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Evaluation of the effects of UNHCR cash-based interventions on protection outcomes in Rwanda

FINAL REPORT
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List of abbreviations

CBI	Cash-based intervention
CBT	Cash based transfer
CRRF	Comprehensive Refugee Response Framework (CRRF)
FGDs	Focus-group discussions
FCM	Feedback complaints mechanism
FCSI	Food consumption strategy index
FSD	Financial Sector Deepening Africa
FSP	Financial service providers
GCR	Global Compact for Refugees
KII	Key informants' interviews:
KYC	Know your customer
MINEMA	Ministry of Disaster Management and Refugees
MFI	Microfinance Institutions
MSC	Most Significant Change
PDM	Post-distribution monitoring
PoCs	People of concerns
RWF	Rwandan francs
SOP	Standard operating procedures
SWG	National sector working groups
ToC	Theory of change
U-SACCO	Umurenge Savings and Credit Co-Operatives
UNHCR	United Nations High Commissioner for Refugees
WFP	World Food Programme

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Evaluation information at a glance	
Title of the evaluation:	Evaluation of the effects of UNHCR CBIs on protection outcomes in Rwanda
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Type of evaluation:	Decentralized
Countries covered:	Rwanda
Evaluation manager / contact in UNHCR:	Evaluation Managers: Hanna Mattinen mattinen@unhcr.org and Michael Ajwang ajwang@unhcr.org Evaluation Quality Assurance: Nabila Hameed hameedn@unhcr.org

Executive Summary

Introduction and background

Cash-based interventions (CBIs) are increasingly used to deliver humanitarian assistance. They help to meet the basic needs of vulnerable and crisis-affected populations both by complementing in-kind interventions and as stand-alone interventions.

The UN High Commissioner for Refugees (UNHCR) has considered CBIs a priority modality since 2014 and is now a leading agency in providing cash assistance. UNHCR CBIs are provided through cash transfers, mostly in the form of unrestricted multi-purpose cash grants. In 2019, UNHCR provided US\$646 million in cash and voucher programmes across 100 countries, of which US\$614 million (i.e., 95 per cent) was as unrestricted cash.

Rationale

By evaluating CBIs in different contexts, much can be understood about the effects of these interventions on different protection outcomes. Such evaluations also meet the need for evidence on CBIs' impact and effectiveness, address potential challenges in use of CBIs, and help develop recommendations for future programming.

This Rwanda evaluation had three objectives: to examine the contribution of CBIs towards sectoral and long-term protection outcomes; to measure the contribution of CBIs to broader protection outcomes in interaction with other support provided by UNHCR and partners (complementary assistance, referrals, protection); and to identify key contextual factors that influence the socioeconomic integration of cash recipients (i.e., refugees) and protection outcomes. To meet these objectives, three evaluation questions were defined that are used to shape the key findings.

Rwanda

Rwanda's supportive legal and policy environment for refugees made it an interesting context to examine the longer-term protection outcomes and socioeconomic integration of cash recipients. Among the top 15 countries provided with cash in 2019, UNHCR Rwanda ranked 14th, and within Africa, it ranks fifth in terms of cash received.

Forced displacement has long been a characteristic of the Central/Eastern African region where Rwanda is located. The country – one of the smallest in Africa and the most densely populated – now hosts almost 150,000 refugees and asylum-seekers. Most have fled long-term instability in neighbouring Burundi and the Democratic Republic of the Congo (DRC).

Refugees in Rwanda have a de facto right to work, open borders and access to durable solutions (resettlement, local integration and return). Refugees have contributed to local economies through labour and trade, with positive income spillovers for host communities. Yet negative pressures exist, particularly as land for cultivation and farming is so scarce. The establishment of the camps for refugees – six in total, all of them crowded – has affected food availability locally.

Cash-based interventions in Rwanda

All refugees in Rwandan camps receive unconditional UNHCR cash assistance, and cash-for-food from the World Food Programme (WFP), among other sources of cash assistance from other partners on an ad hoc basis. Amounts are progressive based on the number of household dependents. The combined UNHCR and WFP transfer is just below the national extreme poverty line amount^I.

Refugees receive the cash assistance via bank transfers. UNHCR facilitates the opening of an individual bank account with Equity Bank for each registered refugee household. There is a linked debit card for electronic payments and cash withdrawals at designated points of sale in existing agent networks in the camps and/or at ATM machines in nearby towns^{II}.

Methodology

The evaluation research was undertaken by Action Against Hunger UK from October to December 2019 in selected refugee camps across Rwanda, using a mixed-methods approach. Primary evidence came from a semi-structured household survey; focus group discussions with cash recipients; key informant interviews with UNHCR staff, institutional and private sector stakeholders; and raw data sets from post-distribution monitoring data collected by UNHCR staff in 2018 and 2019. These sources were triangulated with secondary evidence from a desk review of existing documents, produced by UNHCR and other reputable agencies.

Key findings

Evaluation Question 1: To what extent are CBIs an appropriate programming modality in the given context, with an appropriate design and targeting strategies, and contributing to improved community-based protection measures and outcomes?

Summary of findings

- CBIs are well-adapted and appropriate as a programming modality in Rwanda. Most cash recipients expressed a preference for cash assistance compared to other assistance for meeting their basic needs. However, funding shortages for cash programmes and the extent to which a multi-agency plan is in place to deliver CBIs in the future, could affect appropriateness and scalability.
- The CBI programme in Rwanda performed relatively well in terms of design, but less so on targeting, communication, and feedback and complaints mechanisms (FCMs). Few recipients reported problems with accessing cash, yet 40 per cent said the amount received was not as much as expected. Around one third were unaware of FCMs. Those findings suggested a lack of effective communication about FCMs and unclear understanding about CBIs among significant numbers of cash recipients. Socioeconomic targeting strategies are not used because a blanket approach is favoured, so specific vulnerabilities within households could be missed.

I As calculated through the Rwandan government's Integrated Household Living Conditions Survey in 2017; see EICV 5, <https://www.statistics.gov.rw/publication/eicv-5-rwanda-poverty-profile-report-201617>

II Standard Operating Procedures for CBI in the Rwandan Refugee context, UNHCR, 2017.

- Most recipients reported feeling safe when accessing and using cash. Multiple feedback channels existed within the camps, indicating that the FCMs offered by CBI agencies complemented community-led channels and UNHCR's presence in the field. This improved CBI delivery and enabled refugees to interact with UNHCR staff and to give direct feedback, offering an additional protection dividend.
- Yet delays or failures to address complaints were reported and this may exacerbate protection risks. Technical issues were usually resolved, but this could take a long time. Other harder-to-detect risks concern debt, financial exploitation by agents and limits to UNHCR's power to enforce good practice among agents.

Evaluation Question 2: How and to what extent have CBIs contributed to the protection and sectoral outcomes in the given context? What positive or negative, intended or unintended, outcomes and impacts have CBIs contributed to?

"You would find people in line fighting because of staying in lines for long. But now money comes to your account so no more fighting or other things that take away our dignity."

(Focus group participant from Gihembe)

Summary of findings

- Refugees are using cash to help meet their basic needs but the transfer amount is too small. Many find food items unaffordable and are using debt to fulfil all their basic needs. Larger households and those with disabilities report needing to use a higher frequency of negative coping strategies to meet all basic needs.
- Positive protection outcomes from CBIs in Rwanda include an increased sense of safety and dignity among refugees; an overall reduction in negative coping strategies; greater inclusion and interaction of refugees with local markets; and greater access to financial services. Cash is also having a positive effect on gender dynamics in that it enables a more equal distribution of decision-making power when female household representatives receive the transfer.
- Having more choice was the most transformational aspect of receiving cash instead of in-kind assistance, according to recipients. Cash helped to boost perceptions of feeling safe within households and of dignity in interactions with host communities. This has enabled greater access to varieties of food types and brought easier fulfilment of social expectations (e.g. buying school uniforms). However, concerns about the transfer amount may undermine some perceptions of being able to meet basic needs.
- Agents have a double function as vendors of goods and as holders of cash flow necessary to deliver cash assistance. CBIs have strengthened the relationship between agents and cash recipients, beyond a simple transfer of cash. However, a negative unintended consequence has been the consolidation of a dependency of refugees on agents, with almost 30 per cent of recipients giving their debit cards to the agents as collateral to repay debt, some of which is long-standing.
- Scope was limited for strengthening refugees' livelihoods as part of longer-term protection aims. Refugees had little awareness of existing schemes for business development skills and there were few livelihood opportunities available. Evidence instead showed how exclusive reliance on cash forces some recipients to use more frequent negative coping strategies.

- CBIs have helped refugees to access financial services but there is limited use of available services and products that could meet their needs beyond a debit card (e.g. credit and savings services). If financial services providers were to expand their client base of refugees, this would improve delivery of services and boost financial literacy. Formal inclusion in the banking sector improves refugees' ability to receive remittances, boosting their rates of savings.

Evaluation Question 2: How and to what extent have CBIs contributed to the protection and sectoral outcomes in the given context? What positive or negative, intended or unintended, outcomes and impacts have CBIs contributed to?

*"Whenever we meet at the market trying to buy rice, we are equal because the money they have is the same money."
(Focus group participant from Mahama)*

Summary of findings

- CBIs are associated with intensified economic exchanges between cash recipients and local communities, through the use of cash to meet basic needs. Evidence suggests that Rwandans living close to refugee camps benefit from economic and labour opportunities. Refugees reported improved interactions with local traders as a result of being able to exercise more choice. But there was little evidence that cash alone can advance long-term socioeconomic integration.
- Legal, policy and regulatory frameworks within which CBIs operate in Rwanda help to promote integration such as through the right of refugees to access an ID card and to work. Refugees largely know about these rights, but whether they act on them produced mixed responses. Structural issues such as poor access to employment or capital, or experiences of discrimination when doing so, hamper the achievement of longer-term protection outcomes. In that sense, the right to work does not guarantee that refugees will find security through earning other revenue.
- More than a quarter of refugees have complementary revenues aside from cash, through paid work, small businesses, trade or remittances, although these may be precarious. This signals a degree of socioeconomic integration with host communities; it also contributes towards protection outcomes and improves household financial security. Households with complementary revenues were more likely to build up savings, with these accumulated mainly for use in emergencies.
- The majority of refugees receive complementary assistance (food, health, education services). However, only 10 per cent receive business incubation services, limiting the prospects for long-term socioeconomic integration. Few agency-run schemes were available and few refugees were aware of any that exist. This inhibits their future income-generating abilities and engagement with local markets.
- CBIs provide easy access to bank accounts, cash and financial services. UNHCR's cash transfers are therefore a critical first step towards financial inclusion for cash recipients. The CBI process creates a formal relationship between the recipient and the financial institution, which should fast-track refugees towards a range of financial services that they could use for productive purposes. But for most refugees, this potential pathway is not producing sustainable livelihood opportunities that would further aid their integration.

Conclusions

Key conclusion 1

CBIs are well-adapted and appropriate as a programming modality in Rwanda.

CBIs performed relatively well in terms of design, but targeting, communications, feedback mechanisms and complaints handling could be improved. UNHCR FCMs currently focus on solving technical issues. Respondents reported this aspect generally functions well, leading to improvements in CBI delivery.

Most recipients feel safe when using cash, with CBIs broadly complementing community-based protection measures. UNHCR FCMs co-exist with community-led options for reporting, indicating the presence of a stronger protection mechanism. The chance to interact with UNHCR staff and give direct feedback was an additional protection dividend.

However, gaps remain in the programme. There is a clear need to understand why around one third of respondents were unaware of FCMs, including whether communications on FCMs are adequate and effective. Complaints handling was patchy, with reports of failures and delays in addressing concerns, which could exacerbate protection issues. Protection risks such as an ongoing debt cycle among refugees, including some unaccompanied minors, were harder to detect, with no clear reporting and referral pathways.

UNHCR CBIs use no socioeconomic targeting, preferring a blanket approach that is easier to track and manage. A more targeted approach could improve protection outcomes for more vulnerable households that are currently potentially exposed to higher protection risks. Encouragingly, there were signs of multi-agency engagement on this.

Key conclusion 2

Refugees use cash to help meet their basic needs but the transfer amount is too small.

Cash transfers are leading to some positive protection outcomes for recipients – an overall reduction in the use of negative coping mechanisms; an increased sense of safety, dignity and choice among cash recipients; and greater inclusion in local markets and the formal financial sector.

The programme offers cash recipients an entry point to access wider financial services beyond the debit card. Almost half of respondents were saving some money and a sixth were receiving remittances into their account. So there are opportunities for financial services providers (FSPs) to extend and tailor services to cash recipients.

Yet concerns persist about the size of the cash transfer. Many reported finding food items unaffordable and use debt with agents to meet all basic needs. An unintended consequence of cash assistance could be that it may help to consolidate a power imbalance of agents over recipients. Other vulnerability factors erode the ability to meet basic needs, with more negative coping strategies seen among larger households and those with disabilities.

Key conclusion 3

CBIs are associated with intensified economic exchanges between cash recipients and local communities, but cash alone is not enough to achieve long-term protection outcomes.

Combined with livelihood initiatives implemented by government, other actors, or UNHCR as part of a comprehensive response, cash assistance can contribute to long-term protection outcomes. CBIs and additional cash injections clearly offered a short-term solution to reduce the need to adopt negative coping strategies. However, there was little evidence that cash in isolation could advance socioeconomic integration.

CBIs operate in a landscape of contextual factors that both block and enable cash recipients' socioeconomic integration. Rwanda's favourable legal environment for refugees is a key enabler. Rwanda is also attracting multilateral resources to develop social accountability mechanisms and to strengthen business-led livelihood solutions. Despite these, many respondents reported structural problems when pursuing job opportunities – discrimination, scarce resources, competition from local workers, and a failure to recognize qualifications.

Key conclusion 4

Complementary assistance and revenues signal some socioeconomic integration but a lack of business incubation services and skills-building inhibits future income generation and engagement in local markets.

The evaluation showed that most refugees were receiving complementary assistance of food, NFIs and education services. More than a quarter had complementary (although precarious) revenues aside from cash, through paid work, small businesses, trade or remittances. These contribute to protection outcomes such as household financial security.

However, recipients' income-generating potential and engagement with local markets are inhibited as fewer than 10 per cent get any livelihood-strengthening support. Improved cooperation to integrate CBIs better with livelihood programming are being actively explored by UNHCR with multilateral and development agencies, such as the World Bank. The leadership of various organizations needs to focus efforts on long-term thinking and on combining programmatic approaches to attract multiple funding streams.

Recommendations

1. Increase the combined value of the WFP and UNHCR cash transfers.
 - This should be at least above the per capita value of the national extreme poverty line. The limited cash transfer value is a major barrier to refugees being able to meet all their basic needs.
2. Review the targeting strategy for the cash transfer amount.
 - Socioeconomic vulnerabilities, including vulnerability factors selected by affected communities, should be part of a targeting strategy for determining cash assistance levels. A shift from blanket assistance to a defined targeting strategy would provide a more nuanced approach to assessing eligibility for higher levels of cash assistance for those whose vulnerabilities may expose them to greater financial pressures.
3. Enhance the monitoring of the cash programme.
 - UNHCR Rwanda should systematize monitoring of CBIs regarding process, output and outcome levels through the corporate tools, and store data in one place according to key indicators from the Standard Operating Procedures. A more integrated monitoring, evaluation, accountability and learning (MEAL) and information management system could offer cross-referencing potential.
 - Establishing an explicit causal framework with respect to long-term protection outcomes of CBIs would be beneficial. Tracking protection indicators to support short-term and long-term objectives could be incorporated into PDMs.
4. Improve linkages between CBIs, social protection and national accountability systems.
 - The imbalance of power between agents and refugees requires closer monitoring through FCMs and community-based measures at the camp level. Hard-to-detect protection risks triggered by a cycle of debt should be assessed and monitored by UNHCR Rwanda's protection team and the CBI programme team.
 - Donors are keen to facilitate a move towards including refugees in national social accountability mechanisms. UNHCR Rwanda can support donors and other actors to expand district and local government capacity to manage refugees' participation in socioeconomic integration initiatives.
5. Ensure positive returns from financial literacy and financial inclusion.
 - Links between cash and complementary assistance should be improved. Champions and trainers within the camps could help refugees to better manage the cash transfer, thus fostering a financial management culture. UNHCR Rwanda and community-level actors could work together to promote the National Bank of Rwanda's education campaign and other financial literacy initiatives.
 - UNHCR Rwanda could advocate for financial products and services tailored for refugees to help them access a wider range of savings and credit services, such as credit portability, cash-on-demand, new wallet structures and agents' networks. Enhanced collaboration between FSPs, cash providers and UNHCR would promote inclusion and refugees' use of wider services.

6. Seize opportunities to enhance livelihoods programming.

- UNHCR Rwanda can reverse the current low awareness about business development schemes for refugees and undertake their implementation. Micro-enterprises within camps could mitigate the effects of discrimination experienced by some refugees when seeking work, and enhance economic exchanges with host communities.
- Further research is needed into the most useful types of skills to develop. UNHCR Rwanda could pursue longer-term funding for livelihood programmes and/or provide technical support to partners with adequate funding.

7. Foster decentralized action and greater economic exchanges between camps and host areas.

- UNHCR should focus more on programmes that strengthen government ownership of the social accountability mechanism. UNHCR Rwanda leadership should coordinate and engage in multi-agency initiatives, such as partnerships between the CBI programme and livelihoods schemes/initiatives promoted by the government.
- Institutional stakeholders should promote mobility between refugees and host communities. A focus on economic exchanges between host communities and refugees could amplify activity in the markets from local to regional, and encourage the private sector growth and employment opportunities in these localities.

1. Background

1.1 Introduction

In line with the objectives of the Grand Bargain, cash-based interventions (CBIs) are a growing modality to deliver humanitarian assistance, used both to complement in-kind interventions, and as a stand-alone intervention to meet the basic needs of vulnerable and crisis-affected populations.

The UN High Commissioner for Refugees has considered CBIs a priority modality since 2014 and is now a leading agency in providing cash assistance. UNHCR CBIs are provided through cash transfers, with the largest volume in the form of unrestricted multi-purpose cash grants. In 2019, UNHCR provided US\$646 million in cash and voucher programmes, including US\$614 million (i.e., 95 per cent) as unrestricted cash, across 100 countries. Within the top 15 countries provided with cash in 2019, UNHCR Rwanda ranked 14th, and within the Africa region, it ranks fifth in terms of cash received.

As use of CBIs increases, the evidence base around their use is also growing. This growing body of knowledge helps to meet the evidence needs on their impact and effectiveness, to identify and address potential challenges, and to develop recommendations for future programming. As such, there is considerable value in exploring CBIs in different contexts to understand the effects of CBIs on different protection outcomes.

Rwanda as a country has a favourable environment for longer-term protection outcomes and its policy framework favours socioeconomic integration. The decision was therefore made to evaluate the use of CBIs in Rwanda to offer insights into how cash is supporting the trajectory towards protection outcomes, which include socioeconomic integration of refugees.

This evaluation of CBIs in Rwanda set out to meet the three objectives: to examine the contribution of CBIs towards sectoral and long-term protection outcomes; to measure the contribution of CBIs to broader protection outcomes in interaction with other support provided by UNHCR and partners (complementary assistance, referrals, protection); and to identify key contextual factors that influence socioeconomic integration of cash recipients and protection outcomes.

To meet these objectives, three evaluation questions were defined:

1. To what extent are CBIs an appropriate programming modality in the given context, with an appropriate design and targeting strategies, and contributing to improved community-based protection measures and outcomes?
2. How and to what extent have CBIs contributed to the protection and sectoral outcomes in the given context? What positive or negative, intended or unintended, outcomes and impacts have CBIs contributed to?
3. How and to what extent have CBIs contributed to the overall protection and solution goals of the operation?

The evaluation team used a mixed-methods approach to gather information from a range of stakeholders. Primary evidence came from a household survey, focus group discussions with cash recipients and key informant interviews with UNHCR staff, institutional and private sector stakeholders. The evaluation research took place from October to December 2019 by Action Against Hunger in selected refugee camps across Rwanda.

This report sets out the findings of that research. This chapter covers the background context of Rwanda, the response for refugees in the country, and where UNHCR CBIs sit within that. Chapter 2 outlines the scope of the report and its objectives, while Chapter 3 covers the methodology employed. Chapter 4 discusses the findings in response to the three evaluation questions, including summaries of headline findings. Chapter 5 draws conclusions from these and Chapter 6 offers strategic recommendations. Full technical details are to be found in the Annexes.

1.2 Context of Rwanda

1.2.1 Refugees in Rwanda

While Rwanda is peaceful and stable today, forced displacement has long been a feature of the Central/Eastern African region. Long-term instability in its neighbours, the Democratic Republic of the Congo (DRC) and Burundi, has caused thousands of people to flee to Rwanda over many years. Rwanda – one of the smallest countries on the African continent and the most densely populated – now hosts almost 150,000 refugees and asylum-seekers (Table 1).

Table 1: Overview of refugee population in Rwanda (08/2019)

Camp (year established)	Altitude (meters)	Camp area (m2)	Refugee country of origin	Population	Camp density (person/m2)
Kiziba (1996)	1,970	370,382	DRC	16,998	0.046
Gihembe (1997)	2,280	422,855	DRC	12,475	0.031
Nyabiheke (2005)	1,580	368,387	DRC	14,301	0.039
Kigeme (2012)	2,140	348,414	DRC	20,849	0.059
Mugombwa (2014)	1,714	198,277	DRC	10,516	0.054
Mahama (2015)	1,330	1,718,391	Burundi	61,461	0.035
Asylum seekers in Reception Centres (Bugesera, Nyanza & Gatore)				297	
Urban refugees in Kigali and Huye (September 2019)				12,548	
Total				149,279	

Refugees from the eastern DRC have been arriving in Rwanda since the mid-1990s, driven by interrelated factors including violence, conflicts in neighbouring countries, weak governance, a lack of security and access to basic services, long-standing ethnic tensions over land and natural resources, and localized socioeconomic vulnerability. The deepening humanitarian crisis in the DRC has created one of the world's largest forced displacement situations. There is a high risk of further displacement from the DRC, particularly from eastern provinces and the Kasai region, into neighbouring countries.

Burundian refugees have sought refuge in Rwanda since 1972, escaping successive cycles of inter-ethnic violence, political crises and insecurity. Violence and insecurity continue to cause large-scale population displacement both within Burundi and into neighbouring countries. The political and economic situation in Burundi remains fragile, the human rights situation is concerning, and food insecurity is widespread. Refugees from Burundi are expected to continue arriving in Rwanda, albeit in much smaller numbers than in previous years.

Due to a supportive legal and policy environment, the presence of refugees in Rwanda has provided some demonstrable benefits. Refugees, who are entitled to participate in the Rwandan economy, have contributed to the local economy in host districts through labour and trade. A 2016 study on the economic impact of refugees in three camps (Gihembe, Nyabiheke and Kigeme) also showed that cash assistance was generating more significant positive income spillovers for host community households and businesses than the distribution of food in-kind. Moreover, Congolese refugees and Rwandans speak the same language (Kinyarwanda)¹; the 2016 study shows that language and other human capital are important to the economic success of refugee immigrants. The same study showed that if younger refugees (who are more likely to be educated) receive training and the opportunity to participate in the economy through cash, they can generate substantial wealth overflows for the host community.

Yet, the presence of refugees in Rwanda has also led to specific types of negative pressures, particularly as land for cultivation and farming is so scarce. The establishment of the camps – six in total, all of them crowded – has affected food availability locally. Where camps are set up in mountainous areas, this is posing a risk to soil erosion and possible run-off into agricultural land. Deforestation has also occurred as refugees gather wood and non-timber forest products for cooking fuel and other purposes, sometimes encroaching on the territory of host communities.

1.2.2 Institutional response for refugees

Overall, Rwanda offers a favourable policy environment for refugees and its existing legal frameworks promote their inclusion. Rwanda is a signatory to multiple international refugee agreements, including the 1951 Refugee Convention, and the country passed a 2014 Law Relating to Refugees that is compliant with international law.

There is a de facto right to work, open borders and access to durable solutions (resettlement, local integration and return). The enabling legal environment facilitates multi-agency efforts to guarantee access to core protection services such as registration, legal assistance, community-based protection, support to sexual and gender-based violence (SGBV) survivors and prevention, child protection, and support to persons with specific needs, including persons with disabilities. In 2016, the Government of Rwanda committed to integrate refugees into its national health insurance, education and documentation systems. UNHCR co-leads and coordinates the inter-agency refugee response with MINEMA, the Ministry of Disaster Management and Refugees.

Overarching these efforts is the Comprehensive Refugee Response Framework (CRRF), as part of the Global Compact on Refugees, which the Rwandan government has been part of since late 2016². The CRRF is very active in Rwanda and is seen as a milestone towards the country's long-term vision for 2030, whereby all refugees, including

potential new arrivals, are living safe, dignified and productive lives across Rwanda, outside camps and supported by government-led services and programmes.

Though the political will is favourable, challenges remain to operationalizing the CRRF in Rwanda. For instance, camp-based refugees are highly dependent on humanitarian funding, which has been decreasing. Neither national nor sectoral development plans clearly include refugees, resulting in limited action through local planning and the national sector working groups (SWGs). Policies and strategies for including refugees in the national planning mechanism lack clear processes. This has prompted a new United Nations Development Assistance Plan (UNDAP II 2018–2023) with baselines, targets and indicators set for refugee inclusion in economic, social and governance terms.

Even if the strategy seems oriented towards socioeconomic integration, the reluctance of donors to commit to longer-term, predictable financing of national systems suggests a distinct gap in the conceptual thinking around self-reliance and socioeconomic inclusion. Plans for major public sector reform, to facilitate a shift in refugee management from one dedicated agency towards a more decentralized approach involving relevant line ministries and subnational authorities, appeared to be at a standstill at time of writing.³

Box 1: The Global Compact on Refugees, the CRRF and self-reliance

The 2018 Global Compact for Refugees (GCR) promotes the objective of refugee self-reliance through an integrated approach involving a broader than ever set of government, development, humanitarian and private sector actors. It builds upon widespread recognition that costly and open-ended “care and maintenance” approaches to refugee management are inadequate, in that they address only the basic assistance and protection needs of refugees, while ignoring opportunities for greater social and economic integration. The GCR promotes refugee self-reliance by emphasizing the importance of economic development and job growth in refugee-hosting areas, while allowing refugees to access national services, such as health and education.

In Rwanda, the inclusion of refugees is fostered through a multiparty strategy, and through a focus on refugees’ pathways to self-reliance. Aims of the CRRF include moving 18,000 camp-based refugees out of assistance programmes, such as food and cash-for-food; increasing formal access to employment for 60,000 refugees by mid-2018; and allowing 58,000 refugees to access banking services by mid-2019. Other aspects relate to providing national health insurance to 30,000 urban refugees and enrolling more than 50,000 refugees into primary and secondary schools within the national education system, instead of camp-based structures⁴.

Yet the prospects for refugee self-reliance in some parts of Rwanda seem uncertain. Strategies for self-reliance often rest on agricultural livelihoods – whether for production or agro-based businesses. Scarce productive land, burdensome ownership requirements and an underdeveloped private sector complicate opportunity for sustainable agricultural livelihoods for refugees in Rwanda. Contextual barriers preventing access to finance also constrain self-reliance for host communities and refugees, according to World Bank research⁵. For instance, financial institutions are reluctant to include refugees as clients if they lack collateral and adequate legal identities. Refugees and host communities also lack business planning skills.

1.3 Cash-based interventions in Rwanda

1.3.1. UNHCR and other support

UNHCR began scaling up cash-based interventions (CBIs) in Rwanda in 2017. Prior to this, UNHCR was primarily involved in delivering in-kind assistance. It is estimated that the switch to cash has reduced UNHCR's operational costs by 30 per cent over the past two years.

CBIs target all refugees residing in camps in the same way. Amounts are progressive based on the number of household dependents. Each registered refugee household is entitled to a quarterly cash contribution to cover part of their basic needs, with the size of the contribution calculated according to the number of members in the household. All refugees in camps receive UNHCR cash assistance, and cash-for-food from the World Food Programme (WFP), among other sources of cash assistance from other partners on an ad hoc basis. The combined UNHCR and WFP transfer is just below the national extreme poverty line amount as calculated through the Rwandan government's Integrated Household Living Conditions Survey in 2017 (see Table 2)⁶.

Table 2: Amounts of cash transfer from UNHCR, WFP and poverty lines

HH Size	Quarterly UN HCR (2017)	Monthly WFP (2018)	Poverty line (monthly)	Extreme Poverty line (monthly)
1 Person	9,385 (3,128 monthly)	5,400 ⁷	13,281	8,755
Average increase per person	6,900 (2,300 monthly)	5,400	-	-

The formula used by UNHCR to reach a value for the cash transfer reflects a wide range of items and services that are monetized based on market prices. The UNHCR amount also uses a market assessment of item values and is progressive by household size and family composition, according to UNHCR registration data in 'ProGres' (see Table A1 in the Annex for the breakdown of the transfer in 2019).

Refugees receive the unconditional and unrestricted cash assistance via bank transfers. Each refugee household has an individual bank account with Equity Bank, which is linked to a debit card to facilitate electronic payments and cash withdrawals at designated points of sale through an existing agent network within the camps and/or at ATM machines in nearby towns⁸. The bank account is opened through UNHCR facilitation once the head of the household registers in its database.

According to the World Bank and MINEMA, cash transfers by UNHCR and WFP in partnership with Equity Bank have increased cash flows within the camp "economy". This has increased business for retailers and other commercial entities in the camp vicinity and in the surrounding areas⁹. Transfers are now the main means through which cash recipients are able to meet their basic needs either simply for food or for other needs (multipurpose assistance). As a result, a composite landscape now exists where cash is used for selected needs such as food and NFIs alongside in-kind assistance such as school meals, according to the survey conducted in Rwanda in 2019 by Action Against Hunger and key informants interviewed.

1.3.2 Financial services in Rwanda

The Rwandan government's strategy for economic inclusion of refugees aims to ensure that 90 per cent of refugees use banking services. A 2018 study¹⁰ by the Financial Sector Deepening Africa (FSD Africa) agency concluded that this objective was feasible, noting that "refugees in Rwanda have enough income to be strong potential customers for financial sector providers". The government views access to financial services as a driver of economic integration and a contribution to the Rwandan economy. As camps move away from in-kind food assistance and towards cash transfers, financial service providers have an increased opportunity to host the rise in liquidity.

UNHCR's cash transfers represent a critical first step towards financial inclusion for refugees. The cash goes into a bank account that has been opened for each cash recipient. This has various virtuous implications for the cash recipient as owning a bank account is a way to formalize the relationship between an official financial institution and the cash recipient. By working through existing formal financial institutions, UNHCR enables cash recipients to own a bank account without creating a parallel structure, fast-tracking the ability of refugees to access a range of financial services and products that can be used for productive purposes.

More can be done to increase access to financial services for both refugees and host communities, in terms of having a bank account and a debit card with which to withdraw cash. In 2017, 50 per cent of Rwandans held an account at a financial institution, although that figure declines to 48 per cent for women and 38.7 per cent of all Rwandans in rural areas. Only 8.1 per cent of adults have access to credit nationwide. Umurenge Savings and Credit Co-Operatives (U-SACCOs, referred to as SACCOs in this document) and microfinance institutions (MFIs) are the main actors in Rwanda's financial inclusion landscape. There are 416 SACCOs, one in each administrative sector, covering all of Rwanda's 30 Districts^{III}. SACCOs increased access to formal financial institutions, (i.e. being able to open a bank account), from 21 per cent of Rwandans in 2008 to 42 per cent in 2012¹¹.

Refugees have access to some financial products through non-governmental organizations (NGOs), including village savings associations, and to loans deployed through SACCOs, although to a lesser extent than Rwandans, according to a SACCO key informant in Gihembe. There is little official data on the degree of access for refugees, since they can also access finance from SACCOs through Rwandans who act as guarantors. Refugees are more likely to face obstacles when attempting to access finance through other institutions, because they have limited collateral and may lack the proof-of-registration documents needed for customer identification.

III The country is organized into four provinces in addition to Kigali city, 30 districts, 416 sectors, 2,148 cells and 14,837 villages.

2. Evaluation purpose

2.1 Key Objectives

The evaluation team understood the main objectives for this assessment to be as follows:

- to examine the contribution of CBIs towards sectoral and long-term protection outcomes;
- to measure the contribution of CBIs to the broader protection outcomes in interaction with other support provided by UNHCR and partners (complementary assistance, referrals, protection);
- to identify key contextual factors that influence socioeconomic integration of cash recipients and protection outcomes.

2.2 Evaluation questions

Three key evaluation questions were defined:

1. To what extent are CBIs an appropriate programming modality in the given context, with an appropriate design and targeting strategies, and contributing to improved community-based protection measures and outcomes?
2. How and to what extent have CBIs contributed to the protection and sectoral outcomes in the given context? What positive or negative, intended or unintended, outcomes and impacts have CBIs contributed to?
3. How and to what extent have CBIs contributed to the overall protection and solution goals of the operation?

The evaluation questions were explored in more detail through a series of sub-questions, which are summarized in Table 3. (See Annex 7.2 for the full list of sub-questions.)

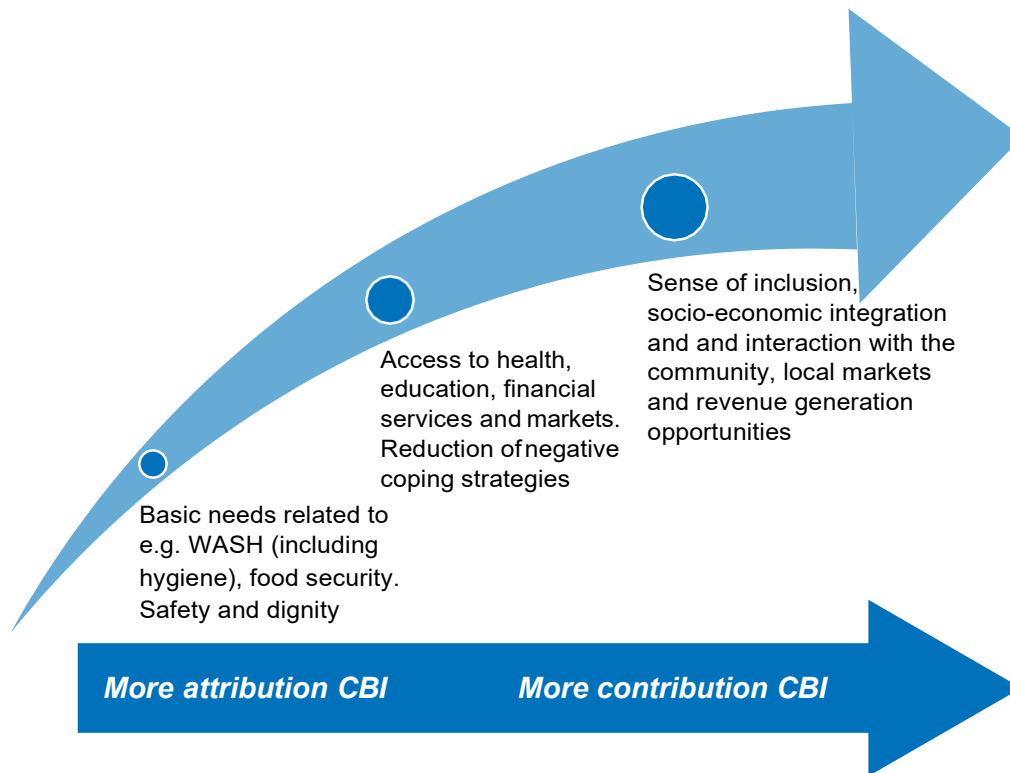
Table 3: Evaluation questions and sub-questions

#	Questions
1	<p>To what extent is CBI an appropriate programming modality in the given context</p> <ul style="list-style-type: none"> • To what extent was design appropriate, including targeting of CBI • To what extent have CBIs contributed to improved community-based protection measures and outcomes, including in terms of accountability to affected populations, referrals, detection of incidents etc.
2	<p>How and to what extent have CBI contributed to the protection and sectoral outcomes in the given context? What positive or negative, intended or unintended, outcomes and impacts have CBI contributed to, including but not limited to:</p> <ul style="list-style-type: none"> • Allowing PoCs to meet basic needs with dignity and choice, and reduce negative coping strategies • Ensuring PoCs are able to maintain a dignified and secure life for their family • Supporting integration of PoCs and their interaction with local context, host population and markets (especially with vendors) • The main internal and external contributing and constraining factors influencing the achievement of intended and unintended protection and sectoral outcomes, including the broader policy and protection environment • Reinforcing local economy through cash injections and market interaction.
3	<p>How and to what extent has CBI contributed to the overall protection and solution goals of the operation?</p> <ul style="list-style-type: none"> • How did any complementarity between the provision of cash, sectoral interventions and in-kind provision of assistance and services (including protection-related, referrals, and advocacy work) contribute to protection outcomes, including longer-term approaches? • What elements of CBI programme design and implementation most facilitated and/or hindered the achievement of outcomes, taking into account the operational environment (including broader socio-economic context and policy/ rights/ protection environment)?

2.3 Causal Pathway of CBI

The purpose of adopting a theory of change approach in the evaluation of the CBI programme is to define the frontiers of change that are attributable to a cash intervention (e.g. meeting basic needs) and to expand on what are the other contextual variables that can affect the longer-term needs and vulnerabilities of refugee populations. Considering that each context and institutional setting provides different enabling or constraining factors, the following graph establishes a continuum framework on how cash intersects with different dimensions of change from immediate needs to longer-term goals.

Figure 1: Causal pathway



Previous evaluations in Greece¹² and Jordan¹³ demonstrated that the fulfilment of basic needs, such as food, water and shelter, can be directly correlated with cash expenditure, though other factors such as size of the cash transfer, other forms of assistance and availability of relevant items also influence their fulfilment. In relation to access to services and integration with local communities, the role of CBI is likely to be less significant and other contextual forces may play a more critical role.

To reflect the evolution of needs towards livelihood stabilisation and community integration, the ToC applied to this context would assess:

- Whether these changes can be **attributed** to CBIs:
 - allowing cash recipients to meet basic needs in a dignifying way;
 - reducing negative coping strategies.
- Whether CBIs contributed to these changes:
 - inclusion of cash recipients, including financial inclusion, and initiating a shift towards livelihood stabilization;
 - strengthening the relationship of cash recipients with host communities and local environments;
 - supporting integration of cash recipients into the local Rwandan economy by generating enough economic flows to affect the local economy.

The combination of attribution and contribution aspects allows refugees to meet basic needs in a dignifying way and also to fulfil longer-term changes that can support socioeconomic integration. As in previous evaluations, it is assumed

that the role of cash shifts from attribution to contribution once dimensions of change beyond meeting basic needs are explored. For this reason, the assessment of a cash intervention in line with the theory of change includes a range of control variables that can better determine the role of cash and other forms of assistance.

These controls and further triangulation during focus group discussions enabled the evaluation team to analyse community dynamics within the context and among the host communities, local markets and refugees. The inclusion of different variables to measure how these interact with CBIs provides an overview of a range of relationships between different types of protection outcomes and relevant factors or conditions linked to achieving those outcomes.

3. Methodology

3.1 Overall approach

The evaluation team undertook a mixed-methods approach to gather information from a range of stakeholders to inform the proposed evaluation questions as well as carrying out a desk review of existing documents during initial stages of the evaluation. Through a triangulation of findings, the team formed a comprehensive picture of the dimensions of protection along with the role of contextual and institutional factors in achieving lasting changes.

Secondary evidence from the desk review was triangulated with primary evidence from a household survey, focus group discussions with cash recipients, and key informant interviews with UNHCR staff, as well as institutional and private sector stakeholders. The quantitative data collection provided sufficient evidence to describe the effect of cash transfers on selected metrics related to needs and protection. Qualitative evidence deepened the analysis on the interplay between UNHCR CBIs, government schemes or services, and complementary assistance, with the aim of establishing the extent to which refugees' self-reliance was achieved. A more detailed outline of methodology and the tools deployed for this evaluation can be found in Annex 7.4.

3.2 Evidence

3.2.1 Primary data sources

- **A semi-structured survey** exploring the effects of cash on protection/sectoral outcomes. The survey was conducted in selected camps for a representative sample for refugees. The survey in digital form and in Kinyarwanda allowed us to draw key findings against relevant evaluation questions.
- **Focus group discussion questions** for targeted focus group discussions with persons of concern. In-depth qualitative information about the effect of the CBI programme on persons of concern provided further evidence on perceptions, emotions, and sense of safety/dignity.
- **An interview guide** targeted at key stakeholders of the CBI programme, including UNHCR staff and external stakeholders (multilateral, institutional and private sector). These interviews focused on the implications of the context for the inclusion of refugees in Rwanda.
- **Raw datasets from PDMs** collected by UNHCR staff in 2018 and 2019. Each PDM dataset has over 1000 entries and represents an extensive source of information utilised for this evaluation.

3.2.2 Secondary data sources

- **Reports and strategies:** any relevant publications led by UNHCR from the past 5 years regarding one or multiple thematic focuses as per this evaluation. Internal strategies with relevance to CBI and produced by UNHCR teams are also in this category.
- **UNHCR programmatic documents:** including any operational, process-specific and briefing document that describe the implementation of CBI. For example, coordination minutes, balanced score-cards and other periodic statistics are part of this group.
- **Literature review and secondary research:** any relevant study, assessment or literature review by any reputable agencies focused on the refugees, their basic needs and socio-economic integration.

3.3 Limitations

Limitations and challenges related to this methodology and the approach for this evaluation are the following:

- The effect of cash may be hard to isolate considering its recent implementation and concurrent forms of assistance being used among the same groups, especially for those groups that have been in Rwanda for longer than two years.
- The level of stratification in all sources does not represent all types of possible vulnerabilities (such as disabilities) so the effect size of cash on these different population groups will only be indicative. Qualitative triangulation through focus group discussions provides more elements to increase the confidence on how cash can be associated with the most vulnerable groups affected by multiple challenging conditions.
- Financial inclusion is necessary but not sufficient to achieve full socioeconomic integration. The social status and livelihood stabilization also depend on the relationship between host and refugee communities along with market infrastructures. The causal link between financial inclusion and socioeconomic integration will need to consider other factors outside the scope of CBIs.
- The lack of a control group may hinder statistical rigour when searching for attribution at the outcome level. To counter this problem of attribution, different comparisons between types of recipients and trends analysis of PDM data mitigate the bias.

4. Findings

This section presents in detail the findings of the evaluation for the three key questions, supported by evidence from both primary and secondary data sources. The main findings of the evaluation are:

- **CBIs are well-adapted and appropriate as a programming modality in Rwanda.** The programme performed relatively well in terms of design, but room for improvement exists on targeting, feedback mechanisms, communications and complaints handling. CBIs broadly complement community-based protection measures, with most recipients feeling safe when using cash.
- **Refugees use cash to help meet their basic needs but the transfer amount is too small.** Many find food items unaffordable and use debt to meet basic needs, consolidating a power imbalance between agents and refugees. Positive protection outcomes include reduced use of negative coping mechanisms; an increased sense of safety, dignity and choice; and greater inclusion in local markets and the formal financial sector.
- **CBIs are associated with intensified economic exchanges between cash recipients and local communities, but cash alone is not enough to achieve long-term livelihood outcomes for refugees.** Complementary revenues signal a degree of socioeconomic integration but a lack of business incubation services and skills-building inhibits future income generation and engagement in local markets.

4.1 Findings for Evaluation Question 1

To what extent is CBI an appropriate programming modality in the given context, with an appropriate design and targeting strategies and contributing to improved community-based protection measures and outcomes?

Summary of Question 1 findings

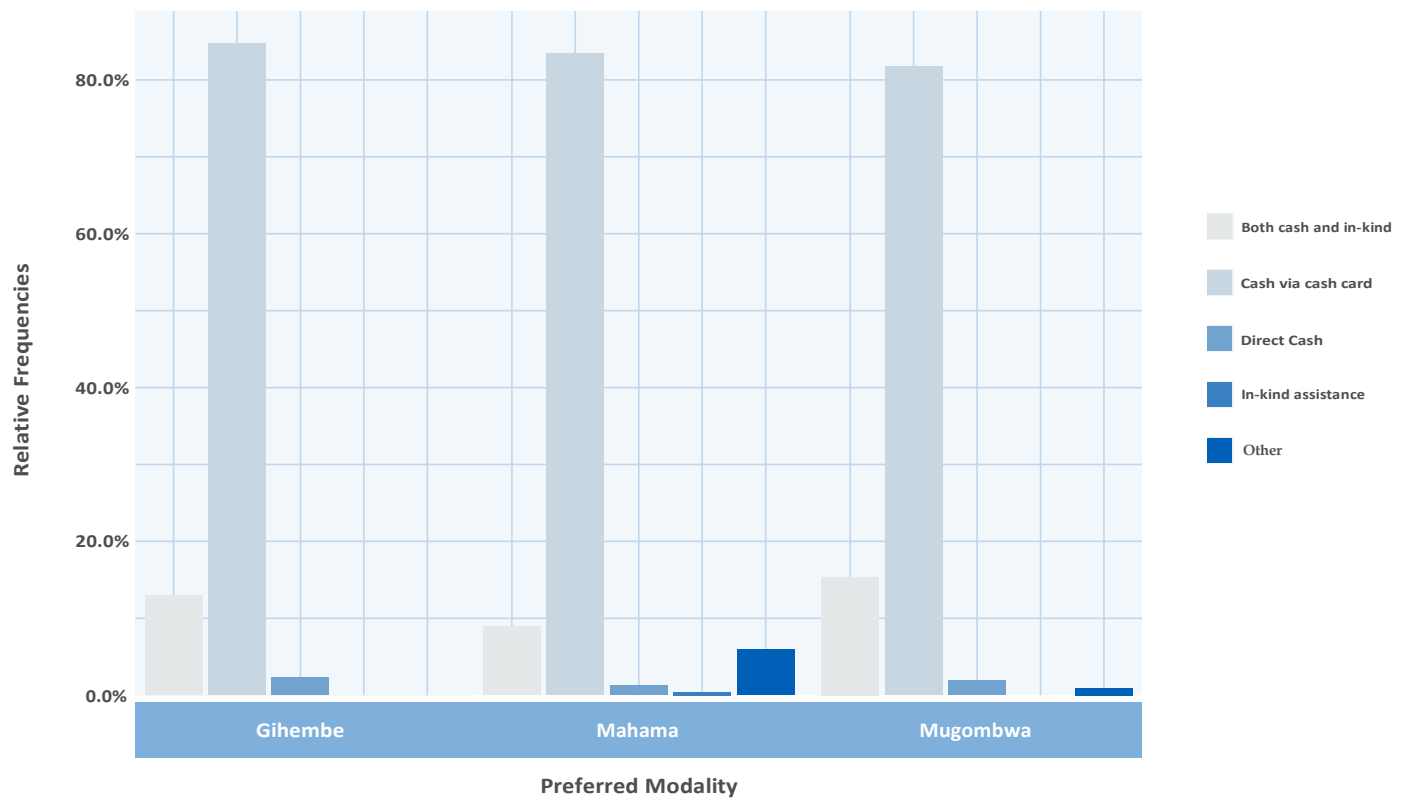
- **CBIs are well-adapted and appropriate as a programming modality in Rwanda.** Latest data showed that most cash recipients expressed a preference for cash assistance compared to other assistance modalities for meeting their basic needs. However, funding shortages for cash programmes could affect appropriateness and scalability.
- **The CBI programme in Rwanda performed relatively well in terms of design, but less so on targeting, communication and feedback mechanisms.** Few recipients reported problems with accessing cash. Yet 40 per cent said the amount received was not as much as expected, and around one third were unaware of feedback and complaints mechanisms (FCMs). Socioeconomic targeting strategies are not used, suggesting certain vulnerabilities within households could be missed.
- **Protection services delivered by UNHCR complement community-based measures, with most recipients feeling safe in using cash.** Agencies' FCMs offer an additional feedback channel that complements community-led protection measures and UNHCR's presence in the field. This helps to improve CBI delivery and offers a protection dividend. Yet delays or failures to address complaints may exacerbate protection risks. Other harder-to-detect risks concern debt, exploitation by agents and limits to UNHCR's power to enforce good agent practice.

4.1.1 Cash as preferred modality

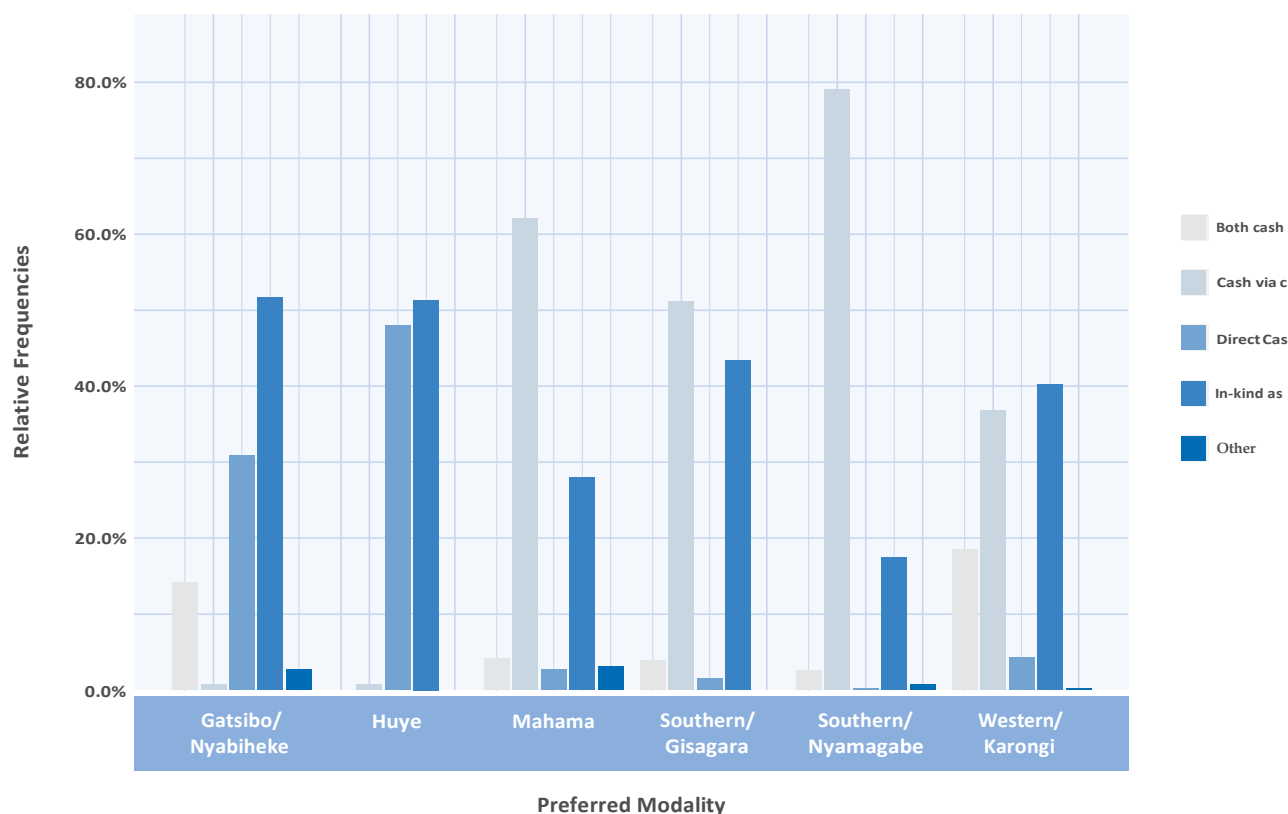
This subsection explores whether CBIs are an adequate programming modality in the context of Rwanda, by analysing whether refugees prefer cash to in-kind assistance or a mixture of the two forms. From the PDM data in 2018 to the independent survey conducted in 2019, there is a noticeable increase in the proportion of individuals expressing a preference for cash assistance in terms of meeting their basic needs.

During the PDM in 2018, more than 50 per cent of respondents in the same camp favoured hybrid assistance (both cash and in-kind assistance; see Graph 1). That proportion compares to only 20 per cent of respondents surveyed in 2019 who reported a greater preference for mixed assistance (see Graph 2). This shows a considerable change in the trend in favour of respondents reporting a strong preference for cash over other forms of assistance.

Graph 1: Preferred modalities by camp, from PDM 2018



Graph 2: Preferred modalities by camp, from independent survey



4.1.2 Appropriateness of design and targeting

This subsection considers whether the design of UNHCR CBIs in Rwanda is appropriate. To determine appropriateness of design, the team monitored how the CBIs are implemented using process indicators (timeliness, transfer amounts, information-sharing). This evaluation produced mixed results. Few respondents experienced problems receiving cash but 40 per cent said that the amount they received was lower than the level they had been expecting. Performance was hard to track due to a lack of centralized data storage. The results suggested that parts of the design of the programme could be improved.

UNHCR CBIs currently do not use socioeconomic targeting. The team conducted research to evaluate whether there was scope for revising this position.

Indicators available: Shortcomings found

According to the SOPs drafted in 2017, UNHCR CBIs in Rwanda identified a set of monitoring and evaluation indicators but there is no methodical means to report and track the data in a systematic manner. For instance, the operational updates and balance scorecards accessed for this evaluation do not refer to any of the indicators specified in the SOPs. Combining data from ProGres, PDMs, feedback or complaints mechanisms, and market monitoring would be sufficient to address the requirements for adequate tracking. Since these data systems are not currently integrated, annual figures on the responses to the monitoring in the SOPs are not available.

Refugees' expectations, use of and access to cash

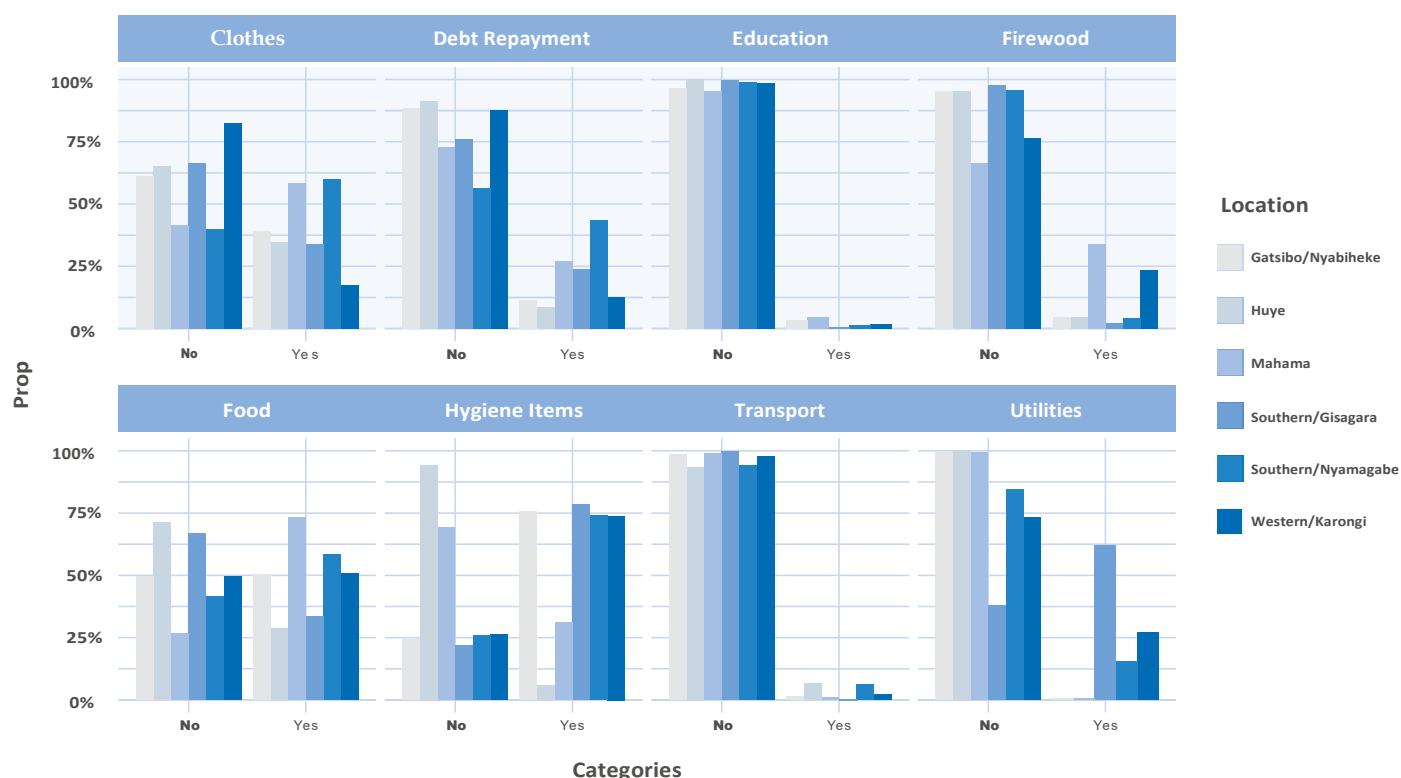
More than 40 per cent of refugee respondents from the 2019 independent survey found that the cash amount transferred under the UNHCR CBI programme was not as much as they had expected (see Graph A1 in Annex). Around 55 per cent did agree that the amount met their expectations, while just under 10 per cent were unsure.

About 30 per cent of respondents said that they were not aware of any feedback or complaints mechanism (FCM) relating to the CBI programme, although almost 70 per cent said that they were aware. This evidence indicates that not all relevant information is reaching cash recipients, and as a result, there are still barriers to cash recipients accessing FCMs. These findings show a lack of effective communication on the existence of FCMs and unclear understanding about CBIs among a significant proportion of cash recipients, which may leave room for financial exploitation by agents due to misunderstandings about information.

On the other hand, in terms of refugees' spending preferences, the programme is performing in the way that it was designed to, as seen in evidence from the PDM in 2019. According to the SOPs, the cash is intended to cover basic needs, particularly hygiene items. Cash recipients mainly spend the cash transfers on clothes, food and hygiene items, as shown in Graph 3. There are differences in spending patterns across the camps, but despite this variance, hygiene items are a priority expenditure in most locations.

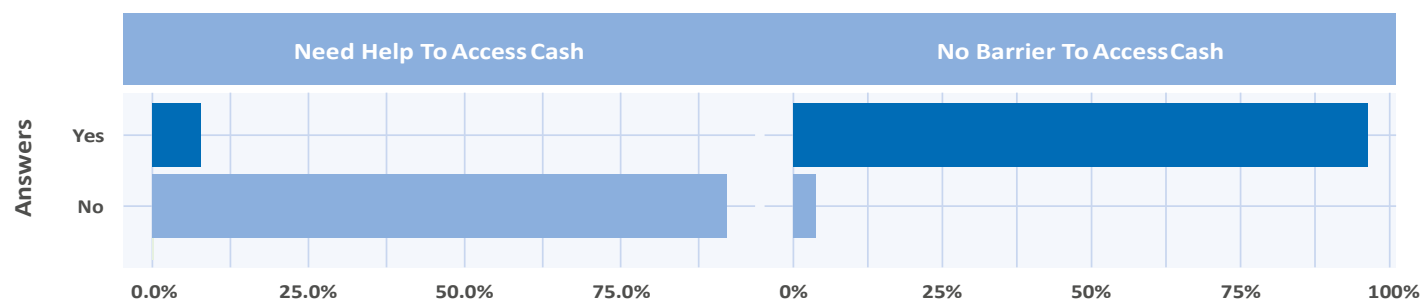
Some expenditure options were removed from the results since very few or no respondents mentioned them (water, medicines, rent, productive assets and health services). It is likely that expenditure on these items is quite low because the service may already be provided to refugees at no cost – for instance, access to water and education.

Graph 3: Use of UNHCR cash assistance, by camp (PDM 2019)



Another indicator against which the programme is performing relatively well is the extent to which refugees with different types of needs can access cash assistance (see Graph 4). Fewer than 5 per cent of respondents reported that they encountered barriers to accessing cash while only around 10 per cent said they required assistance to access cash, according to the 2019 PDM. Nonetheless, it is possible that not all individuals who experience problems get the support they need to access cash, even if the majority of refugees report no issues. Although the trend shows an enabling environment for accessing cash, there is scope for improvement by expanding the system to track undetected barriers at the household or agent levels, which could be, for instance, exploitation of cash recipients by agents.

Graph 4: Ability to access cash received from UNHCR (PDM 2019)



Targeting strategies

The CBIs currently operating in Rwanda do not use any specific targeting criteria. All refugees in camps receive cash transfers, and the combined amount per capita of WFP and UNHCR cash assistance is equivalent to just less than Rwanda’s extreme poverty line^{IV}. Currently the CBI approach does not consider refugees’ socioeconomic information but there is willingness in UNHCR to work closely with WFP to develop a new targeting strategy to respond to funding shortages and to address socioeconomic and protection-related vulnerabilities that can put additional financial pressures on households.

To find out more about use of potential targeting criteria to address critical vulnerabilities, the team reviewed documentation from the design phase and conducted key informant interviews. Key informant interviewees raised the idea of combining multisectoral assessments of market trends for key items with thorough livelihood profiling. One example was to integrate a community-based process (see Box 2) to define the vulnerability criteria of recipients. These criteria can then inform how to tailor the cash amount to recipients, based on specific vulnerabilities or barriers to accessing markets.

Box 2: Ubudehe – a basis for targeting?

The Ubudehe offers the starting point for a process that key informants consider favourably for an eventual review of the targeting strategy of cash transfers. Ubudehe is a long-standing Rwandan practice stemming from collective action and mutual support to solve problems within a community. The approach would involve a link with existing social safety mechanisms that the Rwandan government intends to extend to refugees as part of its Vision Umurenge Programme 2020. Ubudehe as a concept is now part of a national development programme in Rwanda implemented by the Local Administrative Entities Development Agency. Under this programme, households are categorized based on their socioeconomic status, property assets and how household members earn a living.

A community-based, nuanced targeting strategy to deliver assistance could use similar socioeconomic categories,

^{IV} The national extreme poverty line was calculated in the Government of Rwanda’s Integrated Household Living Conditions Survey in 2017.

combined with more focus on linking livelihood conditions with market access. This would require more exploration, including consideration of protection risks and checks that the system is adapted for refugees. Key informant interviews with protection focal points also suggested that a participatory process to define categories – as opposed to a rigid approach just focused on the expenditure basket – could be encouraged.

4.1.3 Contribution to improved community-based measures and feedback and complaints mechanisms

This subsection looks at the contribution of CBIs to uptake and use of community-based protection measures and FCMs, both of which are platforms for ensuring that protection issues are addressed. Evaluation includes assessing accountability of CBIs to affected populations using these measures and FCMs, referrals, detection of incidents related to the CBI programme, and the incidence of different types of complaints in relation to the delivery of the CBI programme.

Use of feedback and complaints mechanisms

A feedback and complaints mechanism (FCM) for refugees to report protection issues and problems can include use of a complaints box, a hotline, a complaints desk, or reporting via community mobilizers. The team collected evidence on the use and usefulness of FCMs from PDM data and the 2019 independent survey. A key finding was that multiple feedback channels existed within refugee camps, indicating that the FCMs offered by CBI agencies complemented community-led channels, which could lead to concrete improvements in delivery of CBIs. This enabled refugees to interact with UNHCR staff and give direct feedback, offering an additional protection dividend. However, there were reports of complaints not being addressed and delays in receiving a response, which could exacerbate protection issues.

As noted in 4.1.2, almost 70 per cent of respondents were aware of FCMs but a sizeable minority – some 30 per cent – had no awareness of such channels (see annexed Graph A1). The following tables outline the differences between awareness and use of different types of FCMs. The independent survey results indicate that only 15 per cent of respondents had actually used any of the FCMs available (see Table 4).

Table 4: Use of feedback mechanisms (FCMs) (independent survey 2019)

Gender	Aware Feedback	Use Feedback	n	Frequency
Female	No		72	15.32%
	Yes	No	152	32.34%
	Yes	Yes	45	9.57%
Male	No		72	15.32%
	Yes	No	97	20.64%
	Yes	Yes	32	6.81%
			470	100%

Table 5 shows the main channels for reporting feedback or complaints. The most widely known FCMs were committee members (representatives elected at community level), followed by the WFP/UNHCR complaints desk.

Table 5: Known channels for reporting feedbacks

How is feedback reported	n	Frequency
Via refugee committee members	140	42.94%
UNHCR/WFP complaints desk	80	24.54%
MINEMA / other partners	63	19.33%
Via community mobilizers	38	11.66%
Hotline of the bank	3	0.92%
Complaints and suggestion box	2	0.61%

Although refugees recognized a range of community-based and formal channels, there was some evidence from key informant interviews and focus group discussions (FGDs) that barriers still prevented some issues from being resolved.

FGD participants in Mahama explained that FCMs did not handle all forms of complaints or that the pathways for doing so were unclear. In Gihembe and Mugombwa, FGD participants reported that the main way to convey protection concerns when they affect multiple people was through either community meetings or camp leaders. For protection issues affecting individuals, they considered UNHCR/WFP complaints desks and police authorities as the main channels.

Other challenges in using FCMs were mentioned. For example, FGD participants in Gihembe reported that there were no suggestion boxes in their camp, which they wished to use to get support in managing conflicts. Participants in Mugombwa and Mahama said that it took a long time for agencies to address their complaints, which was exacerbating protection risks.

Encouragingly, FGD participants also shared concrete examples of how complaints were informing and improving the delivery of cash assistance. For example, an initial meeting about the cash programme was re-scheduled several times to allow more participation from community leaders. Complaints related to technical problems at the bank, failed transfers and lost debit cards were reported as usually being resolved, although this could take a long time. Another protection issue shared by participants was about agents charging an extra fee to withdraw money. Having raised this issue through FCMs, agencies were then able to intervene and this practice has now stopped.

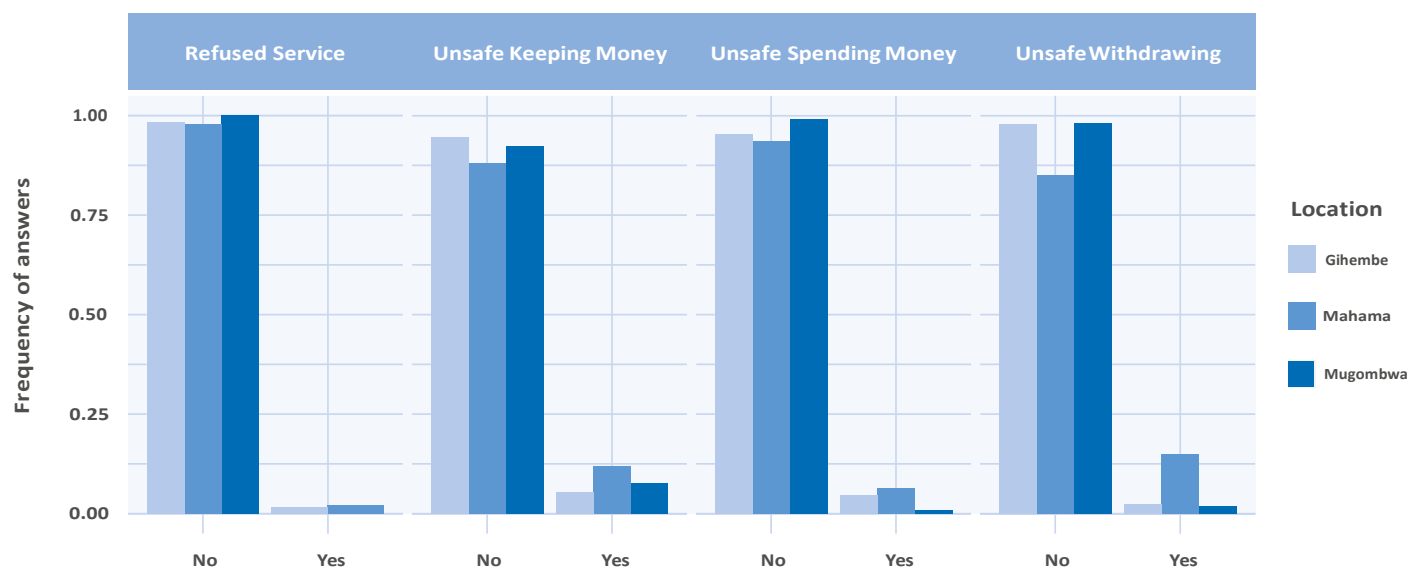
How CBI delivery affects protection risks

The evaluation team investigated whether the use of CBIs affected protection risks, using sample data on complaints, and an overview of protection risks mentioned during the surveys, to gauge refugees' perceptions of safety when using cash assistance. Most respondents reported feeling safe when accessing and using cash, although small numbers in one camp reported perceived risks associated with withdrawing or keeping cash at home. A review of secondary evidence showed other protection risks in accessing cash, which were related to agents, debt and UNHCR's own power to enforce good practice.

Refugees receiving cash assistance reported strong perceptions of safety according to data gathered through the independent survey (see Graph 5). Most respondents did not report feeling unsafe when accessing or using cash, or problems related to refusal of service from agents. Only in Mahama camp were there found to be significant proportions of respondents who felt unsafe about keeping the money at home (about 10 per cent), or similarly when withdrawing cash (15 per cent).

There were not significant differences in perception between genders. However, a perception of risk when withdrawing cash was slightly stronger among male household representatives.

Graph 5: Proportions of respondents who felt unsafe when dealing with agents, keeping cash at home, spending cash and withdrawals (independent survey 2019)



Where protection incidents did occur, the evaluation team uncovered nuances that may erode the general perception of safety. They found that although most cash recipients felt more inclined to report protection incidents, a significant proportion said that they felt less likely to do so (see annexed Graph A2). Those feeling less likely to share protection incidents also received lower amounts of cash assistance per capita than those in the group who felt more confident about reporting. This could indicate that having lower amounts of cash assistance could be linked to adverse and unexpected protection behaviour, in the sense that people may feel obliged to use negative coping strategies when they do not have enough cash. Other factors such as limited knowledge of FCMs could also produce this trend. FGD participants explained the lower willingness to report protection incidents could stem from how long it takes to resolve reported incidents.

Information on the type of protection issues faced by cash recipients was drawn from a comprehensive qualitative assessment conducted by UNHCR in early 2019¹⁴. The issues raised constitute barriers to effective delivery of CBIs, not least highlighting the limited powers of the implementing agencies to resolve issues once they have been raised. These issues included reports of potential exploitation by Equity Bank agents who act as the access point for cash assistance and for purchasing goods. Debit cards were reportedly being held as collateral to receive cash on credit with interest rates of up to 18 per cent being charged. Debt accrued when food was bought on credit, particularly by unaccompanied minors, raised other potential protection risks. This assessment also revealed UNHCR's lack of control over abusive behaviour by agents, due to the way agents are directly contracted to Equity Bank, at the time of writing.

4.1.4. Other notable findings

Funding cash assistance

The appropriateness of cash assistance in Rwanda also depends on whether the programme can rely on sustainable funding and the extent to which a multi-agency plan is in place to deliver CBIs in the future. The evidence, from key informant interviews and relevant strategy/operational documents, points to a reduction in available funding for CBIs in Rwanda. However, interviewees expressed hopes that multilateral agencies would combine funding to provide a more coordinated response.

Although the UNHCR CBI strategy in Rwanda foresees the expanded and systematic use of CBIs as a core objective, latest figures on funding commitments suggested a substantial shortfall for the programme. In the latest available operational update released by UNHCR Rwanda, the funding requirement was US\$92.8 million of which agencies had committed only 28 per cent, as of September 2019. The United States accounted for more than 22 per cent of the required amount.¹⁵ (UNHCR may have secured additional funding from multiple agencies since the release of these figures.)

Key informants involved in the operationalization of CBIs in Rwanda broadly agreed that integration with other funding streams requires leadership to implement and set a long-term direction for a coordinated response in refugee settings. One example mentioned was of the World Bank, which is developing a social accountability programme that could benefit from a coordinated response with UNHCR to integrate cash with other interventions.

Role of the common cash facility

To promote cash as a preferred assistance modality, platforms for dialogue among humanitarian actors must be strengthened. The common cash facility (CCF) is one of these platforms and should strengthen the role of cash assistance among implementing agencies. However, secondary evidence and key informant interviews with CBI staff suggest that the CCF is used for coordination purposes only.

The scope of engagement between WFP, UNHCR and Equity Bank remains exclusively focused on coordination, as reflected in the minutes of recent CCF meetings. Although coordination is an essential aspect of CCF, the ultimate outcome of this facility according to the SOPs is to promote the use of cash assistance as the preferred modality to deliver humanitarian assistance. Yet there was no evidence of concrete initiatives to sensitize other agencies on the uptake of cash modalities.

4.2 Findings for Evaluation Question 2

How and to what extent have CBIs contributed to the protection and sectoral outcomes in the given context? What positive or negative, intended or unintended, outcomes and impacts have CBIs contributed to?

Summary of Question 2 findings

- **Refugees are using cash to help meet their basic needs but the transfer amount is too small.** Many find food items unaffordable and are using debt to fulfil all their basic needs. Larger households and those with disabilities report using more negative coping strategies.
- **Positive protection outcomes from CBIs in Rwanda** include an increased sense of safety and dignity among refugees; an overall reduction in coping strategies; greater inclusion and interaction of refugees with local markets; and greater access to financial services. Cash is also having a positive effect on gender dynamics as it enables a more equal distribution of decision-making power when the transfer is received by female representatives from the household.
- **Having more choice was the most transformational aspect of receiving cash instead of in-kind assistance, according to recipients.** Cash helped to boost perceptions safety households and of dignity in interactions with host communities – however, concerns about the transfer amount may undermine some perceptions of being able to meet basic needs.
- **CBIs have strengthened the relationship between agents and cash recipients, which has evolved beyond a simple transfer of cash.** A negative unintended consequence of this is the consolidation of a power dynamic of agents over refugees relating to debt.
- **CBIs have helped refugees to access financial services but there is limited use of available services** and products that could meet their needs beyond a debit card (e.g. credit and savings services). If financial providers were to expand their customer base of refugees, this would improve delivery of services and boost financial literacy. Formal inclusion in the banking sector improves refugees' ability to receive remittances, boosting rates of savings.

Overview

Section 4.2 sets out the findings on the contribution of CBIs to protection and sectoral outcomes in Rwanda, considering the positive or negative, intended or unintended outcomes and impacts that CBIs have contributed to. The findings are broadly structured according to the sub-question areas outlined in Annex 7.2. The findings assess whether CBIs are:

1. meeting basic needs with dignity and choice, and reducing negative coping strategies;
2. ensuring cash recipients can maintain a dignified and secure life for their household;
3. supporting integration and interaction of cash recipients with the local context, host population and markets;
4. reinforcing the local economy through cash injections and market interactions.

Each of these areas includes discussion of the main factors influencing protection and sectoral outcomes, including the broader policy and protection environment.

4.2.1. Meeting basic needs and reducing coping strategies

This subsection presents findings relating to the extent to which CBIs enable cash recipients to meet their basic needs; how far CBIs help to reduce coping strategies among recipients; and the factors influencing these situations. It is critical to understand the relationship between CBIs and basic needs in order to judge how far CBIs are contributing to protection and sectoral outcomes.^v The evaluation showed that UNHCR cash transfers in Rwanda are helping cash recipients to meet their basic needs and reduce negative coping behaviours to attain food security. However, many respondents still consider food items to be unaffordable and use debt to meet basic needs. The relationship between cash and access to basic services is less clear, with contextual factors likely to affect causal links.

Food security

Food security is primarily affected by the average cost of the food basket. This value is monitored by WFP across all camps. According to the figure used for this evaluation (from July 2019), the cost of the food basket was on average 7,063 RWF, which is well above the average monthly value of the WFP monthly cash transfer (of 5,900 RWF).

There has been a steady increase in food basket commodity prices since mid-2018¹⁶ (see Graph A3 in Annex), in part due to lower than average cereal and bean production in East Africa. Rising prices could also affect certain commodities in future months, pushing up the food basket cost still further.

Most respondents reported sufficient availability of quality goods in the market. However, they reported that affordability was more problematic. More than 90 per cent of all respondents perceive food items to be less affordable despite the cash transfer and other sources of cash available to them, as shown in Table 6. Fuel and clothes also appear to be particularly expensive, but shelter is less of a financial pressure, as that is already provided. A significant proportion of respondents (15 per cent) also reported that debt was unpayable, which could indicate a protection issue regarding an imbalance of power between agents and refugees, or could point to a coping strategy required to meet food needs.

Table 6: Camp and gender representatives' perception of item unaffordability (independent survey 2019)

Categories of expenditures	Mugombwa	Gihembe	Mahama	Female Rep. ve	Male Rep.ve	Total Average
Food items	77.9%	97.7%	98.7%	90.2%	98.1%	93.8%
Hygiene items	9.6%	28.2%	42.6%	26.4%	36.2%	31.3%
Household items	51.0%	16.0%	31.9%	34.3%	29.1%	31.7%
Clothes	56.7%	28.2%	49.4%	36.6%	55.9%	45.1%
Fuel	39.4%	86.3%	34.0%	53.9%	44.1%	49.8%
Shelter	21.2%	3.1%	0.0%	7.9%	2.8%	5.5%
Debt	8.6%	19.1%	17.0%	14.9%	16.4%	15.7%
Livelihood assets	19.2%	5.3%	4.7%	9.4%	6.6%	8.1%

FGD participants reinforced these findings. They explained that the cash transfer amount was not enough to meet all needs, because since the introduction of CBIs, there had been an overall reduction in other forms of assistance to

^v See Figure 1, Section 2.3 for the theory of change that underpins this relationship.

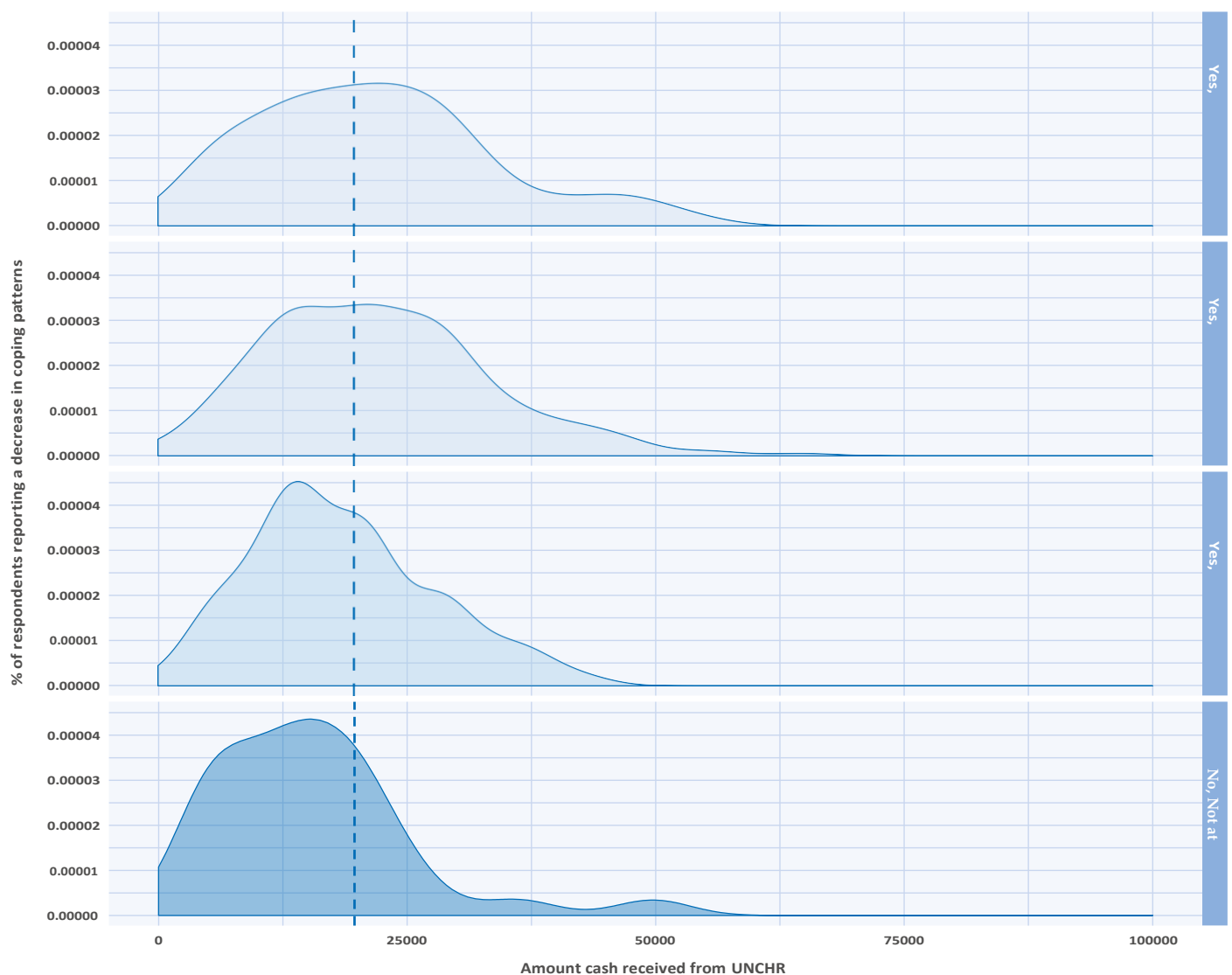
provide items such as clothes, firewood and food in-kind. The Rwandan government was reportedly preventing direct delivery of firewood, plastic sheets and other items to the camps. Participants in Mugombwa and Gihembe camps also reported that the combined cash transfer amount per individual had decreased by more than a fifth since 2018 for all refugees. It would appear that in-kind assistance has become a source of revenue and other forms of debt are necessary to meet food needs. Respondents in Mahama also said that the transfer amount was not enough, as items have appreciated in cost over time.

Use of negative coping strategies

The findings indicated that cash transfers were contributing to a reduction in use of negative coping strategies by respondents to meet their basic needs. However, the amount of cash received was a strong determinant in this.

Graph 6 shows how survey respondents receiving higher amounts of cash transfers reported being able to reduce their use of negative coping strategies to a greater degree than those receiving lower amounts.

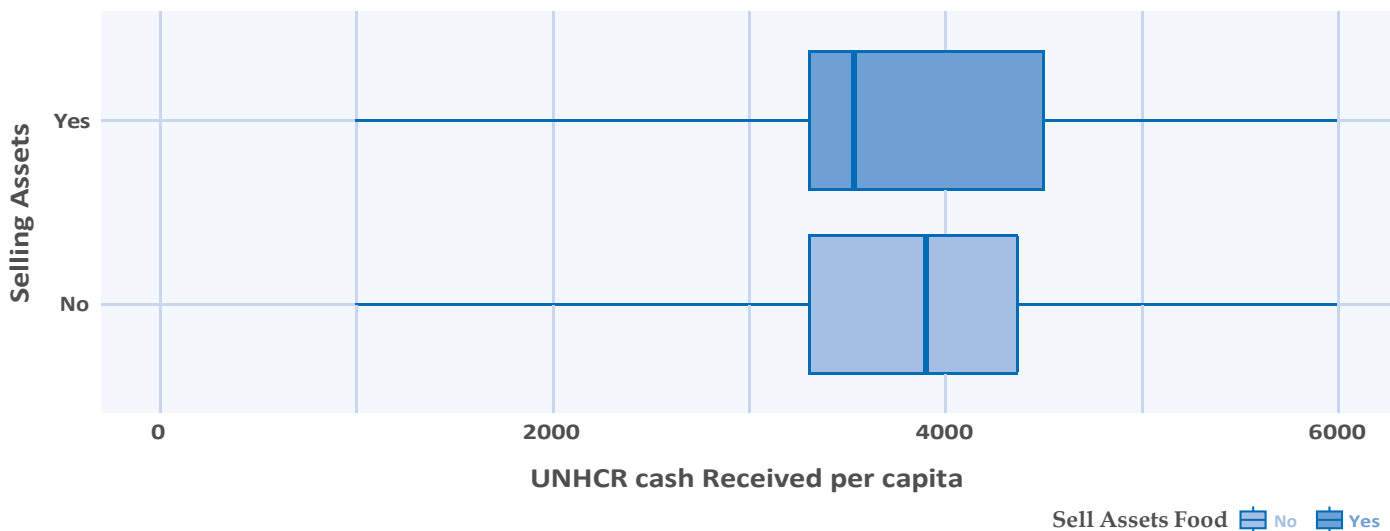
Graph 6: Coping strategies reduction and cash transfers (independent survey 2019)



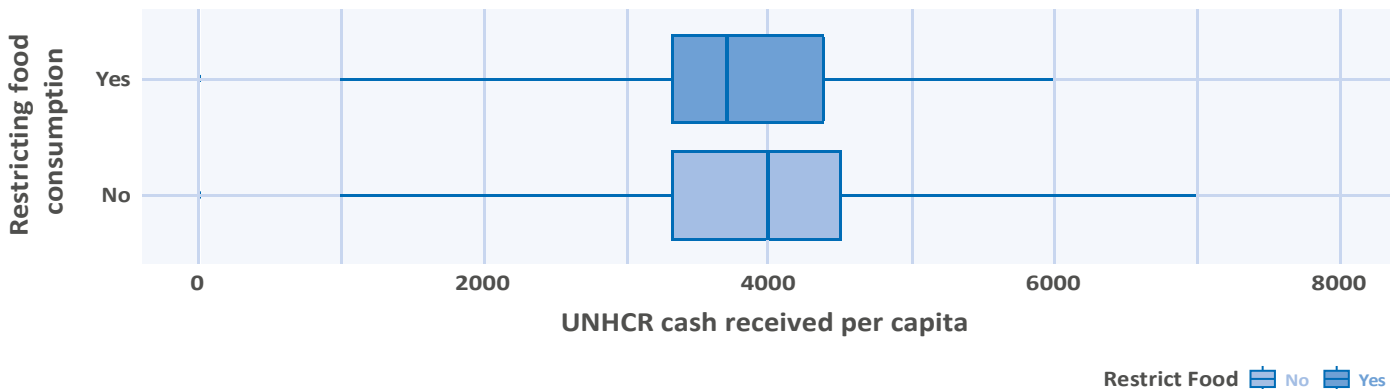
A closer look at the findings suggests that cash transfers were helping to reduce specific negative coping strategies such as having to sell assets or having to reduce levels of food intake in order to meet basic needs (see Graphs 7 and 8). Again, the higher the amount of cash received, the lower the incidence of negative coping strategies employed by recipients.

The two graphs indicate that individuals reporting a higher amount of cash received were less likely to resort to these negative food coping strategies. These graphs support the finding that cash has a positive effect on food security, even in situations where food prices are increasing and without considering specific vulnerability traits at the individual level.

Graph 7: Coping strategy related to the purchase of food by selling assets



Graph 8: Coping strategy related to purchase of food by restricting levels of food intake



Note: in both graphs, the median value of UNHCR amount per capita is the line within each distribution

A strong correlation exists between various food-specific coping strategies (see correlation analysis in Graph A4). For example, purchasing food on credit is associated in a significant way with the number of meals, and the selling of household assets correlates with receiving food from strangers. These findings suggest that some food coping strategies work to reinforce each other and may be adopted simultaneously. Another reason why these correlations are stronger may be that they occur at a high frequency – in that they are mentioned by many respondents and may be occurring simultaneously.

It is worth noting that the adoption of livelihood coping strategies (such as early marriages, begging, degrading jobs) do not show strong associations with the food coping strategies, possibly because coping decisions related to livelihood correspond to other factors – for example, sociocultural factors

Other basic services – WASH, education, health

Few respondents to the independent survey in 2019 reported using cash to meet needs relating to water, sanitation and hygiene (WASH) or for children’s education. However, the responses regarding health care and safe access to latrines appeared to be more influenced by the size of the cash transfer.

Sufficient access to water is one of the main assessment criteria for meeting WASH needs. In fact, 96.5 per cent of survey respondents said they had sufficient access to water to meet their needs. Water is provided at no cost in most camps.

Only 11 per cent of respondents said that they used cash for needs relating to children’s education (e.g. transport costs or school stationery). Education itself is available at no cost in the refugee context for all children. The provision of basic education at no cost in the camps also explains why respondents reported few barriers to sending children to school.

A stronger indication of the role of cash emerges from the perception among cash recipients of whether health services are affordable or not. Health services are not available within all camps in the same way as educational and WASH services. For example, refugees have to spend more to access private care if they require specialized assistance.

Those receiving smaller amounts of cash per capita in the three camps appeared to correlate with cash recipients feeling that they could not afford to pay for health services (see annexed Graph A5). This finding was particularly pronounced in Gihembe. This finding suggests that a more detailed analysis is necessary to reflect on the cost implication for households when delivering specific health services for the health conditions most prevalent in specific camps.

A similar trend was found among respondents in Gihembe regarding their perception of whether they could safely access latrines, which is both a WASH and a protection criteria (see annexed Graph A6). In that camp, the perception of safety in using latrines was significantly higher among those receiving larger cash transfers per capita than in other camps. There may be particular conditions enabling recipients in Gihembe to afford a wider range of services to meet their health and hygiene needs than in other locations. One way to interpret this finding is that to afford hygiene services in Gihembe, a camp where additional assistance or adequate infrastructure is lacking, the level of cash transfer is more influential than in other places.

Demographic factors influencing basic needs expenditure

To help identify the different factors contributing to CBI outcomes, this subsection explores how demographic features affect expenditure patterns in meeting basic needs, in the adoption of negative coping strategies and in decision-making. Gender, disabilities and household size significantly affect behaviours related to meeting basic needs, even where households receive proportionately higher amounts of cash. CBIs are found to be helping to shift gender dynamics towards more equitable decision-making and responsibility for spending. Findings also showed that households with members living with a disability, and larger households were most likely to use negative coping strategies to meet basic needs, even when receiving proportionately larger amounts.

Gender

Analysis of the effects of CBIs on gender dynamics produced interesting findings, revealing changing patterns of gender dynamics on decision-making and a rise in spending among some female-represented households.

The gender breakdown of households' representatives across the refugee population in Rwanda indicates a majority of female household representatives (Table 7). Women head most of the households in camps with refugees from the Democratic Republic of the Congo, whereas the opposite is true in the Burundian populations. One explanation is that people who recently arrived from Burundi were men and they registered as household representatives. In Congolese camps, households tend to nominate a woman if the man is likely to travel outside the camp in search of work. As women move less between different locations, they can more easily collect the transfer for the household. Women show more responsible behaviours for cash management and food needs, and are perceived as having more time to collect the transfer, according to research by WFP.¹⁷

Table 7: Gender ratio of households' representatives^{VI} across the overall population

Location	F	M
Kigali	24%	76%
Huye	32%	68%
Mahama	38%	62%
Mugombwa	79%	21%
Gihembe	67%	33%
Kigeme	79%	21%
Kiziba	66%	34%
Nyabiheke	74%	26%
Totals	57%	43%

Note: evaluation research was conducted in camps highlighted red, although some data points including PDM pertain to all the camps.

Even when women are not heads of households, there is evidence that women nonetheless manage food for the household. A qualitative gender assessment conducted in 2018 by WFP and UNHCR in Mahama camp^{VII} showed that female adults were in charge of managing food rations in most cases (47 per cent). Joint decision-making and male responsibility for managing food rations were less frequently reported (in 25 per cent and 22 per cent of cases respectively).¹⁸ CBI programme features and processes, along with contextual factors, influence food security and

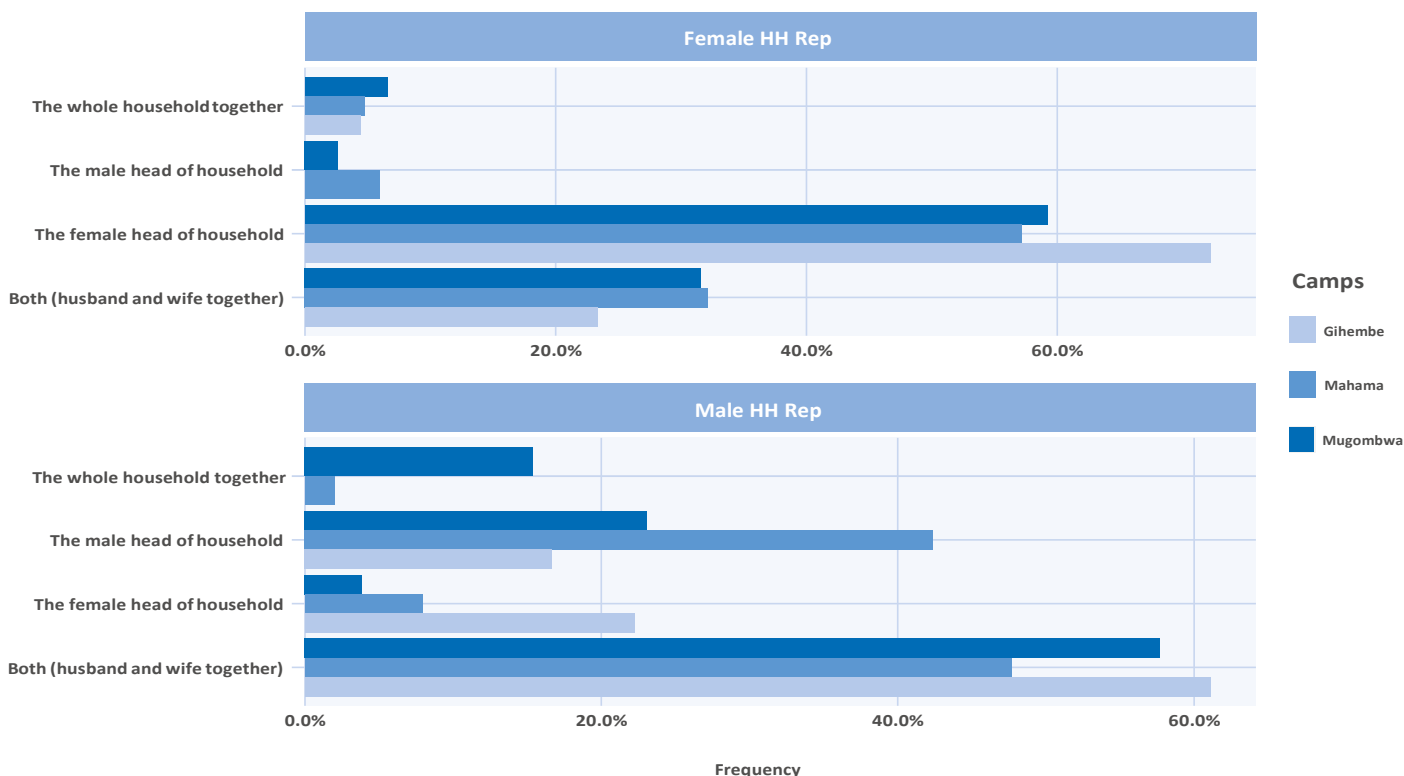
VI Although a household disaggregation by gender representative might not correspond to the ultimate decision maker, it remains a valid proxy for this analysis.

VII The sample for this study was 361 individuals and 8 focus groups.

gender equality outcomes, according to the application of the most significant change (MSC) technique used by WFP in the 2018 assessment. The 2018 assessment underlines a shift in sociocultural norms when handling cash.¹⁹ Secondary evidence²⁰ also suggests a causal link between CBIs and gender equality outcomes related to decision-making.

The independent survey in 2019 confirms that there has been a shift towards an equal distribution of decision-making power regarding cash at household level across the three sampled camps (see Graph 9). More male-headed households reported sharing the decision-making process with their partners instead of just one household member taking decisions. This is a possible sign of equality since men reported a greater readiness to share decision-making power with women in their households on how to spend cash to meet household needs.

Graph 9: Gender and decision-making on how to spend cash assistance



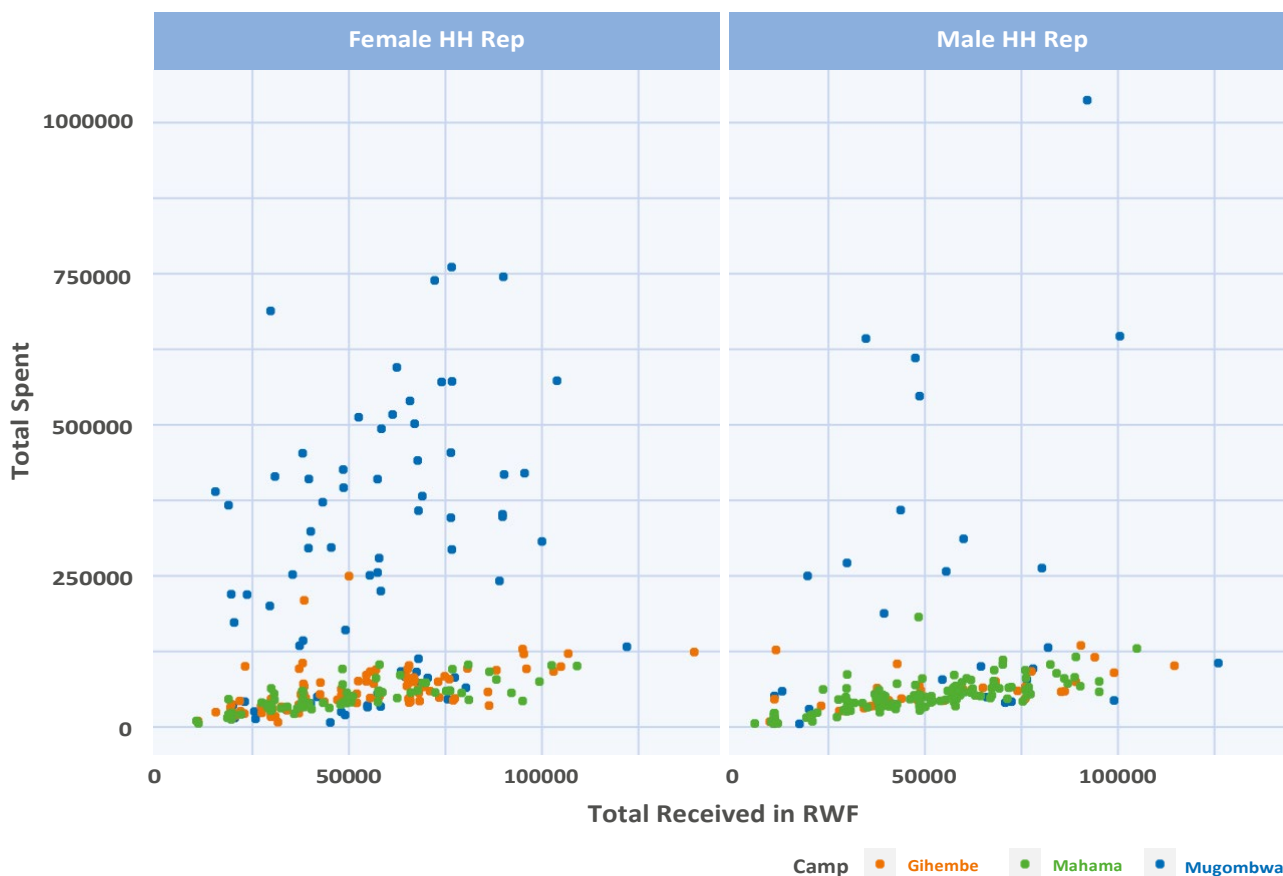
Despite encouraging evidence on gender dynamics, FGD participants reported that household-level disagreements do occur. The main source of conflict identified (especially between spouses) relates to mismanagement of cash. Some respondents mentioned this is often a result of males using cash for personal needs without the agreement of other household members.

A different picture emerged from Mugombwa camp, where higher spending among female-represented households was seen compared to all other locations (see Graph 10). In that camp, female-represented households reported expenditures that far exceed the assistance received. Incidence of reported debt was not particularly higher than for other camps. Therefore, other income sources could be contributing to the higher spending. The mean value of earned income in Mugombwa is higher than for Gihembe and Mahama. Households in Mugombwa also benefited from a one-off cash top-up from Give Directly of approximately US\$700 to US\$750 per household in 2019, as part of a wider strategy to improve refugee livelihoods. Mugombwa was the only camp to receive such a one-off payment. The findings here

exemplify how significant amounts of cash transfer can accelerate increases in expenditures and improvements in income.

Graph 10: Assistance received and expenditures by gender representative

Expenses and assistance received per gender head



Household size and disability

Household size seems to affect the frequency of adopting negative food coping strategies, where frequency increases with household size.^{VIII} Households with between 4 and 8 people, and between 8 and 16 people report food-specific coping strategies more frequently than smaller households (see Graph A7, in Annex). Even where larger households received larger amounts of cash assistance, they still remained more food-insecure, if this is determined by the frequency of their need to adopt negative coping strategies. The adjustment of transfer amounts with a higher ceiling depending on case size might decrease pressure on food expenditures within a household.

The incidence of any form of disability also affects the frequency of adopting negative coping strategies among survey

VIII The food coping strategy index considered in this analysis on household size and disability combines the frequency of whether in the past seven days the household needed to:

- rely on food/meals from relatives, friends, strangers;
- reduce or limit the portion size of meals;
- reduce the number of meals eaten in a day;
- rely on less preferred or lower quality foods;
- reduce consumption of adults so children can eat;
- go entire days without eating.

respondents, particularly in households represented by females. A clear difference emerges when the food coping strategy index (FCSI) score is disaggregated by households with and without disabilities (see Graph A8 in Annex). Although the statistical analysis does not establish a causal relationship, it is intuitive to assume that households with disabilities face higher financial pressures and more constraints on income generation.

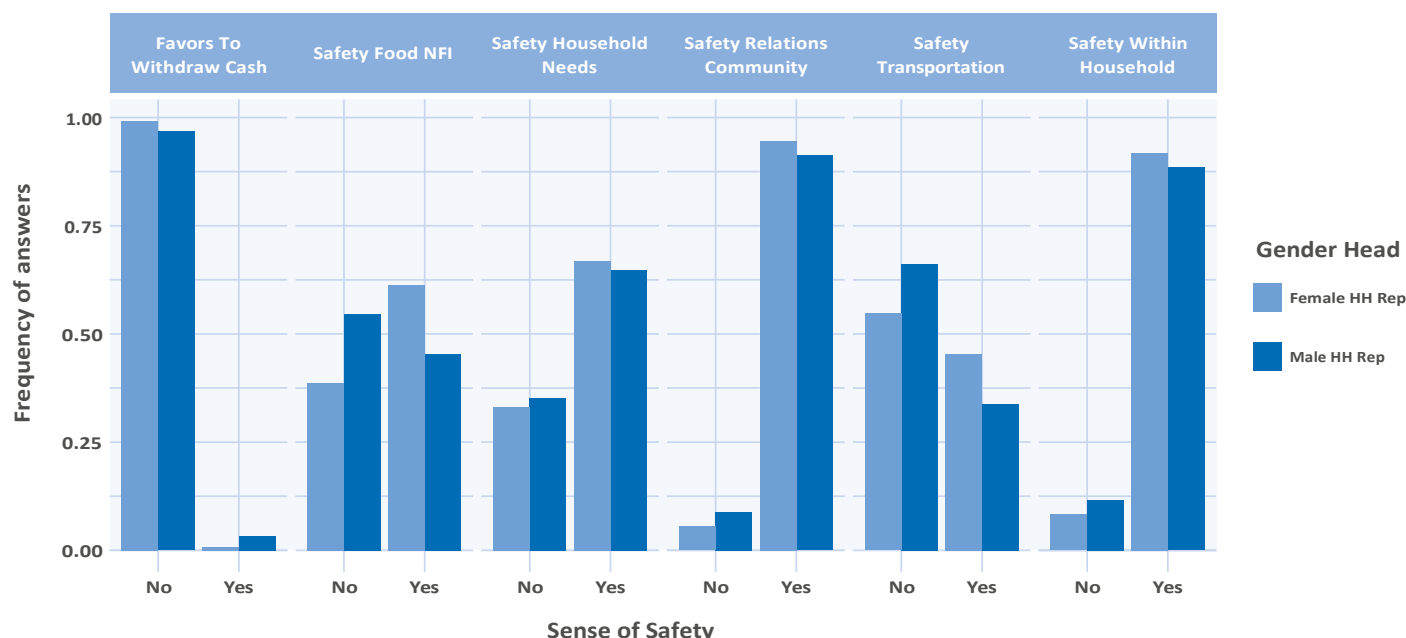
4.2.2. Maintaining a dignified and secure life

A medium-term protection objective in the context of Rwanda is an increased perception of safety, dignity and self-reliance among refugees and their households, as part of the pathway to wider protection outcomes. Respondents said that having more options was the most transformational aspect of receiving cash instead of in-kind assistance. Cash has helped to boost perceptions of safety within households and of dignity in interactions with host communities. However, respondents feel that items are increasingly expensive, undermining perceptions of being able to meet basic needs through cash – this reinforces findings that the transfer amount is too small.

The evaluation finds that cash has improved perceptions of safety within the household and with respect to interactions with host communities for both genders (see Graph 11). However, for male representatives, cash transfers did not improve their perception of safety in relation to using transport and in being able to buy food and NFIs. Female household representatives were more positive about feeling secure in being able to buy food and NFIs. Both genders reported a slightly more positive perception of being able to meet basic needs, although by a small margin.

The common trends reinforce the finding that although cash assistance does not seem to be sufficient to address all basic needs, for the majority of respondents it provides a sense of security at the household level and with respect to the ability to meet household needs. Nonetheless, at least 30 per cent of respondents felt that their perception of safety was jeopardized by their inability to meet their household needs.

Graph 11: Perception of safety in relation to food/NFIs, household needs, community relations, transport and within the household



Dignity and choice

Choice is the common thread between cash and having a sense of safety and dignity. All FGD participants indicated a remarkable increase in their sense of choice compared to the previous in-kind distributions of food and NFIs. Before they began receiving cash assistance, participants were not able to choose what to eat or set their own priorities for spending. Now, having more options is seen as the most transformational aspect of shifting from in-kind to cash assistance, according to all FGD participants.

Most participants reported a sense of choice attributable to cash that infuses them with a feeling of security since they no longer need to steal food from other people's farms. Yet, although cash assistance increased access to a variety of food products, the cash amount is low and restricts the ability to meet needs other than food. Across all FGDs, there was consensus that cash assistance alone does not help individuals to generate income – the amount is barely sufficient to cover food needs so there is no surplus to use for re-investment.

FGD participants generally indicated an increased sense of dignity as a result of cash assistance. This was particularly because it has helped to reduce severe negative coping strategies, such as begging, that were previously adopted in order to meet basic needs and to deal with specific health conditions or other forms of vulnerability.

CBIs have improved a sense of wellbeing, enabled greater access to varieties of food types and brought easier fulfilment of social expectations (e.g. purchasing students' uniforms). These aspects of life are leading to an increased sense of integration between refugees and host communities. Participants also described a sense of dignity associated with enjoying greater engagement in local markets through more equal economic exchanges with Rwandans as a result of cash assistance. They reported an improvement from the undignified experiences of queuing and quarrelling over the distribution of food assistance.

“You would find people in line fighting because of staying in lines for long. But now money comes to your account so no more fighting or other things that take away our dignity.”

(FGD participant from Gihembe)

“Now you can get 1,000 RWF from the assistance ... and buy your child shoes and clothes so that when he goes to school [he] isn't embarrassed with what he is wearing, hence that is the dignity we didn't have before.”

(FGD participant from Mahama)

4.2.3. Integration with local contexts, markets and populations

This subsection looks at how CBIs have affected the interaction and integration of refugees in local contexts, with host populations and markets. Much of these interactions stem from refugees' relationships with agents^{IX}. The evaluation found that this relationship has evolved beyond a simple transfer of cash. CBIs have increased the intensity of economic exchanges within local markets and have strengthened the relationship between agents and cash recipients. An unintended consequence of this, however, is the consolidation of a power dynamic of agents over refugees relating to debt, which pre-dates the cash transfers. The consolidation of this imbalance could slow down integration since it increasingly drains resources away from the most vulnerable groups to the benefit of those who hold the capital and charge interest on any loans – typically the agents in the camps. More awareness of and access to livelihood training, and a wider range of livelihood sources would help to reduce recipients' exclusive reliance on cash.

^{IX} Agents are refugees who are contracted by Equity Bank to distribute cash. In order to be contracted, agents need to be working already as vendors since the role requires a constant cash flow.

The evaluation finds that cash has improved perceptions of safety within the household and with respect to interactions with host communities for both genders (see Graph 11). However, for male representatives, cash transfers did not improve their perception of safety in relation to using transport and in being able to buy food and NFIs. Female household representatives were more positive about feeling secure in being able to buy food and NFIs. Both genders reported a slightly more positive perception of being able to meet basic needs, although by a small margin.

The relationship of refugees and agents

Agents have a double function since they are vendors of goods and hold enough cash flow to deliver assistance; they are therefore vital actors in the camps because they ensure refugees can receive cash and buy food products. The evaluation found that the relationship between cash recipients and agents in Rwanda has become more complex than the simple transfer of cash would suggest. Agents' incentives have evolved, with effects seen in terms of debt among refugees and employment creation within the communities. An unintended consequence has been the consolidation of a dependency of refugees on agents, with almost 30 per cent of recipients giving their debit cards to the agents as collateral to repay debt.

As previously discussed, cash recipients report that the cash transfer amount received per capita no longer covers all their basic needs. Cash recipients have developed transactional habits that gradually deplete their cash entitlement before they receive their next transfer, according to a 2019 study by UNHCR and WFP.²¹ To make ends meet, cash recipients spend their entire food entitlement at the same trader so they can later use that relationship to access food on credit, if necessary. Debit cards are then being used as collateral to obtain credit from an agent.

Evidence from PDMs and FGDs describes the existence of debt between refugees and agents. PDM data from 2018 confirmed that a significant number of refugees – almost 30 per cent – reported giving their debit cards to the agent as collateral to borrow money or to buy goods.

A striking difference between the camps is worth highlighting (see Table 8). In the camps with Congolese refugees, debt dependency was found to be much stronger than in Mahama, the camp accommodating only Burundian nationals, who are more recent arrivals. It is possible to interpret this finding by considering that the relationship between agents and refugees is a long-standing one that pre-dates the CBI programme. There may already have been a pre-existing form of dependency between refugees and the agents concerned. Agents' rapid growth in profits may have arisen in part from the interest charged on previous debt, possibly accrued before CBIs. An unintended consequence of CBIs could be that they enable the consolidation of a power imbalance between agents and recipients in relation to debt.

Table 8: Numbers of cash recipients giving debit cards to agents (PDM 2018)

Camp	Card to agent	n	Frequency
Gihembe	No	140	66.67%
	Yes	70	33.33%
Kigeme	No	79	38.35%
	Yes	127	61.65%
Kiziba	No	152	77.55%
	Yes	44	22.45%
Mahama	No	161	86.1%
	Yes	26	13.9%
Mugombwa	No	166	77.57%
	Yes	48	22.43%
Nyabiheke	No	85	32.57%
	Yes	176	67.43%

The evaluation team spoke to nine agents during key informants' interviews. They shared that they lend money to between 15 per cent and more than 85 per cent of their overall cash recipient client base. Some agents do not exceed a credit ceiling so as to avoid the risk of not being paid (that ceiling being on average 30,000 RWF); others convert the credit into food amounts depending on the household size of the cash recipient. Half the agents interviewed said that all their customers eventually asked for credit at some point to purchase items beyond the maximum purchasing power of the cash assistance. Refugees usually repay debt with cash instead of using mobile wallet transactions, making it harder to detect debt repayments and any interest charges.

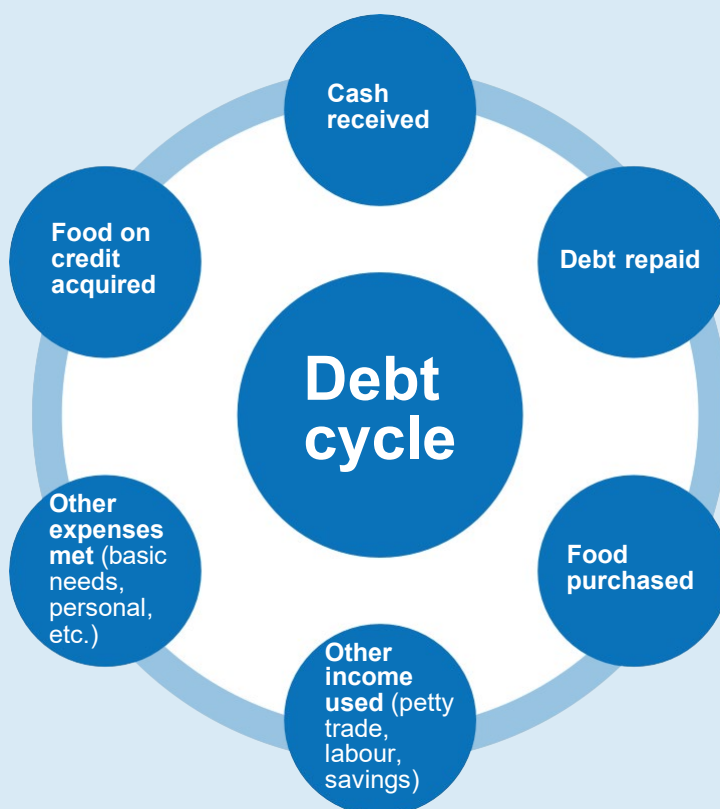
This may be because cash recipients often lack sufficient financial literacy to know all their options.^x For example, "cash-out" is the default transaction type. Limited demand for other financial services also means some agents and traders may only offer one type of transaction. For example, when traders are not affiliated with merchants, they cannot accept card-based payments with their point-of-sale devices. As a result, according to secondary sources, agents use the cash-out function for payment transactions and collect commission via a cash-out fee.²²

X A mobile wallet (also called digital wallet) stores payment information on a mobile device, usually via an app. Mobile wallets can use different technologies in the payment process. Bank-to-wallet transactions allow clients to transfer funds from the bank to the mobile wallet and vice versa. A merchant payment is a transaction by a merchant (such as a company owning outlets or a community wholesaler) that can take place using various channels, such as credit cards and debit cards. Agents charge cash recipients a "cash-out" fee in addition to the commission percentage charged under the contract with Equity Bank, often because of long-standing debt.

Box 3: The debt cycle for refugees

The cycle of debt in many cases pre-dates cash transfers. The amount of financial resources available to refugees has always been below what they needed to meet all their basic needs without incurring debt with a vendor. According to PDM data from 2019, the median amount of debt repayment every month is 6,500 RWF, that is, higher than the WFP or UNHCR cash assistance per capita. FGD participants told the evaluation team that refugees were accumulating debt in order to buy food, clothes and other essential items. A secondary assessment from WFP in 2019²³ also indicates that recipients of WFP cash transfers were relying on debt after 15 days on average; some respondents added that retailers/agents automatically subtracted a part of debt when the recipient went to obtain their cash transfer. Without other sources of revenues, cash assistance is not enough to address all basic needs and debt accumulates over time.

Figure 2: The cycle of debt



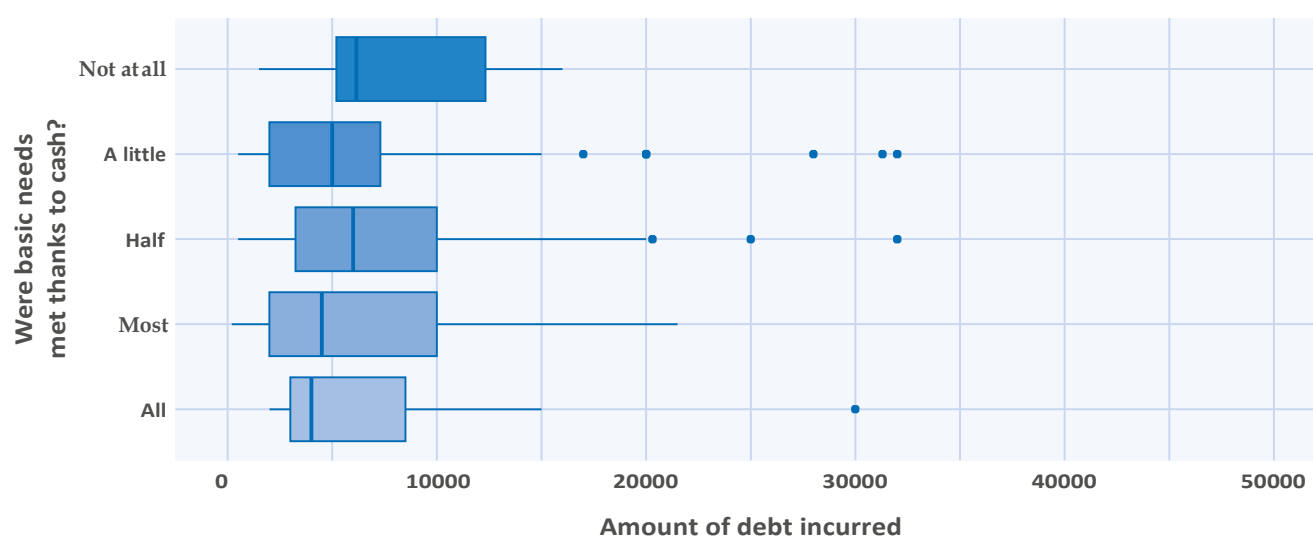
Agents deduct monies owing by refugees each time they get their cash transfer amount. Once the cash runs out, refugees buy staple foods – maize, beans, rice and porridge – or other items on credit. Doing this regularly, (at interest rates of 10 to 20 per cent), can create a vicious cycle between food scarcity and debt accumulation.²⁴ Further credit may be needed to satisfy non-food demands, like men’s recreational habits. The purchasing power of cash decreases and households enter a debt cycle. Given that sociocultural norms may ascribe responsibility to women for food and household needs, debt places a heavy burden on them.

Debt and basic needs

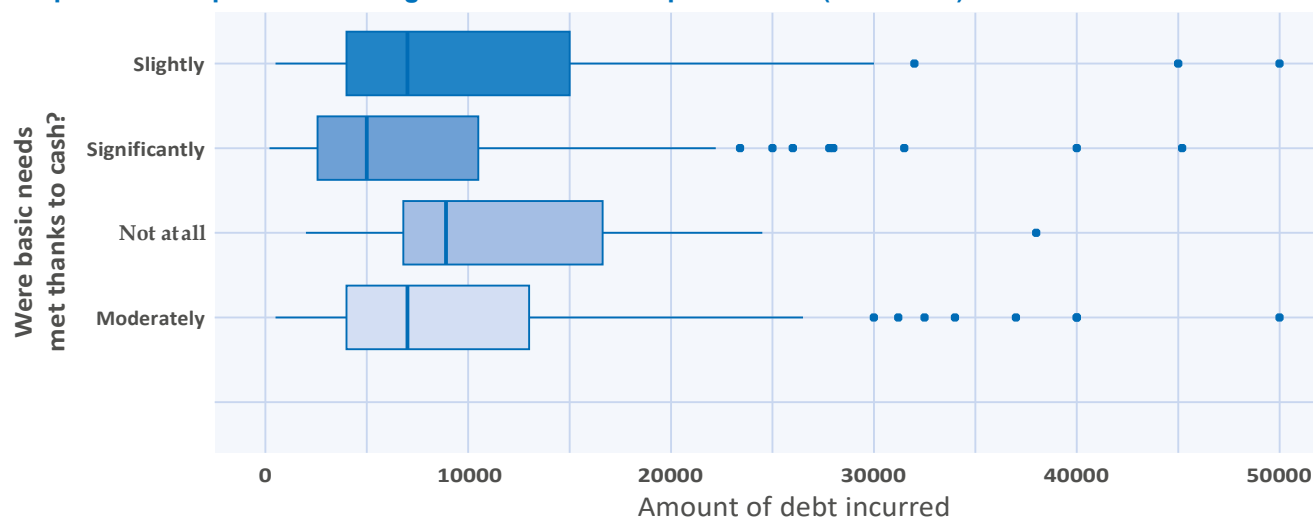
Exclusive reliance on cash assistance corresponds to more frequent adoption of negative coping strategies, including the need to have recourse to debt to meet basic needs. The regressions in Graph A9 (annexed) , using PDM data from 2019, show that the level of assistance received accounted for more than half of expenditures, regardless of the level of coping strategies. Individuals reporting no improvement in their coping strategies depended on cash 20 per cent more than individuals reporting an improvement in their coping strategies. The finding suggests that cash determines expenditures more when coping strategies are not improving.

Therefore, another aspect to take into consideration is the relationship between debt and the fulfilment of basic needs – which appears to be getting stronger (see the box plots from PDMs 2018 and 2019 in Graphs 12 and 13). By disaggregating debt amounts and perceptions about basic needs, it can be seen that the higher the median value of debt, the lower the ability to secure basic needs. This trend appears stronger in 2019, which could indicate increased financial pressure for households solely relying on cash assistance.

Graph 12: Perception of meeting basic needs and reported debt (PDM 2018)



Graph 13: Perception of meeting basic needs and reported debt (PDM 2019)



Focus group participants described the consistent relevance of debt to meeting their basic needs.

“The assistance given to us has never been sufficient but we don’t have a better option, so we still take the debt anyway. Our problem now is that the transfer even reduced from 7,600 RWF to 5,900 RWF, and out of this money, we are required to pay security, sanitation fees – it is not enough.”

(FGD participant from Gihembe)

“Refugees survive on debts. If they were not there, we wouldn’t be here.”

(FGD participant from Mahama)

Financial incentives for agents

The CBI programme is boosting financial returns for agents, and in so doing, could be contributing to the power imbalance between cash recipients and agents, even though most of the agents are actually refugees. All agents contacted during the evaluation reported improved returns ranging from 50,000 RWF to 250,000 RWF per month. Some agents were already trading before the introduction of cash assistance and had made enough profits to buy land outside the camp. Other agents noted a direct link between their income growth and the introduction of Mvisa, the digital payment platform. Other agents were using Equity Bank financing to increase stock in their shop; this boosted their profits by enabling them to meet greater demand for goods from more cash recipients. All agents have hired workers to assist in selling or transporting items to the camps. Most of the paid workers are refugees who facilitate the wholesale purchases or help the agent’s business to expand.

Another consequence of CBIs has been increased competition among agents to meet demand for goods from cash recipients. The prospects of higher financial returns are encouraging more agents to set up business, using financing to expand. Competition among agents is also forcing prices down to some degree in order to attract the largest customer base although inflation is also counteracting this trend. Wholesale markets for buying stock are generally close to the camps, so all key informants among the agents confirmed that they were able to meet customer demand, thanks to a productive network of working relationships with local traders in different locations.

Livelihood potential and barriers

In assessing impact on longer-term protection outcomes, the evaluation team studied how CBIs affect livelihood strategies and financial/entrepreneurial skills, and how this in turn affects cash recipients’ interactions with local market structures. The ability to diversify livelihoods and engage in multiple markets would have a positive return both for refugees and local communities. Livelihoods-strengthening could mean setting up a new business, investing in a productive asset or involvement in a value chain. For example, from the independent survey, when cash recipients received livelihood training specific to business development, they reported levels of monthly savings and expenditure up to three times higher than those without such training. However, there was little awareness of existing schemes for business development skills and few livelihood opportunities available. Evidence instead showed how cash recipients’ exclusive reliance on cash is forcing them to use more frequent negative coping strategies.

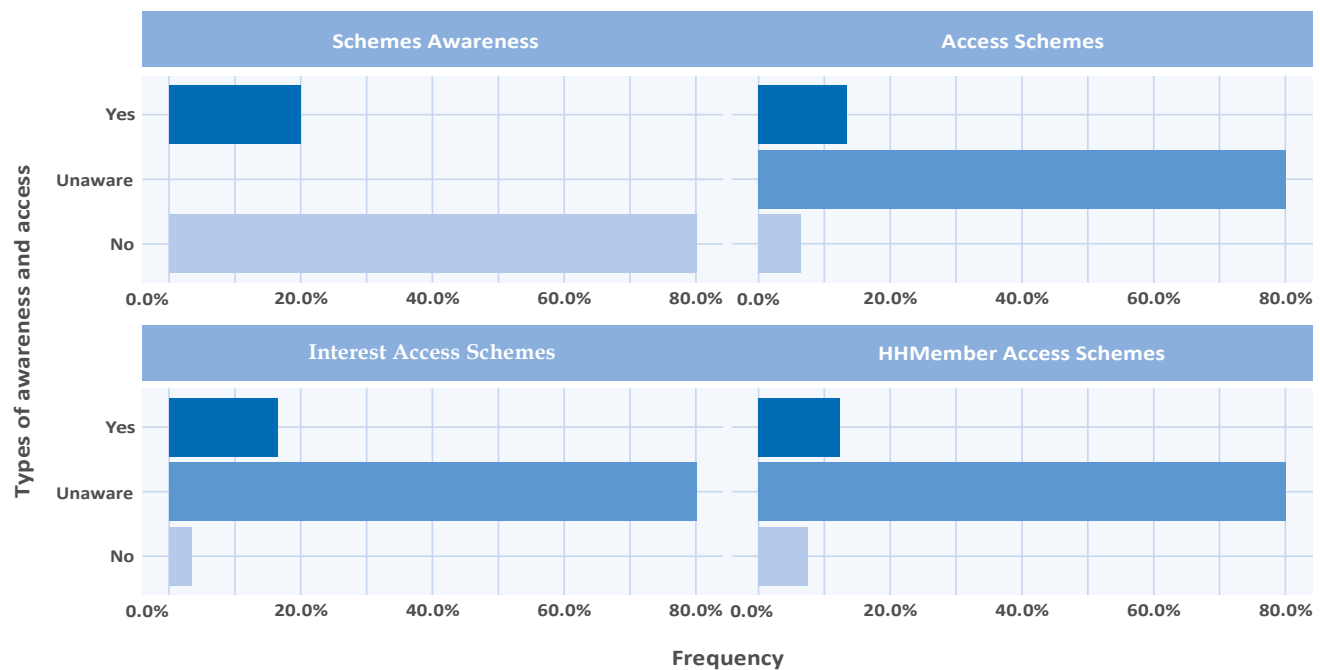
Subsistence agriculture is the main livelihood strategy for Rwandans in the areas surrounding the camps. This was also the main way of life for the majority of Congolese people prior to arriving in the camps. There is extreme pressure on land in Rwanda, so refugees cannot own land in or around the camps to continue their previous agricultural livelihoods. Self-reliance through farming is therefore a very unlikely option for them. Pressure on space also prevents them from keeping livestock within the camps, although wealthier refugees can keep animals on land rented outside the camps. Many refugees in the camps therefore earn money through non-agricultural activity in the informal sector such as petty

trade, which is often a preference for women.²⁵

Barriers to livelihood opportunities were highlighted in a participatory assessment in 2018 conducted by UNHCR in Mahama.²⁶ A recurrent problem voiced by younger refugees in the assessment was that their talents were being underutilized. Other respondents expressed concern that pay rates were driven down by the intense competition for casual labour and the negotiations this entailed. They also reported discrimination between refugees and locals in the formal employment sector.

Diversifying livelihood opportunities seems therefore essential to provide alternative sources of income to cash through income-generation initiatives like micro-entrepreneurship. The Rwandan government and other multilateral agencies are providing a range of schemes in the camps, which could represent entry points to pursue alternative sources of income. For example, UNHCR’s current livelihood strategy places UNHCR in a facilitation role, working in partnership with social enterprises and private sector partners who deliver training in business skills (e.g., book-keeping, cash management), provide mentoring and access to loans, and provide training in productive skills (e.g., weaving baskets), market linkages and other support to existing businesses started by refugees.²⁷ Yet, most cash recipients seemed unaware of the existence of such schemes, according to the independent survey in 2019 (see Graph 14). Only 20 per cent of individuals in the overall sample had heard of such programmes and only about 15 per cent had accessed them. Without greater awareness and access, the benefits of such schemes will fail to reach a wider population.

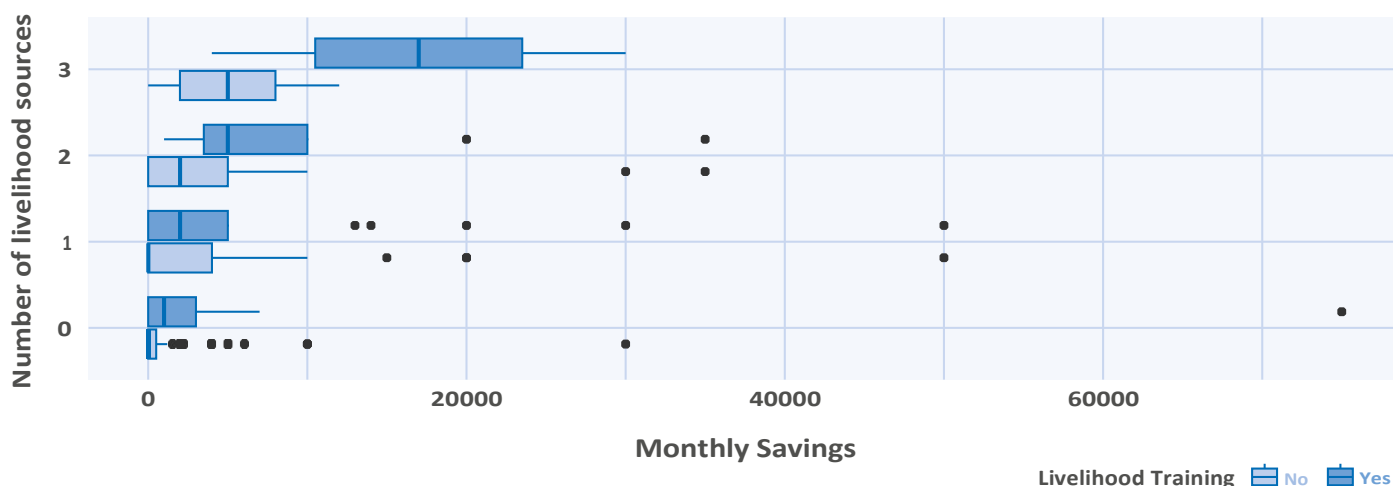
Graph 14: Awareness of and access to existing schemes to build business skills



This finding also corresponds to a similar percentage of households from the independent survey that reported having a business activity (13 per cent).

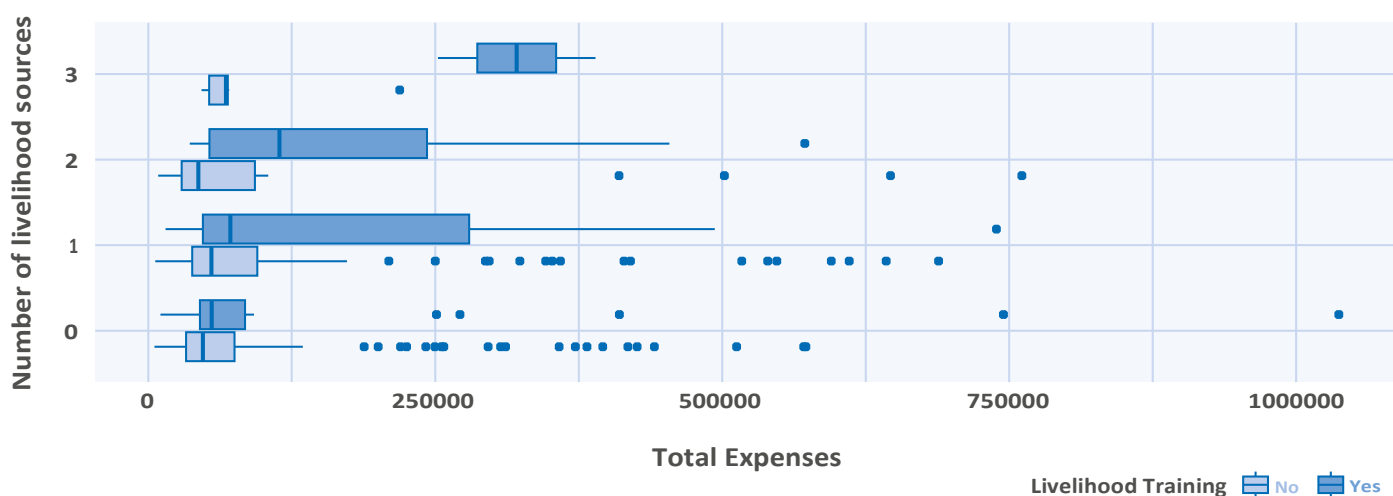
Yet the benefits of livelihood support are clear. Those who received livelihood training made significant financial gains, especially when they had more livelihood sources. Individuals with a higher number of livelihood sources reported having larger amounts of savings, in the 2019 independent survey (see Graph 15). The difference between those who received livelihood training and those who did not is remarkable. The median savings amount increases at least twice as fast when individuals received training specific to a livelihood or trade.

Graph 15: Livelihood sources, livelihood trainings and monthly savings



When considered in relation to expenditure, a more mixed picture emerges on the effects of livelihoods. It is not sufficient to diversify livelihood sources to achieve higher financial flows, according to the survey data; what really makes a difference is the combination of livelihood training with livelihood diversification (see Graph 16). Yet, by looking at the number of outliers in the graph, it is obvious that the relationship is less clear-cut than the one associated with monthly savings. In fact, drivers behind expenditure are much more varied and difficult to frame without considering other control factors such as debt, demographic features and health conditions.

Graph 16: Livelihood sources, livelihood training and expenditures



The significant impact that livelihood training has on cash recipients' financial situation should encourage further research into the most useful types of skills to develop. Most survey respondents wished to gain skills in designing and implementing business plans to attract funding and serve a market need (see the annexed Table A2 on skills preference). A study from the World Bank²⁸ also confirms that a lack of business planning and book-keeping skills limits access to capital and reduces profitability. Hence, building financial literacy and business management skills can strengthen business incubation, prioritization of expenses for productive purposes and a savings culture. In response to the UNHCR Global Strategy for Livelihoods, in 2014 UNHCR Rwanda began assessing entry points to support livelihood activities. The scale of these activities remains limited to strategy with no funding as yet.

4.2.4. Reinforcing the local economy

This subsection sets out findings related to reinforcing local economies through widening refugees' engagement with financial service providers. The ability of refugees to engage in financial services would help to support their business activities and would help them to access credit and saving services to expand a productive venture. By strengthening the relationship between financial services and livelihood activities, the benefit would also spill over to the local economy with more active market engagement generating income opportunities and economic exchanges in the wider community.

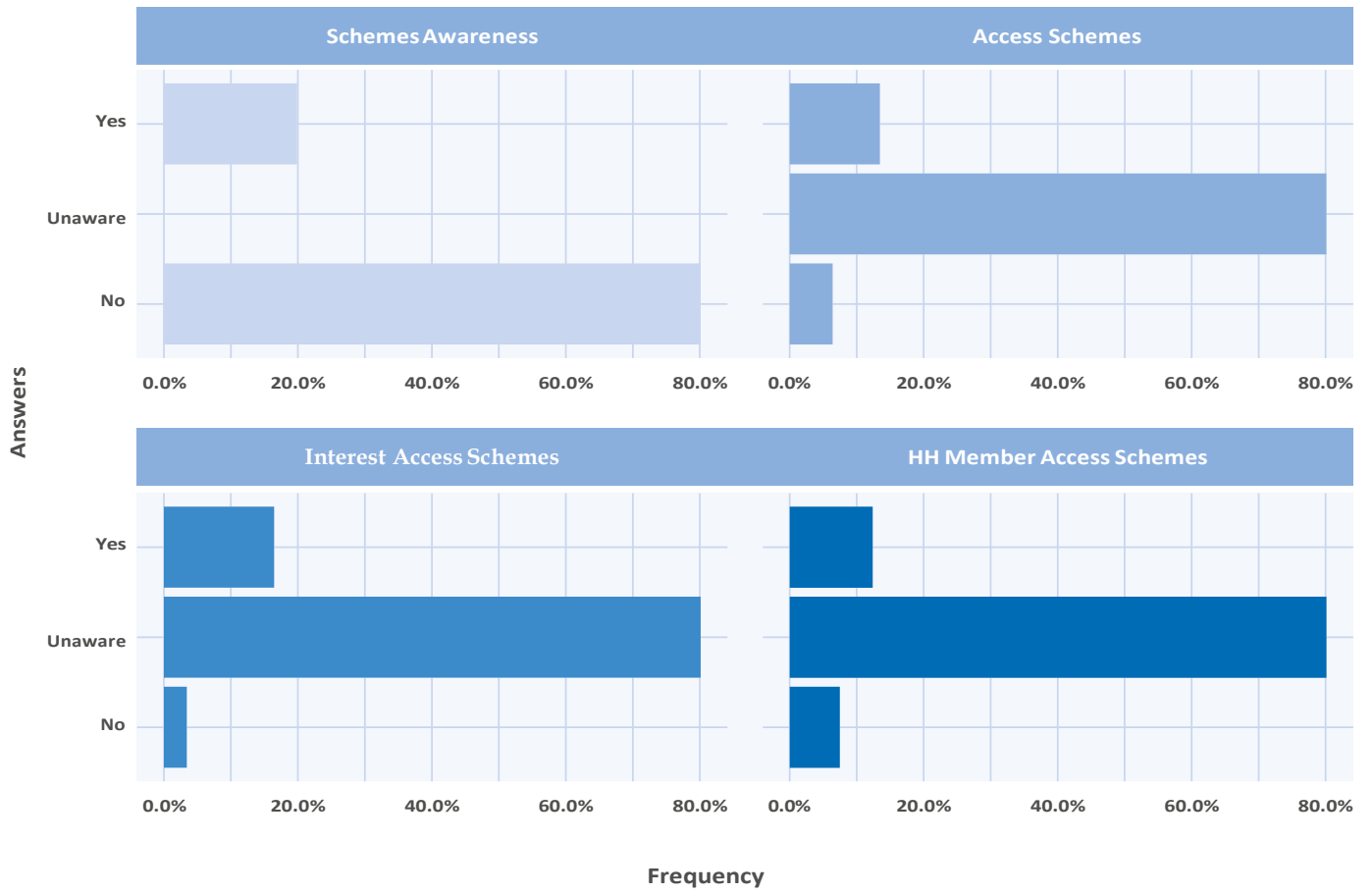
In terms of how cash assistance contributes to this long-term outcome, the evidence from this evaluation indicates that formal inclusion of refugees in the banking sector improves their ability to receive remittances, leading to a greater propensity to save. CBIs have helped refugees to access financial providers but there is limited use of other services and products that could meet their needs. If financial providers were to expand their customer base of refugees, this would improve delivery of services and boost financial literacy.

Use of existing services

The evaluation team conducted a comprehensive analysis of the relationship between cash recipients and access to the financial provider (Equity Bank), which includes the existing range of services and products in use. It was clear that CBIs have had the immediate effect of creating an easy process for recipients to open a bank account and access cash transfers. All respondents had received a debit card and very few experienced challenges in receiving cash.

But easy access to a bank account had not translated into wider use of services. Apart from using the debit card to withdraw cash from agents, cash recipients were using few other financial services available (see Graph 17). This could be because recipients started receiving cash through a formal bank account only a couple of years ago. The only active use of bank accounts was to receive remittances for almost 16 per cent of the sampled population, which points to a degree of financial activity beyond the CBI. Sporadic references to microcredit providers were reported by 15 per cent of the survey respondents. The use of individual credit services was very limited, as was use of mobile banking services.

Graph 17: Use of other financial services across all camps



Financial inclusion

UNHCR CBIs have helped to boost cash recipients' initial inclusion in the formal financial sector by helping them to meet the identity requirements (so-called "know-your-customer" (KYC) constraints) involved in opening a bank account. There is ample scope to strengthen this relationship, not least given the strong push from the overall institutional environment to expand the ability of customers (refugees and other clients) to use a variety of financial services to develop their livelihoods. Refugees could benefit from services like greater portability of credit scores, a more mobile agents' network and financial literacy. Financial service providers (FSPs) could benefit from a wide market to serve refugees' needs.

Plenty of literature highlights a strong case for serving refugees in Rwanda beyond the existing level of financial service provision. A secondary study on financial inclusion by FSD Africa and MicroSave noted that refugees in Rwanda had enough income to be "strong potential customers" for FSPs.²⁹

Fully 90 per cent of refugee households in Rwanda are potential clients of FSPs, according to the FSD Africa study. Refugees already hold 32,000 accounts at Equity Bank. About 10 per cent of refugees have regular salaried jobs in addition to receiving cash transfers and 75 per cent are working adults with an active and regular income source, like the cash transfer. Additionally, the FSD Africa study found that 65 per cent of refugees have other regular cash income streams in addition to the basic cash transfers from humanitarian agencies.³⁰

By comparison, 35 per cent of refugees reported an additional source of cash in the independent survey in 2019. This percentage might be below the figures provided by FSD Africa due to under-reporting or simply because the sample structure for the 2019 survey favours a balance in being representative of places of origin instead of reflecting the overall population. Notwithstanding this difference, FSD Africa indicates that by extending financial services to these groups, the market for financial services could expand by approximately 44,000 individuals.

Barriers preventing refugees from using wider financial services are the KYC constraints that still exist in some cases, and the low level of financial literacy among refugees – a skills gap that could be met by encouraging savings and developing micro- or small enterprises within the camps.

How cash transfers affect local host markets – as explored in the interactions of cash recipients, agents and local markets – and the potential for job creation are important factors in spurring FSPs to widen access to more sophisticated financial services for refugees. A greater circulation of cash in the local economy through cash transfers could be amplified if FSPs provide a wider set of services to refugees to start investing in expanding their business activities, such as through facilitated credit schemes or business incubation programmes. FSPs could develop and tailor their services further so that refugees are not just using a debit card to withdraw cash but using a wider set of services to grow their micro- and small enterprises.

4.3 Findings for Evaluation Question 3

How and to what extent has CBI contributed to the overall protection and solution goals of the operation?

Summary of findings

- **CBIs are associated with intensified economic exchanges between cash recipients and local communities**, through the use of cash to meet basic needs. Evidence suggests that Rwandans living in proximity to refugee camps benefit from economic and labour opportunities. Refugees reported improved interactions with local traders as a result of being able to exercise more choice. But there was little evidence that cash alone can further long-term socioeconomic integration.
- **Legal, policy and regulatory frameworks within which CBIs operate help to promote integration** such as through the right of refugees to work. Yet structural issues such as poor access to employment or capital are hampering the achievement of longer-term protection outcomes. The right to work does not guarantee that refugees will find security through earning other revenue aside from cash assistance.
- **More than a quarter of refugees have complementary revenues aside from cash**, through paid work, small businesses, trade, or remittances, although these may be precarious. This signals a degree of socioeconomic integration with host communities; it also contributes towards protection outcomes and improves household financial security. Households with complementary revenues were more likely to build up savings.
- **Very few refugees receive business incubation services, limiting the prospects for long-term socio-economic integration**. Few agency-run schemes were available and few refugees were aware of any that exist. This inhibits their future income-generating abilities and engagement with local markets. CBIs provide easy access to bank accounts, cash and financial services, but this access is not translating into sustainable livelihood opportunities that would further aid integration.

Overview

Section 4.3 explores how and to what extent CBIs have contributed to the overall protection and solution goals on the socioeconomic integration of refugees in Rwanda. The evaluation question has two sub-components that shape the findings:

1. how any complementarity across the provision of cash, sectoral interventions and in-kind provision of assistance and services has contributed to protection outcomes;
2. the elements of CBI programme design and implementation that most facilitated and/or hindered the achievement of outcomes specific to socioeconomic integration, taking into account the operational environment.

Underpinning the exploration of these areas is the intention to understand better how structural issues are affecting CBIs' contribution to longer-term socioeconomic protection outcomes.

4.3.1. Complementarity as a contributor to outcomes

CBIs sit within a landscape of various overlapping frameworks and environments. These include legal and policy frameworks, the wider environment of agency interventions, and the network of different revenue sources that refugees may access. The complementarity and interactions of CBIs with these frameworks – producing both intended and unintended consequences – can affect the achievement of protection and sectoral outcomes.

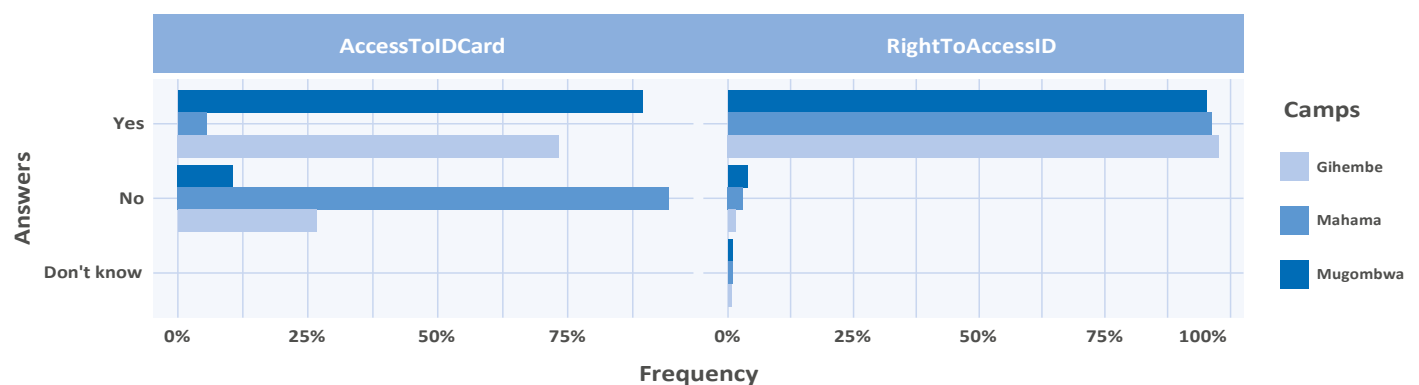
Awareness and use of rights

Legal and policy frameworks are particularly influential in contributing to wider socioeconomic integration. They determine whether refugees are aware of and use rights that offer them legal entry and the right to work. Evaluation findings suggest that refugees know about their right to access a refugee ID card – only refugees in Mahama were still waiting to access the refugee ID card and were holding proof of registration instead. A refugee ID card gives refugees the legal right to work. Yet, even if the legal right for refugees to work is guaranteed in this way, several FGD participants still faced discrimination in accessing employment opportunities because of their origin or due to competition with local workers.

For refugees, access to the job market and complementary sources of revenues depend on their legal status, which is guaranteed under the current policy framework in Rwanda. The government provides the right to work to all refugees, and most of them receive an ID card to attain this. However, the evaluation did find differences between the Congolese and Burundian camp populations in terms of holding a refugee ID card due to procedural delays in getting the card.

The vast majority of refugees who recently arrived in Mahama, the main camp for Burundians, did not hold a refugee ID card, most likely because this can take almost a year to obtain (see Graph 18) although in the recent months after this survey major progress has been made to address this issue (44 per cent of the eligible population had received the refugee ID card by March 2020). At the time of the 2019 survey, they were holding a proof of registration with a UNHCR registration number. They were however, aware of their right to access a refugee ID card. In the more established camps like Mugombwa, the vast majority (from the Democratic Republic of the Congo) were both aware of their right and were now holding a refugee ID card.

Graph 18: Refugees who accessed a refugee ID card and were aware of their right to an ID card



In the focus group discussions, participants were asked whether they were aware of their right to a refugee ID card and that the card entitled them to work legally. While awareness of this right seemed generally high, their responses revealed a more mixed picture when it came to acting on that right. In fact, some participants in FGDs within the selected Congolese camps said that they did not know about their entitlement to work. Others had heard about this right through community meetings facilitated by UNHCR and MINEMA.

While refugees have the right to apply for jobs, the suggestion from FGDs was that this does not necessarily lead to a job offer since Rwandan nationals remain the preferred choice, in both the public and private sectors. Male participants in FGDs in Mahama camp were more aware generally about their ability to work in Rwanda, and most had started actively looking for income-generating activities.

All FGD participants cited problems with obtaining identification papers as the main obstacle to securing work opportunities. As well as procedural delays, employers often do not accept a refugee ID^{XI} as sufficient proof of right to work. A lack of recognition for qualifications constituted another barrier to finding work. Burundian respondents found it difficult to use their diplomas and language skills, leading to unequal pay for the same level of competences. One respondent in Mahama reported that a teacher holding the same qualifications as Rwandan teachers was receiving a lower salary because of her refugee status. The employer had also decided to reduce her wage because she was receiving assistance as a refugee. These forms of discrimination exacerbate economic inequalities with host communities.

Associated costs of getting a job, like use of a computer for applications and transport to attend interviews, also presented barriers.

Complementary revenues

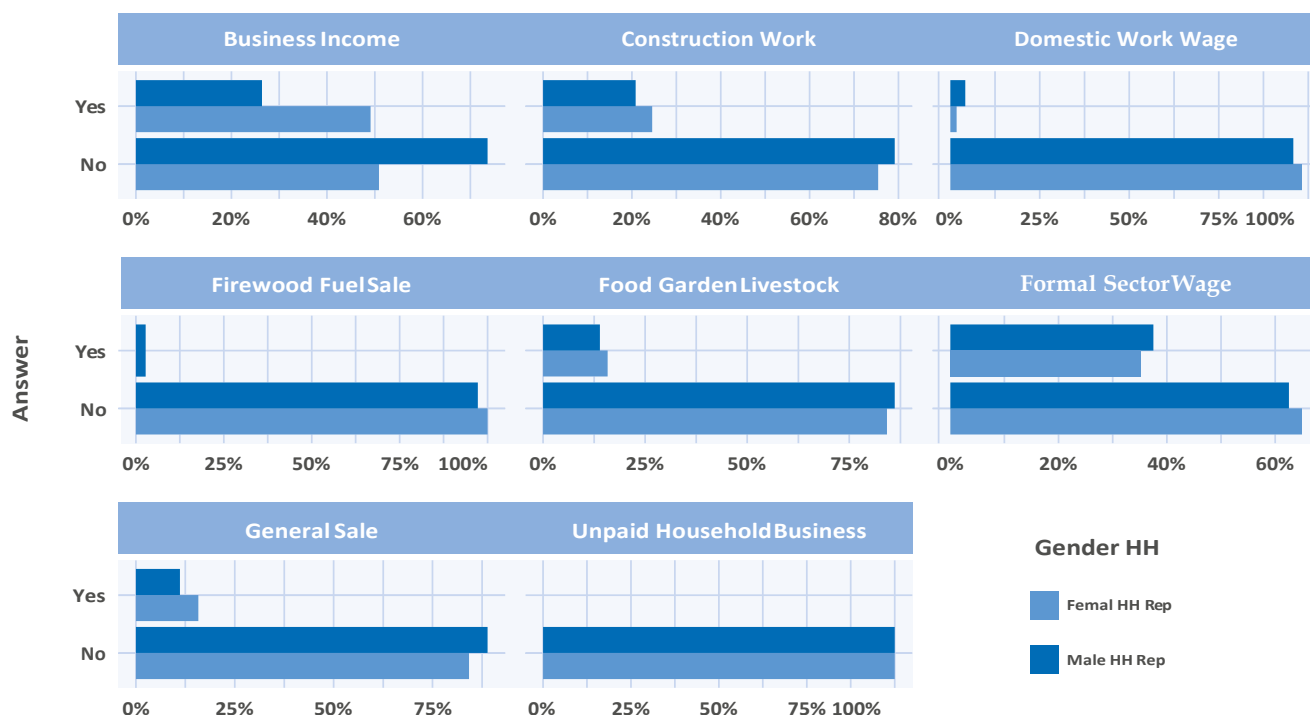
More than a quarter of respondents to the 2019 survey reported receiving other revenues apart from cash assistance. Evidence on the ability of refugees to generate other revenue – through paid work, small businesses, trade, remittances – signals a level of economic activity, albeit precarious, among refugee populations and points to their socioeconomic integration into host communities. Its presence also contributes towards protection outcomes of securing household financial security and meeting basic needs. Findings showed that those receiving complementary revenues were more likely to build up savings, compared to those receiving only cash assistance. Most savings were accumulated for use in emergencies.

To explore the effects of complementary revenues, the evaluation team analysed survey responses from refugees and from key informants on local market structures, and used these to define relationships between income, spending and savings. A significant portion of households was found to generate revenues from different sources of income (see Graph 19). The frequency of different forms of revenue generation underlines the existence of economic activity among the refugee population that might otherwise go undetected. Its presence offers the opportunity for faster socioeconomic integration for selected groups of refugees.

About 40 per cent of survey respondents identified either small businesses run by household members or wages in the formal sector as main sources of revenues (see Graph 19). There is a significant difference between female and male household representatives with respect to business income. One explanation for this provided by focus group participants is that members in households represented by women are keener to work within or close to the camps instead of migrating for waged labour to places distant from camp locations.

XI The UNHCR registration card prompts the process for the issuance of a refugee ID, which is recognized as a national ID by the Government of Rwanda.

Graph 19: Sources of income



Focus group participants in the three camps expressed a preference for working within a business environment, particularly in agriculture given that there are significantly more food sales compared to sales of other goods or services in the camps .

Effects on spending and savings

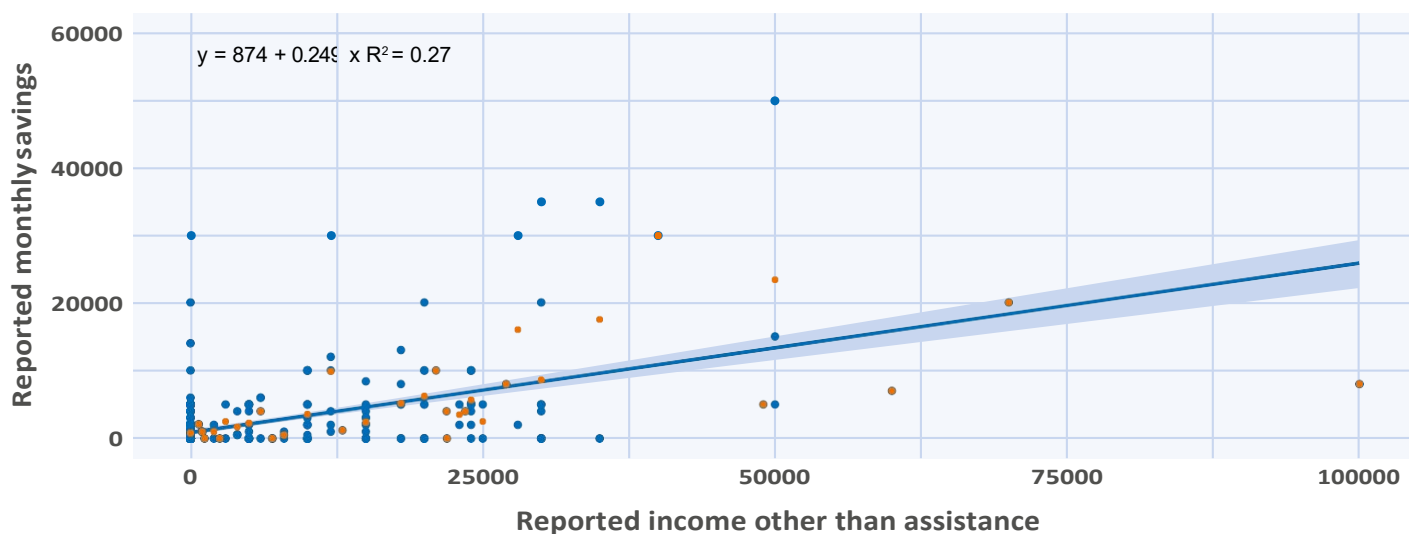
It is reasonable to assume that complementary revenues from small businesses or earnings from formal sector employment represent a step towards refugees becoming self-sufficient in fulfilling their basic needs. This assumption is substantiated when looking at how cash assistance and income explain expenditure patterns. Income and assistance have a significant effect on expenditures at household level – accounting for almost 70 per cent of expenditures, as illustrated in the annexed Regression Table A3.^{XII}

In relation to expenditure per capita, the role of savings was found to be a lot stronger in terms of what drives expenditure per capita compared to income and various forms of assistance (see Regression Table A4). It is likely that the adjustment per capita reduces the income variation across cases, so the role of savings becomes more significant, while assistance retains a similar coefficient as before.

The relationship between expenditure per capita, income and savings suggests a causal link between income and savings. Since more than 40 per cent of respondents are saving from some form of income, it was possible to create a model to define the strength of this relationship (see Graph 20). The relationship between savings and income that was not assistance is quite strong among the sampled respondents; the variance in earnings explains almost 30 per cent of monthly savings. The same inferential relationship between savings and assistance does not yield any significant result. This is a meaningful difference because it strengthens the hypothesis that a proportion of cash recipients are earning income outside the CBI and, as a result, are able to establish a savings base.

^{XII} The team analysed aggregated expenditure at the household level. When disaggregating per type of assistance, UNHCR and WFP have different effects on aggregate expenditures. The reason for this difference might relate to household decisions on how to spend the different amounts, food being a primary use of WFP assistance.

Graph 20: Inferential relationship between savings and income

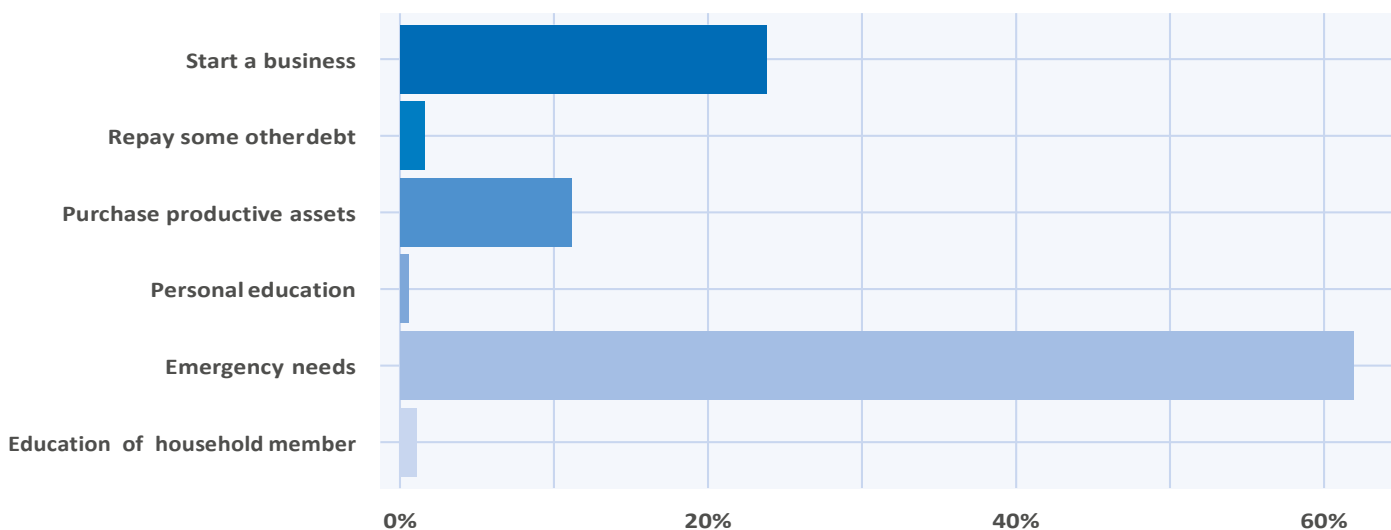


To confirm that the relationship between income and savings is not conditional on total expenditures and assistance received requires a more detailed statistical analysis on the variable effect of each. The annexed Graph A10 shows that saving is not determined by cash assistance; instead, income earned is a stronger predictor to explain savings. This is a relevant finding since it undermines a direct link between receiving cash and building savings while reinforcing the idea that income generation is the main driver for accumulating capital.

Remittances are part of the overall picture on revenue sources and savings, albeit a small part. The relationship between remittances and savings is quite weak compared to that between income and savings (see regressions annexed in Graph A11). Remittances are not significantly associated with savings; they only explain about 7 per cent of the overall variance in savings, slightly more in female-headed households. The average value of remittances is lower in female-headed households although their propensity to save is slightly higher. Overall, remittances play a small role in stabilizing household finances but it would be worth exploring their role in more depth since almost 16 per cent of the total sample reported receiving them.

Savings do not necessarily lead to productive investment. For more than 60 per cent of respondents, the purpose of savings was for use in emergencies (see Graph 21). A quarter were saving cash to start a business, which has significant potential for income generation, while 11 per cent planned to buy productive assets. The intentions expressed underlined the tension between a longer-term aspiration for self-reliance and a general perception of precariousness that compels refugees to save in case of emergencies. Interestingly, very few planned to use savings to repay debt, which implies that households with diversified streams of revenues are usually less indebted and more able to save.

Graph 21: Intentions behind possible uses of savings

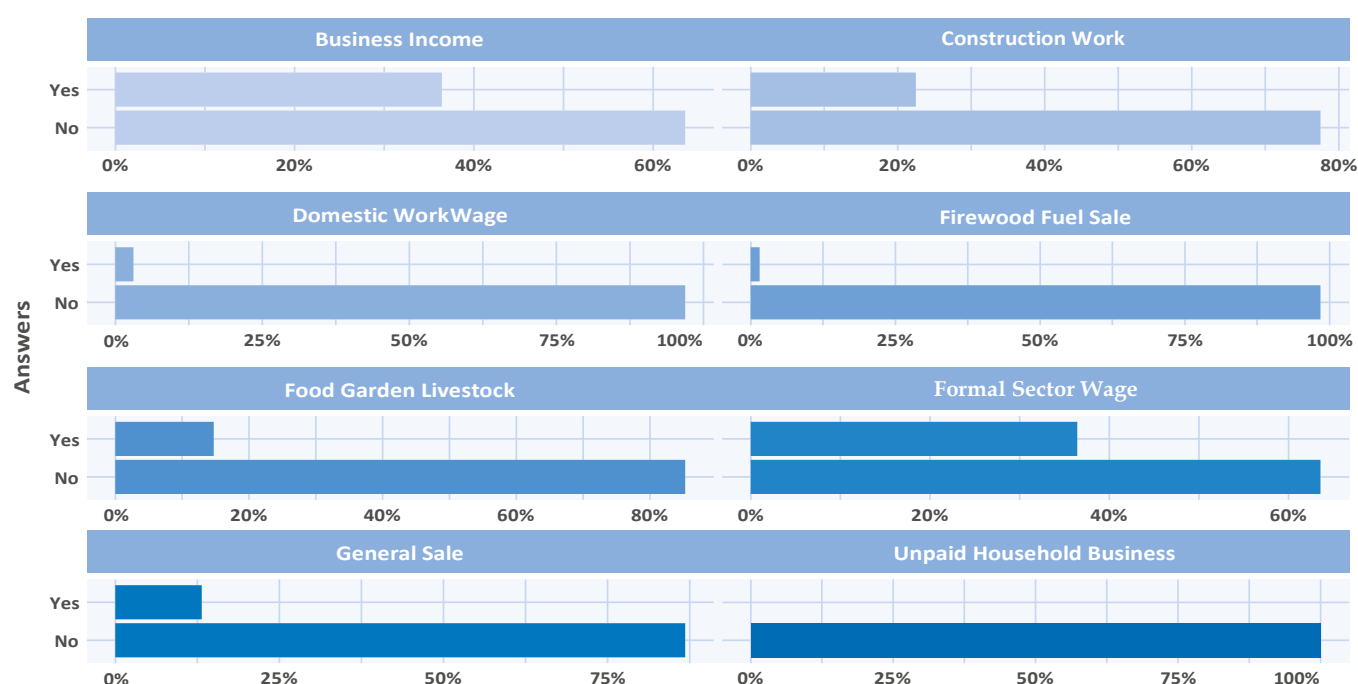


Complementary assistance

Complementary assistance provided to cash recipients – that is, other aid, including provision of nutrition, health, financial skills and education services – offers another pathway for refugees to further their socioeconomic integration. A significant portion of refugees accesses other forms of assistance (food, NFIs, education) but only a minority received business incubation services from actors in the camps. This is of concern since focus group participants recognize an extensive need for business development skills to engage with the markets in a more meaningful way.

The majority of cash recipients participating in the survey reported access to various forms of assistance (see Graph 22). Although cash transfers are replacing the direct provision of food and NFIs, the delivery of other services like primary education and health care has not changed and their provision remain significant in meeting basic needs. However, only 10 per cent of respondents reported receiving business incubation from actors in the camps. Greater socioeconomic integration would require more effort in this area.

Graph 22: Complementary forms of assistance received by refugees



Although only a small proportion received livelihood-oriented assistance, FGD participants across selected camps shared examples of business incubation schemes. Some were delivered by NGOs like Humanity & Inclusion and Plan International through capital injections and land on rental to start a farming business. Inkomoko is another financial training provider for refugees on how to start and manage a business before getting credit. Participants were resistant to getting credit at a high interest rate to set up a business and preferred a more flexible assistance model, such as Give Directly’s unconditional cash injection to refugees in Mugombwa that enabled them to invest in income-generating activities.

The complementary services seen as channels to financial independence were those providing start-up capital for businesses, farming land to rent and subsidies within the food industry. FGD participants said that existing schemes should be more inclusive, considering that refugees running a business must operate in exceptional circumstances, with a lack of both space and capital. By providing adequate training in business management, FGD participants pointed out that the schemes would widen the range of funders willing to invest in a start-up, from established businesses to individuals. Indeed, the range of complementary assistance in the wider environment shows that there is ample scope for programmatic integration between cash and multi-agency initiatives to boost economic exchanges and to facilitate socioeconomic integration.

Other meaningful associations between various forms of assistance and financial in/out-flows at the household level were found, as the correlation analysis in annexed Graph A12 clarifies. As expected, the association is strong between earnings/savings and expenditures plus assistance received. A less anticipated association is a positive correlation between NFIs and earnings/savings – possibly because household members have sold on NFIs to generate more cash revenue. Another strong correlation between legal services and skills-building might indicate recognition that securing entitlements is a premise to engage in a business activity.

Although cash assistance provides an important contribution to basic needs expenditures, income diversification remains a better predictor of livelihood improvements. This is in line with expectations since the role of cash assistance is to ensure basic needs are being met and that the protection risks are minimized as a result of tailored complementary services (reporting pathways, risk monitoring, FCMs), as analysed in previous sections.

4.3.2. Achieving outcomes related to socioeconomic integration

Long-term integration of refugees is highly dependent on inter- and intra-community exchanges that are largely economic and social in nature. CBIs have facilitated the increase in and intensity of economic exchanges between cash recipients and market vendors in the host community. One-off cash injections, as in Mugombwa camp, further strengthen exchanges between markets inside and outside the camps. However, cash injections and cash assistance offer a short-term solution to reduce negative coping strategies and spur economic exchanges. To fulfil long-term protection goals, cash assistance would need to be integrated with other initiatives. Debt and price pressures also hold back a wider distribution of benefits from economic activity, while limited skills development hampers future income generation.

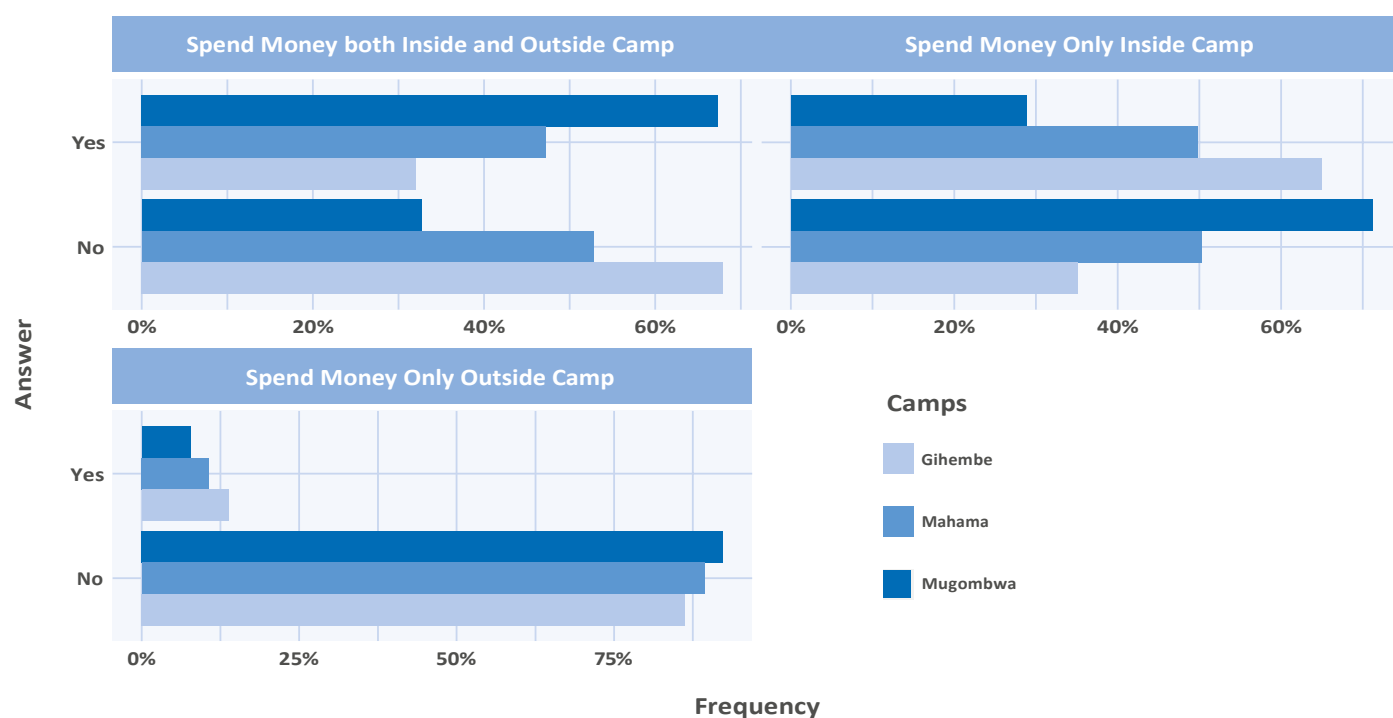
Economic exchanges with communities

CBIs have increased the intensity of community exchanges between refugees and host communities both within and outside the camps, although with significant variations between the camps. Economic exchanges are instrumental to socioeconomic integration through the financial benefits that the associated interactions generate across both refugee and host communities.

The frequency of economic interaction seems to depend on the camp in question (see Graph 23). Although the broad trend is a mix of both in-camp and outside-camp spending, there are nuances that do not lend themselves to over-generalization. For example, in Gihembe the economic interactions are predominantly inside the camp; in Mugombwa, most spending occurs in and outside the camp. The factors determining these differences might relate to market structure, cultural proximity and physical location. The intensity of economic exchanges both within and outside the camp in Mugombwa also corresponds to a much higher median income than in the other camps thanks to a one-off cash injection of about US\$700 to US\$750 per household from Give Directly. This payment reached recipients' MTN mobile wallets in 2019.

This difference suggests that socioeconomic exchanges with both host communities and refugees can represent an accelerator for economic exchanges when there is more cash in the economy – which is desirable in order to achieve meaningful integration.

Graph 23: Spending money inside and outside the camps



Asked about the quality of the relationship between cash recipients and host communities, refugees in FGDs unanimously reported that cash assistance had helped to improve their relationships with the local communities, including neighbours, and market vendors. In Gihembe, FGD participants explained that the relationship with the locals had improved since the introduction of cash assistance – since refugees have had resources to buy their food, this has boosted interactions with host communities. The increased sense of choice that cash transfers bring also helped to increase feelings of safety among refugee households, inside and outside the camp. Choice is a common thread from the FGDs with specific reference to wider options of goods and services, especially in the food market, which helped to improve exchanges between refugees and host communities.

“Whenever we meet at the market trying to buy rice, we are equal because the money they have is the same money.”

(FGD participant from Mahama)

“We used to eat like prisoners but now we eat what we want from vegetables to meat and other things.”

(FGD participant from Gihembe)

Cash assistance has also enabled refugees to go to external and internal markets more often than previously, leading to better, more regular customer-trader relationships. Trust was a decisive factor for participants in Mahama, who reported how cash assistance allowed them to go to the markets and pay back pre-existing debt. Participants described how their direct engagement with businesses outside the camps enabled them to consolidate business relationships and social exchanges in general. A similar narrative emerged from the host communities when describing their feelings about refugees receiving cash.

Participants from various communities close to refugee camps in Mahama described better relationships. Positive

aspects mentioned included the establishment of savings groups, a growth in economic exchanges and increased incentives for local suppliers to meet the demands of cash recipients for local food products. Cash assistance had also contributed to ending the theft of crops for survival. However, some participants remained concerned that the economic exchanges were only based on cash assistance and that refugee communities did not produce much that could be traded with local communities.

A survey of more than 1,600 Rwandans in 2019 drew similarly positive conclusions on the intensification of economic exchanges with refugee communities, and the economic benefits this could bring.³¹ It found that Rwandans living in close proximity to a camp enjoyed greater household asset ownership on average, for both male- and female-headed households. Rwandans living close to a camp were not more likely to have negative perceptions of their economic situation compared to their peers who were less exposed to refugees. Individuals within 10 km of a camp were found to benefit from wage employment, while the lack of forced boundaries between refugees and the local community had led to a more unified labour market.

Across all Congolese camps the social relationships and exchanges with the host communities seemed strong. In Gihembe and Nyabiheke there were examples emphasized of host communities supporting older refugees and those with disabilities. The respondents reported that refugees were already socially integrated through community-based groups and that belonging to a certain group consolidated the cohesion within the community.

A slightly mixed picture emerged of the relationship between Burundian and host communities around Mahama camp. The FGD participants reported that during their exchanges to get jobs, firewood, or fresh food from the host communities, the Burundians befriended Rwandans. However, there is pressure on firewood as a resource in Mahama, which had been jeopardizing the communities' peaceful co-existence. Refugees used to take firewood from the host community as a survival strategy before the cash assistance was in place, leading to hostilities with locals.³² This ceased to be an issue as a result of cash assistance, according to FGD participants in Mahama.

Round-up of CBI-related barriers and enablers to integration

Looking back across the findings for Evaluation Question 3, it can be seen that CBIs are associated – both intentionally and otherwise – with a range of drivers and barriers to the socioeconomic integration of refugees.

- CBIs have intensified economic exchanges between refugees and host communities, and social interactions between them have also reportedly improved. One-off cash injections, such as that in Mugombwa camp, contributed to stronger economic exchanges at markets inside and outside the camps and acted as an income accelerator. Rwandans living close to camps are likely to benefit in terms of trade and labour, although tensions over scarce resources can undermine this. Evidence shows however, that cash alone is not enough to support positive long-term outcomes in local socioeconomic integration.
- Policy and regulatory frameworks aim to facilitate the socioeconomic integration of refugees. There is a de facto right to work, open borders and access to durable solutions (resettlement, local integration and return) but these are not sufficient to ensure employment. The long-term aspiration is to further integrate refugees into social safety mechanisms that the Rwandan government intends to start expanding as part of its Vision Umurenge Programme 2020, while favouring job creation and business activities initiated by refugees themselves.
- CBIs have had the immediate effect of creating an easy process for recipients to open a bank account and access cash. As discussed previously, all survey respondents reported receiving a debit card and very few experienced challenges in receiving cash (see Graph 4). In this way, UNHCR's cash transfers are a critical first step towards financial inclusion for cash recipients. By using existing financial institutions, the CBI process thereby creates a

formal relationship between the recipient and the institution. This should then fast-track the ability of refugees to access a range of financial services and products that could be used for productive purposes – but that step is yet to be taken by many.

- The lack of business and livelihood skills development for refugees offered by agencies means access to schemes and services for long-term socioeconomic integration remains limited. General low awareness about relevant schemes slows down their potential benefits in terms of income acceleration and savings generation. Complementary forms of assistance focused on skills development have not reached a critical mass of refugees. Yet the existence of a range of complementary schemes shows that programmatic integration and multi-agency initiatives are possible to boost economic exchanges and the consolidation of socioeconomic integration.

5. Conclusions

Key conclusion 1

CBIs are well-adapted and appropriate as a programming modality in Rwanda.

The programme performed relatively well in terms of design, but room for improvement exists on targeting, communications, feedback mechanisms and complaints handling. The UNHCR feedback and complaints mechanisms (FCMs) currently focus on solving technical issues related to accessing cash – and respondents reported that this was generally functioning well, leading to improvements in CBI delivery.

CBIs broadly complement community-based protection measures, with most recipients feeling safe when using cash. The majority reported that UNHCR FCMs co-exist with other channels for reporting such as refugee committees or community mobilizers. This indicates the presence of a stronger protection mechanism, with cash recipients able to choose from UNHCR protection services and community-led options. The possibility of interacting with UNHCR staff and giving direct feedback offered an additional protection dividend.

However, gaps remain in the overall design. With around one third of respondents reporting being unaware of FCMs, there is a clear need to understand the barriers related to this lack of awareness, particularly as it may leave room for financial exploitation of recipients by agents. Whether communications on FCMs are adequate and effective may be worth exploring.

Complaints handling was reportedly patchy. Technical issues when reported did get resolved, albeit with delays. But respondents spoke of failures and delays in addressing other concerns, which could exacerbate protection issues. Other protection risks, such as those relating to an ongoing debt cycle among unaccompanied minors, were harder to detect, with no clear reporting and referral pathways.

Finally, UNHCR CBIs currently use no socioeconomic targeting in favour of a blanket approach to provide all refugees in camps with cash assistance. A deliberate blanket approach is easier to track and manage but the complete lack of targeting is actually increasing protection risks and coping strategies for the most vulnerable. The evaluation shows that the size of the transfer amount poses particular problems for households with certain vulnerabilities, who reported a higher need for negative coping strategies. A more targeted approach could improve protection outcomes for such households. Encouragingly, there were signs of multi-agency engagement on this.

Key conclusion 2

Refugees use cash to help meet their basic needs but the transfer amount is too small.

Cash transfers are leading to some positive protection outcomes for cash recipients. These include an overall reduction in the use of negative coping mechanisms; an increased sense of safety, dignity and choice among cash recipients; and greater inclusion in local markets and the formal financial sector.

Importantly, by including cash recipients in the financial sector, the cash programme offers them an entry point to access wider financial services beyond the use of the debit card. The evaluation also confirmed the existence of some financial activity among cash recipients aside from receiving and using the cash transfer. Almost half of respondents were saving some of their money and a sixth were receiving remittances into their bank account. There is therefore ample opportunity for financial services providers (FSPs) to extend and tailor financial services for the needs of cash recipients.

Yet concerns about the size of the cash transfer were persistent. Many respondents reported finding food items unaffordable and use debt to meet all basic needs. While overall cash assistance was helping to boost perceptions of safety within households and of dignity in interactions with host communities, there were distinct perceptions among many of being unable to meet all basic needs through cash. Other vulnerability factors further eroded the ability to meet all basic needs through cash, as evidence showed higher frequency of negative coping strategies among larger households and those of people with disabilities.

Increasing indebtedness of cash recipients and rising prices could in part be contributing to this perception of unaffordability among recipients. The prevalence of debt, some of it long-standing, emerged strongly from the evaluation, indicating an unintended consequence of cash assistance whereby its presence could be helping to consolidate a power imbalance of agents over recipients.

Key conclusion 3

CBIs are associated with intensified economic exchanges between cash recipients and local communities, but cash alone is not enough to achieve long-term outcomes.

Combined with livelihood initiatives implemented by government, other humanitarian actors or UNHCR as part of a comprehensive response, cash assistance can be seen to contribute to long-term protection outcomes. For instance, it can have a significant effect in improving access to the labour market for cash recipients and in fuelling economic exchanges, which both help to further the socioeconomic integration of refugees. There was little evidence that cash in isolation was sufficient to further this integration, although CBIs and additional cash injections clearly offered a short-term solution to reduce the need to adopt negative coping strategies.

CBIs are not implemented in a vacuum. They operate in landscape of contextual factors that both block and enable cash recipients' socioeconomic integration. A key enabling factor is the favourable legal environment in Rwanda for refugees, who have the right to access a refugee ID card and to work. Rwanda is also attracting multilateral resources that enable the government to develop social accountability mechanisms and to strengthen business-led livelihood solutions – both aimed at benefiting refugees. Despite these enablers, many respondents reported structural problems when pursuing employment opportunities, including discrimination, scarce resources, competition from local workers, and failure to recognize qualifications.

Key conclusion 4

Complementary assistance and revenues signal a degree of socioeconomic integration but a lack of business incubation services and skills-building inhibits future income generation and engagement in local markets.

The evaluation showed that the majority of refugees were receiving complementary assistance of food, NFIs and education services. More than a quarter of refugees had complementary (although precarious) revenues aside from cash, through paid work, small businesses, trade or remittances. The existence of these supports further contribute to protection outcomes such as household financial security – especially as those with complementary revenues were more likely to have savings.

However, with fewer than 10 per cent of cash recipients receiving livelihood-strengthening support, their income-generating potential and engagement with local markets are inhibited. Cash recipients could make the best use of employment opportunities if they were able to access relevant skills-building programmes focused on business development.

Although the interplay between CBIs and other livelihood initiatives is currently limited, improved cooperation with multilateral and development agencies, such as the World Bank, are being actively explored by UNHCR. This type of cooperation could improve the integration of cash interventions with livelihood programming, leading to debt reduction, and increased revenues and greater self-reliance for refugees. A multi-agency response, however, requires concerted efforts from the leadership in various organizations to think in a more long-term way and to combine different programmatic approaches that can attract multiple funding streams.

6. Recommendations

1. Increase the value of the cash transfer.

- The combined value of the WFP and UNHCR cash transfers should be adjusted so that the amount is at least above the per capita value of the national extreme poverty line. Currently the total monthly equivalent is below this value. While findings confirm that cash assistance has promoted the achievement of longer-term sectoral and protection outcomes, the limited cash transfer value is a major barrier to refugees being able to meet all their basic needs.

2. Review the targeting strategy for the cash transfer amount.

- Socioeconomic vulnerabilities, including vulnerability factors selected by affected communities, should be part of a targeting strategy for determining cash assistance levels. Although all refugees in camps receive cash, evidence showed that households with certain vulnerabilities were more likely to use negative coping strategies. A shift from blanket assistance to a defined targeting strategy would provide a more nuanced approach to assessing eligibility for higher levels of cash assistance for those whose vulnerabilities may expose them to greater financial pressures.

3. Enhance the monitoring of the cash programme.

- UNHCR Rwanda should put in place systematized monitoring of CBI regarding process, output and outcome levels through the corporate tools and store data in one place according to key indicators from the Standard Operating Procedures. In addition, plenty of data exists about the performance of CBIs with different actors but the systematization of that evidence needs improving and centralizing in one database or linking multiple ones through a unique identifier. A more integrated monitoring, evaluation, accountability and learning (MEAL) and information management system would be useful to cross-reference evidence about the profile of refugees and the evolution of their livelihoods and vulnerabilities. Representative samples of respondents in each camp could also inform UNHCR Rwanda on socioeconomic trends. These findings would improve targeting and appropriateness of the intervention in terms of adjusting the allocation of funding and activities across different protection priorities.
- Establishing an explicit causal framework that defines outputs, outcomes and the assumptions behind contribution claims with respect to long-term protection outcomes of CBIs would be beneficial. Tracking protection indicators to support short-term and long-term objectives could be incorporated into PDMs. All process indicators could be managed within the same database and tracked regularly to establish key trends.

4. Improve linkages between CBIs, social protection and national accountability systems.

- The imbalance of power between agents and refugees is noticeable and requires closer monitoring through FCMs and community-based measures at the camp level. Although adequate and diversified FCMs exist within the camps, harder-to-detect protection risks triggered by a cycle of debt represent an area for combined assessment and monitoring by UNHCR Rwanda's protection team and the CBI programme team.
- Rwanda represents a favourable institutional environment and donors are keen to facilitate a move towards including refugees in national social accountability mechanisms. Given UNHCR Rwanda's experience and the large amount of data it possesses, it can support donors and other actors to expand district and local government capacity to manage refugees' participation in socioeconomic integration initiatives.

5. Ensure positive returns from financial literacy and financial inclusion.

- The evidenced need for financial education of refugees should prompt greater awareness about how to improve links between cash and complementary assistance. Mainstreaming a financial management culture through champions and trainers within the camps could enable refugees to seek help from a trusted individual when managing the cash transfer. UNHCR Rwanda could work more closely with community-level actors to promote the National Bank of Rwanda's education campaign and other actors' financial literacy initiatives. To complement financial skills-building, it is also necessary to increase refugees' sense that the debit card is an entry point for accessing new/unused financial services. Partnerships among FSPs to increase visibility of financial services in the refugee banking space would boost potential demand that FSPs would then be in a good position to meet.
- UNHCR Rwanda could advocate for financial products and services that are tailored for refugees to help them access a wider range of savings and credit services based on their business potential. These should be easily accessible and effective in stabilizing refugees' livelihoods, even if subject to cross-border movements. They could include credit portability, cash-on-demand, new wallet structures and agents' networks. A wider range of products and services should be part of a broader partnership between FSPs and multilateral agencies focused on several needs: i) spreading financial literacy; ii) meeting financial needs of smallholder farmers; iii) digitizing refugee KYC; iv) expanding capacity of micro/small enterprises; and v) encouraging value chain financing mechanisms. The new products would be developed through an enhanced collaboration between FSPs, cash providers and UNHCR to promote inclusion and boost refugee capacity to leverage greater financial means.

6. Seize opportunities to enhance livelihoods programming.

- UNHCR Rwanda can reverse the current low-level awareness about business development schemes for refugees and undertake their implementation. Complementary forms of skills development services can accelerate revenue generation. As the evaluation showed, respondents with relevant livelihood training and more than one livelihood source were building up savings more quickly than others. Additionally, developing micro-enterprises within camps could mitigate the effects of discrimination experienced by some refugees when seeking work, and could enhance economic exchanges with host communities.
- The significant financial returns that livelihood training offers in terms of refugees' income and savings levels should encourage further research into the most useful types of skills to develop. UNHCR Rwanda could pursue longer-term funding for livelihood programmes and/or could provide technical support to partners with adequate funding. Building financial literacy and business management skills would strengthen business incubation, prioritization of expenses for productive purposes and a savings culture.

7. Foster decentralized action and greater economic exchanges between camps and host areas.

- UNHCR should pursue a greater focus on programmes that promote and strengthen government ownership of the social accountability mechanism, as funded by multilateral agencies. This would help promote a shift towards more decentralized action by line ministries and district governments. UNHCR Rwanda leadership efforts should be directed towards coordination of and engagement in multi-agency initiatives, such as partnerships between the CBI programme and livelihoods schemes/initiatives promoted by the government. The linkage between cash programmes and government-run livelihood initiatives is necessary so that refugees can begin to attain self-reliance, diversify their income sources and no longer resort to purchasing goods on credit from agents.

-
- Institutional stakeholders should promote mobility between refugees and host communities, given the benefits of linking multiple local markets across different zones around the camps. This mobility is a significant driver for increasing market access, which in turn boosts socioeconomic exchanges and refugees' self-reliance. If institutional stakeholders were to maintain a focus on economic exchanges between host communities and refugees, this could amplify activity in the markets from local to regional, and encourage the growth of the private sector and employment opportunities in these localities.

7. Annex

7.1 Annex 1: Secondary Sources

	Document Name	Type
1	CBI Evaluation Terms of Reference	Terms of reference
2	CBI SOPs for refugees and returnees	Standard operating procedures
3	CBI Strategy 2017-2020	Strategic document
4	Rwanda Country Refugee Response Plan (2019-2020)	Strategic document
5	UNHCR Global Focus- 2019 Planning Summary	UNHCR report
6	Fill the Nutrient Gap Rwanda	Refugee report
7	Market monitoring inside and around refugee camp	Briefing
8	Balanced Score Card for all camps	Briefing
9	Post Distribution Monitoring Survey #14	PDM report
10	Is the education of local children influenced by living nearby a refugee camp- evidence from host communities in Rwanda	UN University study
11	How do refugees affect social life in host communities? The case of Congolese refugees in Rwanda	Comparative Migration Studies Article
12	General food distribution to Congolese refugees in camps- Rwanda Case Study	World Food Programme Report
13	Considering the benefits of hosting refugees: evidence of refugee camps influencing local labour market activity and economic welfare in Rwanda	Journal of Development and Migration Article
14	Socio-economic inclusion of refugees and host communities project (SEIRHCP)	Resettlement Policy Framework (MINEMA)
15	Strategic Plan for Refugee Inclusion (2019-2024)	Strategic document by MINE-MA
16	Gender and protection assessment (Mahama)	Draft Report
17	The wickedness of global displacement or how refugee crises are enacted over time.	Study Report
18	Participatory Assessment	UNHCR report
19	Refugees and host communities in the Rwandan labour market	Briefing document
20	Resolution adopted by the General Assembly on 19.09.16	UN Resolution
21	The Comprehensive Refugee Response Framework: Responsibility-sharing and self-reliance in East Africa	ODI Working Paper

22	Statelessness and Citizenship in the EAC	UNHCR study
23	Understanding refugee durable solutions by international players: Does dialogue form a missing link?	Research Article
24	Rwanda: Economic Activity and Opportunity for Refugee Inclusion	Government report
25	Refugees Working Group Webinar: UNCDF's Financial Inclusion of Refugees	UNCDF Presentation
27	UNHCR Strategy for the Institutionalisation of Cash-Based Interventions 2016-2020	UNHCR

7.2 Annex 2: linking evaluation questions and sub-questions

Evaluation Questions	Guiding Questions
1a. To what extent is CBI an appropriate programming modality in the given context? To what extent was design appropriate, including targeting of CBI?	What were the activities within the common cash facility that contributed to the expansion/promotion of cash as preferred modality?
	What is UNHCR's role in establishing the transfer amount to in line with Rwanda's poverty line or another relevant baseline? Is alignment necessary and/or recommended?
	In what way is cash a preferred modality to receive assistance for recipients compared to others?
	Was the targeting strategy appropriate? Should the targeting strategy going to evolve to align it with the Ubudehe (community-based targeting) used by the government? If so, how?
	What is the future role of the cash assistance beyond 2020 and what is UNHCR current plan to influence other agencies to deliver increasingly cash-based interventions?
	What are the funding needs to address the relevant needs through CBI and the barriers to fulfil the requirements?
	How did the programme perform against its process indicators (timeliness, transfer amounts, information sharing)?
How did the programme perform against its output indicators (lists developments, amounts transferred matching to lists)?	

<p>1b. To what extent have CBIs contributed to improved community-based protection measures and outcomes, including in terms of accountability to affected populations, referrals, detection of incidents etc.?</p>	<p>What are the key trends seen in the feedback and the most frequent complaints shared by PoC in relation to the delivery of the CBI programme across different channels?</p> <p>Has CBI contributed to UNHCR being more able to detect and/or respond to protection incidents and have they been incorporated through different referral pathways (community-based, formal channels etc.)?</p>
<p>2. How and to what extent have CBI contributed to the protection and sectoral outcomes in the given context? What positive or negative, intended or unintended, outcomes and impacts have CBI contributed to, including but not limited to:</p> <p>2a. Allowing PoCs to meet basic needs with dignity and choice, and reduce negative coping strategies</p>	<p>How has CBI affected various dimensions of needs along the continuum outlined in the theory of change?</p> <ul style="list-style-type: none"> ·Food security/diet diversity ·Coping strategies ·Access to health/education services ·Access to WASH items/ services ·Access to shelter ·Livelihood <p>How have demographic and contextual factors affected programme results of cash recipients (e.g. household structure, education levels, presence of disabilities, market access, etc.) with respect to coping strategies, dignity and choice?</p>
<p>2b. Ensuring PoCs are able to maintain a dignified and secure life for their family</p>	<p>Did the cash assistance, including the way it is delivered, increase the perception of safety, dignity and self-reliance among refugees as part of the protection outcome?</p>
<p>2c Supporting integration of PoCs and their interaction with local context, host population and markets (especially with vendors)</p>	<p>How is CBI linking to livelihoods programming to support financial and entrepreneurial skills of cash recipients needed to interact effectively with local markets?</p> <p>Has cash increased competition among vendors and their incentives to create more employment opportunities?</p> <p>What are the implications of the CBI on vendors in relation to their supply of relevant items, financial incentives, market demands and relationship with refugees/host communities?</p>
<p>2d. What were the main internal and external contributing and constraining factors influencing the achievement of intended and unintended protection and sectoral outcomes, including the broader policy and protection environment?</p>	<p>What are the unintended consequences in achieving sectorial outcomes from the relationships established through the cash programme between recipients, financial services provider and the wider market?</p>

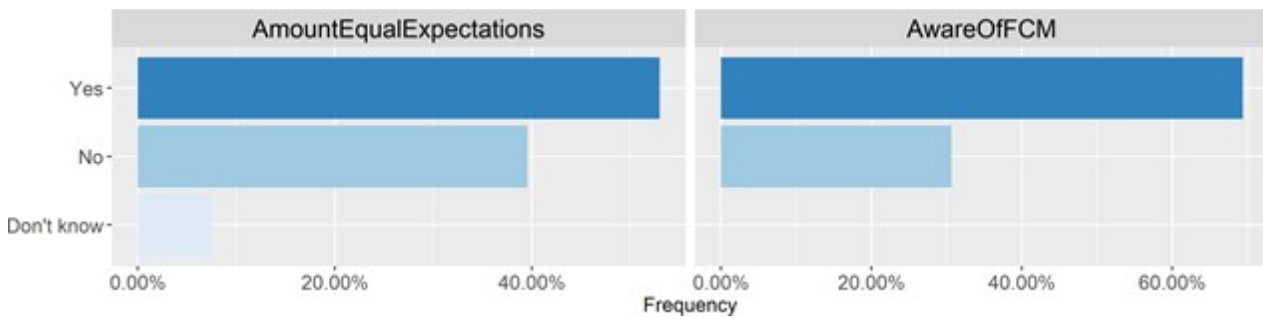
<p>2e Reinforcing local economy through cash injections and market interaction.</p> <p>Sub-probe: How much did the CBI enable the conditions for socio-economic integration and financial inclusion (intended as the development of tailored products/ services by financial providers) to address market demands?</p>	<p>How did cash recipients interact with the financial provider (Equity Bank/MNOs/MFIs/SACCOs bank) and other types of services and products tailored to their needs?</p> <p>Do financial providers intend to expand their customer base of refugees who are cash recipients? If so, how do they intend to link them with relevant products and services?</p>
<p>3 How and to what extent has CBI contributed to the overall protection and solution goals of the operation?</p> <p>3a. How did any complementarity between the provision of cash, sectoral interventions and in-kind provision of assistance and services (including protection-related, referrals, and advocacy work) contribute to protection outcomes, including longer-term approaches?</p>	<p>Have refugees received the information about their legal right to work and how are they acting on such right?</p> <p>How does access to complimentary assistance and revenue generation for cash recipients (e.g. sources of income, other aid - including provision of nutrition, health, financial skills and education services) affect the various dimensions of needs and protection?</p>
<p>3b. What elements of CBI programme design and implementation most facilitated and/ or hindered the achievement of outcomes, taking into account the operational environment (including broader socio-economic context and policy/ rights/ protection environment)?</p>	<p>To what extent did the CBI translate into the expected protection outcomes?</p> <p>How easy it was to open a bank account and to access the cash transfer?</p> <p>How were purchased items prioritised based on their accessibility, quality and cost?</p> <p>What are the economic exchanges inside the community?</p> <p>What are the specific policy and regulatory clauses specific to the socio-economic integration of refugees</p> <p>How refugees' access to schemes/services and policies sponsored by the government and financial service providers affect the sectorial outcomes?</p>

7.3 Additional data

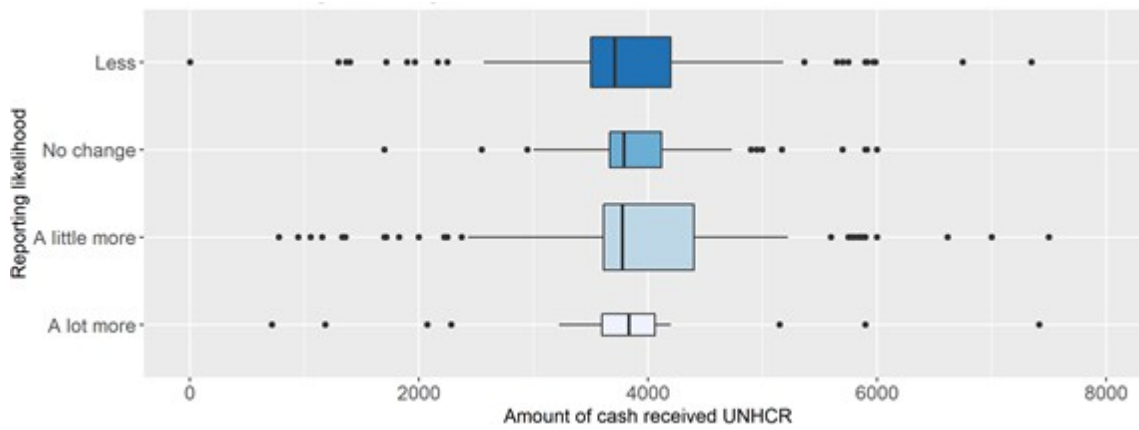
Table A1: Break-down of UNHCR transfer (as per Sep 2019)

HH Size	Jerry Can	Soap	Sanitary Pad	Mattress	Blanket	Kitchen Set	Cooking Energy	Total	Quarterly
1	3,200	3,600	6,000	7,000	4,000	7,740	6,000	37,540	9,385
2	3,200	7,200	12,000	7,000	8,000	7,740	12,000	57,140	14,285
3	3,200	10,800	18,000	14,000	12,000	7,740	18,000	83,740	20,935
4	3,200	14,400	24,000	14,000	16,000	7,740	24,000	103,340	25,835
5	3,200	18,000	30,000	21,000	20,000	7,740	30,000	129,940	32,485
6	6,400	21,600	36,000	21,000	24,000	15,480	36,000	160,480	40,120
7	6,400	25,200	42,000	28,000	28,000	15,480	42,000	187,080	46,770
8	6,400	28,800	48,000	28,000	32,000	15,480	48,000	206,680	51,670
9	6,400	32,400	54,000	35,000	36,000	15,480	54,000	233,280	58,320
10	6,400	36,000	60,000	35,000	40,000	15,480	60,000	252,880	63,220
11	9,600	39,600	66,000	42,000	44,000	23,220	66,000	290,420	72,605
12	9,600	43,200	72,000	42,000	48,000	23,220	72,000	310,020	77,505
13	9,600	46,800	78,000	49,000	52,000	23,220	78,000	336,620	84,155
14	9,600	50,400	84,000	49,000	56,000	23,220	84,000	356,220	89,055
15	9,600	54,000	90,000	56,000	60,000	23,220	90,000	382,820	95,705
16	12,800	57,600	96,000	56,000	64,000	30,960	96,000	413,360	103,340

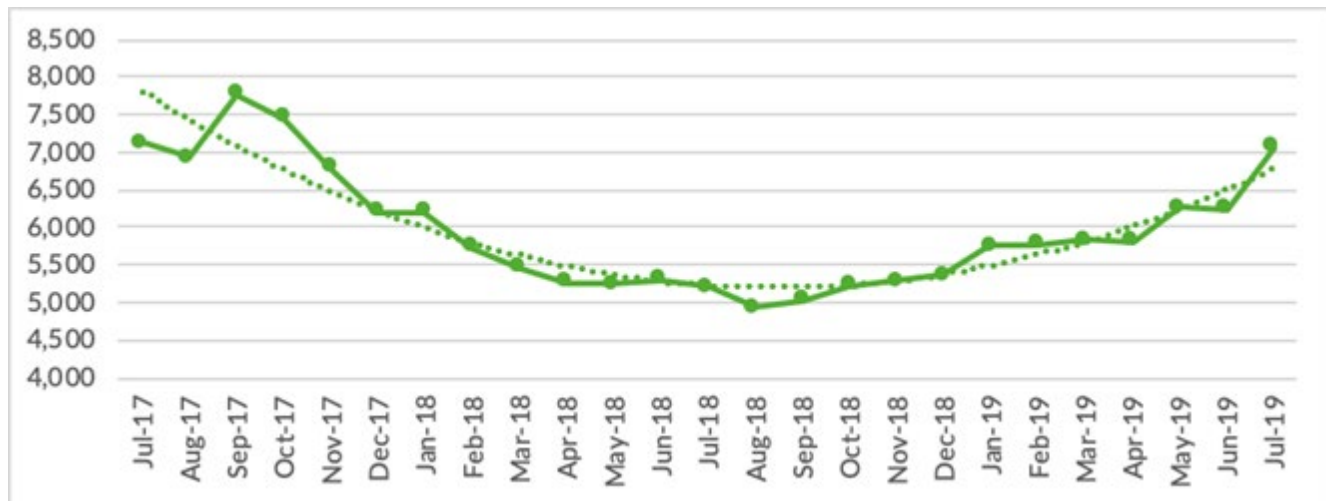
Graph A1: Awareness about UNHCR transfer size and FCMs (independent survey 2019)



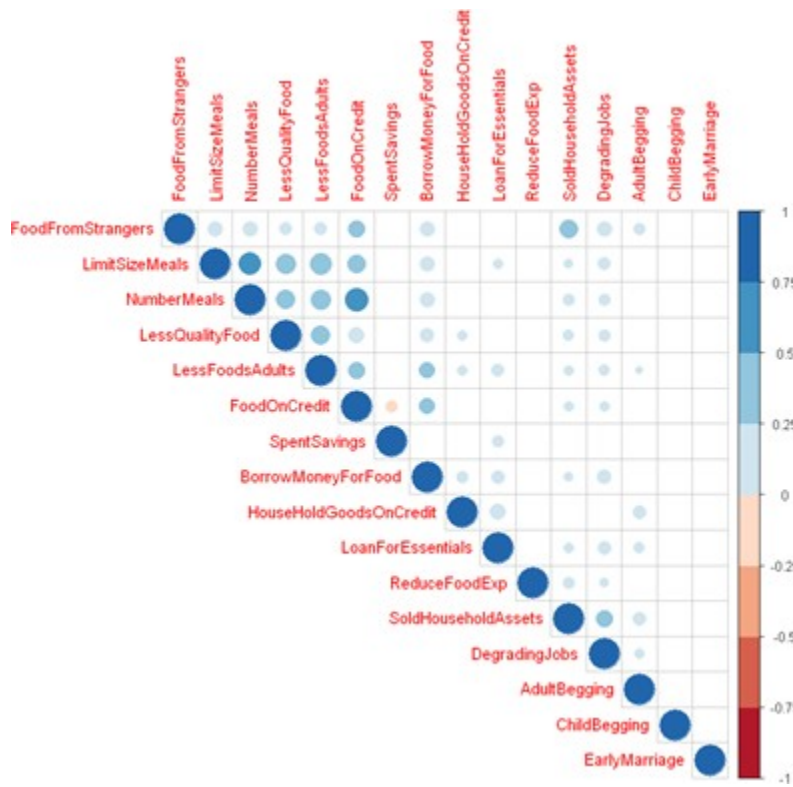
Graph A2: Willingness to report protection incidents (independent survey 2019)



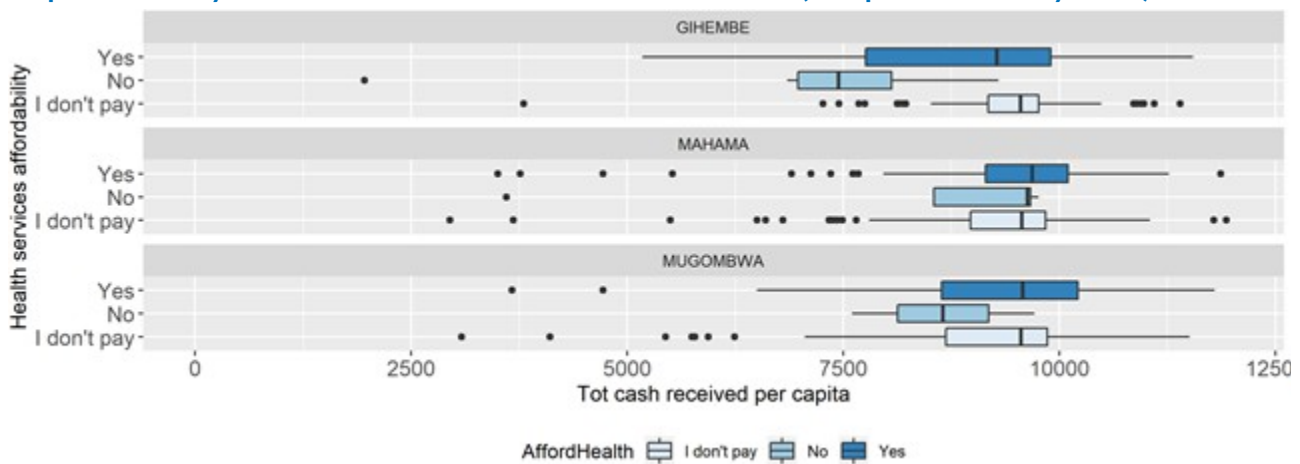
Graph A3: Nominal food basket cost (RWF), based on WFP, CBT market monitoring (July 19)



Graph A4: Correlations between coping strategies (independent survey 2019)



Graph A5: Ability to afford health services and cash transfers (independent survey 2019)

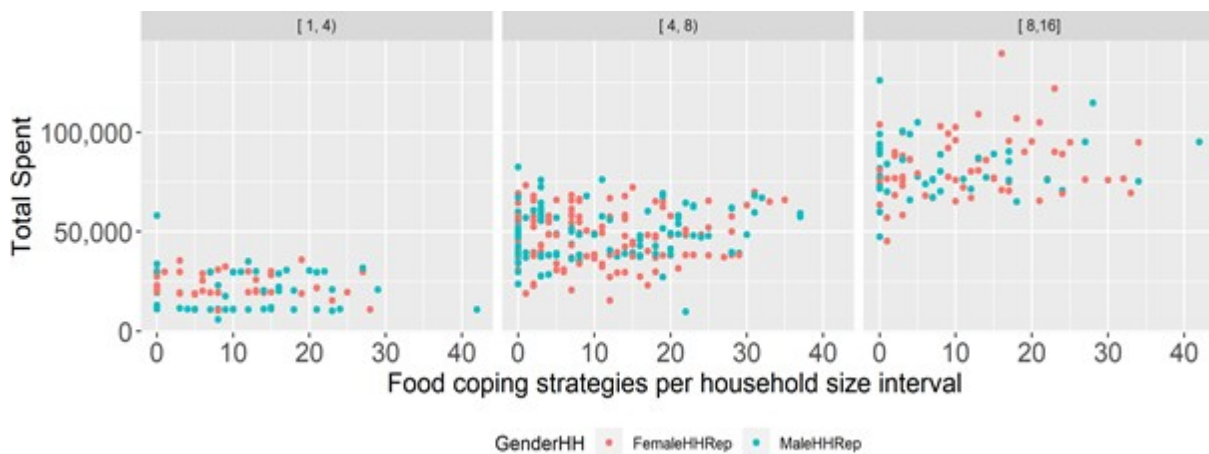


Note: "I don't pay" relates to recipients who are not paying for any health services.

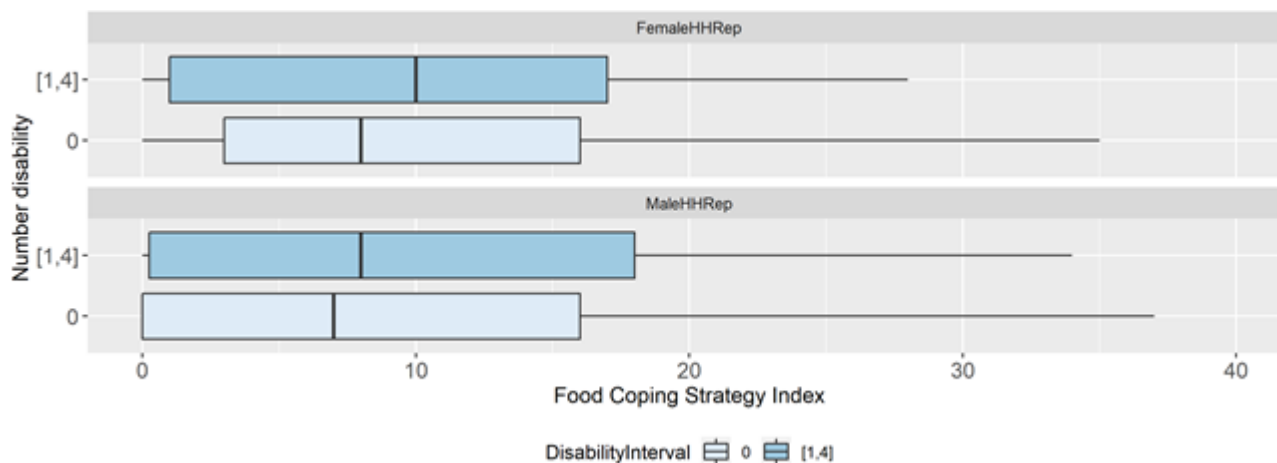
Graph A6: Latrine safety and combined cash transfers per capita (independent survey 2019)



Graph A7: Food coping strategy index and amount of assistance spent per household size (independent survey 2019)



Graph A8: Disability, gender and food coping strategy index (independent survey 2019)



Graph A9: Relationship of coping strategies reduction with cash received and spent (PDM 2019)

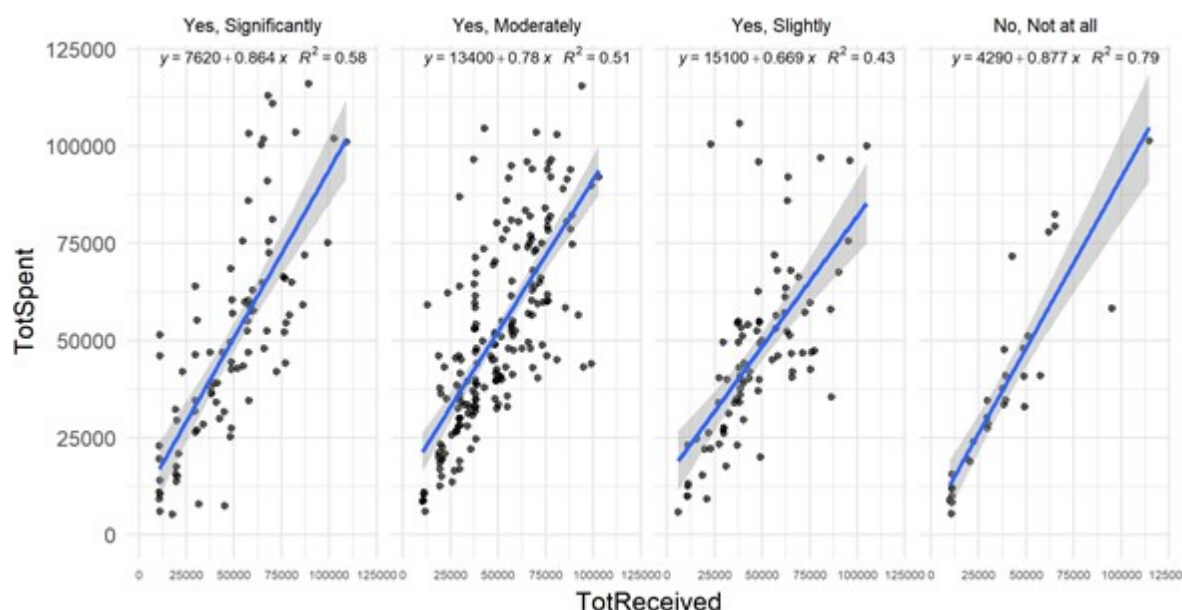


Table A2: Skills building preferences (independent survey 2019)

Preferred Skills	Mugombwa	Gihembe	Mahama
Numerical Skills	35.29%	37.04%	24.24%
Business Plan Development	88.24%	92.59%	96.97%
Accounting Skills	47.06%	25.93%	57.58%
Trade at market price	41.18%	59.26%	60.61%
Productive Assets	29.41%	22.22%	18.18%
Use of technology	11.76%	11.11%	15.15%
Understand interest rate	23.53%	22.22%	12.12%

Table A3: Regressions on expenditure patterns (independent survey 2019)

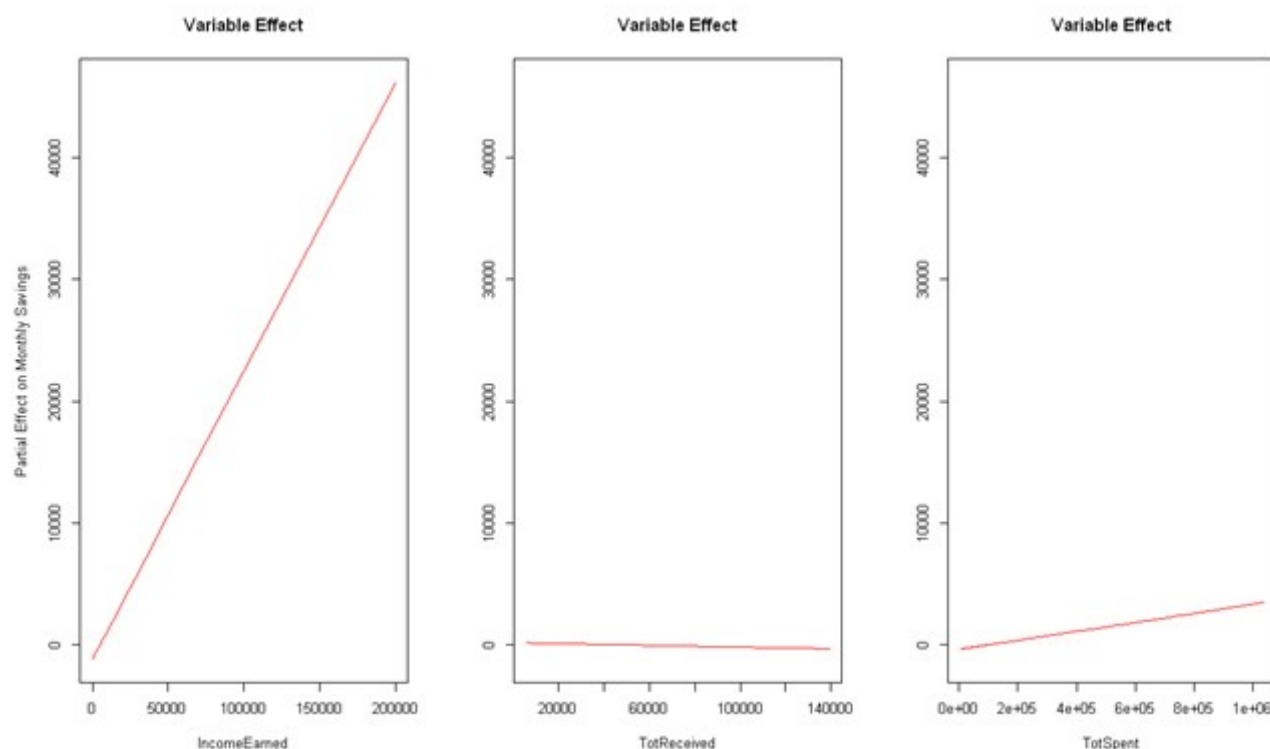
<i>Dependent variable:</i>		<i>Dependent variable:</i>	
Aggregate Expenditure		Aggregate expenditure	
Assistance received	1.119* (0.608)	UNHCR Amount	-1.329* (0.739)
Income Earned	1.235*** (0.405)	WFP Amount	1.284* (0.715)
Monthly Saving	0.551 (0.889)	Other Assistance Amounts	0.359*** (0.041)
Remittances	0.123 (0.165)	Income Earned	1.183*** (0.372)
Female Headed	-6,975.487 (15,309.180)	Monthly Savings	-0.439 (0.823)
Male Headed	-20,352.220 (17,024.800)	Remittances	0.234 (0.152)
Household Size	258.667 (5,942.171)	Female Headed	6,981.905 (14,135.510)
Mahama	4,123.158 (12,550.780)	Male Headed	-4,479.409 (15,801.910)
Mugombwa	193,262.600*** (13,774.460)	Household Size	6,339.383 (5,559.650)
Observations	467	Mahama	2,585.871 (11,567.330)
R ²	0.640	Mugombwa	17,312.880 (23,299.480)
Adjusted R ²	0.633	Observations	467
Residual Std. Error	102,354.900 (df = 458)	R ²	0.699
F Statistic	90.647*** (df = 9; 458)	Adjusted R ²	0.691
		Residual Std. Error	93,933.370 (df = 456)
		F Statistic	96.043*** (df = 11; 456)
<i>Note:</i>	*p<0.1; **p<0.05; ***p<0.01	<i>Note:</i>	*p<0.1; **p<0.05; ***p<0.01

Table A4: Regressions on expenditure per capita patterns (independent survey 2019)

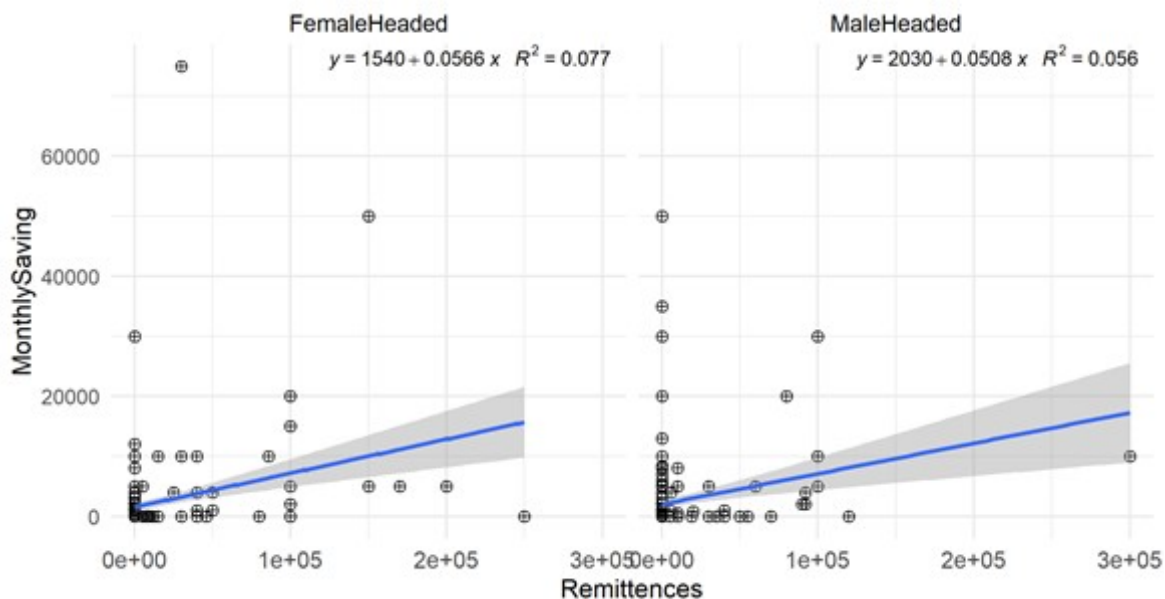
Expenditure Capita		Expenditure	
Assistance Capita	1.021* (0.539)	UNHCR Capita	-1.346* (0.539)
Income Capita	0.268 (0.315)	WFP Capita	1.720*** (0.315)
Savings Capita	2.256*** (0.700)	Other Assistance Capita	0.297*** (0.700)
Remittances Capita	0.507*** (0.101)	Income Capita	0.245 (0.101)
Female Headed	-1,277.823 (5,269.289)	Savings Capita	1.040* (5,269.289)
Male Headed	-3,936.778 (5,497.252)	Remittances Capita	0.415*** (5,497.252)
Mahama	1,959.604 (2,289.019)	Female Headed	4,909.858 (2,289.019)
Mugombwa	35,259.750*** (2,557.473)	Male Headed	3,894.284 (2,557.473)
Observations	467	Mamaha	717.185 (2,557.473)
R ²	0.623	Mugombwa	7,292.497** (2,557.473)
Adjusted R ²	0.616	Observations	467
Residual Std. Error	19,214.780 (df = 459)	R ²	0.713
F Statistic	94.659*** (df = 8; 459)	Adjusted R ²	0.706
		Residual Std. Error	16,806.900 (df = 459)
		F Statistic	113.275*** (df = 8; 459)

Note: *p<0.1; **p<0.05; ***p<0.01

Graph A10: Effect of income, cash assistance and expenditures on savings amounts (independent survey 2019)

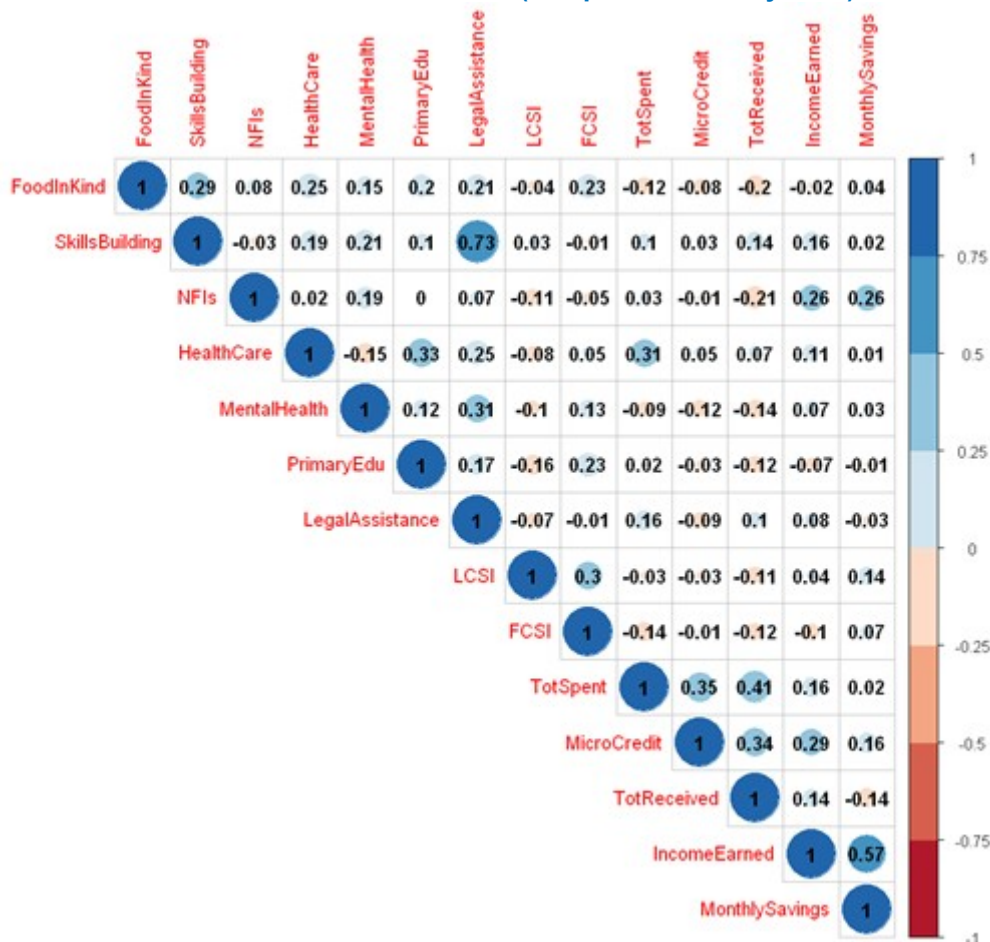


Graph A11: Remittances and savings (independent survey 2019)



Graph A12:

Correlations between forms of assistance (independent survey 2019)



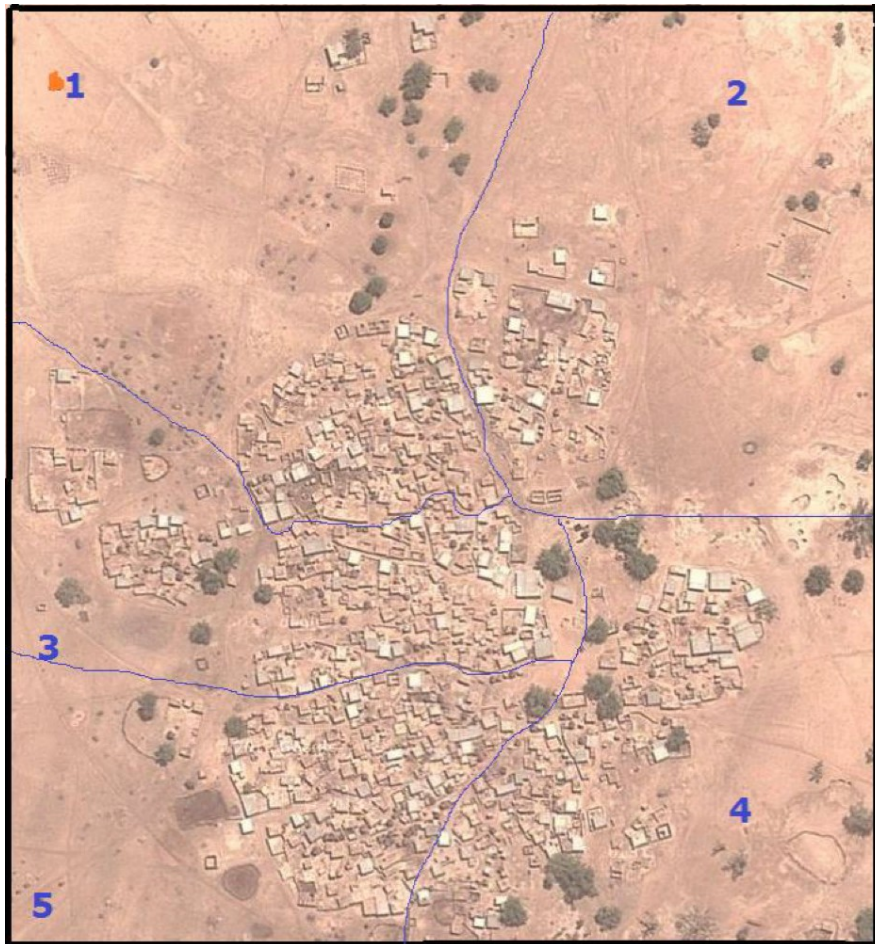
7.4 Other information

7.4.1 Determining starting points for the quantitative survey

The data collection team physically identified all “quarters” of the camp and their respective villages. The number of villages per quarter range from two to four units. Following this, the data collection team determined the boundaries of each village within the camp to select the optimal starting point. The allocation of starting values from one to seven represented the various vantage points within the village. These entry points enabled the team to define landmarks or strategically positioned areas to start data collection, usually at the centre or corners of the village.

To ensure the choice of a number between one and the highest value allocated for each village, the collection team randomly selected a number out of the total set every time when entering a new area. Since most villages have 50 to 80 households, the sampling interval used for this evaluation was of five households from the starting point until the target was reached. The starting point also offered a specific direction when selecting households along with overall facilitation from the field supervisors to ensure that the collection and the identification of the individuals receiving cash directly all went smoothly.

Figure A1: Visual example of starting point determination



Process and result-level indicators

The process-level indicators in UNCHR CBI SOPs are:

- 1.1. Proportion of cash transfers that occur as per schedule
- 1.2. Proportion of transfers provided in the proper amounts
- 1.3. Proportion of assisted people informed about the programme - what people will receive, how people will receive the assistance
- 1.4. Total amount of cash transferred to the PoCs accounts, as % of planned
- 1.5. Total amount of cash transferred to the PoCs accounts in line with beneficiary lists

Result-level indicators in UNCHR CBI SOPs are:

- 2.1. Proportion of beneficiaries who do not experience safety or protection problems traveling to or from agents and cash out points
- 2.2. Proportion of PoC able to purchase hygiene items
- 2.3. Proportion of complaints solved within two weeks
- 2.4. Prices of key consumer goods remain stable
- 2.5. Vulnerable persons with specific needs have access to cash assistance

7.4.2 Data sampling

7.4.2.1 Sample for quantitative survey

For the household survey, the evaluation team considered a stratified random sampling approach for three camps, including both Congolese and Burundian refugees. The proposed size distribution is proportional to the population size of each of the selected camps. During the collection, light over-sampling took place for Mahama and Gihembe to increase the accuracy of the estimates. The sample are the household representatives receiving cash of which 57% female.

Table A5: Sample structure

Camp	Population size (HHs)	Proposed sample	Actual sample
Mugombwa	2,258	104	104
Gihembe	2,918	123	131
Mahama	18,994	227	235
Total	24,170	454	470

As the camps are large, sprawling of settlements the key operational reflection was to identify the most suitable starting point. Upon defining the entry point for collection, Research Hub gathered information in a way to reflect the structure of the camp divided by quarters and villages. The sample distribution per camp is therefore a function of the number of villages each Quarter has. The data collection team gathered a greater amount of evidence from quarters with slightly more villages, but the number of individuals within each village was roughly the same in sampling terms. Therefore, for this assessment the quarter level is the reference for proportionality while villages served as primary sampling unit.

Sample for focus groups

The data collection team organised focus groups in a stratified manner according to the following criteria:

- By area: The data collection team targeted groups for discussion in each of the sampled camps and within the host community in the proximities
- By gender: Within each camp, gender-specific focus groups ensured a balanced perspective and enabled the evaluation team to collect more nuanced evidence on issues related to protection, specifically on dignity, safety and self-reliance.

A disaggregation between different types of groups by gender and location led to a more accurate and multi-faceted account of experiences related to protection and awareness about complimentary assistance and entitlements. The decision on this disaggregation approach for FGDs included an initial reflection with UNHCR and the data collection agency about access to the most vulnerable individuals and the distribution of the population across the various areas.

7.4.2.3 List of key informants

The evaluation team interviewed 21 stakeholders across different organisations. The sampling matrix below outlines the stakeholders that shared information during the data collection phase.

Table A6: List of key informants

Type of stakeholders	Number of interviews
UNHCR CBI staff	KII x3
UNHCR protection staff	KII x3
Vendors	KII x9
Equity bank	KII x2
SACCO representative	KII x1
WFP representative	KII x1
Governmental authority at municipality level	KII x1
Camp authority in one of the camp areas	KII x1

7.4.3 Data cleaning

Data cleaning increased accuracy of statistical analysis, especially when modelling relationships between variables through inferences or descriptive methods. Since the survey tool was in digital form, a series of validation rules (skipping logic, values ceiling etc.) accelerated the time invested in entering data while minimising human error associated with paper-based surveys. The main steps to ensure a clean dataset that the evaluation team undertook before the analysis were:

- Identification and dropping of outliers or their replacement with median values of corresponding percentiles
- Identification and modelling of relationship considering number of blank values and frequency count to produce meaningful analysis
- Structured categorisation of answers when applicable before piloting the tool
- Distribution analysis to choose the adequate regression model to improve credibility of findings

7.4.4 Data analysis

Through the quantitative survey, relationships between key variables and cash can generate descriptive and inferential analysis. There are three types of cash amounts that are considered in the analysis: UNHCR assistance, combined assistance (WFP and UNHCR) and UNHCR assistance per capita. Most analysis is looking at UNHCR assistance per capita but in some instances the analysis showed more relevant trends by combining assistance or keeping the amount unadjusted for household size. The axis of each graph will specify the type of assistance under consideration.

The evaluation team also applied a series of controls when describing programmatic outcomes (such as demographic features, country of origin, inclusion in other schemes, length of stay etc.). These controls enabled the detections of the effect of cash in isolation and in combination with multiple factors to render the analysis more comprehensive. The analysis of selected set of the relationships between key variables was also possible thanks to previously collected evidence from PDMs in 2018 and 2019.

A descriptive analysis resulted in a detailed account of value distribution for both numerical and categorical variables (values range, minimum, maximum, frequency, central tendency, t-test, and standard deviation) and basic associations between numerical variables (correlations). A more sophisticated statistical analysis also led to indication of causation between relevant variables through a set of inferences (linear or multi-variate) adjusted depending on the quality of distribution. The combined descriptive and inferential analysis brought up a series of parameters and coefficient of significant when explaining the role gender, demographic features and type of assistance received. The evaluation team carried out the statistical analysis by using R programming language, which is the preferred choice considering its versatility and extensive use within UNHCR and other multi-lateral agencies.

Endnotes

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