


UNHCR Evaluation Management Response			
Evaluation title:	Evaluation of the effects of UNHCR cash-based interventions on protection outcomes in Rwanda		
UNHCR evaluation reference:	ES/2020/03		
Entity that commissioned the evaluation:	UNHCR Rwanda/UNHCR CBI HQ		
Due date of Management Response:	17 September 2020		
Management Response approved by (senior manager in commissioning entity):	Name: Ahmed Baba Fall	Job title: Representative	Country/Office: Rwanda
	Signature: 		
Date:	06 November 2020		
General comments on the evaluation:	<p>In general, Rwanda operation agrees with most recommendations made by the evaluation. Many of the recommendations are relevant for operations to be more effective and efficient in delivering protection and assistance during the emergency phase of operations. However, with regard to the implementation of these recommendations, these are subject to many various elements and actions as already indicated below.</p> <p>A few of the recommendations hinge on the availability of funding and timeliness for the allocation of resources.</p>		
RECOMMENDATION 1:	<p>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.</p>		
Management response:	<p>✓ Agree <input type="checkbox"/> Partially agree <input type="checkbox"/> Disagree</p>		
Reasons (if partially agree or disagree):			

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Unit or function responsible:		Program, Protection.			
Top line planned actions		By whom	Comments	Expected completion date	Progress
	Continuous price monitoring.				
	Completion of Joint PDM and targeting exercise (UNHCR/WFP) and review of market monitoring prices post COVID 19	Program, Protection.	UNHCR has completed price monitoring for Kitchen sets and already implemented new prices for kitchen sets and sanitary pads. Referencing from the market price morning conducted on the 27/07/2019, the current market price per kitchen sets composition stands at 23,250 Rwf. The joint targeting process will provide an opportunity to review the MEB and the expenditure for Rwanda.	Joint targeting expected to conclude in June 2021.	Ongoing To be reviewed in 2021.
RECOMMENDATION 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.					
Management response:		<input checked="" type="checkbox"/> Agree <input type="checkbox"/> Partially agree <input type="checkbox"/> Disagree			
Reasons (if partially agree or disagree):					
Unit or function responsible:		Program, Protection, Livelihoods.			
Top line planned actions		By whom	Comments	Expected completion date	Progress
	Initiate Targeting and prioritisation exercise in Rwanda.	Protection, Livelihoods, Program.	UNHCR and WFP Rwanda have requested end-to-end support from the Hub, with a focus on supporting the shift from a status-based to needs-based approach for basic needs assistance provided to refugees in camp settings; as well as support to integrated livelihoods programming to expand self-reliance and inclusion of refugees, in line with existing government policies and programmes, and GoR-UNHCR joint Livelihoods and Economic Inclusion Strategy. Targeting and Prioritization exercise has been initiated.	Joint targeting expected to conclude in June 2021.	Ongoing

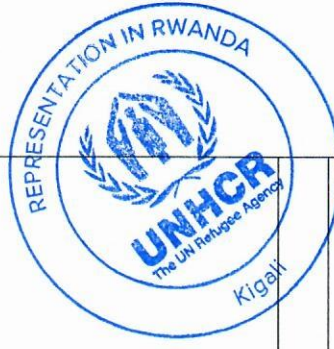


<p>Enhance the monitoring of the cash programme:</p> <ul style="list-style-type: none"> UNHCR Rwanda should put in place systematized monitoring of CBI regarding process, output and outcome levels through the corporate tools and store data in one place according to key indicators from the Standard Operating 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. 																	
<p>RECOMMENDATION 3:</p>																	
<p>Management response:</p>	<p> <input checked="" type="checkbox"/> Agree <input type="checkbox"/> Partially agree <input type="checkbox"/> Disagree </p>																
<p>Reasons (if partially agree or disagree):</p>	<p>Program, Protection, Livelihoods, Operations.</p>																
<p>Unit or function responsible:</p>																	
<p>Top line planned actions</p>	<table border="1"> <thead> <tr> <th rowspan="2"></th><th rowspan="2">By whom</th><th rowspan="2">Comments</th><th rowspan="2">Expected completion date</th><th colspan="2">Progress</th></tr> <tr> <th>Status</th><th>Comments</th></tr> </thead> <tbody> <tr> <td>Recruit key staff to support the implementation of MEAL</td><td rowspan="2">Program, Protection, Livelihoods, Operations.</td><td>Operation now has dedicated IMO</td><td rowspan="2">December 2020</td><td rowspan="2">Ongoing</td><td rowspan="2"></td></tr> <tr> <td>Manage all process indicators within the same database and track regularly to establish key trends.</td><td>PDM planned for November 2020 Operation now has a dedicated MEAL technical person consolidating all program and activity outputs related to CBI and to support Tracking protection indicators to support short-term and long-term objectives could be incorporated into PDMs</td></tr> </tbody> </table>		By whom	Comments	Expected completion date	Progress		Status	Comments	Recruit key staff to support the implementation of MEAL	Program, Protection, Livelihoods, Operations.	Operation now has dedicated IMO	December 2020	Ongoing		Manage all process indicators within the same database and track regularly to establish key trends.	PDM planned for November 2020 Operation now has a dedicated MEAL technical person consolidating all program and activity outputs related to CBI and to support Tracking protection indicators to support short-term and long-term objectives could be incorporated into PDMs
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<p>RECOMMENDATION 4:</p>	<p>Improve linkages between CBIs, social protection and national accountability systems:</p> <ul style="list-style-type: none"> 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. 				
<p>Management response:</p>	<p> <input checked="" type="checkbox"/> Agree <input type="checkbox"/> Partially agree <input type="checkbox"/> Disagree </p>				
<p>Reasons (if partially agree or disagree):</p>	<p>Program, Protection</p>				
<p>Unit or function responsible:</p>	<p>Program, Protection</p>				
<p>Top line planned actions</p> <p>Hire a consultant to review and analyse power imbalance. Plan meetings with FSP and review SOPs and COC for agents</p> <p>Work with Government to ensure Financial Inclusion of Refugees, provision of IDs. Review Communication strategy with POCs</p>	<p>By whom</p> <p>Program, Protection</p>	<p>Comments</p> <p>UNHCR hired a consultant to review and analyse power imbalance. Consultant developed a Training manual, but implementation hampered by COVID 19.</p> <p>Review meeting with FSP and review of SOPs and COC for agents conducted with more sessions planned for 2021.</p> <p>Financial Inclusion of Refugees, provision of IDs for refugees is ongoing with the process expected to continue in 2021.</p> <p>Review Communication strategy with POCs is ongoing and is expected to be completed in 2021.</p>	<p>Expected completion date</p> <p>June 2021</p>	<p>Status</p> <p>Ongoing</p>	<p>Comments</p>
<p>RECOMMENDATION 5:</p>	<p>Ensure positive returns from financial literacy and financial inclusion:</p> <ul style="list-style-type: none"> 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. 				



<p>• 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.</p>	<p>Management response:</p> <p><input checked="" type="checkbox"/> Agree <input type="checkbox"/> Partially agree <input type="checkbox"/> Disagree</p>				
<p>Reasons (if partially agree or disagree):</p>	<p>Protection, Livelihoods</p>				
<p>Unit or function responsible:</p>					
<p>Top line planned actions</p> <p>Operation to have a dedicated MEAL person to facilitate linkage with Livelihoods and Economic Inclusion.</p> <p>Review meeting with FSP and review of SOPs and COC for agents.</p> <p>Working with BNR (Central Bank of Rwanda) and FSP to improve digital money, communication strategy.</p> <p>Financial Inclusion of Refugees integrated under Livelihoods and Economic Inclusion Strategy and Programming, focusing on DFS, provision of IDs</p>	<p>By whom</p> <p>Protection, Livelihoods</p>	<p>Comments</p> <p>Dedicated MEAL person, facilitating the linkage with Livelihoods and Economic Inclusion Results on Financial Inclusion already recruited.</p> <p>Review meeting with FSP and review of SOPs and COC for agents have been conducted and expected to continue in 2021.</p> <p>Working with BNR (Central Bank of Rwanda) and FSP to improve digital money, communication strategy. UNHCR have requested FSP to change all agents POS from to also include merchant pay option to avoid handling of cash during COVID 19. UNHCR negotiated that all POCs in the camp access their money without handling cash at no cost through the merchant service.</p> <p>Refugees can report also issues arising relating to markets, commodity prices, transfer issues etc. through the toll-free line 9753 and the SMS (Two-Ways communication system).</p> <p>Financial Inclusion of Refugees integrated under Livelihoods and Economic Inclusion Strategy and Programming, focusing on DFS, provision of IDs is ongoing.</p>	<p>Expected completion date</p> <p>June 2021.</p>	<p>Status</p> <p>Ongoing</p>	<p>Comments</p>



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Seize opportunities to enhance livelihoods programming:					
RECOMMENDATION 6:		<ul style="list-style-type: none"> 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. 			
Management response:		<input checked="" type="checkbox"/> Agree <input type="checkbox"/> Partially agree <input type="checkbox"/> Disagree			
Reasons (if partially agree or disagree):					
Unit or function responsible:		Protection, Livelihoods			
Top line planned actions		By whom	Comments	Expected completion date	Progress
Scaling up longer term integrated livelihoods and economic inclusion programming (e.g. Graduation Pilot) which has cross-cutting component on financial inclusion. Advocacy and partnership for adequate resources for operational and development partnership to deliver the Livelihoods and Economic Inclusion Strategy.		Protection, Livelihoods	Cash is offering a unique platform to UNHCR/partners and refugees to easily interact, through the shared WFP/UNHCR platform. Scaling up longer term integrated livelihoods and economic inclusion programming (e.g. Graduation Pilot) which has cross-cutting component on financial inclusion is ongoing. Advocacy and partnership for adequate resources for operational and development partnership to deliver the Livelihoods and Economic Inclusion Strategy is ongoing. Cash assist is contributing in generating relevant data that promotes refugee access to finance. In future, for instance info on the financing ability; credit score..., in turn they may inform	June 2021.	Ongoing



		on financing products to develop for refugee; delivery modality; customized savings scheme.		
		Through the CA platform, communication on available livelihoods interventions could be improved		
		Third, based on the market-based approach, CA will expand the refugee supply and demand markets (and host community) as can demonstrate POCs reached number of transactions, amount injected etc.		
		Creation of a monetized/cash-based environment is work in the pipeline for all stakeholders including government.		
Foster decentralized action and greater economic exchanges between camps and host areas: <ul style="list-style-type: none"> 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. 				
RECOMMENDATION 7:				
Management response: <input checked="" type="checkbox"/> Agree <input type="checkbox"/> Partially agree <input type="checkbox"/> Disagree				
Reasons (if partially agree or disagree):				



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Unit or function responsible:		Protection, Livelihoods			
Top line planned actions		By whom	Comments	Expected completion date	Progress Status Comments
<p>UNHCR to work closely with Government to provide ID cards for refugees.</p> <p>Ensuring Refugees and Host communities have access to full-fledged banking services in and around the refugee camps and urban areas, an exploratory study on current transaction, access to banking services and their limitations (e.g., services provided by the Equity Bank) in the camp/host community can be conducted.</p>		Protection, Livelihoods	<p>UNHCR is working closely with Government who is already providing ID cards for refugees. PoCs with IDs cards might be prioritized to get cash grants; loans from the banks, etc. Mobility is often linked to ID's possession; rights to work; movements; etc</p> <p>Ensuring Refugees and Host communities have access to full-fledged banking services in and around the refugee camps and urban areas, an exploratory study on current transaction, access to banking services and their limitations (e.g., services provided by the Equity Bank) in the camp/host community can be conducted.</p>	December 2021.	Ongoing



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