


















Pathways to Economic Inclusion and Self-Reliance of the Refugees and Host Communities in Rwanda through a Graduation Approach, Phase II.

Key results: Phase II of “Pathways to Economic Inclusion and Self-Reliance of the Refugees and Host Communities” is a finetuned continuation of the first phase of the project building on lessons learned. The second phase focus on: <ul style="list-style-type: none">- Increasing and diversifying beneficiaries’ income- Accumulating savings and assets- Reducing reliance on external, humanitarian aid- Improving resilience to shocks- Enhancing social and economic inclusion Justification for support: <ul style="list-style-type: none">- Response to the progressive reduction of humanitarian support- Adapting refugees and their hosts to new approaches of refugee consideration to participate in self-reliance, contribute to economic growth and drive change- Direct relation to poverty alleviation and particular enhancement of socio-economic boost. Major risks and challenges: <ul style="list-style-type: none">- Lack of willingness by the refugees and host community to participate in the graduation programmes- Poor implementation of the project- Refugees' access to gainful employment, work opportunities, and financial services- Accessing markets, diversifying income sources, and scaling up their businesses	File No.	25/23354				
	Country	Rwanda				
	Responsible Unit	Embassy of Denmark				
	Sector	15190				
	Partner	UNHCR				
	DKK million	2025	2026	2027	total	
	Commitment	20			20	
	Project disbursement	10	10		20	
	Duration	2025 – 2028				
	Finance Act code	06.32.01.28.				
	Head of unit	Casper Stenger Jensen				
	Desk officer	Viateur Karangwa				
	Reviewed by CFO	YES: Peter Sylvest Halkjær				
	Relevant SDGs					
	 No Poverty	 No Hunger	 Good Health, Wellbeing	 Quality Education	 Gender Equality	 Clean Water, Sanitation
	 Affordable Clean Energy	 Decent Jobs, Econ. Growth	 Industry, Innovation, Infrastructure	 Reduced Inequalities	 Sustainable Cities, Communities	 Responsible Consumption & Production
	 Climate Action	 Life below Water	 Life on Land	 Peace & Justice, strong Inst.	 Partnerships for Goals	

Strategic objectives

The main objective of the Graduation Project is to enable targeted poor and vulnerable households of refugees and host communities in Rwanda to become self-reliant and graduate out of dependency on humanitarian assistance by June 2028

Environment and climate targeting - Principal objective (100%); Significant objective (50%)

	Climate adaptation	Climate mitigation	Biodiversity	Other green/environment
Indicate 0, 50% or 100%	0	0	0	0
Total green budget (DKK)	0	0	0	0

Justification for choice of partner:

The partner was selected based on specific knowledge in humanitarian setting, partner mandate in refugee protection and the experience of the partner in refugee inclusion in national systems, informed by the implementation of graduation phase I

Summary:

A four pillar approach constitute the basis of the graduation project: (i) Social Protection Mechanisms as basic income security through consumption support, crisis relief, and capacity building, (ii) Livelihood Promotion ensuring regular and diverse income streams for households, supporting consumption, asset accumulation, and economic empowerment, particularly for women, (iii) Financial Inclusion: typically include access to formal or informal savings facilities, credit and insurance mechanisms, financial literacy training, and linkages with market-based financial services, (iv) Social Empowerment: equipping families with a confident mindset and promote community inclusion and positive behaviour change

Budget:

Project outcome: Support to 2000 targeted refugees and host communities to graduate from dependency on humanitarian assistance	17,76 DKK million
Project Monitoring, Evaluation and Learning (MEL)	0,83 DKK million
Staffing (contribution to UNHCR Livelihood personnel salary)	0,19 DKK million
UNHCR HQ ISC (6,5% of direct costs)	1,22 DKK million
Total	20 DKK million

Programme Document

**Pathways to Economic Inclusion and Self-Reliance of the Refugees and Host
Communities in Rwanda through a Graduation Approach, Phase II.**

03 October 2025

Ref no 25/23354

Contents

Proposal	4
Phase II: Pathways to Economic Inclusion and Self-Reliance of the Refugees and Host Communities in Rwanda through a Graduation Approach.....	4
List of Abbreviations.....	5
1. Project Overview	6
2. Background	6
3. About the Graduation Approach.....	8
4. Theory of Change Narrative	9
5. Current Needs and Need for Phase II	11
6. Integration of Lessons Learned from Phase I	11
7. Project Objective.....	13
8. Results Framework.....	14
9. Risk Management	16
10. Budget Summary	17
11. Exit Strategy and Sustainability Measures.....	18
12. Measuring Success.....	19
13. Partnership Strategy	20
13.1 Continued Partnership with Caritas Rwanda	20
13.2 Strategic Engagement with Development Partners	20
13.3 Joint Monitoring and Multi-Stakeholder Coordination	20
14. Management Arrangement	21
15. Financial Management and Reporting	21
16. Annexes	22



Musa, a Congolese refugee and hairdresser, attends to a client in his beauty salon in Kiziba refugee camp.

Proposal

Pathways to Economic Inclusion and Self-Reliance of the Refugees and Host Communities in Rwanda through a Graduation Approach, Phase II.

List of Abbreviations

UNHCR	United Nations High Commissioner for Refugees
DKK	Danish Kroner
DRC	Democratic Republic of Congo
CFO	Chief Finance Officer
SDGs	Sustainable Development Goals
ISC	Indirect Support Cost
GoR	Government of Rwanda
GRF	Global Refugee Fora
MINEMA	Ministry in charge of Emergency Management
ETM	Emergency Transit Mechanism
WFP	World Food Program
SILC	Savings and Internal Lending Communities
N/A	Not Applicable
HHs	Households
PwS	People we Serve
GA	Graduation Approach
FDGs	Focus Group Discussions
AGD	Age Gender and Diversity
PwDs	Persons with Disabilities
PAC	Poverty Alleviation Coalition
JPDM	Joint Post Distribution Monitoring Survey
GCR	Global Compact on Refugees
NGOs	Non-Governmental Organisations
ToC	Theory of Change

1. Project Overview

Project Title	Pathways to Economic Inclusion and Self-Reliance of the Refugees and Host Communities in Rwanda through a Graduation Approach, Phase II.
Beneficiaries	2,000 households (1,400 refugee households and 600 host community households), benefiting approximately 9,000 individuals in total. ¹
Project Locations	Kirehe District hosting Mahama refugee camp Karongi District hosting Kiziba refugee camp Nyamagabe District hosting Kigeme refugee camp Gisagara District hosting Mugombwa refugee camp
Duration	July 2025 – June 2028 (3 years)
Budget	DKK 20,000,000

This proposal outlines objectives and activities that UNHCR in Rwanda proposes to carry out through funding from Denmark’s Ministry of Foreign Affairs for Phase II of the project entitled “Pathways to Economic Inclusion and Self-Reliance of the Refugees and Host Communities in Rwanda through a Graduation Approach, Phase II” from July 2025 to June 2028.

2. Background

In line with the “leave-no-one-behind principle” of the 2030 Agenda, the Government of Rwanda (GoR), in collaboration with UNHCR and other development agencies, commits to enhance socio-economic inclusion of the refugees and members of the host community. GoR commitments are made through the 2016 Leaders’ Summit, Ministry in charge of Emergency Management (MINEMA)-UNHCR Joint Strategy on Economic Inclusion of the Refugees and host Communities (2021-24)² and through the “Strategic Plan for Refugee Inclusion (2019).³ Some additional pledges were made during the 2019 and 2023 Global Refugee Fora (GRF) to enhance livelihoods and work opportunities of refugees and host communities in Rwanda, among others.

Rwanda has been welcoming refugees for almost three decades. By the end of March 2025, there were nearly 136,000 refugees, asylum-seekers, and other displaced populations registered with UNHCR in Rwanda, who had mainly fled from the DRC and Burundi. Some 91% of the population live across five refugee camps (in Kigeme, Kiziba, Nyabiheke, Mugombwa, and Mahama), with the urban refugee population mainly residing in Kigali, Nyamata and Huye.

¹ The average household size in Rwanda is 4.6 persons and 4.3 persons for refugees and the host community respectively according to the 2022 Fifth Population and Housing Census.

² https://www.minema.gov.rw/fileadmin/user_upload/Minema/Publications/Laws_and_Policies/MINEMA-UNHCR_Joint_Strategy_of_economic_inclusion_of_refugees_and_host_communities_2021-2024.pdf

³ Ministry in Charge of Emergency Management (2019). *Strategic Plan for Refugee Inclusion (2019-2024)*: Kigali.

Refugees from the DRC who arrived in the 1990s have now spent most of their lives living outside of their home country. Given the volatile situation in North and South Kivu, where most refugees from the DRC originate from, the current Congolese refugee population in Rwanda is expected to remain in exile for the time being. The Burundian refugees present in the country fled insecurity and unrest due to the political situation in 2015. The majority of Burundian refugees (80%) are living in the country's largest refugee camp, Mahama (Kirehe District) whereas the rest live in urban areas.

Since September 2019, Rwanda has also received more than 3,000 refugees and asylum-seekers from Libya through the Emergency Transit Mechanism (ETM), an initiative established by UNHCR in partnership with the Government of Rwanda and the African Union.

Refugees in Rwanda have the right to work, but they still face several non-legal and de facto barriers. These include mobility constraints, a lack of understanding among some employers about hiring refugees, and documentation issues related to "Know-Your-Customer" regulations. These challenges hinder refugees' access to gainful employment, work opportunities, and financial services.

Despite the comprehensive needs of over 30,000 refugee households (including 9% urban refugees) in Rwanda, integrated livelihoods interventions remain limited in scale. Findings from the most recent Participatory Assessments (2022 & 2023), WFP & UNHCR Joint Post-Distribution Monitoring survey (JPDM) in 2023 and 2024 indicate that most refugees in camps still rely on assistance for subsistence. However, there is potential for many refugees to achieve self-reliance if they receive significant, time-bound (2 to 3 years), and integrated support to enhance their livelihoods and economic opportunities.

Furthermore, ongoing conflicts have significantly disrupted global supply chains, leading to widespread shortages and delays in the production and distribution of goods. These disruptions have contributed to inflation, as the reduced supply of goods has driven up prices.⁴ The impact of these challenges has been particularly severe for low-income individuals, forcibly displaced people in particular, who spend a larger portion of their income on necessities like food, fuel, and housing.⁵ As prices rise, these individuals face increased financial strain, making it harder to afford basic needs and exacerbating poverty.⁶ The combined effects of supply chain disruptions and inflation have thus had a profound impact on the livelihoods of the poor, including refugees, deepening economic inequalities and creating additional hardships.⁷

In parallel, a joint UNHCR-WFP targeting exercise has been in place since 2019 providing humanitarian assistance to the most vulnerable refugees based on their needs, while linking the less vulnerable population to economic opportunities and market-based interventions.

Against this backdrop, the MINEMA-UNHCR Joint Livelihoods and Economic Inclusion Strategy⁸ aims to sustainably lift refugees out of dependency on humanitarian assistance and enable them to become self-reliant by the year 2030. This will be achieved through significant changes in strategic

⁴ [The Impacts of Supply Chain Disruptions on Inflation](#)

⁵ [The Impact of Inflation and Recession on Poverty and Low-Income ...](#)

⁶ [High inflation disproportionately hurts low-income households - Dallas Fed](#)

⁷ [Rising prices are pushing up the global cost of living - and the poor ...](#)

⁸ The MINEMA-UNHCR Joint Livelihoods and Economic Inclusion Strategy (2022-2024), initially set to expire at the end of 2024, has been extended for one year to allow for the development of a new strategy in line with the Refugee Sustainable Graduation Strategy (2025-2030) which is under development.

approach, investment, and targeting criteria, in line with the “Leave No One Behind” agenda of the SDGs (Agenda 2030) and the Global Compact on Refugees (GCR). The GCR adopts a whole-of-society approach to promote the “Peace-Humanitarian-Development” nexus in the refugee context of Rwanda. All the above strategic documents provide the rationale for an integrated, shock-responsive, and multi-year livelihoods program to enhance the livelihoods and economic inclusion of refugees and host communities through the “graduation approach”.

3. About the Graduation Approach

The Graduation Approach (GA)⁹ was first developed by BRAC in Bangladesh in 2002, ‘to help address the needs of the ultra-poor households who are too poor to access the benefit from traditional development interventions, such as microfinance’. The BRAC Graduation approach ‘is a comprehensive and sequenced set of interventions that aim to graduate people from ultra-poverty to sustainable livelihoods’ within 2 years.

UNHCR has adopted the graduation approach methodology in the refugee context, which aims to bring innovative, market-based methods for building refugee self-reliance to UNHCR operations. Evidence of graduation pilots showed positive results with an average of 75% of participant households reaching their graduation goals and advancing their transition out of poverty. It has since been tested in over 15 countries including 10 refugee situations. UNHCR/HIAS/Trickle Up Ecuador pilot shows impressive results with 72% graduation rate, 95% financial inclusion rate and increased income. In response to the global poverty situation among refugees and nationals in host communities, and in line with the Global Compact on Refugees (GCR), a global Poverty Alleviation Coalition (PAC)¹⁰ between the UNHCR and 13 NGOs was formed with the goal of alleviating poverty for refugees and host communities in selected countries including Rwanda, using the graduation approach.

In Rwanda, UNHCR has been implementing a graduation pilot project (piloted from 2020-2021) through its implementing partner CARITAS Rwanda. The project aimed to improve sustainable livelihoods and self-reliance of 1,339 refugees and host community households through a combination of interventions including access to self-employment, skills training, agricultural production, and cash grants transfer for productive assets, in two cohorts. Despite implementation challenges due to Covid, the project is contributing positively to promote livelihoods as evident from field monitoring. The endline survey findings of the 2020 graduation cohort showed that 62.4 % of the participants built sustainable business entrepreneurship projects that generate income with a good track towards their graduation out of extreme poverty and dependency on assistance.

Subsequent to the positive impact of the pilot phase, the Government of Denmark funded a scale up 3-year phase one (2022-2024) which was as successful as the pilot phase. It is from this background that UNHCR Rwanda would like to request for funding for the 2nd phase of the same intervention in line with the government of Rwanda’s Refugee Sustainable Graduation Strategy (2025-2030) currently being finalised.

⁹ The Graduation Approach is a sequenced, multi-sector intervention that supports the poorest households to achieve sustained income and move out of extreme poverty within a specified period. Since 2014, UNHCR has supported adoption of the Graduation Approach in refugee contexts globally. See generally: <https://www.unhcr.org/55005bc39.pdf>

¹⁰ Rwanda is one of the priority countries to scale up graduation approach in the refugee context and a national level coalition has been established with participation of NGO partners (Word Vision, Concern Worldline, Caritas Rwanda). See <https://alleviate-poverty.org/about> for more info.

4. Theory of Change Narrative

The Theory of Change (ToC) for the Graduation Project Phase II is grounded in a holistic understanding of the socio-economic context of refugees and host communities in Rwanda. It articulates how and why change is expected to occur by integrating the four pillars of the Graduation Approach—social protection, livelihood promotion, financial inclusion, and social empowerment—into a cohesive and adaptive strategy.

The ToC recognizes that poverty is multidimensional and influenced by systemic barriers, political economy dynamics, and individual capabilities. The interaction between the four pillars is central to the change process: social protection provides immediate relief and stability; livelihood promotion builds income-generating capacity; financial inclusion enables savings, investment, and risk management; and social empowerment fosters agency, confidence, and community integration. These pillars are not standalone—they reinforce each other to create a sustainable pathway out of poverty.

The broader change dynamic assumes that when poor and vulnerable households receive sequenced and time-bound support across these pillars, they are more likely to achieve self-reliance. For example, cash transfers (social protection) reduce short-term vulnerability, allowing beneficiaries to focus on training and business development (livelihood promotion). Access to savings and credit (financial inclusion) enables investment in productive assets, while coaching and life skills training (social empowerment) enhance decision-making and resilience.

The ToC also considers contextual enablers and barriers. Enablers include Rwanda's progressive refugee policies, strong government partnerships (e.g., MINEMA), and community-based structures like SILC groups. Barriers include limited market access, social exclusion, and inflationary pressures. The project design incorporates mitigation strategies such as market assessments, inclusive targeting, and adaptive cash grant mechanisms.

The Graduation Model is a holistic, time-bound, and sequenced approach designed to lift the poorest and most vulnerable households out of extreme poverty and into sustainable livelihoods. The model operates on the premise that poverty is multidimensional and requires an integrated response to address its root causes.

1. Inputs and Preconditions

The model begins by identifying poor/vulnerable households through rigorous targeting mechanisms. These households typically lack productive assets, have limited access to services, and face social exclusion. Key inputs include:

- Consumption support (e.g., food or cash transfers)
- Asset transfers (e.g., livestock, tools)
- Skills training (technical and life skills)
- Coaching and mentoring
- Access to savings and financial services

- Social integration support

2. Activities

Once enrolled, participants receive:

- Immediate consumption support to stabilize food security
- A productive asset and training to generate income
- Regular coaching to build confidence, reinforce learning, and troubleshoot challenges
- Linkages to savings groups and financial literacy training
- Support to access health, education, and social services

3. Outputs

These activities lead to:

- Improved food security and health
- Increased knowledge and skills
- Ownership and use of productive assets
- Participation in savings and financial systems
- Strengthened social capital and confidence

4. Outcomes

As a result, participants:

- Increase and diversify their income
- Accumulate savings and assets
- Reduce reliance on external aid
- Improve resilience to shocks
- Enhance their social and economic inclusion

5. Impact

The ultimate goal is for participants to “graduate” from extreme poverty, meaning they achieve a sustainable level of income, food security, and social integration. This graduation is not just economic but also social and psychological, enabling individuals to live with dignity and autonomy.

Key assumptions include: (1) beneficiaries will engage with and complete the program; (2) markets will remain accessible and responsive; (3) local institutions will support implementation; and (4) external shocks (e.g., conflict, inflation) will be manageable. Risks are monitored through the MEL framework, and adaptive management mechanisms are in place to respond to emerging challenges.

The ToC narrative complements the annexed ToC framework by providing a deeper understanding of the causal logic, stakeholder dynamics, and systemic factors that underpin the Graduation Approach. It enhances the utility of the ToC as a strategic tool for planning, communication, and adaptive management.

5. Current Needs and Need for Phase II

The economic inclusion and self-reliance of refugees and their host communities remain critical challenges in Rwanda. Despite achievements by previous and ongoing interventions, there are still many vulnerable refugee households which depend on humanitarian assistance to survive. Consequentially there is a need for a second phase of the Graduation Project to support these communities, drawing on the successful outcomes of the 1st phase of the Graduation Project.

The 1st phase of the Graduation Project targeted refugees and host communities in Mahama and Kiziba camps, achieving significant progress in promoting economic inclusion and self-reliance. However, there are still substantial gaps and unmet needs that require further attention:

- **High Vulnerability:** Since Phase I was limited in scope, many households, particularly those headed by women and people with disabilities remain highly vulnerable and lack sustainable income sources.
- **Limited Livelihood Opportunities:** Despite training and cash grants, many beneficiaries still face challenges in accessing markets, diversifying income sources, and scaling up their businesses.
- **Financial Exclusion:** A significant number of refugees and host community members are still unbanked and lack access to formal financial services, limiting their ability to save, invest, and grow their businesses.

6. Integration of Lessons Learned from Phase I

The design of Phase II of the Graduation Project is firmly grounded in the operational experience and documented learnings from Phase I (2022–2024). This section outlines how specific lessons learned have been systematically integrated into the new phase, with clear references to their sources and corresponding design adaptations. Sources of Phase I findings include:

- Endline survey of the 2020 graduation cohort.
- Participatory Assessments conducted in 2022 and 2023.
- WFP & UNHCR Joint Post-Distribution Monitoring (JPDM) surveys (2023 and 2024).
- Field monitoring reports and stakeholder consultations with Caritas Rwanda and MINEMA.

Key Lessons and Design Adaptations:

1. **Adjusting Cash Grants for Inflation:** Based on economic analysis and feedback from Phase I, the cash grant amount has been revised to reflect cumulative inflation since 2022, ensuring consistent purchasing power.
2. **Emphasis on Coaching and Mentorship:** Recognizing the importance of follow-up support, Phase II includes expanded coaching and mentoring components, with structured case management visits and tailored guidance.
3. **Market Integration:** Building on the success of Phase I participants accessing external markets, Phase II strengthens linkages to national economic systems and local market networks.

4. **Training Before Disbursement:** The project continues the practice of delivering comprehensive training prior to cash disbursement, ensuring beneficiaries are equipped to manage funds effectively.
5. **Two-Installment Cash Grant Distribution:** This approach, proven effective in Phase I, is retained and enhanced with financial planning workshops to improve fund utilization.
6. **SILC Group Support and Cash Injection:** While Phase I highlighted the value of providing a cash injection to Savings and Internal Lending Communities (SILCs), this was not initially reflected in the Phase II budget. In response to stakeholder feedback, the project team is exploring options to incorporate targeted financial support to SILCs through reallocation or supplementary funding, recognizing their critical role in enabling income-generating activities and financial inclusion.
7. **Data-Driven Monitoring:** Phase II introduces a robust Monitoring, Evaluation, and Learning (MEL) framework to track progress and outcomes, drawing on lessons from Phase I's data limitations.
8. **Exploring Market Opportunities for Refugees:** Refugees have successfully identified potential markets beyond the confines of refugee camps. For Phase II, it is crucial to further integrate refugees into national economic systems to enhance their pathways to self-reliance. This could involve creating more opportunities for refugees to access local markets and national economic networks.
9. **Fostering Collaboration for Success:** Collaboration with stakeholders such as MINEMA, UNHCR, development partners, community members, and local leaders has been key to the project's success. For the next phase, it is important to strengthen these partnerships and seek new collaborations to enhance project implementation. Establishing clear communication channels and regular coordination meetings can help maintain and improve these collaborative efforts.
10. **Developing a Data-Driven Approach:** Implement robust monitoring and evaluation frameworks to track participants' progress and the impact of the graduation program on self-reliance and community development over time.
11. **Independent End-of-Project Evaluation:** UNHCR is conducting an independent end-of-project evaluation to gain deeper insights into the lessons learned from Phase I of the Graduation project (Jan 2022-Dec 2024). This evaluation will provide a comprehensive analysis of the project's impact, highlighting successes and areas for improvement. The findings will be instrumental in refining the strategies and approaches for Phase II, ensuring that the adjustments to cash grants, market integration for refugees, training programs, cash grant distribution, SILC group support, stakeholder collaboration, and data-driven monitoring are effectively implemented. By shedding light on these critical aspects, the evaluation will contribute significantly to the successful execution of the proposed second phase of the project.¹¹

¹¹ An international consultancy firm has been contracted and is currently finalizing the inception report, with field data collection scheduled to commence shortly. The consultant has proposed a timeline of approximately 3 months between the start of data collection and the submission of the final evaluation report. However, UNHCR understands that the implementation of Phase II—if approved—does not need to be delayed pending the completion of the Phase I evaluation.

7. Project Objective

The main objective of the Graduation Project is to enable targeted poor and vulnerable households of refugees and host communities in Rwanda to become self-reliant and graduate out of dependency on humanitarian assistance by June 2028.

The project will achieve its objectives by adopting a four-pillar graduation model, which is in line with the model proposed by MINEMA's Refugee Sustainable Graduation Strategy:

Social Protection Mechanisms: These support basic income security through consumption support, crisis relief, and capacity building.

Livelihood Promotion: This ensures regular and diverse income streams for households, supporting consumption, asset accumulation, and economic empowerment, particularly for women. Interventions include cash grants (or equivalent productive assets), linkages to formal employment, technical and business skills training, and access to markets.

Financial Inclusion: This pillar provides improved income and risk management, as well as financial empowerment. Interventions typically include access to formal or informal savings facilities, credit and insurance mechanisms, financial literacy training, and linkages with market-based financial services.

Social Empowerment: This equips families with a confident mindset and promotes community inclusion and positive behavior change. Interventions include life skills training, social integration, and coaching that cuts across all four pillars, underpinned by a commitment to gender equality.

8. Results Framework

Through this project, UNHCR would aim to enable at least 70% out of 2,000 targeted poor and vulnerable households (1,400 refugee households in Mahama, Kiziba, Mugombwa and Kigeme refugee camps and 600 members of the host community households) graduate out of dependency on humanitarian assistance by June 2028.

Objective, Outcomes and Key Outputs and Indicators

Project Name		Pathways to Economic Inclusion and Self-Reliance of the Refugees and their Host Communities in Rwanda through the Graduation Approach (Phase II).	
Project Objective		To enable targeted poor and vulnerable households of refugees and host communities in Rwanda to become self-reliant and graduate from dependency on humanitarian assistance by June 2028.	
Impact Indicator		Refugee Self-Reliance Index (SRI) Score	
Baseline	July 2025	To be determined following the Refugee Self-Reliance Survey being conducted by the World Bank (2025).	
Target	June 2028	More than 70% of participants obtain more than half (50%) of the SRI Score along main SRI domains (food security, education, health, employment, stable income source and savings, and social capital) after more than one year of the intervention.	
Overall Outcome		Targeted refugees and host communities become self-reliant and graduate from dependency on humanitarian assistance	
Overall Outcome indicators		% of the project beneficiaries (refugees and host communities) graduating from dependence on humanitarian assistance based on a set of graduation criteria, e.g.: (i) acceptable food consumption score (ii) more than 1 source of income (iii) economic capacity to cover the food basket expenditure without assistance (iv) use of financial services (savings/loans/transfers) (v) active member of a social group (cooperative/saving group/ other social groups)	
Baseline	July 2025	0 % of the targeted beneficiaries	
Target	June 2028	70% of the targeted 2,000 project beneficiaries (1,400 refugees and 600 hosts) will graduate from dependency on humanitarian assistance.	
Output I		1. Monthly cash assistance to increase household consumption to targeted highly vulnerable beneficiaries' households provided.	
Output indicator		1.1 # of households' beneficiaries who receive monthly cash for consumption support	
Baseline	July 2025	0	The assumption is that some of the targeted beneficiaries for this project are highly vulnerable and are not fully covered by the monthly food assistance received, thus should be supported (at least for food consumption) during the graduation programme
Annual target	Year 1 (Jul 2025-Jun 2026)	150	By end of year 2025, 150 HHs have received cash for consumptions support.
	Year 2 (Jul 2026-Jun 2027)	150	By end of year 2026, 150 HHs have received cash for consumption support.
	Year 3 (Jul 2027-Jun2028)	NA	No direct consumption support is given to HHs the 3 rd year since they have started building their resilience.
Output II		2. Training in business entrepreneurial and technical skills conducted to improve and strengthen beneficiary technical skills.	
Output indicator		2.1 # of beneficiaries trained in entrepreneurship and business skills	

		2.2 # of beneficiaries trained in climate-smart agriculture techniques and other technical skills	
Baseline	July 2025	0	The assumption is that targeted beneficiaries lack basic life and technical skills required to become self-reliant
Annual target	Year 1 (Jul 2025-Jun 2026)	1,100	Inception Phase 1.1 By the end of June 2026, cohort 1 of capacity development training is completed and delivered to 1,100 beneficiaries.
	Year 2 (Jul 2026-Jun 2027)	900	1.2 By the end of June 2027, cohort 2 of capacity development training is completed and delivered to the remaining 900 beneficiaries.
	Year 3 (Jul 2027-Jun2028)	NA	No skills training will be conducted in Year 3. Only follow-up activities, market linkages, capacity building support, results documentation and evaluation etc.
Output III		3. Increased and strengthened beneficiary knowledge in financial literacy and savings groups/loans associations formation and management	
Output indicator		3.1 # of beneficiaries trained in financial literacy for livelihoods purposes 3.2 # of beneficiaries trained in the formation, organization and opportunity identification of Saving Groups and Loan Associations development	
Baseline	July 2025	0	The assumptions are: (i) "Minimum" financial literacy is lacking (close to null) for targeted HHs. (ii) targeted HHs are not skilled or lack necessary tools to search for finance (through loans, savings) for their project, as well as forming and managing savings groups efficiently and effectively
Annual target	Year 1 (Jul 2025-Jun 2026)	1,100	1.3 By the end of June 2026, 1,100 beneficiaries will receive basic financial literacy training. 1.4 By the end of June 2026, 1,100 beneficiaries will receive training in the formation, organization, and opportunity identification of small Saving Groups and Loan Associations development.
	Year 2 (Jul 2026-Jun 2027)	900	1.5 By the end of June 2027, 900 beneficiaries will receive basic financial literacy training. 1.6 By the end of June 2027, 900 beneficiaries will receive training in the formation, organization, and opportunity identification of small Saving Groups and Loan Associations development.
	Year 3 (Jul 2027-Jun2028)	NA	No training activities on financial literacy will be conducted in Year 3.
Output IV		4. Improved beneficiary understanding of self-reliance through coaching.	
Output indicator		4.1 # of beneficiaries coached on graduation and self-reliance pathway	
Baseline	July 2025	0	The assumption is that targeted POCs and their HHs lack of self-confidence and trust to believe that they can become self-reliant and graduate out of extreme poverty, and humanitarian assistance
Annual target	Year 1 (Jul 2025-Jun 2026)	1,100	1.7 By the end of June 2026, 1,100 beneficiaries will be coached on graduation and self-reliance pathway
	Year 2 (Jul 2026-Jun 2027)	900	1.8 By the end of June 2027, 900 beneficiaries will be coached on graduation and self-reliance pathway
	Year 3 (Jul 2027-Jun2028)	2,000	1.9 By the end of June 2028, all 2,000 beneficiaries will receive final coaching services and follow-up on their self-reliance and graduation pathway.
Output V		5. Beneficiaries empowered to receive lump-sum livelihoods cash grants for business start-up or wage-employment	
Output indicator		5.1 # of beneficiaries with viable business plans who receive cash grants / start-up kits to start-up/ improve their business or agricultural activity or wage-employment.	

Baseline	July 2025	0	The assumption is that targeted beneficiaries lack the start-up capital required to start a business or an income generating activity or are unemployed and need upskilling to obtain a wage-employment.
Annual target	Year 1 (Jul 2025-Jun 2026)	1,100	1.10 By the end of June 2026, 1,100 beneficiaries have received start-up cash grants.
	Year 2 (Jul 2026-Jun 2027)	900	1.11 By the end of June 2027, 900 beneficiaries have received start-up cash grants.
	Year 3 (Jul 2027-Jun2028)	NA	No direct support of cash grants/production kits will be provided in Year-3.
Output VI		6. Assessments and analyses conducted to measure project impact	
Output indicator		6.1 Market survey /value chain analysis conducted or available (yes/no) 6.2 Socio economic profile and livelihood capacities of beneficiaries defined (baseline) and monitored and measured after the intervention (endline)	
Baseline	July 2025	<ul style="list-style-type: none"> Existing literature/studies on business environment and labour market conditions in refugee hosting districts/areas Existing literature on the socio-economic condition of refugees and their host community in Rwanda 	
Annual target	Year 1 (Jul 2025-Jun 2026)	2.3 By the end of December 2025, Market Survey /Value Chain Analysis conducted or confirmed to be available for the respective areas of intervention. 2.4 By the end of December 2025, Socio-Economic Profile and Livelihoods Capacities of Beneficiaries (1 st Cohort) defined (Baseline, 1 st Cohort) 2.5 By the end of December 2026, Socio-Economic Profile and Livelihoods Capacities of Beneficiaries (1 st Cohort) defined (Endline, 1 st Cohort)	
	Year 2 (Jul 2026-Jun 2027)	2.6 By the end of December 2026, Socio-Economic Profile and Livelihoods Capacities of Beneficiaries (2 nd Cohort) defined (Baseline, 2 nd Cohort). 2.7 By the end of December 2027, Socio-Economic Profile and Livelihoods Capacities of Beneficiaries (2 nd Cohort) defined (Endline, 2 nd Cohort).	
	Year 3 (Jul 2027-Jun2028)	2.8 By the end of December 2028, Final Project Evaluation conducted and the report published.	

9. Risk Management

The potential risks which could hamper the proposed project and mitigation measures that could prevent or avert those risks are described in the below table.

Risk	Likelihood	Impact	Risk Response/ Mitigation Measures	Residual Risk
Lack of willingness by the refugees and host community to participate in the graduation programmes	Unlikely	Significant	<ul style="list-style-type: none"> The reduction in humanitarian response is happening and many households should be informed on the new approach of “targeted assistance for the most vulnerable” because of lack of funding and sustainability Targeted communication around the advantages of the project will be organized before the enrollment process Organization of community activities that focus on engaging the PwS to participate in the project Integration in the GA project of training sessions/private coaching sessions for targeted HHs 	Minor

Risk	Likelihood	Impact	Risk Response/ Mitigation Measures	Residual Risk
Natural disaster or disease outbreak that prevent the implementation of the proposed project according to planning	Likely	Moderate	<ul style="list-style-type: none"> Project design will include a contingency plan to face any unexpected shock during implementation Interventions that may be carried out even during lockdowns will be prioritized 	Minor
Refugee influx in the zone obliges UNHCR to refocus on the emergency response and jeopardizes refugee inclusion activities	Unlikely	Major	<ul style="list-style-type: none"> Mixed solutions programs are maintained during an emergency. 	Minor
The degradation of security conditions does not allow humanitarian access to the project location	Unlikely	Significant	All of Rwanda considered as a family duty station. Insecurity is minimal/low level.	Minor
Poor implementation of the project	Unlikely	Significant	<ul style="list-style-type: none"> -UNHCR will propose an experienced partner in GA projects to implement the project -UNHCR will play a significant role in the oversight, monitoring & evaluation of the project 	Minor
Misappropriation of financial resources by the project partner/staff	Unlikely	Significant	<ul style="list-style-type: none"> -UNHCR will ensure due diligence procedure and regular financial monitoring/audits - UNHCR with MINEMA will follow Results based management approach for monitoring timely delivery of expected results/deliverables 	Minor

10. Budget Summary

#	ACTIVITY DESCRIPTION	Year 1 (Jul 25-Jun 26) in DKK	Year 2 (Jul 26-Jun 27) in DKK	Year 3 (Jul 26-Jun 28) in DKK	Total (3 Years) in DKK
1	Project Outcome: Provide support to targeted 2000 refugees and host communities to graduate from dependency on humanitarian assistance through trainings, cash grants, consumption support and continuous mentoring	8,336,554	7,401,544	2,024,507	17,762,606
2	Project Monitoring, Evaluation and Learning (MEL)	30,908	30,908	764,324	826,141
3	Staffing (contribution to UNHCR livelihoods personnel salary)	63,532	63,532	63,532	190,597
5	Sub-total before the UNHCR Indirect Support Costs (ISC)	8,430,995	7,495,984	2,852,364	18,779,343
6	UNHCR HQ ISC (6.5% of direct costs)	548,015	487,239	185,404	1,220,657
7	GRAND TOTAL	8,979,009	7,983,223	3,037,768	20,000,000

The detailed budget is available in Annex 5.

11. Exit Strategy and Sustainability Measures

To ensure the long-term sustainability of outcomes achieved through the Graduation Project Phase II, a comprehensive and operational exit strategy has been developed. This strategy outlines mechanisms for continuity of support and institutional integration at the household, community, and systems levels.

1. Household-Level Sustainability

- Beneficiaries will receive intensive coaching and mentoring throughout the project to build their capacity for independent income generation.
- Financial literacy and business skills training will be reinforced with refresher sessions in the final year.
- Participants will be linked to formal financial institutions and encouraged to maintain savings and credit relationships beyond the project period.
- A final assessment will identify households requiring additional support, and referrals will be made to relevant government or NGO programs.

2. Community-Level Sustainability

- Community volunteers trained as coaches will continue to provide peer support post-project, with SILC groups encouraged to allocate funds for their ongoing engagement.
- SILC groups will be supported to evolve into cooperatives or formalized community-based organizations with access to government and private sector support.
- Community-based monitoring committees will be established to track progress and provide feedback to local authorities.

3. Systems-Level Sustainability

- The project will work closely with MINEMA and district authorities to institutionalize the Graduation Approach within local development plans.
- Linkages will be established with the Government of Rwanda's Para-Social Workers (PSWs) Programme to ensure continued coaching and case management support.
- Partnerships with private sector actors will be formalized through Memoranda of Understanding (MoUs) to ensure market access and service continuity.
- Lessons learned and tools developed will be shared with national stakeholders to inform policy and program design.

4. Transition Planning and Handover

- The final 6 months of the project will focus on transition planning, including joint review meetings with stakeholders, documentation of best practices, and capacity-building for local actors.
- A sustainability toolkit will be developed and disseminated to guide post-project support by communities and institutions.
- Exit readiness assessments will be conducted for all households to tailor final support packages and referrals.

This exit strategy ensures that the enabling environment for self-reliance is maintained beyond the project's lifespan, safeguarding investments and promoting inclusive, long-term development.

12. Measuring Success

Based on the ongoing debates and standards from various organizations, below is a quick overview of how success would look like for a sustainable graduation program, bearing in mind that UNHCR is currently engaged with the Government of Rwanda (through MINEMA) and other major stakeholders such as the World Bank and other development partners to come up with refugee-specific and evidence-based measurements of success, borrowing from different subject matter experts, including BRAC, Trickle Up, RefugeePoint, Village Enterprise, etc.

1. Economic Self-Reliance

- **Income Generation:** Beneficiaries should have stable and diversified sources of income that exceed the national poverty line.
- **Employment:** High rates of employment or successful entrepreneurship among beneficiaries.
- **Savings and Financial Inclusion:** Increased savings and access to financial services, such as bank accounts or microfinance.

2. Food and Nutrition Security

- **Food Security:** Beneficiaries should have consistent access to sufficient, safe, and nutritious food.
- **Nutritional Status:** Improvement in the nutritional status of household members, particularly children.

3. Social Empowerment and Inclusion

- **Community Integration:** Successful integration of refugees into host communities, evidenced by participation in community activities and social networks.
- **Behavioral Change:** Positive changes in social behaviors, such as increased participation in community decision-making and improved gender equality.

4. Health and Well-being

- **Access to Healthcare:** Improved access to healthcare services and better health outcomes.
- **Mental Health:** Enhanced mental health and well-being of beneficiaries.

5. Education and Skills Development

- **Educational Attainment:** Increased enrollment and completion rates in educational programs for children and adults.
- **Skills Training:** Beneficiaries acquiring new skills that enhance their employability and entrepreneurial capabilities.

By incorporating these success indicators and measurements, Phase II of the graduation program hopes to build on the achievements of the initial phase and ensure even greater impact and sustainability.

13. Partnership Strategy

UNHCR recognizes that effective and sustainable implementation of the project requires strong collaboration with experienced and committed partners. Therefore, UNHCR will implement this proposed project through an implementing partner (IP) who will offer mentoring and coaching support to beneficiary households through regular case management visits. Additionally, the partner will recruit skilled coordination staff with strong negotiation and communication abilities. Effective liaison and collaboration with government partners (central and local) will be crucial during the implementation of this initiative, aiming to establish essential linkages between the beneficiaries and local markets as the project phases out after 36 months.

13.1 Continued Partnership with Caritas Rwanda

UNHCR intends to build on the successful partnerships established during the first phase, while also expanding engagement with key development actors to enhance impact and sustainability. Thus, UNHCR retains the option to continue its collaboration with Caritas Rwanda, who successfully implemented Phase I of the project and currently holds a valid Project Partnership Agreement (PPA). This continuity ensures institutional memory, operational efficiency, and sustained community engagement. The continuation of this partnership will not necessitate the selection of a new implementing partner but will require an amendment to the existing PPA to reflect the scope and objectives of Phase II.

13.2 Strategic Engagement with Development Partners

UNHCR will also strengthen its collaboration with development partners to advocate for the inclusion of refugees in national systems and programs. A key area of focus will be the integration of refugees into the Government of Rwanda's Para-Social Workers (PSWs) Programme. This initiative aligns with the national Refugee Sustainable Graduation Strategy and supports the broader objective of transitioning refugees from humanitarian assistance to self-reliance.

13.3 Joint Monitoring and Multi-Stakeholder Coordination

To ensure effective oversight and accountability during Phase II of the project, it is proposed that structured monitoring mechanisms be incorporated. Specifically, one project review meeting shall be held on a quarterly basis to assess progress and address implementation challenges. Additionally, a joint field visit shall be conducted semi-annually (i.e., every two quarters). These quarterly coordination meetings and biannual joint field visits will also serve as platforms for monitoring progress, sharing lessons learned, and identifying any implementation concerns. Upon request, UNHCR will seek to facilitate joint engagement with other stakeholders as well, including relevant UNHCR officials, MINEMA, the implementing partner, local administrative authorities, camp

management, and selected beneficiaries; such engagement could form part of the abovementioned meetings or visits or through other means, as appropriate.

To ensure inclusive and transparent coordination, UNHCR will convene regular project coordination and steering committee meetings at both the central level (Kigali) and in the three field locations (Huye, Karongi, and Mahama). These meetings will be held monthly during the inception phase and will transition to a quarterly schedule as the project progresses. Participants will include implementing partner staff, government representatives (MINEMA, District Authorities), and other relevant stakeholders, including private sector actors and service providers.

14. Management Arrangement

UNHCR will implement a comprehensive Monitoring, Evaluation, and Learning (MEL) methodology aligned with the joint strategy of MINEMA and UNHCR for the economic inclusion of refugees, as well as the M&E and Results Framework. The project will begin with an inception phase to develop a detailed work plan with a detailed budget, identify project participants, streamline activities based on field assessments, including a baseline survey, and capacity-building workshops for participants during the first 3-4 months.

The project will produce communication and learning materials, which will be disseminated through online platforms and other channels to a broad audience.

Key results and learnings will be published on the UNHCR's websites. A regular feedback mechanism will be established to inform beneficiaries about the project's progress and challenges, and to collect their views through participatory assessments conducted by the UNHCR Community-Based Protection Team.

Throughout the project cycle, from assessment and planning to implementation and closure, the Age, Gender, and Diversity (AGD) approach will be adhered to.

At the end of the project implementation period, UNHCR shall conduct an independent project performance evaluation, aligning with the Organization for Economic Co-operation and Development's (OECD) Development Assistance Committee (DAC) criteria —relevance, effectiveness, efficiency, impact, and sustainability— to assess the performance and intermediate impact of the project, including underlying drivers, constraints, and opportunities for sustainability, scale-up, and optimization.

15. Financial Management and Reporting

The funding will be managed in accordance with the Humanitarian Partnership Framework Agreement between UNHCR and Denmark 2022-2026, as well as any future global-level agreements concluded between UNHCR and Denmark. For reference, the 2022-2026 framework agreement specifies that

- yearly narrative progress and indicator reports, as well as yearly certified financial statements as of 31 December on revenue and expenses, will be provided by 30 June of each year¹²;
- reporting will take place “in accordance with [UNHCR’s] Financial Rules”;
- accounts will be kept in accordance with internationally accepted accounting principles; and
- in line with the single audit principle, UNHCR shall be audited solely in accordance with the UN Financial Regulations and the UNHCR Financial Rules. All financial transactions and related activities covered by the UN Financial Regulations and the UNHCR Financial Rules shall be subject to audit by internal auditors and the United Nations Board of Auditors.

It is the responsibility of UNHCR to ensure that the financial management of the implementing partner follows the principles set forth in the Humanitarian Partnership Framework Agreement (HPFA), and the practice outlined in the Financial Rules for Voluntary Funds Administered by the High Commissioner for Refugees referenced therein.

16. Annexes

Annex 1: Context Analysis

See section 2 & 3.

Annex 2: Partner Assessment

See attached.

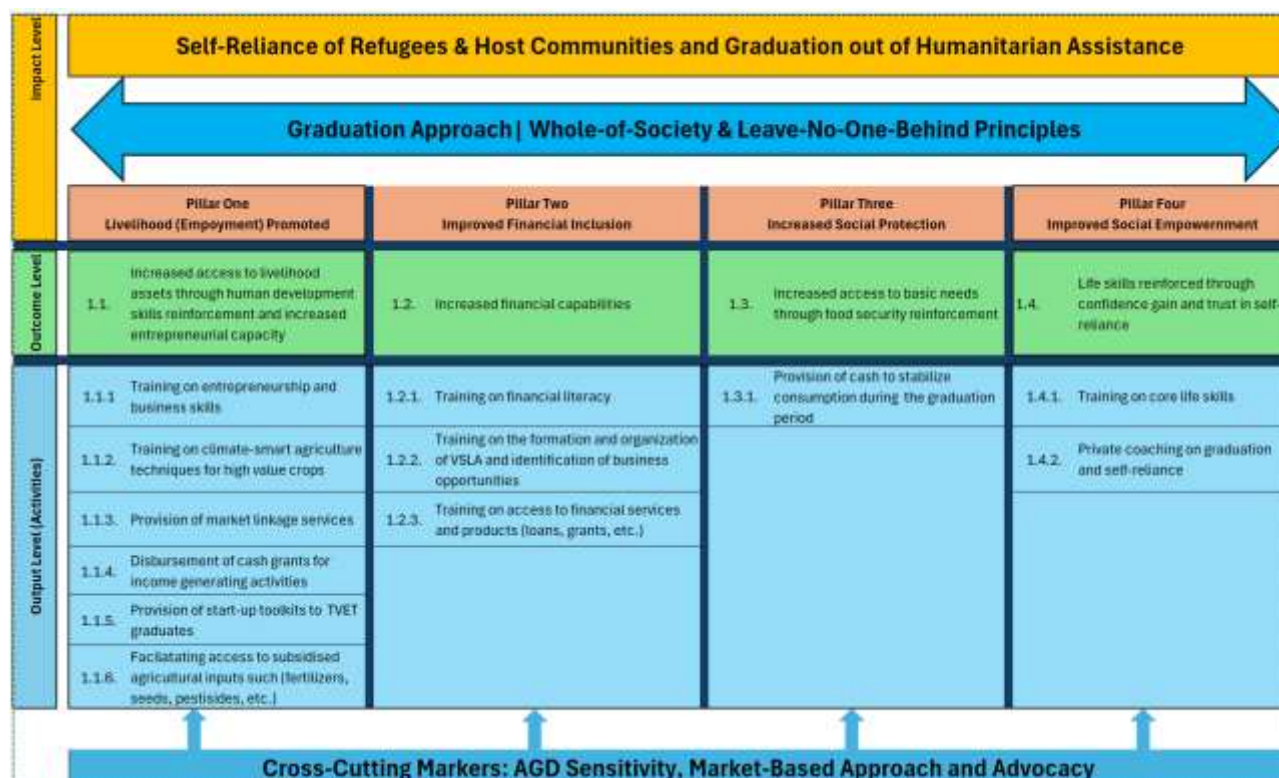
Annex 3: Theory of Change and Key Assumptions

The generic **Theory of Change** in the broader context of extreme poverty is illustrated below.¹³ It demonstrates how the proposed solution, through the process and interventions within a common framework of the graduation approach, leads to asset building, increased incomes, enhanced resilience, and ultimately, graduation out of extreme poverty and dependency on assistance.

¹² In the event that different deadlines are agreed between UNHCR and Denmark in successor global agreements, this project will be governed by those updated requirements.

¹³ Consultative Group to Assist the Poor (CGAP), 2021, *Graduating the Poor: Completion Report*, available at <https://documents1.worldbank.org/curated/en/988811549967967067/pdf/Graduating-the-Poor.pdf>, consulted on 13/02/2025.

Figure 1: Theory of Change for the Graduation Approach



In alignment with the Government of Rwanda's (GoR) objective to ensure all refugees in Rwanda achieve self-reliance by 2030, and in accordance with the current graduation approach aimed at providing integrated interventions to help impoverished populations escape extreme poverty and reduce dependence on humanitarian aid, the project-specific "Theory of Change" in Annex 3 outlines the causal logic linking activities, outputs, outcomes, and long-term impacts as envisioned for the second phase of the graduation project.

The main assumptions to guide the above theory of change are as follow:

Previous implementations of the graduation approach have demonstrated that most families living in extreme poverty were able to achieve self-reliance and meet the graduation criteria within a period of 18 to 36 months. Consequently, for UNHCR Livelihoods programming, the integration of the graduation approach in humanitarian settings aims to ensure that refugees undergo a comprehensive process that ultimately leads to self-reliance and graduation out of dependency on humanitarian assistance. Notably, the Graduation Project implemented from 2020 until 2024 has yielded positive outcomes in terms of creating employment, generating increased income, and graduating from humanitarian assistance.

The second assumption is that if the proposed project adheres to the design, implementation, and monitoring requirements as prescribed for the graduation approach (GA) project, the expected results should be achieved as planned. The following components of the GA will be applied in the context of targeted areas (Kigeme, Mugombwa, Mahama and Kiziba refugee camps, and the host community) that host poor and vulnerable refugees and community members:

- **Identify poor households** within the refugee camps and host communities that can undertake livelihood activities with the aim of graduating.

- **Provide regular and time-bound cash transfers** to enable them to meet their basic needs (cash for consumption).
- **Assist families in planning their livelihoods** (through a business plan) and transfer their **lump-sum cash grant** (or productive assets).
- **Develop their ability to save money and acquire loans** as a tool to build resilience and access to finance.
- **Enhance their technical and entrepreneurial skills** through livelihood training.
- **Ensure close mentorship of participants** throughout the process in a way that develops their self-confidence to graduate out of dependence on humanitarian assistance.

The project is expected to foster the socio-economic integration of refugees and promote peaceful coexistence between the two communities. Indeed, as observed in previous projects that brought together refugees and host community members, working together and sharing common interactions help to build closer relationships. Additionally, the project will not only focus on the needs of the refugees but will also address the needs of the host community, thereby fostering local economic development for all residents in the area of intervention on multiple levels. The project will directly assist its beneficiaries, while other residents will benefit from the spillover effects of resource injections into the local economy.

Another assumption is that if the project adopts a market-based approach, primarily addressing market demand and supply gaps in the hosting areas at both district and country levels, the sustainability of the project will be partially guaranteed. Indeed, sustainable projects that extend beyond their initial lifespan prioritize local market demand and integrate the private sector into their value chains. A prior market assessment will identify how the markets function in the target districts and beyond, with the aim of informing this proposed project regarding specific interventions to focus on. The collective identification of major market opportunities will guide the project's beneficiaries towards the most promising opportunities, supporting them in achieving graduation.

Annex 4: Risk Management

See section 9.

Annex 5: Detailed budget

See attached.

Annex 6: Target Group Profiles and Inclusion Strategy

To ensure equitable access, tailored interventions, and effective monitoring of inclusion outcomes, the Graduation Project Phase II adopts a disaggregated targeting strategy that reflects the distinct socio-economic realities of the key groups: **refugees, host communities, women, youth, and persons with disabilities (PwDs)**. This strategy builds on insights from consultations with UNHCR, Caritas Rwanda, and participatory assessments conducted in 2022 and 2023.

1. Refugees

- **Profile:** Primarily Congolese and Burundian refugees residing in Mahama, Kiziba, Kigeme, and Mugombwa camps. Many have lived in protracted displacement for over a decade.
- **Needs:** Limited access to formal employment, financial services, and markets due to mobility restrictions, documentation barriers, and social exclusion.
- **Opportunities:** Many refugees possess vocational skills, entrepreneurial potential, and informal business experience that can be leveraged through structured support. There is also growing interest among private sector actors to engage refugee labor and markets.
- **Support Strategy:** Tailored livelihood training, cash grants, and market integration support. Special focus on legal and financial literacy to overcome systemic barriers.

2. Host Communities

- **Profile:** Rwandan nationals living in proximity to refugee camps, often facing similar levels of poverty and limited economic opportunities.
- **Needs:** Access to capital, skills development, and market linkages.
- **Opportunities:** Host communities offer local market access, land for agriculture, and potential for joint ventures with refugees. Strengthening their economic resilience also promotes social cohesion.
- **Support Strategy:** Inclusion in all project components to promote social cohesion and shared economic growth. Host community members will benefit from the same training, grants, and coaching as refugees.

3. Women

- **Profile:** Women-headed households, often overrepresented among the poorest and most vulnerable.
- **Needs:** Gender-specific barriers to economic participation, including caregiving responsibilities, limited mobility, and exposure to gender-based violence.
- **Opportunities:** Women have shown high repayment rates in savings groups and strong participation in community-based initiatives. Empowering women economically has multiplier effects on household welfare and child development.
- **Support Strategy:** Gender-sensitive training schedules, targeted coaching, and access to childcare support where feasible. Life skills and empowerment sessions will address confidence and agency.

4. Youth

- **Profile:** Young people (18–35 years), including school dropouts and unemployed graduates.
- **Needs:** Skills mismatch, lack of work experience, and limited access to capital.
- **Opportunities:** Youth are adaptable, tech-savvy, and open to innovation. There is strong potential for digital livelihoods, green jobs, and entrepreneurship in emerging sectors.
- **Support Strategy:** Entrepreneurship and vocational training tailored to youth interests and market demand. Promotion of digital skills and innovation hubs where feasible.

5. Persons with Disabilities (PwDs)

- **Profile:** Individuals with physical, sensory, or intellectual disabilities, often excluded from mainstream economic activities.
- **Needs:** Accessibility, assistive devices, and inclusive training environments.
- **Opportunities:** With the right support, PwDs can thrive in self-employment, crafts, and digital work. Inclusion also strengthens community resilience and aligns with national disability rights frameworks.
- **Support Strategy:** Inclusive targeting criteria, adapted training materials, and collaboration with disability-focused organizations. Coaches will receive training on disability inclusion.

6. Targeting and Selection Process

The project will use a **participatory and data-driven targeting process**, including:

- Socio-economic profiling and vulnerability assessments.
- Community validation exercises to ensure transparency and fairness.
- Use of existing data from UNHCR, WFP, and local authorities.

7. Monitoring Inclusion Outcomes

Disaggregated data will be collected and analyzed across all project indicators to track participation and outcomes by group (e.g., sex, age, disability status, refugee/host status). This will inform adaptive management and ensure no group is left behind.

Annex 7: Monitoring and Evaluation (M&E) Framework and Communication Strategy

1. Monitoring and Evaluation (M&E) Framework

The Monitoring and Evaluation (M&E) Framework for the Graduation Project Phase II is designed to ensure systematic tracking of project performance, accountability, and learning. It is fully aligned with the joint MINEMA–UNHCR strategy for the economic inclusion of refugees and host communities in Rwanda. The framework supports evidence-based decision-making and contributes to the broader monitoring of livelihood initiatives under MINEMA and UNHCR.

Objectives

- To assess the effectiveness, efficiency, relevance, sustainability, and impact of the Graduation Project.
- To generate actionable insights for adaptive management and policy formulation.
- To ensure transparency and accountability to stakeholders, including beneficiaries, partners, and donors.

Key Components

- **Baseline and Endline Studies:** Comprehensive assessments conducted at the start and end of the project to measure changes in key indicators.
- **Annual Performance Targets:** Clearly defined targets aligned with the Results Framework to guide implementation and track progress.
- **External Final Evaluation:** An independent assessment to validate results and provide strategic recommendations.

Methodology

- **Mixed-Methods Approach:** Combines quantitative and qualitative data collection tools, including surveys, Focus Group Discussions (FGDs), Key Informant Interviews (KIIs), and participatory assessments.
- **Disaggregated Data Collection:** Data will be disaggregated by sex, age, refugee/host status, and other relevant variables to ensure inclusivity and equity.

- **Participatory Monitoring:** Involves beneficiaries and community stakeholders in the monitoring process to enhance ownership and relevance.
- **Routine Monitoring Activities:**
 - Field visits and spot checks
 - Quarterly progress reviews
 - Joint monitoring missions with MINEMA and UNHCR
- **Learning and Adaptation:** Findings will be used to inform real-time adjustments to project implementation and strategy.

2. Communication and visibility plan

Press Release

In coordination with the Danish Embassy in Kigali, UNHCR Rwanda will produce and disseminate a press release to announce the new contribution.

Briefings and public events

- UNHCR is committed to acknowledge the contribution of Denmark in its briefings to donor and diplomatic community events organized by UNHCR Rwanda, particularly regarding refugee self-reliance achievements.

Online Visibility

- UNHCR will produce online content including 1 social media post per month and 2 human-interest stories per year to be published on its platforms. This content will highlight the impact of the Denmark funding on refugees and host community members. Denmark contribution will also be mentioned in all UNHCR bimonthly operational updates.

Site Visibility materials

- UNHCR will ensure the recognition of the Denmark contribution on all its camp signposts and donor boards mounted on all UNHCR offices. Denmark logo will also be added to relevant event banners such as the World Refugee Day.

Field visits/missions

- UNHCR will organize missions to the project site for the Danish delegation, if and as requested.

Annex 8: Process Action Plan for Implementation

Activity Description		Activity Plan per Year		
		Year-1 (1/7/2025 to 30/6/2026)	Year-2 (1/7/2026 to 30/6/2027)	Year-3 (1/7/2027 to 30/6/2028)
	Inception phase			
1	Identification/profiling of targeted HHs of refugees and host communities, assessment of economic opportunities/market analysis & collecting baseline	x	x	
2	Capacity building of livelihoods staff, Inception Workshops (UNHCR and implementing partner, focusing on field staff) on graduation model (involving Graduation Model Technical Assistance Service Provider: e.g., Trickle Up, BRAC)	x	x	
	Social Protection			
3	Targeted consumption support for 12 months to 300 HHs (assuming 20% of the total beneficiary HHs are most vulnerable) including those who do not receive full humanitarian assistance (\$7 per person per month + one withdraw fee)	x	x	
	Livelihoods Promotion			
4	Train participants on market-oriented entrepreneurship/business skills/ development of business plans	x	x	
5	Cash grants (\$1000) transfer to all 2,000 participants HHs for productive assets/ investment in income generating activities (+one withdraw fee)	x	x	
6	Training of targeted participants on agriculture and livestock for those who have business plans related to agribusiness (assuming 40% business plans related to agribusiness)	x	x	
7	ToT Training of community volunteers on IGA & entrepreneurship/ business plan	x		
	Financial Inclusion			
8	Train participants on saving and internal lending communities (SILC)	x	x	
9	Facilitate linkage of saving and lending groups to formal financial institutions	x	x	
	Social Empowerment			
10	Community volunteers/coach/mentors activities for supporting participants' business ventures and community empowerment (per diem and communication for 1 community mentor per 15 participants)	x	x	x
11	Training on protection mainstreaming and peaceful coexistence	x	x	
	Monitoring, Evaluation and Learning (MEL)			
12	Project final/external evaluation, documentation & dissemination/learning event		x	x

Annex 9.1: Summary of Appraisal Recommendations with the UNHCR Responses

See attached.

Annex 9.2: Quality Assurance Check List

See attached.

Partner assessment UNHCR Rwanda.

1. Brief presentation of partner

The United Nations High Commissioner for Refugees (UNHCR) operates under the mandate of the United Nations to lead and coordinate international action for the protection of refugees. Its primary mission is to ensure that everyone has the right to seek asylum and find safe refuge, assisting them in rebuilding their lives. Operating in over 130 countries, UNHCR has a vast network of field offices, partner organizations, and volunteers working to address the needs of refugees and displaced populations. UNHCR collaborates with governments, international organizations, NGOs, and local communities to ensure a coordinated response and effective support for refugees.

In Rwanda, UNHCR Rwanda is implementing its activities in a close coordination with the Ministry in Charge of Emergency Management (MINEMA), with the latter being the authority responsible for Rwanda's refugee response. UNHCR is present in Rwanda's five refugee camps, as well as the transit center close to the DRC border. In 2024, UNHCR Rwanda had a financial requirement of USD 165 million, which was only 47% funded (Annual Results Report, Rwanda 2024).

2. Summary of partner capacity assessment

UNHCR has decades of experience in dealing with refugee situations, developing an in-depth understanding of the complexities involved. They have extensive wealth of experts, including field workers, policy makers, legal advisors, and more, who contribute their knowledge to project management. The Embassy of Denmark in Kigali has worked with UNHCR on a number of projects, including Emergency Transit Mechanism for asylum seekers mainly from Libya, Climate Smart Agriculture phase I&II signed directly with UNHCR, Graduation phase I to help refugees and their hosts to build self-reliance and reduce dependency on humanitarian assistance. The graduation phase II is a continuity of collaboration that draws positive lessons learnt from past and ongoing experience with UNHCR.

In the appraisal of this project, the Appraising Team (AT) found that the choice of partner, the partner capacity and commitment is appropriate, and the right choice given the mandate, expertise, experience, partner relations and field presence of UNHCR in Rwanda.

The AT assessed the partner choice, partner commitment and capacity through the lens of Denmark's broader and more strategic engagement with UNHCR. This included the MFA's *Organisation Strategy for Denmark's engagement with the UN Office of the High Commissioner for Refugees*. The organisational strategy outlines the overall priorities for Denmark's contributions to and partnership with UNHCR, currently the strategy covers 2022-2026. This includes a Humanitarian Partnership Framework Agreement with an annual contribution of DKK 275 million (DKK 1.375 billion). The AT also highlighted that Denmark is among the largest donors to UNHCR particularly because of its mandate to provide international protection and assistance to refugees, asylum seekers, refugee returnees, internally displaced persons and stateless persons.

In addition, building on the latest MOPAN assessment of UNHCR (published 2019) the AT highlighted that "UNHCR's trajectory of organisational change was seen as positive with recognition of a comprehensive change management process having taken off in 2017 and including more decentralisation of key functions and processes. It was also found that the core functions of the mandate, human rights and protection concerns lie at the heart of the organisation's interventions and is associated with strong design tools, training and programme approval mechanisms and resourcing. Human rights and protection concerns are effectively integrated in how the organisation "thinks" and works. The MOPAN assessment also noted that operationally the organisation continues to have a short-term

programming mind-set, with weak strategic level planning, transition to sustainability strategies and difficulties in providing durable solutions¹⁹.

The desk appraisal also highlighted that the proposed implementation modality builds on the established partnership between UNHCR and Caritas Rwanda, which successfully delivered Phase I of the Graduation Project (15.5 million DKK). UNHCR will retain overall responsibility for project coordination, strategic oversight, and donor reporting, while Caritas Rwanda will serve as the primary implementing partner, responsible for direct delivery of activities at the field level. This division of roles is appropriate and reflects the comparative advantages of each organisation.

The appraisal report also states that UNHCR brings extensive experience in refugee protection and livelihoods programming, as well as strong relationships with the Government of Rwanda, particularly the Ministry in charge of Emergency Management (MINEMA), as confirmed during an interview with MINEMA representative. Caritas Rwanda, a national NGO with deep community presence and operational capacity, has demonstrated its ability to implement the Graduation Approach effectively during Phase I. The continuation of this partnership ensures institutional memory, operational continuity, and community trust. The overall conclusion by the appraisal is that the proposed programme is recommended for approval with only minor adjustments which were worked on before finalising the appraisal.

3. Summary of key partner features

Name of Partner	Core business <i>What is the main business, interest and goal of the partner?</i>	Importance <i>How important is the project for the partner's activity-level (Low, medium high)?</i>	Influence <i>How much influence does the partner have over the project (low, medium, high)?</i>	Contribution <i>What will be the partner's main contribution?</i>	Capacity <i>What are the main issues emerging from the assessment of the partner's capacity?</i>	Exit strategy <i>What is the strategy for exiting the partnership?</i>
UNHCR Rwanda	UN agency with the primary purpose of protecting and assisting refugees and displaced persons around the world. Its core business revolves around providing humanitarian aid and finding durable solutions.	Medium. In 2023, UNHCR Rwanda had financial requirements of USD 90.5 million (DKK 623 million). The Danish contribution is only USD 3.1 million (DKK 20 million). Nonetheless, it is noted that UNHCR's budget for 2023 was only funded by 38 %. All contributions are thus regarded as crucial to UNHCR's engagement in Rwanda.	Low. The outputs to be delivered by UNHCR have been specified in the project document.	UNHCR will be responsible for delivering and implementing the project. Their technical team at the country office in Kigali and field team in the two districts will form a dedicated team of core project personnel. The project will also engage with relevant private sector companies for market development and value chain assessments. UNHCR will also ensure close cooperation with other UN agencies i.e. FAO and WFP.	The AT finds that the choice of partner is appropriate, and the right choice given the mandate, expertise, experience and field presence in Rwanda. However, UNHCR tends to have a short-term mindset and approach, resulting in difficulty in achieving sustainability and durable solutions for refugees. In addition, UNHCR can improve its performance on knowledge management systems and evaluation function. For the specific project, the time	The project aims at making the targeted farmers self-sufficient. Nonetheless, the project document also includes several potential exit scenarios that can be employed to ensure financial sustainability. This includes the development of climate-smart agricultural practices that can result in sustainable income even after the end of the project.

¹ MOPAN. (2019). Assessments Office of the United Nations High Commissioner for Refugees (UNHCR) 2017-18 Performance Assessment February 2019, Executive Summary

Annex 2

					perspective is longer than many UNHCR projects, not least due to favorable policy environment in Rwanda.	
--	--	--	--	--	--	--

Organisation:	UNHCR Rwanda	Exchange Rates (ref. UN Operational Rates of Exchange as of 14 Mar 2025) 1 USD to RWF 1399.11 1 USD to DDK 6.85	
Project Title:	Phase Two Pathways to Economic Inclusion and Self-Reliance of the Refugees and their Host Communities in Rwanda through the Graduation Approach		
Project Location:	Mahama refugee camp (Kirehe District), Kiziba refugee camp (Karongi District) and Kigeme refugee camp (Nyamagabe District)		
Project Period:	01 Jul 2025 - 30 Jun 2028 (Three Years)		

Detailed Budget

1.07

#	ACTIVITY DESCRIPTION	Site	Unit	Unit Cost (in RWF)	Qty Year 1 (Jul 25-Jun 26)	Qty Year 2 (Jul 26-Jun 27)	Qty Year 3 (Jul 26-Jun 28)	Budget Breakdown in RWF				in USD		Budget Breakdown in DKK			
								Year 1 (Jul 25-Jun 26)	Year 2 (Jul 26-Jun 27)	Year 3 (Jul 26-Jun 28)	Total (3 Years)	Total 3 Years		Year 1 (Jul 25-Jun 26)	Year 2 (Jul 26-Jun 27)	Year 3 (Jul 26-Jun 28)	Total (3 Years)
1	Project Outcome: Provide support to targeted 2000 refugees and host communities to graduate from dependency on humanitarian assistance through trainings, cash grants, consumption support and continuous mentorship							1,702,741,799	1,511,765,899	413,505,799	3,628,013,497	2,593,081		8,336,554	7,401,544	2,024,507	17,762,606
1.1	Socio-economic profiling of participants through baseline and endline surveys							36,300,000	66,000,000	29,700,000	132,000,000	94,345		177,723	323,133	145,410	646,267
	Baseline surveys (for both cohorts)	Kigeme, Mahama and Kiziba	Person	33,000	1,100	900	-	36,300,000	29,700,000	-	66,000,000	47,173		177,723	145,410	-	323,133
	Endline surveys (for both cohorts)	Kigeme, Mahama and Kiziba	Person	33,000	-	1,100	900	-	36,300,000	29,700,000	66,000,000	47,173		177,723	145,410	101,836	323,133
1.2	ToT training for mentors (volunteers), training and mentoring beneficiaries			-				179,353,600	183,374,100	111,117,600	473,845,300	338,676		878,108	897,792	544,027	2,319,927
	Training of Beneficiaries on SILC and financial literacy	Kigeme	Person	52,000	250	200	200	13,000,000	10,400,000	10,400,000	33,800,000	24,158		63,647	50,918	50,918	165,483
	Training of Beneficiaries on SILC and financial literacy	Mahama	Person	52,000	500	400	400	26,000,000	20,800,000	20,800,000	67,600,000	48,316		127,295	101,836	101,836	330,967
	Training of Beneficiaries on SILC and financial literacy	Kiziba	Person	52,000	350	300	300	18,200,000	15,600,000	15,600,000	49,400,000	35,308		89,106	76,377	76,377	241,860
	Training of Beneficiaries on IGA,Entrepreneurship and Business plan Development	Kigeme	Person	52,000	250	200	200	13,000,000	10,400,000	10,400,000	33,800,000	24,158		63,647	50,918	50,918	165,483
	Training of Beneficiaries on IGA,Entrepreneurship and Business plan Development	Mahama	Person	52,000	500	400	400	26,000,000	20,800,000	20,800,000	67,600,000	48,316		127,295	101,836	101,836	330,967
	Training of Beneficiaries on IGA,Entrepreneurship and Business plan Development	Kiziba	Person	52,000	350	300	300	18,200,000	15,600,000	15,600,000	49,400,000	35,308		89,106	76,377	76,377	241,860
	Training of Beneficiaries on agriculture & Livestock	Kigeme	Person	52,000	50	40	40	2,600,000	2,080,000	2,080,000	6,760,000	4,832		12,729	10,184	10,184	33,097
	Training of Beneficiaries on agriculture & Livestock	Mahama	Person	52,000	120	80	80	6,240,000	4,160,000	4,160,000	14,560,000	10,407		30,551	20,367	20,367	71,285
	Training of Beneficiaries on agriculture & Livestock	Kiziba	Person	52,000	70	60	60	3,640,000	3,120,000	3,120,000	9,880,000	7,062		17,821	15,275	15,275	48,372
	Total Training of Beneficiaries			-				126,880,000	102,960,000	102,960,000	332,800,000	237,865		621,199	504,088	504,088	1,629,375
	Distribution of SILC kit to SILC groups	Kigeme	SILC Groups	54,000	13	10	-	702,000	540,000	-	1,242,000	888		3,437	2,644	-	6,081
	Distribution of SILC kit to SILC groups	Mahama	SILC Groups	54,000	25	20	-	1,350,000	1,080,000	-	2,430,000	1,737		6,610	5,288	-	11,897
	Distribution of SILC kit to SILC groups	Kiziba	SILC Groups	54,000	18	15	-	972,000	810,000	-	1,782,000	1,274		4,759	3,966	-	8,725
	Total SILC Kits			0				3,024,000	2,430,000	-	5,454,000	3,898		14,805	11,897	-	26,703
	Training of volunteers on SILC & Financial literacy	Kigali urban	Person	39,000	13	10	-	507,000	390,000	-	897,000	641		2,482	1,909	-	4,392
	Training of volunteers on SILC & Financial literacy	Mahama	Person	39,000	25	20	-	975,000	780,000	-	1,755,000	1,254		4,774	3,819	-	8,592
	Training of volunteers on SILC & Financial literacy	Kiziba	Person	39,000	18	15	-	702,000	585,000	-	1,287,000	920		3,437	2,864	-	6,301
	Volunteers stipends	Kigeme, Mahama and Kiziba	Person	39,000	672	1,212	-	26,208,000	47,268,000	-	73,476,000	52,516		128,313	231,422	-	359,735
	Community Volunteers Transport	Kigali	Person	39,000	156	276	-	6,084,000	10,764,000	-	16,848,000	12,042		29,787	52,700	-	82,487
	Training of volunteers on IGAs, entrepreneurship and business plan	Kigeme	Person	39,000	13	10	-	507,000	390,000	-	897,000	641		2,482	1,909	-	4,392
	Training of volunteers on IGAs, entrepreneurship and business plan	Mahama	Person	39,000	25	20	-	975,000	780,000	-	1,755,000	1,254		4,774	3,819	-	8,592
	Training of volunteers on IGAs, entrepreneurship and business plan	Kiziba	Person	39,000	18	15	-	702,000	585,000	-	1,287,000	920		3,437	2,864	-	6,301
	Training of community volunteers on protection mainstreaming; strengthening community mobilization	Kigeme	Person	39,000	13	10	-	507,000	390,000	-	897,000	641		2,482	1,909	-	4,392
	Training of community volunteers on protection mainstreaming; strengthening community mobilization	Mahama	Person	39,000	25	20	-	975,000	780,000	-	1,755,000	1,254		4,774	3,819	-	8,592
	Training of community volunteers on protection mainstreaming; strengthening community mobilization	Kiziba	Person	39,000	18	15	-	702,000	585,000	-	1,287,000	920		3,437	2,864	-	6,301
	Total Training, Stipends and Transportation for Community Volunteers			0				38,844,000	63,297,000	-	102,141,000	73,004		190,179	309,900	-	500,078
	Volunteers' quarterly meetings	Kigeme	Person	77,100	13	23	13	1,002,300	1,773,300	1,002,300	3,777,900	2,700		4,907	8,682	4,907	18,496
	Volunteers' quarterly meetings	Mahama	Person	77,100	25	45	25	1,927,500	3,469,500	1,927,500	7,324,500	5,235		9,437	16,987	9,437	35,860
	Volunteers' quarterly meetings	Kiziba	Person	77,100	18	33	18	1,387,800	2,544,300	1,387,800	5,319,900	3,802		6,795	12,457	6,795	26,046
	Project orientation meetings (AY 1); Project meeting with Stakeholders (AY 2)	Kigeme	Person	20,400	40	50	-	816,000	1,020,000	-	1,836,000	1,312		3,995	4,994	-	8,989
	Project orientation meetings (AY 1); Project meeting with Stakeholders (AY 2)	Mahama	Person	20,400	40	50	-	816,000	1,020,000	-	1,836,000	1,312		3,995	4,994	-	8,989
	Project orientation meetings (AY 1); Project meeting with Stakeholders (AY 2)	Kiziba	Person	20,400	40	50	-	816,000	1,020,000	-	1,836,000	1,312		3,995	4,994	-	8,989
	Quarterly meetings for project Staff	Kigeme, Mahama and Kiziba	Person	48,000	80	80	80	3,840,000	3,840,000	3,840,000	11,520,000	8,234		18,800	18,800	18,800	56,401
	Total Meetings			0				10,605,600	14,687,100	8,157,600	33,450,300	23,908		51,925	71,907	39,939	163,771
1.3	Cash grants and consumption support			-				1,214,400,000	993,600,000	-	2,208,000,000	1,578,143		5,945,653	4,864,625	-	10,810,278
	Cash grant distribution	Kigeme	Person	1,080,900	250	200	-	270,225,000	216,180,000	-	486,405,000	347,652		1,323,011	1,058,408	-	2,381,419
	Cash grant distribution	Mahama	Person	1,080,900	500	400	-	540,450,000	432,360,000	-	972,810,000	695,305		2,646,021	2,116,817	-	4,762,838
	Cash grant distribution	Kiziba	Person	1,080,900	350	300	-	378,315,000	324,270,000	-	702,585,000	502,165		1,852,215	1,587,613	-	3,439,827
	Total Cash grant distribution			0				1,188,990,000	972,810,000	-	2,161,800,000	1,545,122		5,821,246	4,762,838	-	10,584,084
	Consumption support for refugee beneficiaries	Kigeme	Person	11,000	525	420	-	5,775,000	4,620,000	-	10,395,000	7,430		28,274	22,619	-	50,893
	Consumption support for refugee beneficiaries	Mahama	Person	11,000	1,050	840	-	11,550,000	9,240,000	-	20,790,000	14,859		56,548	45,239	-	101,787

	Consumption support for refugee beneficiaries	Kiziba	Person	11,000	735	630	-	8,085,000	6,930,000	-	15,015,000	10,732	39,584	33,929	-	73,513
	Total Consumption Support			0				25,410,000	20,790,000	-	46,200,000	33,021	124,406	101,787	-	226,193
1.4	Efficient Project Management			-				272,688,199	268,791,799	272,688,199	814,168,197	581,917	1,335,070	1,315,994	1,335,070	3,986,134
	Contribution to the salary of the project Manager	Kigali	Month	2,508,560	12	12	12	30,102,725	30,102,725	30,102,725	90,308,175	64,547	147,382	147,382	147,382	442,145
	Contribution to the salary of project M & E Specialist	Kigali	Month	2,038,029	12	12	12	24,456,348	24,456,348	24,456,348	73,369,044	52,440	119,737	119,737	119,737	359,212
	Contribution to the salary of project Finance Manager	Kigali	Month	2,038,029	12	12	12	24,456,348	24,456,348	24,456,348	73,369,044	52,440	119,737	119,737	119,737	359,212
	Contribution to the salary of Liverhood camp coordinator (3)	Mahama, Kiziba & Kigeme	Month	909,512	36	36	36	32,742,424	32,742,424	32,742,424	98,227,271	70,207	160,306	160,306	160,306	480,917
	Contribution to the salary for site mentors (12)	Mahama, Kiziba & Kigeme	Month	803,565	144	144	144	115,713,310	115,713,310	115,713,310	347,139,929	248,114	566,528	566,528	566,528	1,699,583
	Contribution to the salary of drivers (3)	Mahama, Kiziba & Kigeme	Month	511,890	36	36	36	18,428,045	18,428,045	18,428,045	55,284,135	39,514	90,223	90,223	90,223	270,669
	Contribution to the salary of community mobilizer (3)	Mahama, Kiziba & Kigeme	Month	180,483	36	36	36	6,497,400	6,497,400	6,497,400	19,492,199	13,932	31,811	31,811	31,811	95,433
	Travel and transportation costs for activity implementation	Kigeme, Mahama and Kiziba	Trip	32,470	480	360	480	15,585,600	11,689,200	15,585,600	42,860,400	30,634	76,306	57,230	76,306	209,843
	Office supplies	Kigeme, Mahama and Kiziba	Supplies		1	1	1	900,000	900,000	900,000	2,700,000	1,930	4,406	4,406	4,406	13,219
	Vehicle maintainance	Kigeme, Mahama and Kiziba	Month	25,500	12	12	12	306,000	306,000	306,000	918,000	656	1,498	1,498	1,498	4,494
	Documentation and communication costs	Kigeme, Mahama and Kiziba	Blended		1	1	1	3,500,000	3,500,000	3,500,000	10,500,000	7,505	17,136	17,136	17,136	51,408
2	Project Monitoring, Evaluation and Learning (MEL)			-				6,313,000	6,313,000	156,113,300	168,739,300	120,604	30,908	30,908	764,324	826,141
	M&E, documentation, results dissemination and learning events	Kigali	Blended	4,173,000	1	1	1	4,173,000	4,173,000	4,173,000	12,519,000	8,948	20,431	20,431	20,431	61,293
	Visibility and communication	Kigali	Blended	2,140,000	1	1	1	2,140,000	2,140,000	2,140,000	6,420,000	4,589	10,477	10,477	10,477	31,432
	End of project evaluation	Kigali	Consultancy	149,800,300	-	-	1	-	-	149,800,300	149,800,300	107,068	-	-	733,416	733,416
3	Staffing (contribution to UNHCR Livelihood personnel salary)	Kigali	Month	1,081,373	12	12	12	12,976,471	12,976,471	12,976,471	38,929,414	27,824	63,532	63,532	63,532	190,597
4	SUB-TOTAL BEFORE ISC							1,722,031,270	1,531,055,370	582,595,570	3,835,682,211	2,741,510	8,430,995	7,495,984	2,852,364	18,779,343
5	UNHCR HQ ISC-Indirect Support Costs (6.5% of direct costs)							111,932,033	99,518,599	37,868,712	249,319,344	178,198	548,015	487,239	185,404	1,220,657
6	GRAND TOTAL							1,833,963,303	1,630,573,969	620,464,282	4,085,001,554	2,919,708	8,979,009	7,983,223	3,037,768	20,000,000

Organisation:
Project Title:
Project Location:
Project Period:

Detailed Budget

		Budget Breakdown in DKK			
#	ACTIVITY DESCRIPTION	Year 1 (Jul 25-Jun 26)	Year 2 (Jul 26-Jun 27)	Year 3 (Jul 26-Jun 28)	Total (3 Years)
1	Project Outcome: Provide support to targeted 2000 refugees and host communities to graduate	8,336,554	7,401,544	2,024,507	17,762,606
2	Project Monitoring, Evaluation and Learning (MEL)	30,908	30,908	764,324	826,141
3	Staffing (contribution to UNHCR Livelihood personnel salary)	63,532	63,532	63,532	190,597
4	SUB-TOTAL BEFORE ISC	8,430,995	7,495,984	2,852,364	18,779,343
5	UNHCR HQ ISC-Indirect Support Costs (6.5% of direct costs)	548,015	487,239	185,404	1,220,657
6	GRAND TOTAL	8,979,009	7,983,223	3,037,768	20,000,000