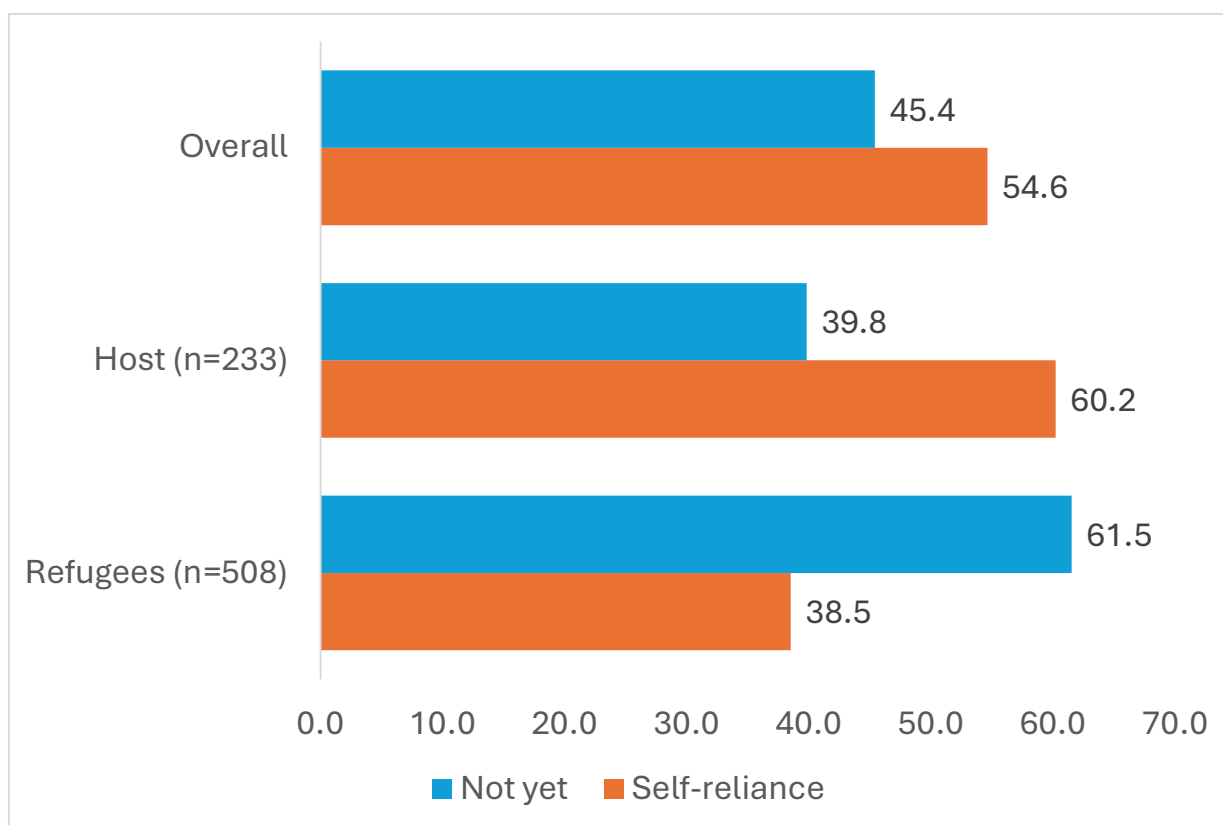
	Unweighted			Weighted		
	Refugees	Host	Total	Refugees	Host	Total
<b>12. Social capital</b>						
1	10.5	3	8.1	10.5	3	8.1
2	26.6	11	21.7	26.6	11	21.7
3	21.9	13.8	19.3	21.9	13.8	19.3
4	17.2	20.4	18.2	17.2	20.4	18.2
5	23.8	51.8	32.7	23.8	51.8	32.7

Table 17 SRI scores(weighted) by sociodemographic indicators

	Not yet		Self-reliance		Total
	%	95% CI	%	95% CI	%
<b>Location</b>					
Mahama camp (n=484)	48.3	[48.1,48.4]	51.7	[51.6,51.9]	100
Kiziba camp (n=257)	64.6	[60.0,68.9]	35.4	[31.1,40.0]	100
<b>Type of participant</b>					
Refugees (n=508)	61.5	[40.5,78.9]	38.5	[21.1,59.5]	100
Host (n=233)	39.8	[10.7,78.5]	60.2	[21.5,89.3]	100
<b>Cohort</b>					
2022 (n=161)	46.4	[20.5,74.4]	53.6	[25.6,79.5]	100
2023 (n=580)	57.1	[38.4,74.0]	42.9	[26.0,61.6]	100
<b>Sex of Household head</b>					
Male (n=424)	50.2	[24.9,75.3]	49.8	[24.7,75.1]	100
Female (n=317)	60.1	[47.4,71.6]	39.9	[28.4,52.6]	100
<b>Age group of participant</b>					
age between 16 and 35 (n=343)	53.2	[46.1,60.1]	46.8	[39.9,53.9]	100
age between 36 and 45 (n=243)	57.4	[23.5,85.5]	42.6	[14.5,76.5]	100
age between 46 and 65 (n=154)	53.1	[18.5,85.0]	46.9	[15.0,81.5]	100
66+ (n=1)	0		100		100
<b>Household with any member with disability</b>					
With disability (n=145)	61.1	[25.0,88.1]	38.9	[11.9,75.0]	100
Without disability (n=596)	52.8	[35.2,69.7]	47.2	[30.3,64.8]	100
<b>Level of education</b>					

Primary education (n=357)	54.2	[31.3,75.5]	45.8	[24.5,68.7]	100
Secondary education (n=305)	51.8	[36.6,66.7]	48.2	[33.3,63.4]	100
Vocational training (n=9)	12.5	[1.9,52.0]	87.5	[48.0,98.1]	100
Bachelor's degree (n=4)	7.3	[7.3,7.3]	92.7	[92.7,92.7]	100
Other (n=66)	77.5	[41.0,94.5]	22.5	[5.5,59.0]	100
<b>Dependency ratio in (%)</b>					
[0-25] (n=76)	68.8	[31.5,91.4]	31.2	[8.6,68.5]	100
[25-50] (n=430)	51.9	[30.5,72.7]	48.1	[27.3,69.5]	100
[50-75] (n=149)	55	[28.5,79.0]	45	[21.0,71.5]	100
75+ (n=86)	53.5	[41.4,65.3]	46.5	[34.7,58.6]	100
<b>Total (n=741)</b>	<b>54.6</b>	<b>[31.7,75.7]</b>	<b>45.4</b>	<b>[24.3,68.3]</b>	<b>100</b>

Figure 15 SRI by type of respondent (weighted)



## Annex 6: Key Informant Interview Guide

### **UNHCR Rwanda evaluation – Key Informant Guide & Transcript**

My name is X and I am X on this project. Key Aid Consulting is conducting an evaluation on the Pathways to Inclusion project commissioned by UNHCR Rwanda, focusing on refugee self-reliance. The objective of this evaluation is to assess the effectiveness, sustainability and impact of the project to contribute to future work on this theme in Rwanda and beyond.

As part of the data collection phase, the Key Aid Consulting team (in partnership with ECOS Ltd.) is conducting interviews with relevant stakeholders, such as yourself, to gather insights and experiences related to UNHCR's work on the project. This interview is part of the above-described data collection process and will last about 60 minutes.

This interview is part of a broader evaluation process that includes document reviews, surveys, and focus group discussions. Your participation is voluntary, and all the information you provide will be kept confidential and anonymised. We will not attribute any specific comments to you or your organization in our reports.

Key Aid Consulting complies with the European directive of the General Data Protection Regulation (GDPR). The information you provide will remain anonymous and confidential, and the final report will not name you. All your personal data will be automatically deleted after 6 months. You have the right to access, rectify, and delete the data you have communicated to us by sending an email to [data@keyaidconsulting.com](mailto:data@keyaidconsulting.com).

### **Do you consent to participate in this interview?**

**Yes / No**

Date	
Name	
Position	
Email address	
Organization	

### Questions

1. Can you tell me about your role in or engagement in the UNHCR Rwanda Pathways project? Probe on year/phase came on board.
2. Do you think the project's approach to targeting participants was adequate? Please explain. Probe 1: were there any population groups you feel were unjustly or unintentionally excluded from the program? How and why? Probe 2: were there any challenges with targeting, from your knowledge?
3. In your opinion, did the project's focus align with the prioritised needs of selected groups of hosts and refugees? Probe: If so, why? Do you think it was due to beneficiaries being involved in the design of the project?
4. Do you think the project adequately addresses issues related to social cohesion and conflict sensitivity in for newly arrived refugees? And any key issues for host communities? Why/why not?

5. Do you believe the project interventions were of the right quality and quantity to meet the needs of beneficiaries and help them move towards self-reliance?  
Please explain. Probe: What does self-reliance look like to you?
6. In your experience, were any of pillars of the project (and associated interventions) more effective in achieving self-reliance? Which ones, and why/why not? Probe 1: Any specific results with regards gender, youth, or disability groups, Probe 2: Did any of the interventions work well in pairs/groups?
7. What factors affected the effectiveness of the response? Probe 1: project finance  
Probe 2: UNHCR policies, guidance, tools, processes and systems Probe 3: government/ official policies and systems Probe 4: any other?
8. Do you think the project was cost efficient? Why or why not? Probe: did costs exceed your expectations?
9. Did you find that the collaboration/partnership was coordinated well and delivered efficiently? Did it lead to joint problem solving? Why/why not? Probe 1: clarity in responsibilities and roles Probe 2: role of govt
10. Did the project deliver support to beneficiaries in a timely manner? Give details.
11. Did the project build longer term capacities (financial, technical, social etc) within the beneficiary population (host and refugees)? If yes, how? Probe: will the beneficiary population continue to use these capacities at the end of the project
12. What plans or discussions did the project have with regards to longer term durable solutions (integration, voluntary return, resettlement) for refugees? Probe 1: to link beneficiary households with existing Government or private sector systems (social protection, financial inclusion, other government programs) Probe 2: post-project follow-on support to current beneficiaries? if yes how often and what is the nature of these follow ups? Probe 3: Any other linkages?
13. Did the project support or establish any community-based structures towards sustaining results of the project? What were they? Probe 1: Are these formalised or registered in any form? Probe 2: What is their functionality (Regular meetings, funding, conducting their activities as planned) of these community-based structures?
14. Was the project able to scale up sufficiently? Why or why not Probe: What were main challenges to scale up?
15. What factors are supporting scalability of the graduation model? Give details.  
Probe: What issues are hindering scalability of the graduation model?
16. Is there anything else you want to share about your experiences with the project that we didn't discuss here that you think are relevant to the evaluation?

## Annex 7: Focus Group Discussion Guide

Evaluation question	Prompt(s)
<b>RELEVANCE: I. To what extent did the project effectively targeted the right population and addressed prioritized needs of the targeted population?</b>	
I.2 How well did the graduation project align with the identified and prioritized needs and priorities of (a) refugees (b) host communities in Rwanda as outlined in assessment and planning documents?	<ol style="list-style-type: none"> <li>1. To what extent were you involved in the design and implementation of the project, in which ways to beneficiaries participate in the project?</li> <li>2. To what extent were you involved in identifying project interventions</li> <li>3. Did the project align with your prioritised needs? Why/ why not.</li> </ol>
I.3 How has UNHCR taken into account the social and economic context to design its response?	<ol style="list-style-type: none"> <li>1. How did you find the project implementers dealt with your situation as a newly arrived refugee? Did you have any particular challenges that you felt were unaddressed? Or for hosts:</li> <li>2. How did you find the project implementers dealt with any tensions in the host community about the camps? If any.</li> </ol>
<b>EFFECTIVENESS II. To what extent did the project achieve its objectives and make progress towards scale up, and how did these objectives translate into results for refugees and host communities, with a particular focus on the inclusion of gender and youth dimensions?</b>	
II. 1. To what extent has the project enabled project beneficiaries to achieve expected changes in household income, income diversification, food security and access to financial services and financial group participation for both refugees and host communities' including specifically for women, men, and youth and people living with disabilities?	<ol style="list-style-type: none"> <li>1. How would you define self-reliance?</li> <li>2. Do you believe the project interventions were of the right quality and quantity to meet your needs and help you progress towards self-reliance?</li> <li>3. Were any interventions in particular particularly helpful? Why?</li> </ol>
II. 3 What factors affected the effectiveness of the response?	<ol style="list-style-type: none"> <li>1. Did you find the levels cash distributed for social protection was adequate to support your basic needs? Why or why not?</li> <li>2. Did you find the cash grants for business start-up was adequate to help you start a business?</li> <li>3. Did you find any of the processes for delivery of interventions hindered their effective delivery? Such as wait times or paperwork or other official systems that the project had.</li> <li>4. Were there any other factors that you think affected the project's delivery?</li> </ol>
<b>IMPACTIV. What has been the project's progress toward its impact statement (improved self-reliance and economic stability of refugees &amp; host communities) in refugee and host households?</b>	
IV. 1 To what extent aer beneficiaries' basic needs met (food security,	<ol style="list-style-type: none"> <li>1. Did you have noticeable changes in your ability to meet basic needs during the project?</li> </ol>

education, health, and housing (for hosts only))?	2. To what extent do you attribute changes/lack of changes to your basic needs to your engagement in project activities & supports? Please provide details.
IV.2 To what extent were beneficiaries able to start businesses & gain employment and maintain both through the duration of the project?	1. Did you have noticeable changes in your ability to start businesses and find employment during the project? 2. To what extent do you attribute changes/lack of changes to your ability to start a business and gain employment to your engagement in project activities & supports? Please provide details.
IV.3 To what extent to which beneficiaries have increased options to support financial needs: savings, loans, stronger social capital?	1. Did you have noticeable changes in your ability to save, get a loan, and borrow from peers and friends during the project? 2. To what extent do you attribute changes/lack of changes to your ability to increase your savings, get a loan or borrow from peers and friends to your engagement in project activities & supports? Please provide details.
IV. 4 To what extent do beneficiaries feel confident about their future and feel they are able to empower others?	1. Did you have noticeable changes in your confidence in your future and your ability to empower others during the project? 2. To what extent do you attribute changes/lack of changes to your confidence in the future and ability to empower others to your engagement in project activities & supports? Please provide details.
<b>SUSTAINABILITY: What is the likelihood that the project's benefits, outcomes, and impacts will be maintained over time beyond the project's lifespan.</b>	
V.2 How effective are the mechanisms by UNHCR's partners (institutional, technical, financial, or otherwise) in ensuring follow-up and continued support for graduates beyond UNHCR's direct support especially in cases where households are at risk of a relapse into poverty?	1. Have you been consulted since the end of the project? What was the nature of the engagement (phone call, meeting, other)? 2. Did these follow up engagement help you? Why nor why not?
V.3 How effective are the community-based structures, strategies, and capacities in sustaining refugees and host communities' livelihoods independently beyond the project's lifetime?	1. Since the project ended, have you attended any local community groups that have been set up during the project? 2. What are activities, objectives and leadership of these structures? 3. Are they helpful to you on your path to self-reliance? Why or why not?

## Annex 8: Quantitative Household Survey tool

### Legend



#### self-reliance questions

Source: <https://www.refugeeselfreliance.org/self-reliance-index-download>  
<https://reliefweb.int/report/world/self-reliance-index-version-20-indicators-measure-progress-towards-self-reliance>



#### Graduation model

<https://openknowledge.fao.org/server/api/core/bitstreams/381c85aa-9de1-434b-8928-f6c92ee633b0/content>

### Consent

Hello. My name is [ \_\_\_\_\_ ] and I work with **Key Aid Consulting**. UNHCR is sponsoring a survey to learn more about the self-reliance status of the beneficiaries of the graduation project that was implemented from 2021-2023. The findings of the study will inform on the performance of the project and the impact on beneficiaries, focusing on the graduation out of poverty as the main objective of the project. You have been selected to participate in an interview that may take up around 40 minutes to complete. We will interview you solely about yourself and your household.

Taking part in this survey is your choice. Participating in this survey will not lead to any assistance or benefits, nor penalties. You can decide not to participate, or if you do participate, you can stop taking part in this survey at any time for any reason. The questions will be linked to the graduation project interventions such as Housing, Food security, income, savings, and social capital. If I ask you any questions you don't want to answer, let me know and I will go on to the next question. You can also stop the interview at any time. If you decide not to participate in this survey, or if you withdraw from participating at any time, you will not be penalized in any way.

Before we start to ask you any questions, we will ask you to give us your verbal consent. Be assured that any information that you will provide will be kept strictly confidential – the data you will provide will be anonymized so no data of a particular household or individual can be identified.

Please note that the information you give here will be purely used by UNHCR for project performance and impact measurement purposes. It will not affect your status determination. You can ask me any questions that you have about this survey before you decide to participate or not.

If you do not understand the information or if your questions were not answered to your satisfaction, do not declare your consent on this form.

**Thank you.**

### Biographic Information

SN	Questions	Option	Observation
SEB01	Name of Assessor	-----	
SEB02	Date of Assessment	-----	
SEB03	Respondent's name	-----	
SEB03a	Which of the following best describes your marital status?	1. Single/ Never married	

SN	Questions	Option	Observation
		2. Married 3. Cohabiting with an intimate partner 4. Separated 5. Divorced 6. Widow or widower 7. Don't know/ refused to respond	
SEB03b	What is your relationship with the head of household?	1. Head of household 2. Spouse 3. Son/daughter 4. Relatives 5. Other (Specify)	
SEB03a	Is it possible to reach the selected respondent?	[1 = yes 0 = no]	
SEB04	Location	1. Mahama 2. Kiziba	
SEB05	Type	1. Refugees 2. Host	
SEB06	Time of becoming participant of the project	1. 2021 2. 2022	
SEB07	Nationality	1. RDC 2. BURUNDI 3. Other	
SEB08	Sex of Household head	1. Male 2. Female	
SEB09	Age of household head	-----	
SEB09a	Sex of respondent	1. Male 2. Female	
SEB09b	Age of respondent	-----	
SEB10	Please indicate the documentation necessary to legally live-in the host country	1. National Passport 2. Refugee ID card 3. Proof of Registration	
SEB11	Do all adult members of the household possess one of the mentioned documentation?	1. All 2. Some 3. None	
SEB12	How many household members?	-----	
SEB13	Recode sex and age of every household member	1. Male 2. Female 3. Age: ----	
SEB14	Number of members by category	1. Children (0-17): ---	

SN	Questions	Option	Observation
		2. Adults (18-59): --- 3. Seniors (60+): --- -----	
SEB14a	In your household how many are pregnant or/and lactating women?		
SEB14a	Total number of members of the household (< 16 years old).	_____	
SEB14b	Total number of household members of working age (>16 and <65 years old).	-----	
SEB15	Number of members who generate income on monthly basis	-----	
SEB16	Dependency ratio	Number of working over total member	
SEB16bis	What is your household vulnerability group (for refugees)?	1. Group 1 (Highly vulnerable) 2. Group 2 (Moderately vulnerable) 3. Group 3 (Least vulnerable)	
SEB17	How long have you been living here? (for refugees)	In year: -----	
SEB18	Preferred form of contact (one required, but please aim for at least two forms of contact)	Primary Phone/WhatsApp Number(s):	

### Disability<sup>77</sup>

“In the next questions I will ask about difficulties you or other household members, who are absent, may have doing certain activities because of a health problem. These questions do not concern children younger than 5 years. When answering the questions, please tell me if some of you or any absent household members have such a difficulty.”




SN	Questions	Option	Observation
DIS01	[Do/Does] [you/he/she] have difficulty seeing, even if wearing glasses? Would you say...	1. No difficulty 2. Some difficulty 3. A lot of difficulty 4. Cannot do at all	
DIS02	[Do/Does] [you/he/she] have difficulty hearing, even if using a hearing aid(s)? Would you say...	1. No difficulty 2. Some difficulty 3. A lot of difficulty 4. Cannot do at all	
DIS03	[Do/Does] [you/he/she] have difficulty walking or climbing steps? Would you say...	1. No difficulty 2. Some difficulty 3. A lot of difficulty 4. Cannot do at all	
DIS04	[Do/does] [you/he/she] have difficulty remembering or concentrating? Would you say...	1. No difficulty 2. Some difficulty 3. A lot of difficulty 4. Cannot do at all	
DIS05	[Do/does] [you/he/she] have difficulty with self-care, such as washing all over or dressing? Would you say...	1. No difficulty 2. Some difficulty 3. A lot of difficulty 4. Cannot do at all	
DIS06	Using [your/his/her] usual language, [do/does] [you/he/she] have difficulty	1. No difficulty 2. Some difficulty	

<sup>77</sup> [https://www.washingtongroup-disability.com/fileadmin/uploads/wg/Washington\\_Group\\_Questionnaire\\_\\_1\\_-\\_WG\\_Short\\_Set\\_on\\_Functioning\\_\\_October\\_2022\\_.pdf](https://www.washingtongroup-disability.com/fileadmin/uploads/wg/Washington_Group_Questionnaire__1_-_WG_Short_Set_on_Functioning__October_2022_.pdf)


SN	Questions	Option	Observation
	communicating, for example understanding or being understood? Would you say...	3. A lot of difficulty 4. Cannot do at all	



## Housing


### DOMAIN 1: HOUSING ADEQUACY

SN	Questions	Option	Observation
DWE01	How would you describe your current housing situation?  <b>Note:</b> If the household lives in an apartment or house, ask the respondent whether or not he/she feels the housing is adequate.  Include any important comments here (include relevant information about quality or size of housing):	1. House 2. Tent 3. Caravan 4. Collective Center 5. Worksite/Unfinished Home/ Abandoned Building 6. Farm Building 7. School, mosque, church or other religious building 8. Garage, shop, workshop, or other structure not meant as residential space 9. Other (Specify)	
DWE02	How many separate rooms do the members of your household occupy?  Do not count bathrooms, toilets, store-rooms or garage	[number]	
DWE03	Does this household live in a camp?	[1 = yes 0 = no]	
<b>DOMAIN 1B: RENT</b>			
DWE04	How many months in the last 3 months have you not been able to pay rent?  This question focuses on the ability to cover rent, regardless of where the money comes from.	1. 2-3 times 2. 1 time 3. None 4. Not applicable	
DWE05	How many HH members per sleeping room	[number]	


### Access to Basic Services (:)

SN	Questions	Option	Observation
ABS01	Is the main source of drinking water for household a piped connection to the household, public taps or standpipes, tube wells or boreholes, protected dug wells, protected springs or rainwater collection? <sup>3</sup>	[1 = yes 0 = no]	
ABS02	How long does it take to go there, get water, and come back, including waiting time? In minutes	[number]	
ABS03	In the last 30 days, has there been any time when your household did not have sufficient quantities of drinking water when needed?	[1 = yes 0 = no]	










SN	Questions	Option	Observation
ABS04	Is the main type of toilet facility used by household members a flush/pour flush (to piped sewer system, septic tank, or pit latrine), a ventilated improved pit (VIP) latrine, a pit latrine with slab, or a composting toilet? <sup>4</sup> (Enumerator's observation/skip/do not ask)	[1 = yes 0 = no]	
ABS05	What is the MAIN type of toilet facility used by your household?  If 'Flush' or 'Pour flush', probe: Where does it flush to? If not possible to determine, ask permission to observe the facility.  (Enumerator's observation/skip/do not ask))	<ol style="list-style-type: none"> <li>1. Flush/pour flush to the piped sewer system</li> <li>2. Flush/pour-flush to septic tank</li> <li>3. Flush/pour-flush to pit latrine</li> <li>4. Flush/pour-flush to open drain</li> <li>5. Flush/pour-flush to don't know where</li> <li>6. Ventilated improved pit latrine</li> <li>7. Pit latrine with slab</li> <li>8. Pit latrine without slab/open pit</li> <li>9. Composting toilet</li> <li>10. Bucket</li> <li>11. Hanging toilet/hanging latrine</li> <li>12. No facility/bush/field</li> <li>13. Other (Specify)</li> </ol>	
ABS06	Where is this toilet facility located? (Enumerator's observation/skip/do not ask))	<ol style="list-style-type: none"> <li>1. In Own Dwelling</li> <li>2. In Own Yard/Plot</li> <li>3. Elsewhere</li> </ol>	
ABS07	Is electricity the main source of energy used in the household for cooking or lighting?	[1 = yes 0 = no]	
ABS08	What does this household use for cooking most of the time, including cooking food, making tea/coffee, boiling drinking water?	<ol style="list-style-type: none"> <li>1. Solar cooker (thermal energy from the sun, not solar panels)</li> <li>2. Electric stove</li> <li>3. Piped natural gas stove</li> <li>4. Biogas stove</li> <li>5. Liquefied petroleum gas (LPG)/ cooking gas stove</li> <li>6. Manufactured solid fuel stove</li> <li>7. Traditional solid fuel stove (non-manufactured)</li> <li>8. Moveable firepan</li> <li>9. Three stone stove/open fire</li> <li>10. Liquid fuel stove</li> <li>11. Other, specify</li> </ol>	
ABS09	What type of fuel or energy source does this household use most of the time in this cookstove or device for cooking food, making tea/coffee and boiling drinking water?	<ol style="list-style-type: none"> <li>1. Alcohol/ethanol</li> <li>2. Gasoline/diesel (not in generator)</li> <li>3. Kerosene/paraffin</li> <li>4. Coal/lignite unprocessed</li> <li>5. Coal/lignite briquettes/pellets</li> <li>6. Charcoal unprocessed</li> </ol>	

SN	Questions	Option	Observation
		7. Charcoal briquettes/pellets 8. Wood 9. Agricultural or crop residue/grass/ straw/ shrubs/ corn cobs 10. Animal waste/dung 11. Processed biomass pellets/briquettes 12. Woodchips 13. Garbage/plastic 14. Sawdust 15. Other, specify	
ABS10	What does this household use most of the time as energy for lighting, or as a light source?	0. None 1. Electricity (including solar mini-grids, hybrid mini-grids and national grid) 2. Solar home system 3. Solar-powered lantern or flashlight 4. Rechargeable flashlight, mobile, torch or lantern 5. Battery powered flashlight, torch or lantern 6. Biogas lamp 7. LPG lamp 8. Gasoline lamp 9. Kerosene or paraffin lamp 10. Oil lamp 11. Candle 12. Open fire 13. Other, specify	
	How far (one way) is the household dwelling from the closest accessible/ functioning [SERVICE] in minutes (walking distance)?* <sup>5</sup>	1. Water source: ---- 0. Primary school: --- 1. Public hospital / health facility: ---- 2. Livestock market: --- 3. Agricultural/crops market: --- - 4. Public means of transport: -- --	

#### Assets (AST) and Wealth index<sup>78</sup>



SN	Questions	Option	Observation
AST01	How many [DURABLES/ASSETS] do the household members own?  [1 = yes 0 = no]	1. Car: ---- 2. Bicycle: ---- 3. Motorbike: ---- 4. Gas/electric cooker: --- 5. Mobile: ---- 6. electricity: ---- 7. a radio: ---- 8. a television: ---- 9. a telephone: ---- 10. Clock: ---- 11. water pump: ---- 12. grain grinder: ---- 13. sewing machine: ----	

<sup>78</sup> <https://www.equitytool.org/wp-content/uploads/2021/10/2nd-survey-Factsheet-HaitiDHS2016-17.pdf>

SN	Questions	Option	Observation
		14. Fan: ----- 15. blender: ----- 16. chair: ---- 17. Sofa: --- 18. water heater: ----- 19. camera: ----- 20. color TV: ----- 21. cassette/CD/VCR/DVD player: - 22. Electric generator: ----- 23. washing machine: ----- 24. microwave oven: ----- 25. computer: ----- 26. air conditioner: ---- 27. Tractor: -----	
AST02	How many [LIVESTOCK] does the household currently own? [number]	1. Cows/calves: --- 2. Sheep, goat, pig: --- 3. Chicken, other flyers: --- 4. Camels: ----	
AST03	Does household works own or family's agricultural land?	1=Yes 0=No	
AST04	What is the total area in hectares of agricultural land (owned, leased or used) that the household uses?	[hectares]	
AST05	Do the household members use [INPUTS]?	1. Purchased seeds (traditional/local) 2. Pesticides/herbicides 3. Fertilizers 4. Livestock feed	
AST06	How many different crops have the household members grown during the last season?	[number]	
AST07	Have the household members used improved quality seeds during the last season? [Please refer to both rainy and off-season culture].	1 = yes 0 = no]	
AST08	Have the household members received any training in the last 12 months?	[1 = yes 0 = no]	
AST09	if "Yes", which type of training?	1 = good agricultural practices; 2 = livestock management; 3 = agribusiness and value addition; 4 = vocational training; 5 = other]	
AST10	Have the livestock owned by the household received any vaccination in the last 12 months?	[1 = yes 0 = no]	

## Food Security


### DOMAIN 2: FOOD INSECURITY













SN	Questions	Option	Observation
FS01	<p>How would you describe your household's food intake yesterday?</p> <p>If you are not sure if food consumed constitutes a full meal, ask respondent whether household members felt the meal was enough.  <b>Note:</b> Include any important comments here (including if yesterday's food intake was not typical of the household's food access)</p>	<ol style="list-style-type: none"> <li>1. Household did not eat yesterday</li> <li>2. Household was able to eat, but not even a full meal</li> <li>3. Household was able to eat 1 full meal</li> <li>4. Household was able to eat 2-3 full meals</li> </ol>	
FS02	<p>How many meals have the children living in the household received during the last month they attended school?  [Please ask this question only if children are living in the household].</p>	[number of school meals]	
FSQ1	In the past [4 weeks/30 days], was there ever no food to eat of any kind in your house because of lack of resources to get food? <sup>79</sup>	<ol style="list-style-type: none"> <li>0 = No (Skip to FSQ2)</li> <li>1 = Yes</li> </ol>	
FSQ1a	How often did this happen in the past [4 weeks/30 days]?	<ol style="list-style-type: none"> <li>1 = Rarely (1–2 times)</li> <li>2 = Sometimes (3–10 times)  </li> <li>3 = Often (more than 10 times)</li> </ol>	
FSQ2	In the past [4 weeks/30 days], did you or any household member go to sleep at night hungry because there was not enough food?	<ol style="list-style-type: none"> <li>0 = No (Skip to FSQ3)</li> <li>1 = Yes</li> </ol>	
FSQ2a	How often did this happen in the past [4 weeks/30 days]?	<ol style="list-style-type: none"> <li>1 = Rarely (1–2 times)</li> <li>2 = Sometimes (3–10 times)  </li> <li>3 = Often (more than 10 times)</li> </ol>	
FSQ3	In the past [4 weeks/30 days], did you or any household member go a whole day and night without eating anything at all because there was not enough food?	<ol style="list-style-type: none"> <li>0 = No (Skip to FSQ4)</li> <li>1 = Yes</li> </ol>	
FSQ3a	How often did this happen in the past [4 weeks/30 days]?	<ol style="list-style-type: none"> <li>1 = Rarely (1–2 times)</li> <li>2 = Sometimes (3–10 times)  </li> <li>3 = Often (more than 10 times)</li> </ol>	
FSQ4	In the past 4 weeks (30 days), did you or any household member have to eat some foods that you really did not want to eat because of a lack of resources to obtain other types of food?	<ol style="list-style-type: none"> <li>0 = No (Skip to FSQ5)</li> <li>1 = Yes</li> </ol>	
FSQ4a	How often did this happen in the past [4 weeks/30 days]?	<ol style="list-style-type: none"> <li>1 = Rarely (1–2 times)</li> <li>2 = Sometimes (3–10 times)  </li> </ol>	

<sup>79</sup> <https://www.fantaproject.org/sites/default/files/resources/HHS-Indicator-Guide-Aug2011.pdf>





SN	Questions	Option	Observation
		3 = Often (more than 10 times)	
F SQ5	Q5. In the past 4 weeks (30 days), did you or any household member have to eat a smaller meal than you felt you needed because there was not enough food?	0 = No (Skip to F SQ6) 1= Yes	
F SQ5a	How often did this happen in the past [4 weeks/30 days]?	1 = Rarely (1–2 times) 2 = Sometimes (3–10 times)   3 = Often (more than 10 times)	
F SQ6	In the past 4 weeks (30 days), did you or any household member have to eat fewer meals in a day because there was not enough food?	0 = No (Skip to F SQ7) 1= Yes	
F SQ6a	How often did this happen in the past [4 weeks/30 days]?	1 = Rarely (1–2 times) 2 = Sometimes (3–10 times)   3 = Often (more than 10 times)	
F SQ7	In the past 4 weeks (30 days), was there ever no food to eat of any kind in your house because of lack of resources to get food?	0 = No (Skip to F SQ8) 1= Yes	
F SQ7a	How often did this happen in the past [4 weeks/30 days]?	1 = Rarely (1–2 times) 2 = Sometimes (3–10 times)   3 = Often (more than 10 times)	
F SQ8	In the past 4 weeks (30 days), did you or any household member go to sleep at night hungry because there was not enough food?	0 = No (Skip to F SQ9) 1= Yes	
F SQ8a	How often did this happen in the past [4 weeks/30 days]?	1 = Rarely (1–2 times) 2 = Sometimes (3–10 times)   3 = Often (more than 10 times)	
F SQ9	Q9. In the past 4 weeks (30 days), did you or any household member go a whole day and night without eating anything because there was not enough food?	0 = No 1= Yes	
F SQ9a	How often did this happen in the past [4 weeks/30 days]?	1 = Rarely (1–2 times) 2 = Sometimes (3–10 times)   3 = Often (more than 10 times)	

#### Food Consumption coping strategy



SN	Questions	Option	Observation
CS01	In the past 7 days, if there have been times when you did not have enough	Frequency: Number of days out of the past seven: (Use numbers 0 – 7 to answer	

SN	Questions	Option	Observation
	food or money to buy food, how many days has your household had to: <sup>80</sup>	number of days; Use NA for not applicable)	
CS01a	a. Rely on less preferred and less expensive foods?		
CS01b	b. Borrow food, or rely on help from a friend or relative?		
CS01c	c. Purchase food on credit?		
CS01d	d. Gather wild food, hunt, or harvest immature crops?		
CS01e	e. Consume seed stock held for next season?		
CS01f	f. Send household members to eat elsewhere?		
CS01g	g. Send household members to beg?		
CS01h	h. Limit portion size at mealtimes?		
CS01i	i. Restrict consumption by adults in order for small children to eat?		
CS01j	j. Feed working members of HH at the expense of non-working members?		
CS01k	k. Reduce number of meals eaten in a day?		
CS01l	l. Skip entire days without eating?		

#### FOOD EXPENDITURE AND CONSUMPTION

SN	Questions	Option	Observation
FEC01	What is the amount of money spent on the food consumed by the household members during the past 7 days?	[monetary value in local currency]	
FEC02	What percentage of your income is used for buying food?	[%]	
FEC03	Can you quantify how much your household consumed in the past 7 days using credit (because of inability to cover the cost)?	monetary value in local currency]	
FEC04	Can you quantify how much your household consumed in the past 7 days from its own production?	[monetary value in local currency]	

<sup>80</sup> <https://irw.indikit.net/document/9-the-coping-strategies-index-field-methods-manual>

SN	Questions	Option	Observation
FEC05	Can you quantify how much your household consumed in the past 7 days from assistance/gifts?	[monetary value in local currency]	
FEC06	Over the past 7 days, <sup>81</sup> how many days have the household members consumed [FOOD GROUP]? <sup>82</sup>	Number	
FEC06_1	Cereals and grain Rice, pasta, bread / cake and / or donuts, sorghum, millet, maize, etc.		
FEC06_2	Roots and tubers (potato, yam, cassava, sweet potato, taro and / or other tubers)		
FEC06_3	Legumes/nut (beans, cowpeas, peanuts, lentils, nut, soy, pigeon pea and / or other nuts)		
FEC06_4	Orange vegetables (vegetables rich in Vitamin A) (carrot, red pepper, pumpkin, orange sweet potatoes)		
FEC06_5	Green leafy vegetables (spinach, broccoli, amaranth and / or other dark green leaves, cassava leaves)		
FEC06_6	Other vegetables (onion, tomatoes, cucumber, radishes, green beans, peas, lettuce, etc.)		
FEC06_7	Orange fruits (Fruits rich in Vitamin A) (mango, papaya, apricot, peach)		
FEC06_8	Other Fruits (banana, apple, lemon, tangerine)		
FEC06_9	Meat (goat, beef, chicken, pork (meat in large quantities and not as a condiment)		
FEC06_10	Liver, kidney, heart and / or other organ meats		
FEC06_11	Fish / Shellfish (fish, including canned tuna, escargot, and / or other seafood (fish in large quantities and not as a condiment)		
FEC06_12	Eggs		
FEC06_13	Milk and other dairy products: Oil / fat / butter (fresh milk / sour, yogurt, cheese, other dairy products (Exclude margarine / butter or small amounts of milk for tea / coffee) 6. Milk 4 14. Oil / fat / butter: vegetable oil, palm oil, shea butter, margarine, other fats / oil		
FEC06_14	Sugar, or sweet (sugar, honey, jam, cakes, candy, cookies, pastries, cakes and other sweet (sugary drinks)		
FEC06_15	Condiments / Spices (tea, coffee / cocoa, salt, garlic, spices, yeast / baking powder, lanwin, tomato / sauce, meat or fish as a condiment,		

<sup>81</sup> The preferred recall period is 24 hours for the Household Dietary Diversity Score.

<sup>82</sup> <https://irw.indikit.net/document/4-guidelines-for-measuring-household-and-individual-dietary-diversity>



SN	Questions	Option	Observation
	condiments including small amount of milk/tea coffee		
FEC07	Did you or anyone in your household eat anything (meal or snack) OUTSIDE the home yesterday?	[1 = yes 0 = no]	
FEC08	On average, in the last seven days, how many meals did your household consume typically in a day?	1. One meal 2. Two meals 3. Three meals 4. More than 3 meals	
FEC09	Does your household have children (below 16 years old) who suffered of malnutrition problems in the last six months?	[1 = yes 0 = no]	
FEC10	If YES, if your household had cases of malnourished children in the last six months, how many are they?	5.	







## Education

### DOMAIN 3: EDUCATION

**Purpose:** To determine whether school-aged children are in school. The Education score refers to primary and secondary formal education and aims to capture whether children are attending school, regardless of the nature of the barrier(s) to their attendance. The assessor will likely want to probe the reasons for non-attendance or irregular attendance.

Note: When testing self-reliance capability, need to factor in the fact that for camp-based refugees, children education and scholastic material is provided free of charge.

SN	Questions	Option	Observation
ED01	In the last 3 months, have the school-aged children in your household been attending school? <b>Note:</b> "In school" is defined as more than 50% of the time that school is in session. • School-aged should be defined according to local regulations and norms. <b>(6-19)</b>	0. No school-aged children in household 1. None are in school 2. Some are in school 3. All are in school	
ED01a	If Yes, if the household has members who are at school (primary, secondary and/or tertiary), has any child dropped out of school in the last 12 months?	[1 = yes 0 = no]	
ED02	why children are not in school (working, prohibitive fees, safety, etc.)	1. Lack of school fees 2. Poor performance in the class 3. Finding a job for contributing to household income 4. Loss of one/both of his/her parents who maintained him/her to school 5. Family conflicts 6. Long distance to school 7. Limited access for children with disability 8. Household care work 9. Households headed by youth 10. Other issue	


SN	Questions	Option	Observation
ED03	Can the head of the household read and write (in any language / alphabet)?	[1 = yes 0 = no]	
ED04a	a. How many years has the household head attended formal school?	[number]	
ED04b	b. How many years has the household head attended non-formal (e.g., Koranic) school? *	[number]	
ED05a	a. How many years has the household member with the highest level of education attended formal school?	[number]	
ED05b	b. How many years has the household member with the highest level of education attended non-formal (e.g., Koranic) school? *	[number]	
ED06	On average, how many years have the household members of working age (>14 and <65 years old) attended formal school?	number]	
ED07	What is the highest level of education you have completed [NAME]?	<ol style="list-style-type: none"> <li>1. Primary education</li> <li>2. Secondary education</li> <li>3. Vocational training</li> <li>4. Bachelor's degree</li> <li>5. Graduate degree</li> <li>6. Other</li> </ol>	

## Health

### DOMAIN 4: HEALTH CARE and HEALTH STATUS

**Purpose:** To determine whether the household is able to access the health care it needs and to determine the presence of a health condition (mental or physical) that might negatively impact the household's ability to become self-reliant.


Note: When assessing self-reliance capability, need to factor in the fact that for refugee's healthcare is provided free of charge.

SN	Questions	Option	Observation
HC01	<p>In the last 3 months, has your household been able to get the health care needed?</p> <p><b>Note:</b> The Health Care score includes primary and specialized health care, including acute and chronic conditions for all family members.</p>	<ol style="list-style-type: none"> <li>0. Have not needed health care in last 3 months</li> <li>1. Did not receive the needed health care</li> <li>2. Received some of the needed health care</li> <li>3. Received all of the needed health care</li> </ol>	
HC02	In the past 3 months, did anyone in your household receive medical care when needed for any reason?	[1 = yes 0 = no]	
HC04	Do you have health insurance?	[1 = yes 0 = no]	
HC05	Does anyone in your household currently have a physical or psychological health condition that interferes with income-generating activities?	<ol style="list-style-type: none"> <li>1. Adult(s) in household has health condition that interferes with adult employment</li> <li>2. Dependent(s) in household has health condition that</li> </ol>	

SN	Questions	Option	Observation
	<b>Note:</b> If two or more options fit the household's circumstance, select the lowest applicable score.	interferes with adult employment 3. None of the above	

#### DOMAIN 6: SAFETY


**Purpose:** To determine whether the household's perception of safety impedes the pursuit of opportunities. Opportunities refer to activities that could help lead to self-reliance, such as going to school or work, attending meetings, etc.




SN	Questions	Option	Observation
SAF01	Does your household currently feel safe enough to pursue all of the social, economic and educational opportunities you want?	1. Don't feel safe enough to pursue any opportunities 2. Feel safe enough to pursue some opportunities 3. Feel safe enough to pursue all opportunities	
SAF02	How safe do you feel walking alone in your neighborhood after dark?  IF RESPONDENT NEVER GOES OUT ALONE AFTER DARK, PROBE: How safe WOULD you feel?	1. Very safe 2. Safe 3. Unsafe 4. Very unsafe 5. Don't know 6. Prefer not to respond	




#### Labor and income

#### DOMAIN 7: EMPLOYMENT


**Purpose:** To determine whether the household is engaged in income-generating activities. The Employment score should consider any income-generating activity: self, wage, formal/informal employment, seasonal, part-time, small businesses, etc. Score the highest possible score attained by any adult member of the household (e.g., if one adult is employed full-time and another part-time, score full-time). Part-time or full-time employment could be made up of a number of different jobs.





SN	Questions	Option	Observation
EMP01	How would you describe the income generating activities that household members are engaged in, in the last 3 months?  <b>Note:</b> If two or more options fit the household's circumstance, select the highest applicable score. • "Part-time" is defined as less than 35 hours per week. Full-time is 35+ hours per week.	1. No employment 2. Temporary, irregular, seasonal 3. Regular part-time (including self-employment) 4. Full-time (including self-employment), without necessary legal documentation 5. Full-time (including self-employment),	

SN	Questions	Option	Observation
		with legal documentation, if necessary	
EMP02	Among the household member, is there any child under 16 years old generate income?	[1 = yes 0 = no]	
EMP03	During the past 7 days, did you work for someone else for pay, for one or more hours? (in farming or non-farming activities)	[1 = yes 0 = no]	
EMP04	Type of job do	<ol style="list-style-type: none"> <li>1. Temporary, irregular, seasonal</li> <li>2. Regular part-time (including self-employment)</li> <li>3. Full-time (including self-employment), without necessary legal documentation</li> <li>4. Full-time (including self-employment), with legal documentation, if necessary</li> </ol>	
EMP04a	Do you run or do any kind of business (non-farming) to generate income?	[1 = yes 0 = no]	
EMP04b	What are type of income-generating activity does your household conduct?	<ol style="list-style-type: none"> <li>1. Agriculture</li> <li>2. Small business</li> <li>3. Medium business (more than 10 employees)</li> </ol>	
EMP04c	If you are self-employed is your business registered?	[1 = yes 0 = no]	
EMP04d	Give more details on your activity - e.g., what type of business you are running?	-----	
EMP04e	how many people did/do you employ in the following categories? /	Youth < 30 years: --- Adults >30 years: ---- Females: ---- Males: ---- Females: ---- Males: ---- Full time female: --- Full time male: ---- Full time PWDs: ----	

SN	Questions	Option	Observation
		Part time female: ---- Part time male: ---- Part time PWDs: -----	
EMP04e	what is on average your monthly business profit?	[number]	
EMP04f	Have you worked for the last 12 months consecutively? (if you have been working continuously for wage-employment or were self-employed for the last 12 months on permanent basis)	[1 = yes 0 = no]	
EMP05	In the past 12 months, what average of the household's income was generated by [SOURCE]? In (%)	Agriculture, animal breeding, fishing: -- ----- 1. Family business (other than agriculture): ----- 2. Government wage and salary: ---- 3. Private sector wage and salary: ---- 4. Transfers and social assistance: -- ----- 5. Other: -----	
EMP06	What is on average total monthly income of your household?	[monetary value in local currency]	
EMP06a	Are you currently employed or self-employed to the level that you would like?	[1 = yes 0 = no]	
EMP06b	What can be improved?	-----	
EMP07	What is on average total monthly income of your household before joining the graduation project?	[monetary value in local currency]	
EMP08	What is the amount of money spent on the food consumed by the household members during the past 7 days?	[monetary value in local currency]	



#### Social Safety Nets (SSN)

SN	Questions	Option	Observation
SSN01	What is the total amount of <b>formal</b>	[monetary value in local currency]	

SN		Questions	Option	Observation
		<b>cash transfers</b> <sup>83</sup> received in the last 12 months by the household members?		
SSN02		How often have you or other members of the household received formal cash transfers in the last 12 months? [Please ask this question only if question 10a is greater than 0. In case of multiple cash transfers, please refer to the most frequent one].	[1 = daily; = weekly; = biweekly; = monthly; = bimonthly; = quarterly; 7= twice a year; 8 = only once/ lump-sum]	
SSN03		Have the cash transfers been received regularly in the last 12 months? [Please ask this question only if question 10a is greater than 0 and 10b different from 8. In case of multiple cash transfers, please refer to the most frequent one].	[1 = yes 0 = no]	
SSN04		What is the total amount of <b>formal in-kind transfers</b> <sup>84</sup> received in the last 12 months by the household members?	monetary value in local currency]	
SSN05		How often have you or other members of the household received formal in-kind transfers in the last 12 months? [Please ask this question only if question 11a is greater than 0. In case of multiple in-kind transfers, please refer to the most frequent one].	[1 = daily; = weekly; = biweekly; = monthly; = bimonthly; = quarterly; 7= twice a year; 8 = only once/ lump-sum]	


<sup>83</sup> These amounts include for instance unconditional cash transfers, cash for work, pensions. Please include transfers from the Government, international organizations such as the WFP, FAO, UNICEF, etc., institutions, or non-governmental organizations, like Save the Children, Care International, Mercy Corps, etc.

<sup>84</sup> These transfers include for instance relief food, food vouchers, input subsidies, fuel subsidies, asset transfers, etc. Please include transfers from the Government, international organizations such as the WFP, FAO, UNICEF, etc., institutions, or non-governmental organizations, like Save the Children, Care International, Mercy Corps, etc. and convert the amount into an equivalent monetary value, i.e., the amount you would have spent in case you had to buy the in-kind transfer.

SN	Questions	Option	Observation
SSN06	Have the in-kind transfers been received regularly in the last 12 months? [Please ask this question only if question 11a is greater than 0 and 11b different from 8. In case of multiple in-kind transfers, please refer to the most frequent one].	[1 = yes 0 = no]	
SSN07	What is the total amount of <b>informal transfers</b> <sup>85</sup> received in the last 12 months by the household members?	monetary value in local currency]	


### DOMAIN 8: FINANCIAL RESOURCES

**Purpose:** To determine sources for covering household's basic needs. Households may use a variety of sources to cover their basic needs, such as remittances, rent support, cash assistance, wages and earnings from income-generating activity, or in-kind contributions, among others.

SN	Questions	Option	Observation
FIR01	In the last 3 months, how is your household supporting itself to meet its basic needs? [select as many as apply]:  <b>Note:</b> Ask about each item in the list. The term 'assistance' refers to formal assistance or aid (cash or in-kind) provided by an organization, religious institution, the government or another formal entity; food or cash received from family members or close friends should not be considered 'assistance'.	1. Assistance 2. Borrowing money 3. Selling assets 4. Previous savings 5. Remittances/money/in-kind contributions given by friends or relatives 6. Work (including formal and informal work, petty trade, handicrafts, services, etc.)	

### DOMAIN 9: ASSISTANCE



**Purpose:** To determine whether the household relies on assistance to cover any basic needs.

SN	Questions	Option	Observation
ASS01	Have you relied on assistance for any of the following in the last 3 months? [select as many as apply]:  <b>Note:</b> Ask about each item in the list. • See definition of 'assistance' above.	0. No assistance 1. Food 2. Utilities/Housing 3. Healthcare 4. Education (primary and/or secondary education) 5. Other (include a description in Comments section)	

### DOMAIN 10: DEBT


**Purpose:** To determine whether the household has incurred debt to cover any basic needs.

<sup>85</sup> Please include cash from remittances of relatives or friends, the monetary value of in-kind transfers such as free food/grains/inputs.

SN	Questions	Option	Observation
DEB01	<p>Do you currently have any debt (no matter how small) for any of the following? [select as many as apply]:</p> <p><b>Note:</b> Ask about each item in the list.  • ‘Investment’ refers to a loan taken to improve one’s standard of living in the long-term, e.g., for business, tertiary education, a home or car, etc.</p>	0. No debt 1. Food 2. Utilities/Housing 3. Healthcare 4. Education (primary and secondary education) 5. Transport 6. Investment (include a description in Comments section)	
	Over the past 12 months, what is the total value of loan(s) received by household members?	[monetary value in local currency]	

### DOMAIN 11: SAVINGS

Purpose: To determine whether the household has any current savings.


SN	Questions	Option	Observation
SAV01	Do you currently have any money you have saved or put aside, or assets you could sell if needed?	1. No, no savings or sellable assets 2. Yes, but not enough to cover one month’s expenses (basic needs) 3. Yes, enough to cover one month’s expenses (basic needs) 4. Yes, enough to cover one month’s expenses (basic needs) plus enough to purchase an asset, or reinvest into one’s business, or to sustain a moderate health crisis	
SAV02	<p>Do you, either by yourself or together with someone else, currently have an account at a bank or another type of formal financial institution in Rwanda?</p> <p>An account can be used to save money, to make or receive payments, or to receive wages or financial help.</p>	[1 = yes 0 = no]	
SAV03	Are you a member of the SILCs?	1 = yes 0 = no]	
SAV04	In the last twelve months, have you regularly contributed in the SILC?	1 = yes 0 = no]	
SAV05	If YES, how much cash savings does your households currently have now	[number]	
SAV06	In the past 12 months, have you, personally, used a mobile phone to make payments, to buy things, or to send or receive money using a service?	1 = yes 0 = no]	
	In the last 12 months, have you been regularly using the skills learned from	1 = yes 0 = no]	

SN	Questions	Option	Observation
	the entrepreneurship and business growth trainings that were delivered by Caritas?		





## SOCIAL CAPITAL

### DOMAIN 12: FINANCIAL and RELATIONAL SOCIAL CAPITAL

**Purpose:** To determine the financial networks available to the household.


SN	Questions	Option	Observation
FIN01	If someone in your household were to have an emergency, do you know people that would be able to lend you money to cover the associated costs? <b>Note:</b> Answer for the highest scoring household member.	1. Knows no one who could lend money 2. Knows someone/has community support that could lend money	

**Purpose:** To determine the networks and relationships available to the household.


SN	Questions	Option	Observation
REL01	Are there people that you or your household members ask for advice and/or information? <b>Note:</b> By 'people' we mean friends, family, neighbors, etc. but not institutions or organizations	0. Neither 1. Household members ask others for advice/information ONLY 2. People ask household members for advice/information ONLY 3. Both 1 and 2	
REL02	Are members of this household formally participating in a local group/association, such as farmers groups, women support groups, youth groups, business associations, unions, etc.?	[number of associations]	
REL03	If so, how many of these associations can provide support in case of need? <sup>86</sup>	[number of associations]	
REL04	How many relatives/friends/family members can the household members rely on in case of need?	[number]	
REL05	Do you feel more integrated (socio-economically) in your own community and OUTSIDE YOUR COMMUNITY	[1 = yes 0 = no]	

## Shocks


**Note:** While assessing the resistance to shock, need to factor in that for refugee's education, shelter, healthcare, WASH are provided.

SN	Questions	Option	Observation
SHO01	In the last 12 months, what are the most severe shocks faced by the household?	1=ability to meet basic needs (food, shelter, clothing) Limited access to the healthcare Lack of educational opportunity	

<sup>86</sup> Please mark 0 if nobody from this household is formally participating in these associations or if they are not available in the locality where the household lives.

SN	Questions	Option	Observation
SHO01	What did the household members do to cope with the shocks?	[open answer]	

#### Overview on project implementation

SN	Questions	Option	Observation
IMP01	Did you benefit from any crop production training given by caritas since you joined Graduation Project?	[1 = yes 0 = no]	
IMP02	Did you benefit from any livestock production training from Graduation project since you joined?	[1 = yes 0 = no]	
IMP03	Did you receive any linkages to small livestock dealers due Graduation project since you joined?	[1 = yes 0 = no]	
IMP04	Did you receive any linkages to agricultural inputs, dealers, seeds, tools due to the Graduation project?	[1 = yes 0 = no]	
IMP05	Which of the entrepreneurship skills benefited from Graduation project?	<ol style="list-style-type: none"> <li>1. Generating a business Idea</li> <li>2. Conducting a feasibility study</li> <li>3. Writing a viable Business Plan</li> <li>4. Financial literacy and record management</li> <li>5. Marketing</li> <li>6. Saving groups formation and management</li> <li>7. Access to finance</li> <li>8. Human resources management</li> <li>9. Taxation</li> <li>10. Legal requirement to start a business</li> <li>11. None</li> </ol>	
IMP06	To what extent do you agree that the interventions of graduation project helped in increase of income of your household?	<ol style="list-style-type: none"> <li>1. Strongly disagree</li> <li>2. Disagree</li> <li>3. Neutral</li> <li>4. Agree</li> <li>5. Strongly agree</li> </ol>	
IMP07	To what extent do you agree that the graduation project has helped secure household basic needs	<ol style="list-style-type: none"> <li>1. Strongly disagree</li> <li>2. Disagree</li> <li>3. Neutral</li> <li>4. Agree</li> <li>5. Strongly agree</li> </ol>	
IMP07	To what extent do you agree that the interventions have strengthened the growth of your business?	<ol style="list-style-type: none"> <li>1. Strongly disagree</li> <li>2. Disagree</li> <li>3. Neutral</li> <li>4. Agree</li> <li>5. Strongly agree</li> </ol>	
IMP08	How many visits or follow ups form Caritas other project partners did you received during last 12 months?	/...../	
IMP09	What was the focus or topic of the visits?	_____	

## Annex 9: Contribution analysis table summary

The ET conducted a contribution analysis of the project. The contribution analysis sought to examine whether the various components of the project TOC held true and if results can be attributed to the project. The analysis also sought to establish if the causal linkages between activities, outputs, outcomes and impact held as envisaged in the TOC. The table below presents the results of the analysis.

### Impact level

TOC Component	Plans & assumptions (ToC)	Actual (findings)	Alignment/gaps
Impact (Food, sec, Income, employment, social capital)	Improved self-reliance and economic inclusion of refugees & host communities	Where self-reliance refers to 'social and economic ability of an individual, a household or a community to meet its essential needs in a sustainable manner and with dignity' (UNHCR 2005) and where economic inclusion refers to greater integration into formal financial systems in Rwanda. The quantitative HHs results indicate that 85.1 percent of beneficiaries can be classified as self-reliant.	While the quantitative HHS data indicate high levels of self-reliance, as measured by the SRI-adapted index, in specific domains such as food security, savings, and assistance, the outcomes are low. This suggests that basic unmet needs continue to be a barrier to achieving autonomous lives. Results also indicate that refugees and women face significantly steeper obstacles to self-reliance.

### Social Protection

TOC Component	Plans& assumptions (ToC)	Actual (findings)	Alignment/gaps
<b>Longer-term outcomes</b> Basic food needs met & food insecurity reduced.	Over time, the beneficiaries using project supports to reduce food insecurity and support other basic needs in education and health	<b>The quantitative HHS shows that 86.4 percent</b> of refugees either agree or strongly agree that the project has helped them secure household basic needs. 86 percent of refugees and 31 percent of host community beneficiaries experienced shocks related to meeting basic needs Quantitative HHS results on the HHS shows that 47 percent of refugees have little to no hunger, 42 percent moderate hunger, and less than 11 percent severe hunger. The food consumption score shows that 42.5 percent of refugees reached only "borderline" food consumption scores, close to 30 percent with	Weak alignment. The food security situation of beneficiaries, especially refugees, remains precarious. This may suggest that the TOC did not hold. Results show increased income and employment, but this has not led to improved food security outcomes.

TOC Component	Plans& assumptions (ToC)	Actual (findings)	Alignment/gaps
		“acceptable” food consumption scores, and close to 28 percent with “poor” food consumption scores. 72.7 percent of refugees are in the severely food-insecure category of the Household Food Insecurity Access Indicator	
<b>Medium-term Outcomes</b> Beneficiaries use monthly income to buy food (and not grants for business start-ups)	Logic that consumption grants reduce the risk that households use start-up funds to meet basic needs	Some beneficiaries reported using IGA funds for household food and other essential needs, indicating that consumption support should have covered a wider range of beneficiaries (qualitative data with no percentage of such beneficiaries).	Alignment is high, with the likelihood that several beneficiaries did not utilise all of the IGA cash grant to start-up businesses.
Beneficiaries start with the same levels of income	Logic being that basic consumption supports help create equity between hosts and vulnerable refugee households.	The income levels among beneficiaries would be different as they did not get uniform support.	Alignment with some gaps, beneficiaries did not start on the same level of income, and fewer beneficiaries than planned received consumption grants.
<b>Outputs</b> Individuals not receiving social protection from the state receive cash grants to support them.	Logic that refugees receive grants and the host community receives grants from the state through the Ubudehehe programme	The level of support for the consumption grant was low. The 2022,2023, and 2024 annual reports indicate that 60 households received consumption grants in 2022, 123 households in 2023, and 1 household in 2024.	The coverage of consumption support was low and inconsistent throughout the project. This could have influenced the lower-than-expected food security scores at the outcome level.
<b>Activities</b> SP: cash grants for consumption	Twenty percent of the most vulnerable receive cash grants to support households and food needs.	The findings suggest that coverage of the cash grants was lower than planned.	The coverage of consumption support was low and inconsistent throughout the project. This could have influenced the lower-than-expected food security scores at the outcome level.

#### Livelihoods

TOC Component	Plans& assumptions (ToC)	Actual (findings)	Alignment/gaps
<b>Longer-term outcomes</b>	With project support, beneficiaries are able to apply for and obtain employment increasingly	Quantitative HHS results show that only 40.55 percent of refugees and 49.35 percent of host	Some alignment is present, but it becomes weaker when employment duration is considered. Whilst the

<b>TOC Component</b>	<b>Plans&amp; assumptions (ToC)</b>	<b>Actual (findings)</b>	<b>Alignment/gaps</b>
Increasingly in full and part-time employment		community beneficiaries stated that they have worked for the last 12 months consecutively. The 2024 Annual PDM report shows that IGAs employed an average of 6 people per IGA. However, the length and nature of the employment vary greatly and cannot be ascertained.	interventions led to beneficiaries being employed, the proportion of those reporting consistent employment for 12 months is low.
<b>Medium-term Outcomes</b> Beneficiaries operating businesses obtain income from their businesses	With project support, beneficiaries obtain an income from their business ventures.	The monthly mean income of refugees increased from RWF 25,101 before the project to RWF 62,989 after the project. Beneficiaries attributed the increases to their ability to start and run the small IGAs. IGAs have a capitalisation of RWF 2,033,990,700	Beneficiaries were able to increase their incomes, signalling a strong alignment with the project TOC. Limitations to the impact include the targeting process, the relatively small value of the IGA grant, the small-scale nature of the enterprises in which beneficiaries engage, and the limited project timeframe.
<b>Medium-term Outcomes</b> Beneficiaries with viable business plans receive start-up grants	Those with business plans prove their business-readiness	77.4 percent of refugees either agree or strongly agree that the project has strengthened the growth of their business. 2024 PDM report results show that 90 percent of IGAs are classified as operating well	Generally positive alignment with the project TOC, with beneficiaries using the provided training and grants to start viable businesses.
<b>Short-term outcomes</b> Development of business plans	Business plans drafted by beneficiaries and analysed by camp/site managers; development of businesses assisted by volunteers.	Project KIIs stated that for a business to get the IGA cash grants, they needed to have their business plan approved by the project personnel. All 1,613 IGAs that received funding had provided a business plan. Results from the HHS show that 50 per cent of beneficiaries stated that they gained business proposal writing skills from the project, and 85.5 per cent stated that they gained skills in generating business ideas.	Strong alignment of the project TOC with the results, with the business
<b>Outputs</b> Cash grants distributed to project beneficiaries	Grants for business start-ups granted (470 bens in 2022 and 1143 in 2023)	Cash grants were distributed to all planned host communities and beneficiaries	Strong Alignment: The project successfully distributed the IGA cash grants, resulting in the establishment of beneficiary IGAs.

<b>TOC Component</b>	<b>Plans&amp; assumptions (ToC)</b>	<b>Actual (findings)</b>	<b>Alignment/gaps</b>
Toolkits provided and links made to local community	Linkages of beneficiaries to service providers- agro dealers/fertilisers, insurance companies- subsidised by the Government.	Toolkits were distributed to 108 households only, but the training was wider, covering 130 beneficiaries in 2022 and 362 in 2023 (2022 and 2023 annual reports)  Beneficiaries linked to private sector players-267 in 2023 and 338 in 2024-Annual reports	The linkages were limited to a small number of beneficiaries, and the distribution of the toolkits also appears to be limited for a broad impact.
<b>Activities</b>			
Training on employment, wages, and agriculture	Regular training provided on basic and specialist topics such as hairdressing and restaurant management.	Beneficiaries indicated that the training was valuable and enabled them to start businesses. Key informants stated that the training had a critical aspect of mindset change, which enabled them to think in terms of self-reliance.	Findings from KIIS and FGDs indicate that KIIs/beneficiaries perceived the training as good and helpful, but considered it too brief; they would have preferred longer training or a vocational skills-based approach.
Cash grant for a start-up	RWF 800,000 for the second cohort	Grants disbursed were distributed as follows (according to annual reports (2022-2024)-2022-470 households 2023-1,143 households)	The cash grants were distributed as planned.
PDM & mentoring	Monitoring of changes in income	PDM was consistent across the years according to annual reports( 2022-2024), but in the quantitative HHS, 46 percent of beneficiaries had no follow-up meetings in the last 12 months.	Good alignment on annual PDM data collection and reporting; however, there appear to be some gaps in mentoring follow-up.
Distribution of toolkits & supports	Sector-specific toolkits and other in-kind supports in agriculture were provided to beneficiaries.	Tool kits distributed to 108 beneficiaries (2023 annual report) by private companies that the project linked to the beneficiaries	Weak alignment-There was no direct sector-specific toolkit distribution from the project.

### Financial Inclusion

<b>TOC Component</b>	<b>Plans&amp; assumptions (ToC)</b>	<b>Actual (findings)</b>	<b>Alignment/gaps</b>
<b>Longer-term outcomes</b> Increased options for supporting financial needs, savings loans and social capital	Through project support in financial and social capital, beneficiaries build greater resilience to shocks.	According to the quantitative HHS, 75 percent of hosts and 43 percent of refugee beneficiaries know someone / have community support that could lend money.  Savings remain low, indicating weak resilience to shocks.	Some alignment, but weaker for refugees. While the value of loans disbursed by SILCs is high and incomes have increased, savings remain low among refugee beneficiaries.

TOC Component	Plans& assumptions (ToC)	Actual (findings)	Alignment/gaps
		Quantitative HHS results indicate that 92.8 percent of beneficiaries either have no savings or have savings that won't last more than one month.	
<b>Medium-term Outcomes</b> Increasing savings and lending in SILCs and formal banks	Beneficiaries to save consistently	Savings at the household level are low, but the 2024 SILC report shows a high number of loans, and SILC balances are high SILC 2024 Annual report <ul style="list-style-type: none"> <li>• SILC groups made loans of up to RWF 246,813,560</li> <li>• IGAs made a monthly average saving of RWF 22,709 in SILC groups</li> <li>• SILCs made 1232 loans.</li> </ul>	Week alignment to the project TOR, results show that savings are still very low. This could be because incomes have not increased sufficiently to allow for savings. However, DILC groups seem to have made substantial loans, increasing access to funding for business and household needs. Some key informants stated that the SILCs would have been more effective had they been cooperatives. Key informants, however, reported that eight SILC groups have evolved into cooperatives, indicating growth and increased functionality.
<b>Short-term outcomes</b> Have improved skills & financial literacy	Through training and coaching, beneficiaries gain knowledge and transferable skills.	The microfinance institution working with the project reports that the project beneficiary clients have been some of the more financially literate. The quantitative HHS survey results show that 92,7 percent of host community beneficiaries and 77.2 refugee beneficiaries stated that in the last 12 months, they have been regularly using the skills learned from the entrepreneurship and business growth training that was delivered by Caritas.	The results demonstrate strong alignment with the project's TOC, with project beneficiaries receiving and applying the training skills.
Attend SILCs and engage.	SILCs meet monthly and have forms to monitor changes in savings and other behaviours.	Results from the HHS 59 percent of refugees and 97 percent of host community beneficiaries reported being a member of a SILC. A total of 76 SILC groups brought together 1,562 members, including both the 2022, 2023, and 2024 cohorts (Annual Report 2024, p. 3).	The results show strong alignment with the project TOC, beneficiaries attended SILC meetings, and the lower percentage of refugee beneficiaries reporting that they are a member of a SILC, however, points to differential participation in financial inclusion activities between refugees and the host community.

<b>TOC Component</b>	<b>Plans&amp; assumptions (ToC)</b>	<b>Actual (findings)</b>	<b>Alignment/gaps</b>
<b>Outputs</b> SILCs established and engaged.	Active participation and ownership of SILC groups to gradually influence participant behaviour to make them feel socially empowered	Seven SILCs created in 2024 (annual report p. 3)  At the end of 2024, there were 74 active SILCs with an average of 20 members per SILC (2024 Annual SILC report)	Strong Alignment
<b>Activities</b> Training on SILC methodology	Training to help beneficiaries understand the purpose, value, and services available in SILCs	In FGDs, beneficiaries reported that the training is practical and regular, led by local community representatives	Strong alignment
Grouping participants into SILCs	Organising project beneficiaries into SILCs, creating new ones where groups are too large	The 2024 annual SILC report indicates that 1,465 beneficiaries were in SILC groups. 59 percent of active SILC members were women.	Strong alignment

#### **Social Empowerment**

<b>TOC Component</b>	<b>Plans&amp; assumptions (ToC)</b>	<b>Actual (findings)</b>	<b>Alignment/gaps</b>
<b>Longer-term outcomes</b> Increased options for supporting financial needs, savings loans and social capital	Through project support in financial and social capital, beneficiaries build greater resilience to shocks.	Results of the quantitative HHS indicate that 75 percent of host community beneficiaries and 43 percent refugee beneficiaries know someone / have community support that could lend them money.	Some alignment with the project TOC, but outcomes are weaker for refugees.
Feel confident in their future & able to empower others in the community	Part of self-reliance is confidence in the ability to empower others.	In FGDs, Beneficiaries expressed having improved self-confidence and hope for the future	Strong alignment, as well as qualitative data, show that refugees are confident in their future and have increased social capital.
<b>Medium-term Outcomes</b> Have a greater ability to make longer-term plans and have increased self-confidence.	Writing household goals to instil greater financial and life planning	The ET could not find direct evidence or ascertain that the households had better financial and life planning.	

<b>Short-term outcomes</b> Set goals for the household	Site managers & volunteers visit households to coach to help set goals	The ET could not find direct evidence or ascertain the visits.	
<b>Outputs</b>			
<b>Activities</b> Training on core life skills & private coaching	Goal to help beneficiaries reach autonomy and self-management level in their companies and employment	The 2023 annual report mentions mentoring and follow-up for 1,568 households, and the 2022 annual report mentions mentoring and follow-up for 469 households.	There seems to be a strong alignment, although the ET could not ascertain the quality and intensity of the mentoring visits.

ToC Element	Detail	Plans& assumptions (ToC)	Actual (findings)	Alignment/gaps
Inputs	Funding	Funding is adequate to support the agreed number of cohorts accepted into the project.	The project was implemented within the parameters set in the project proposal.	Strong Alignment. The project covered both cohorts.
	Legal & financial context for refugees	Refugees have the right to work, seek employment, and freedom of movement	Lack of awareness of refugees' rights to work & start businesses, challenges in accessing education and high levels of vulnerability	The country has progressive policies that allow refugees to seek employment and move out of refugee camps. Employers, however, may be unaware of these provisions.
	Implementing partners	UNHCR, MINEMA and Caritas	All three engaged and had clear communication and lines of responsibility	Strong alignment
	Local service providers	Engaged local service providers	MFIs supporting SILCs to provide financial services for beneficiaries; other local businesses providing services such as training	Strong alignment
	Graduation Approach	Incremental progress through phased interventions, starting with high poverty levels	The project employed the graduation model, working	The outcomes of the model can be sustained over time; additionally, the cost and funding models of the graduation approach limit its scalability.
	Selection of beneficiaries	Targeting the most vulnerable, youth and disabled	Demand for the project outpaced supply, and lots of “vulnerable” people were left behind; many felt they were ready to start	Some challenges included tension between prioritising the most vulnerable and “business-ready”, tension

ToC Element	Detail	Plans& assumptions (ToC)	Actual (findings)	Alignment/gaps
			businesses, but didn't qualify for the project	between households targeting individuals, and the fact that youth were not identified as a specific vulnerability group in the targeting.

## Annex 10: Illustrative Differential Support Options by Population Group

Based on the AGD categories and evaluation results, the ET proposes the following illustrative differential support options. The UNHCR and implementation teams will need to review and customise the options.

### **Refugees vs Host Community Beneficiaries**

Constraint identified: Refugees achieved significantly lower self-reliance outcomes due to structural barriers.

Differential support examples:

- Enhanced market access support for refugees, including:
- Supported market linkages (buyer agreements, aggregation models)
- Transport subsidies or mobile market days in/near camps
- Stronger financial inclusion packages:
- Refugee-friendly financial products (lower collateral, group guarantees)
- Dedicated coaching on loan readiness and financial planning
- Psychosocial and trauma-informed livelihood coaching, recognising the compounding effect of displacement-related stress on enterprise performance
- Extended mentoring periods for refugee-led IGAs compared to host households

### **Female-Headed Households**

Constraint identified: Lower self-reliance outcomes despite strong female entrepreneurial engagement, driven by structural gender barriers (care burden, asset access, mobility, time poverty).

Differential support examples:

- Care-sensitive programme design:
- Childcare support during trainings
- Flexible training schedules and modular learning
- Asset-building interventions:
- Priority access to productive assets registered in women's names
- Linkages to women-focused savings, insurance, and credit products
- Women-only or women-led value chains and cooperatives to reduce gender exclusion
- Household-level gender dialogues to address unpaid care work and intra-household decision-making

### **Households with Low Education Levels**

Constraint identified: Lower education limits the ability to absorb training and leverage project inputs.

Differential support examples:

- Simplified, practice-based training methodologies:

- Visual tools, demonstrations, peer learning
- Learning-by-doing apprenticeships rather than classroom-based models
- Longer training and coaching cycles with repetition and reinforcement
- Vocational skilling linked to local demand, rather than business start-up models alone
- Pairing low-literacy participants with peer mentors within SILCs or cooperatives

### **Households with Persons with Disabilities**

Constraint identified: Significantly lower self-reliance outcomes due to mobility, health, and exclusion barriers.

Differential support examples:

- Disability-inclusive livelihood pathways:
- Home-based or low-mobility enterprises
- Assistive technologies and adapted tools
- Higher grant ceilings or complementary social protection to offset higher living costs
- Linkages to disability-focused government and NGO services
- Group or cooperative-based livelihoods to reduce individual risk and workload

### **Camp Location: Kiziba vs Mahama**

Constraint identified: Lower self-reliance in Kiziba due to remoteness and weaker local markets.

Differential support examples:

- Context-specific livelihood selection:
- Focus on services, or niche production less dependent on local markets
- Stronger aggregation and off-site market linkages for Kiziba-based producers
- Higher initial capital or longer runway periods to compensate for lower turnover
- Digital financial services and mobile business models where physical access is constrained

### **Older-Headed Households (46–65 years)**

Constraint identified: Lower self-reliance linked to lower physical capacity and risk tolerance.

Differential support examples:

- Lower-risk, stable income activities (trading, services, cooperatives)
- Group-based enterprises to reduce individual workload
- Graduation-plus models, combining livelihoods with social assistance and health support
- Savings-first approaches rather than credit-led enterprise expansion

## Annex 11 Results Framework Table With Indicator Results

<b>Project Name</b>	<b>Pathways to Economic Inclusion and Self-Reliance of the Refugees and their Host Communities in Rwanda through Scaling up the Graduation Approach (Phase I)</b>		
<b>Impact Level</b>			
<b>Project Objective</b>	To enable targeted poor and vulnerable households of refugees and host communities in Rwanda to become self-reliant by 2024		
<b>Project Impact Indicator</b>	% of targeted households of refugees and host communities who have become self-reliant by 2024 (end of project).		
<b>Baseline</b>	<b>Target (Year 2024)</b>	<b>Achievement/Impact</b>	<b>Means of Verification</b>
0% of the targeted participants	At the end of the project 70% of targeted households of refugees and host communities are self-reliant.	According to the results of the HHS, 81.5 percent (76.6 percent of refugee beneficiaries and 92.1 percent of host community beneficiaries) of project beneficiaries can be described as self-reliant using the unweighted Self-Reliance Index.	Final Project Evaluation Report
<b>Outcome Level</b>			
<b>Outcome</b>	Targeted refugees and host communities graduate out of extreme poverty		
<b>Outcome indicator</b>	<b>Indicator 1.</b> % of the project participants (refugees and host communities) graduating out of extreme poverty based on a set of composite graduation criteria: <ul style="list-style-type: none"> <li>(i) acceptable food consumption score</li> <li>(ii) more than 1 source of income</li> <li>(iii) economic capacity to cover the food basket expenditure without assistance</li> <li>(iv) use of financial services (savings/loans/transfers)</li> <li>(v) active member of a social group (cooperative/saving group/ other social groups)</li> </ul>		
<b>Baseline (2021)</b>	<b>Target (Year 2024)</b>	<b>Achievement</b>	<b>Means of Verification</b>

		At the end of the project, <b>70%</b> of the targeted participants have achieved <b>acceptable food consumption score</b> .	29.7 % of refugees and 61.1 percent of host community beneficiaries surveyed in the HHS were classified as having acceptable food consumption scores.	
		At the end of the project, <b>70%</b> of the targeted participants have <b>more than one source of income</b> .	Based on the quantitative HHS, beneficiaries' monthly income increased by an average of RWF 48,000 after the project	
		At the end of the project, <b>70%</b> of the targeted participants have achieved the <b>economic capacity to cover the food basket expenditure without assistance</b> .	86.4 % of surveyed households in the HHS either agree or strongly agree that the project enabled them to secure household basic needs.	
		At the end of the project, <b>70%</b> of the targeted participants are capable of using <b>financial services (savings/loans and transfers)</b> .	77.4 % of households from the HHS hold an active bank account and 80.2 % of surveyed households in the HHS use phones for financial transactions	
		At the end of the project, 70% of participants will be <b>active member of a social group (cooperative/saving group/ other social groups)</b>	71 percent of project beneficiaries were part of a SILC group at the end of the project  According to the HHS, 94.4 % of host community beneficiaries and 58.9 % of refugee beneficiary households have at least a household member participating in a local group/association, such as a farmers group, women support group, youth group or business association.	
<b>Output level</b>				
<b>Output I</b>		<b>1. Monthly cash assistance for consumption provided to targeted highly vulnerable participants' households</b>		
<b>0 households</b>	Year 1 (2022)	By end of year 2022, <b>94 households</b> have received cash for consumptions support	The <b>60 most vulnerable refugee households</b> , comprising a total of 170 family members, received monthly consumption support.	Proof of cash transfer indicated the participants who received consumption support
	Year 2 (2023)	By end of year 2023, <b>206 households</b> have received cash for consumption support	The 123 most vulnerable refugee households, comprising a total of 241 family members, received monthly consumption support.	Proof of cash transfer indicated the participants who received consumption support

	Year 3 (2024)	N/A: No direct consumption for support is given to households the 3 <sup>rd</sup> year since they have started building their resilience		
<b>Output II</b>		<b>2. Participants trained in business entrepreneurial skills and technical skills</b>		
<b>Output indicator</b>		# of participants trained in entrepreneurship and business skills # of participants trained in technical training (agricultural / TVET training)		
<b>Assumption</b>		Targeted participants for this project lack human development skills required to become self-reliant		
<b>Baseline</b>		<b>Target</b>	<b>Achievements</b>	<b>Means of Verification</b>
<b>0 participants</b>	Year 1 (2022)	<ul style="list-style-type: none"> <li>By end of year 2022, training on entrepreneurship and business skills if completed for 470 participants (cohort 1).</li> <li>By end of year 2022, training in technical skills (agriculture techniques, TVET) for 470 participants (cohort 1).</li> </ul>	<ul style="list-style-type: none"> <li><b>470 participants</b> (237 refugees and 141 Rwandans) were trained on entrepreneurship, income-generating activities (IGAs), and business plan development.</li> <li><b>130 participants</b> were trained on Agriculture and livestock promotion.</li> <li>470 businesses were created</li> </ul>	<ul style="list-style-type: none"> <li>Training report, attendance list</li> <li>Training Module</li> <li>Post Distribution Monitoring (PDM) Report</li> </ul>
	Year 2 (2023)	<ul style="list-style-type: none"> <li>By end of year 2023, training on entrepreneurship and business skills if completed for 1030 participants (cohort 2).</li> <li>By end of year 2023, training in technical skills (agriculture techniques, TVET) for 1030 participants (cohort 2).</li> </ul>	<ul style="list-style-type: none"> <li><b>1143 participants</b> (800 refugees and 343 Rwandans) were trained on entrepreneurship, income-generating activities (IGAs), and business plan development.</li> <li><b>362 participants</b> were trained on agriculture and livestock promotion</li> <li>1143 businesses were created</li> </ul>	<ul style="list-style-type: none"> <li>Training report, attendance list</li> <li>Training Module</li> <li>Post Distribution Monitoring (PDM) Report</li> </ul>
	Year 3 (2024)	N/A: No skills trainings will be conducted in year 3. Only follow-up activities, market linkages, capacity building support, results documentation and evaluation etc.		
<b>Output III</b>		<b>3. Participants trained in financial literacy and savings groups/loans associations formation and management</b>		
<b>Output indicator</b>		# of participants trained in financial literacy for livelihoods purposes  # of participants trained in the formation, organization and opportunity identification of Savings and Internal Lending Communities (SILC) development		
<b>Assumptions</b>		<ul style="list-style-type: none"> <li>"Acceptable" financial literacy is minimum/zero for targeted households</li> </ul>		

	<ul style="list-style-type: none"> <li>Targeted households are not skilled nor have the necessary tools to search for finance (through loans, savings) for their project, as well as forming and managing savings groups efficiently and effectively</li> </ul>			
<i>Baseline</i>	<i>Target</i>		<i>Achievements</i>	<i>Means of Verification</i>
<b>0 participants</b>	Year 1 (2022)	<ul style="list-style-type: none"> <li>By end of year 2022, <b>470 participants</b> will receive basic financial literacy training</li> <li>By end of year 2022, <b>470 participants</b> will receive training in the formation, organization, and opportunity identification of Savings and Internal Lending Communities (SILC) development</li> </ul>	<ul style="list-style-type: none"> <li><b>470 participants</b> (239 refugees and 141 Rwandans) were trained in Savings and Internal Lending Communities (SILC) methodology and financial literacy</li> <li><b>22 SILCs</b> were established, comprising 470 graduation project participants</li> <li><b>22 SILCs</b> were linked with financial institutions</li> <li><b>470 participants</b> linked with financial institutions</li> </ul>	<ul style="list-style-type: none"> <li>Training report, attendance list</li> <li>Training Module</li> <li>List of accounts</li> </ul>
	Year 2 (2023)	<ul style="list-style-type: none"> <li>By end of year 2023, <b>1,030 participants</b> will receive basic financial literacy training</li> <li>By end of year 2023, <b>1030 participants</b> will receive training in the formation, organization, and opportunity identification of Savings and Internal Lending Communities (SILC) development</li> </ul>	<ul style="list-style-type: none"> <li><b>1143 participants</b> (800 refugees and 343 Rwandans) were trained in SILC methodology and financial literacy</li> <li>54 SILC were established, comprising 1,143 graduation project participants.</li> <li>54 SILC were linked with financial institutions</li> </ul>	<ul style="list-style-type: none"> <li>Training report, attendance list</li> <li>Training Module</li> <li>List of accounts</li> </ul>
	Year 3 (2024)	NA: No training activities on financial literacy will be conducted in 2024		
<b>Output IV</b>		<b>4. Participants coached on self-reliance</b>		
<b>Output indicator</b>		# of participants coached on graduation and self-reliance pathway		
<b>Assumptions</b>		Targeted POCs and their HHS lack of self-confidence and trust to believe that they can become self-reliant and graduate out of extreme poverty, and humanitarian assistance		
<i>Baseline</i>	<i>Target</i>		<i>Achievements</i>	<i>Means of Verification</i>
<b>0 participants</b>	Year 1 (2022)	By end of year 2022, <b>470 participants</b> will be coached on graduation and self-reliance pathway	<ul style="list-style-type: none"> <li><b>470 participants</b> were coached on graduation and self-reliance pathways</li> </ul>	Post Distribution Monitoring (PDM) Report

	Year 2 (2023)	By end of year 2023, <b>1,030 participants</b> will be coached on graduation and self-reliance pathway	<ul style="list-style-type: none"> <li>● <b>1143 participants</b> were coached on graduation and self-reliance pathways</li> </ul>	Post Distribution Monitoring (PDM) Report
	Year 3 (2024)	By end of year 2023, all <b>1,500 participants</b> will receive final coaching services and follow-up on their self-reliance and graduation pathway.	<ul style="list-style-type: none"> <li>● <b>1613 participants</b> were coached on graduation and self-reliance pathways.</li> <li>● Six cooperatives were created</li> <li>● <b>1568 participants</b> provided with refresher training on SILC methodology, financial literacy, IGA, and entrepreneurship</li> <li>● <b>432 participants</b> were linked with agro-dealers and livestock dealers</li> <li>● 2500 jobs were created</li> <li>● 74 SILC were monitored and mentored</li> </ul>	<ul style="list-style-type: none"> <li>● Post Distribution Monitoring (PDM) Report</li> <li>● Cooperative registration certificates provided by Rwanda Cooperatives Agency (RCA)</li> <li>● Membership lists</li> <li>● General Assembly meeting minutes</li> <li>● Training reports</li> <li>● Attendance lists</li> <li>● List of participants linked</li> <li>● Project activity reports</li> <li>● Endline report indicated the number &amp; % of business created</li> <li>● End-of-line report and annual project performance reports</li> </ul>
<b>Output V</b>		<b>5. Participants received lump-sum livelihoods cash grants for business start-up or wage-employment</b>		
<b>Output indicator</b>		# of participants with viable business plans who receive cash grants / start-up kits to start-up/ improve their business or agricultural activity or wage-employment		
<b>Assumption</b>		Targeted participants for this project lack initial capital required to start-up business/income-generating activities or become wage-employed		
<b>Baseline</b>	<b>Target</b>		<b>Achievements</b>	<b>Proof of Verification</b>
<b>0 participants</b>	Year 1 (2022)	By end of year 2022, <b>470 participants</b> have received start-up cash grants	<b>470 participants</b> received start-up cash grants	Proof of payment
	Year 2 (2023)	By end of year 2023, <b>1,030 participants</b> have received start-up cash grants	<b>1143 participants</b> received start-up cash grants	Proof of payment

	Year 3 (2024)	N/A: No Direct support of cash grants/production kits will be provided		
	<b>Output VI</b>	<b>6. Assessment and analysis undertaken</b>		
	<b>Output indicator</b>	Market survey /value chain analysis conducted or available (yes/no) Socio economic profile and livelihood capacities of PoC defined and monitored /baseline established (yes/no)		
<b>Baseline</b>		<b>Target</b>	<b>Achievements</b>	<b>Means of Verification</b>
None	Year 1 (2022)	<ul style="list-style-type: none"> <li>Socio economic profile and livelihoods capacities of participants defined and monitored; baseline established</li> </ul>	<ul style="list-style-type: none"> <li>A baseline survey (socio-economic profiling) was successfully conducted among 470 participants of the first cohort in the year 2022 to establish initial socio-economic and program indicators.</li> </ul>	<ul style="list-style-type: none"> <li>Approved baseline survey report cohort I</li> <li>Completed questionnaires and data collection tools</li> <li>Beneficiary databases and attendance lists</li> <li>Data analysis outputs (SPSS/Excel dashboards)</li> <li>Monitoring and Evaluation (M&amp;E) reports</li> <li>Field data collection records and enumerator reports</li> <li>Annual project performance reports</li> </ul>
	Year 2 (2023)	<ul style="list-style-type: none"> <li>Market linkage/value chain analysis reviewed (light touch, UNHCR Team with Value Chain Partners/UN partners subject to availability of their staff)</li> <li>Participatory Assessment/Livelihoods Assessment Conducted (In-house/UNHCR MFT jointly with other partners subject to availability of Government and UN partner staff)</li> </ul>	<ul style="list-style-type: none"> <li>A baseline survey was successfully conducted among 1,143 participants of the first cohort (Year 2023) to establish initial benchmarks for program implementation.</li> <li>An endline survey was successfully conducted among the same 470 participants of the first cohort (Year 2022) to measure changes and program impact.</li> <li>Six (6) participatory livelihoods assessments were jointly conducted by UNHCR Multi-Functional Teams (MFT), Caritas Rwanda, and MINEMA to assess the Graduation Project's progress in the Kiziba and</li> </ul>	<ul style="list-style-type: none"> <li>Approved baseline survey report, cohort II, year 2023</li> <li>Approved endline survey report, cohort I</li> <li>Completed questionnaires and data collection tools</li> <li>Beneficiary databases and attendance lists</li> <li>Data analysis outputs (SPSS/Excel dashboards)</li> </ul>

			<p>Mahama refugee camps and their surrounding host communities.</p> <ul style="list-style-type: none"> <li>• Additionally, refugee coordination meetings were held between Caritas Rwanda and MINEMA to review the progress of project implementation and overall performance throughout the project lifecycle.</li> <li>• Furthermore, joint monitoring visits were conducted by MINEMA, Caritas Rwanda, and the Danish Mission in Rwanda to track implementation progress, verify results on the ground, and ensure alignment with project objectives.</li> <li>• An endline survey was successfully conducted among the same 1,143 participants of the first cohort (Year 2023) to assess outcomes and overall program effectiveness.</li> </ul>	<ul style="list-style-type: none"> <li>• Monitoring and Evaluation (M&amp;E) reports</li> <li>• Field data collection records and enumerator reports</li> <li>• Annual project performance reports</li> <li>• Participatory livelihoods assessment reports</li> <li>• Assessment tools (FGD guides, questionnaires, KII tools)</li> <li>• Field mission reports</li> <li>• Attendance lists of assessment teams</li> <li>• Photos from field assessments</li> <li>• Approved endline survey report, cohort II</li> <li>• Completed questionnaires and data collection tools</li> <li>• Beneficiary databases and attendance lists</li> <li>• Data analysis outputs (SPSS/Excel dashboards)</li> <li>• Monitoring and Evaluation (M&amp;E) reports</li> <li>• Field data collection records and enumerator reports</li> <li>• Annual project performance reports</li> </ul>
	Year 3 (2024)	End-of-project evaluation conducted	An end-of-project evaluation was conducted (started in 2024 and finalised in 2025).	Final report of the end-of-project evaluation

## Annex 12: Evaluation ToR

Evaluation ToR included separately in the package of Annexes to manage the length of the main Evaluation Report.

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