

A refugee in Dadaab  
refugee camp makes  
bricks to support his  
family.



# Encouraging Self-Reliance

**S**elf-reliance is the ability of an individual, a household or a community to meet its essential needs and to enjoy social and economic rights in a sustainable manner and with dignity. UNHCR encourages self-reliance to protect and strengthen the livelihood skills and options of displaced men and women. By becoming self-reliant, displaced people lead active and productive lives and weave strong social, economic and cultural ties with their host communities.

UNHCR recognizes people of concern as resourceful, active partners who play a fundamental role in their own protection and in the search for durable solutions. As such, UNHCR's livelihood programmes aim to protect the skills and productive assets that displaced people carry with them, and to build the capacities they might need in a new environment. The assets of the displaced might include individual skills and work experience (human capital); land and working animals (natural capital); savings, rents and remittances (financial capital); equipment (physical capital); and formal support groups and informal networks (social capital).

The following core principles underlie UNHCR's approach to livelihood programming:

- Displaced people, whatever their origins, never form a homogeneous group. They carry with them a wide

range of social and economic capacities, as well as vulnerabilities. Livelihood interventions must be informed by detailed assessments of socio-economic groups, and then tailored to fit the specific capacities, needs and interests of households and individuals of each group.

- Wherever they go, people usually strive to use their assets and capacities to build their own livelihoods and generate income. UNHCR's role is to help create or ensure access to decent livelihood opportunities and prevent having to resort to harmful or risky livelihood options. To do so, UNHCR needs to support livelihood interventions with strong advocacy aimed at securing for displaced people the right to work and the right to obtain the necessary permits, and have access to key services, such as banking, employment and business assistance.
- Economic interventions are complex, and call for various partners from the private and the public sectors. Financial institutions, business training and development services, formal technical and vocational training institutes, employers' unions and local traders and enterprises are essential partners in quality livelihood programming. UNHCR has a critical and challenging role in engaging these diverse stakeholders in displacement and protection

issues, and in facilitating or obtaining access for displaced communities to existing facilities.

- Meaningful livelihood interventions require multi-year strategic plans, with carefully sequenced and targeted interventions, in keeping with changes in people's attitudes to working, investing and hiring. They must also be flexible enough to cope with changes in the employment market and in local policies, and build on and contribute to local development plans.
- Their effective design and implementation requires specialized skills, which UNHCR needs to build within its workforce, as well as import through arrangements with specialized organizations.

## **PROGRESS IN 2010 AND PRIORITIES FOR 2011**

UNHCR's global livelihoods strategy is centered on five thematic pillars: i) multi-year strategic planning in urban and protracted situations; ii) access to microfinance; iii) access to information and communications technology; iv) economic self-reliance for displaced women and youth; and v) boosting capacity.

In 2010, UNHCR has focused its efforts on consolidating knowledge and developing tools for urban livelihood responses. More than half of the world's displaced people now live in cities,

where survival increasingly depends on access to cash. Promoting livelihoods—and hence access to safe employment or self-employment—is at the heart of UNHCR's protection strategy in urban areas.

Since 2008, UNHCR has developed and started to implement multi-year livelihood strategies based on detailed assessments in key urban refugee operations, such as in Argentina, Armenia, Burundi, Costa Rica, Ecuador, Egypt, India, Jordan, Malaysia, Mexico, Senegal and Yemen. In collaboration with the Women's Refugee Commission, additional urban assessments will be carried out in India, South Africa and Uganda. Non-urban, protracted refugee situations in Bangladesh, the Gambia, eastern Sudan and Uganda are also following this approach.

These efforts have resulted in a clearer understanding of opportunities for and obstacles to self-reliance in cities, and in the emergence of creative strategies and interventions that support national or local development plans. Examples of innovative partnerships with national public or private institutions include those with the Ministry for Vocational Training in Yemen, and the Microfund for Women in Jordan. Based on this experience and on global best practice, UNHCR developed new programming guidelines and policy recommendations for urban livelihood programmes in 2010.

Applying the principle that advocacy is the bedrock of livelihood support, UNHCR is also developing know-how and guidance on advocating for the right to work, which will contribute to understanding of the relation between livelihoods and protection. In 2011, UNHCR will launch a new training programme on urban livelihood programming for staff and partners across all regions, working in close collaboration with the Women's Refugee Commission, the Norwegian Refugee Council and major development partners, including UNDP and ILO.

Microfinance is a key component of livelihood programming, and will receive increased attention in 2011, with the implementation of a global partnership with ILO's Social Finance Department. This allows for the placement of a technical expert at UNHCR Headquarters one day per

week, and collaboration with ILO's regional experts.

Quality guidance on microfinance has been delivered to numerous operations, including Burundi, Chad, Egypt, Ethiopia, Jordan and Mauritania. UNHCR's role in this field, and its understanding of the challenges and opportunities that displacement creates for financial institutions, are being increasingly recognized, as demonstrated by UNHCR's participation in an expert panel at the microfinance network of Arab countries, Sanabel's 7<sup>th</sup> Annual Conference in Syria in May 2010. A global partnership agreement with the Grameen Trust was signed in early 2010 and will be implemented in key urban and rural refugee operations in 2011.

Some fundamental changes have been made to UNHCR's policies and guidelines on microfinance in 2010, to reflect its changing nature, and the expertise gained and lessons learned through implementing cash-based responses for displaced and returnee populations. The principal change has been a shift by UNHCR in promoting partnerships with formal microfinance institutions or banks, rather than with traditional partners providing relief aid. UNHCR will increasingly work to facilitate access to formal financial services for refugees, rather than sponsor loan projects that maintain a "beneficiary" character. This access can be facilitated by various means. They include subsidizing financial services for the displaced, setting up temporary "guarantee funds" within financial institutions, building the capacity of a microfinance institution to allow for greater client outreach through additional staff or service locations, and providing training on protection issues.

Access to services will be promoted by supporting closer monitoring of displaced or returnee clients, as in Burundi and Jordan, through partnerships with microfinance institutions. These funds use their own loan capital to provide credit services to refugee women and men, while UNHCR supports their administrative and monitoring capacity, either directly or through partners. Partnerships with financial institutions are also taking the lead in West and Central Africa, beginning with the Gambia and Mali.

In Afghanistan, UNHCR has supported a survey of borrowers, to determine the extent to which returning refugees have access to microfinance services. It was carried out in four of the country's major cities by two experienced microfinance NGOs. The results showed over 50 per cent return rates among the surveyed borrowers, the majority of whom were women. Loans covered a wide variety of sectors, mostly micro-enterprises and trading. This information has been widely disseminated to demonstrate the success of microfinance in supporting the reintegration of returnees, and to promote mainstreaming of their needs into national programmes.

Whereas microfinance has in the past been mostly limited to the provision of credits, UNHCR now promotes access to a broader range of financial and non-financial services. They include financial education, entrepreneurship training and business support services for targeted groups or individuals, as well as longer-term support designed to foster entrepreneurship and employability.

### GLOBAL PROGRAMMES

Two innovative programmes are contributing to UNHCR's global livelihood strategy with respect to access to information and communications technology, and economic self-reliance for displaced women and youth.

The Community Technology Access (CTA) programme provides access to solar-powered computer classrooms and offers computer skills to schoolchildren, youths and adults from both refugee and host communities. Facilities are used for educational, employment, business and personal purposes. By the end of 2010, some 24 computer centres were to be operational in Argentina, Armenia, Azerbaijan, Bangladesh, Georgia, Rwanda, Uganda and Yemen. Additional centres are expected to be set up in Kenya and Nepal in 2011.

Since 2008, the Women Leading for Livelihoods (WLL) programme has funded projects in Bangladesh, Brazil, Costa Rica, the Democratic Republic of the Congo, Ecuador, Georgia, India, Kenya, Morocco and Serbia. However, a lack of funds has slowed progress in 2009 and 2010. In 2011, a new series of initiatives to build women and youth's

entrepreneurship and leadership skills will be launched using lessons learned from pilots launched in 2010 and drawing on UNHCR's global network of entrepreneurship training providers. UNHCR will focus its resources and attention on quality projects in selected locations offering a consistent livelihood strategy, baseline data and a multi-year perspective. This will facilitate assessments of the impact of the projects, and monitoring the influence of women's economic empowerment on the well-being of their families and their communities.

#### BOOSTING CAPACITY

To continue helping refugees, returnees, and the internally displaced to realize their potential for self-reliance, UNHCR will need both to expand its various programmes and increase staff capacity, currently limited to a single expert at Headquarters and two regionally-based experts in the Americas and West Africa. The Asia, Europe and Africa regions have expressed a need for additional expertise, beyond the existing regional posts, and two country-based positions in Yemen and in eastern Sudan.

A growing number of countries, among them Bangladesh, Egypt, and Ethiopia, have found temporary solutions through consultancies or secondments to livelihood programmes. It is hoped that delivery and impact will be boosted by the new guidelines and training programmes to be developed in 2011, as well as by global partnerships bringing outsourced expertise in livelihood programming, such as microfinance and entrepreneurship, or vocational training and technical education. ■



A refugee girl in a camp in Bangladesh helps other refugees at a CTA centre.

UNHCR / I. BAYZID

## ● Community Technology Access Centre in Bangladesh

Living in a camp where electricity is still a rare commodity, 15-year-old Toslima had never even touched a computer three months ago. Still, she knew that using one could open up a world of knowledge far removed from the closed refugee camp in Bangladesh where she has spent her entire life after her parents fled their Myanmar home.

“If you can use a computer, you can learn skills to prosper in life,” says Toslima, a refugee from Myanmar’s northern Rakhine state—although with limited freedom of movement and education she once doubted she would ever get a glimpse of the information age that so many people take for granted.

In a culturally conservative society, Toslima is a vital role model for other teenage girls in the camp, who continue to face significant pressure to leave school upon reaching puberty and marry at a very young age. She and the 30 other girls using the Community Technology Access (CTA) centre are showing by example that there is an alternative to early marriage and a life confined to the four walls of their small huts.

“We want peace and we want education for our children,” says Toslima’s father, one of a growing number of parents in the camp who support continuing education for their daughters—which only programmes like the centre can make possible.

Learning to use computers is just the beginning. The plan is for computers to be used to teach additional subjects such as languages and entrepreneurship, and to build the capacity of refugee volunteers to work in health, community development and education.

“As a computer trainer, I can teach my community and make a difference in their lives,” Toslima says with quiet confidence. “I want all refugees to go somewhere where they can be in peace and have a good future.”