Young Afghan women learn clothing design at the UNHCR-partnered Iranian Life Quality Improvement Association Centre in Tehran, Iran.

Finding solutions for refugees, asylum-seekers, stateless persons and internally displaced people that enable them to live their lives in dignity and peace is a core part of the Office’s work. Such solutions can include voluntary repatriation or return, resettlement or relocation, and local integration. When durable solutions are not achievable for all members of a refugee population, resettlement or safe and regulated pathways for admission to third countries can help refugees access protection and sustainable solutions.

There is no hierarchy of durable solutions. An integrated approach that combines all three and is implemented in close cooperation with countries of origin, host States, humanitarian and development actors, as well as with people of concern themselves, usually offers the best chances for success. Enabling people of concern to become self-reliant, pending the realization of an appropriate long-term solution, is an essential first step towards achieving any durable solution. Working towards solutions can also reduce the need for irregular onward movements.
Institutionalizing a progressive approach to solutions

At a time when the number of people forced to flee their homes far outweighs the number finding lasting solutions, UNHCR is strengthening its work on resilience and solutions for forcibly displaced and stateless persons, and striving to become more coherent in its approach.

The global compact on refugees places particular importance on solutions, bringing countries together to enhance the inclusion and resilience of refugees and expand access to third-country solutions. “Solve” is among the key priorities set out in UNHCR’s 2017-2021 Strategic Directions, highlighting the need to collectively sharpen UNHCR’s “solutions reflex” and partner with a broader range of actors to expand and diversify solutions opportunities for refugees and internally displaced people. Such an approach would help to address the underlying causes of displacement and prevent and solve problems of statelessness.

UNHCR’s approach to solutions entails progressively addressing four interrelated dimensions, namely legal, sociocultural, civil-political and economic. All four are relevant to the success of eventual solutions for refugees, internally displaced, and stateless persons.

Against this backdrop, a new UNHCR Division of Resilience and Solutions was established in February 2018. The Division seeks to ensure the Office’s efforts to build protection and provide support to refugees, stateless persons and internally displaced people are underpinned by building resilience and working towards solutions.

This new Division is providing guidance and technical support in crucial areas such as education, economic inclusion and self-reliance, peacebuilding and conflict prevention, social protection, voluntary repatriation and reintegration, the rule of law and governance—including housing, land and property (HLP)—and local integration opportunities. Furthermore, it supports the goals of the global compact in operationalizing the objectives of the Comprehensive Refugee Response Framework (CRRF) in relevant UNHCR operations. Finally, the Division focuses on the generation of socioeconomic analytics and data to inform the efforts of governments, UNHCR, and humanitarian and development partners in targeting the most vulnerable within displaced populations and maximizing the efficient use of resources.

COMPREHENSIVE SOLUTIONS

Voluntary repatriation

In 2019, UNHCR will continue to facilitate voluntary repatriation through various means, including organizing “go-and-see” visits for refugees, compiling updated information on their country and region of origin, engaging in peace and reconciliation activities, promoting housing and property restitution, and providing assistance and legal aid to returnees. As the durable solution of choice for the largest number of refugees, voluntary repatriation in safety and dignity requires the full commitment of the country of origin to help re integrate its own people. It also needs the continuing support of the international community through the crucial post-conflict phase to ensure that those who make the decision to go home can rebuild their lives in a stable environment.

In line with the global compact and its fourth objective—that of supporting conditions in countries of origin for return in safety and dignity—in 2019 UNHCR will work with people of concern, States and other key stakeholders to create such conditions and to address the key barriers that displaced people feel prevent their voluntary return. This will require expanding innovative partnerships with development, peace and security actors. For example, building on experience in 2018, UNHCR and partners will extend justice-perception surveys—a standard tool of peacebuilding and governance actors—to forcibly displaced people or returnees. This can generate programmes that specifically address people’s perceived impediments to returning, which some past surveys have shown are more often linked to justice and security, the rule of law and HLP, rather than livelihoods or infrastructure.
UNHCR will expand its own return-intention surveys by creating ready-to-use tools with suitable mobile technology. It will use them to analyze in greater depth what is needed to generate intentions to return and to ensure that returnees re-integrate successfully. UNHCR’s partnerships with development, peace and security actors provide a programmatic means to address potential returnees’ key concerns about their areas of origin. These partners can address security and rule-of-law concerns to reassure potential returnees and complement UNHCR’s return assistance.

Local integration and reintegration

In cases where repatriation is not an option, finding a home in the country of asylum and integrating into the local community could offer a durable solution to a refugee’s plight and the chance to build a new life. Local integration is a complex and gradual process with legal, economic, social and cultural dimensions. It imposes considerable demands on both the individual and the receiving society. In many cases, acquiring the nationality of the country of asylum is the culmination of this process. UNHCR estimates that, during the past decade, 11 million refugees around the world became citizens of their country of asylum.

However, in cases where this is not a prospect, both refugees and the host community and country can benefit from degrees of inclusion even if the refugees’ stay is not seen as permanent. Elements of integration can be applied progressively or in packages custom-designed to fulfil the host government’s vision for refugee integration, even in situations where a permanent legal stay is not envisaged. These elements can include, for example, rights or access to employment, housing and land, mobility, education, health, social protection and other national systems and services. In 2019, UNHCR and partners will support host governments to design and implement—especially at the municipal level—the elements of local integration that best suit the governments’ vision.

HLP rights for the displaced are important in both asylum and return. There has been a shift from encampment and aid dependence to out-of-camp and self-reliance. HLP rights in displacement are, as studies increasingly show, an essential part of the formula for self-reliance. The right tenure arrangements allow better mobility and livelihoods and create value. Resolving HLP challenges in areas of origin also incentivizes return and makes reintegration, as well as peacebuilding and social cohesion, more likely to succeed. UNHCR will work with national and local authorities to adapt laws and practices, where necessary, to afford refugees access to, and enable them to secure tenure of, commercial space. This is important, as such space can not only be used for housing but also for commercial purposes or as productive land and assets. This provides another example of how helping refugees or the displaced also helps host communities. UNHCR will continue to revamp its expert and mainstream capacity in HLP issues to design and advocate HLP measures that facilitate self-reliance or return. It will also work with partners to implement this element of resilience and solutions.

Successful refugee livelihoods need an enabling environment for policy and law, administration and economy. Through its new rights mapping tool, UNHCR will consolidate information on these factors in key countries and develop concerted approaches for advocating and securing the necessary changes. For example, the Office will partner with development actors to share analysis and good practice with refugee-hosting governments on the benefits of refugee economic empowerment and inclusion in national systems, and the capacity-building support that governments may require to implement this.

In 2019, refugees and returnees will be supported to address HLP issues and facilitate their reintegration or local integration.
Building on ILO recommendation R205, “Employment and decent work for peace and resilience”, which was adopted in June 2017, UNHCR will collaborate with ILO and refugee-hosting governments to validate and implement refugees’ right to work where appropriate, and to make formal employment possible. Furthermore, it will work with city authorities, their networks and interested partners—such as the Organization for Economic Cooperation and Development (OECD) and the Organization for Security and Cooperation in Europe—to accelerate the spread of best practice and help build the necessary capacity and experience for municipal authorities to play their front-line role in refugee-hosting and integration.

Resettlement

GLOBAL REFUGEE RESETTLEMENT TO SCALE

In a context of unprecedented and growing global forced displacement, the expansion of resettlement and complementary pathways as tangible mechanisms for burden and responsibility-sharing is one of the central objectives of the global compact on refugees.

The global compact envisions the development of a three-year strategy (2019-2021) on resettlement and complementary pathways to increase the pool of resettlement places—including countries not already participating in global resettlement efforts—consolidate emerging resettlement programmes, and expand complementary pathways. UNHCR’s resettlement and related activities in 2019 and beyond will be guided by this strategy.

In implementing its resettlement programmes in more than 65 countries of asylum, in 2019 UNHCR will prioritize the most vulnerable refugees including lesbian, gay, bisexual, transgender and intersex people, women and girls at risk, and children at risk (see the chapter on Safeguarding fundamental rights).

Resettlement will also be used strategically to demonstrate international solidarity and responsibility-sharing with host States, with a view to achieving comprehensive solutions in line with the New York Declaration, the CRRF and the global compact on refugees.

Guided by these considerations, in 2019 UNHCR will continue to focus on priority needs, including: the central Mediterranean situation, resettlement out of Egypt, Iraq, Jordan, Lebanon and Turkey in the context of the Syrian Arab Republic (Syria) situation, and countries applying the CRRF approach. UNHCR will also continue to advocate using unallocated resettlement quotas in a flexible way for urgent and emergency cases across the globe.

UNHCR will support operations and enhance the quality and integrity of its global resettlement programme by providing policy and operational guidance and extending oversight, monitoring and capacity-building. The Office will continue to work with NGO partners and the experts available under its Resettlement Deployment Scheme to ensure the full utilization of all resettlement opportunities made available to refugees.

Building-up sustainable resettlement and complementary pathways requires a “whole-of-society” approach and wide-ranging partnerships. With a “whole-of-society” approach the ambition is to generate a positive change in the “system” that responds to the growing resettlement needs. UNHCR will scale up its efforts to diversify resettlement partnerships by engaging more with non-traditional partners and long-standing stakeholders on resettlement, including local communities, governments, academia and the private sector.

UNHCR will use the Emerging Resettlement Countries Joint Mechanism (ERCM) to further work with a wide range of partners to provide new and emerging resettlement countries with capacity-building support, technical advice and expertise in the design and implementation of resettlement programmes. The ERCM is a global platform led by UNHCR and IOM that is designed to facilitate and channel financial and technical support to new and emerging countries. UNHCR will additionally draw on the materials developed by the European Union Action on Facilitating Resettlement and Refugee Admission through New Knowledge.
In 2019, the Office will pursue specific evidence and data development efforts that demonstrate the impact, availability and use of resettlement. UNHCR will continue to support the Annual Tripartite Consultations on Resettlement and its different working groups, including the core groups for the Syrian and central Mediterranean situations. The core groups are critical in mobilizing efforts to increase resettlement for the most vulnerable refugees. They also proactively pursue opportunities for safe and regulated admission through complementary pathways.

Complementary pathways for admission to third countries

With refugee numbers rising and the demand for humanitarian aid surpassing available resources, innovative approaches to increase refugees’ access to protection and solutions are essential. Complementary pathways for admission to third countries can expand the scope for solutions, empower refugees and alleviate pressure on host countries, particularly in large-scale and protracted refugee situations. Such pathways include, but are not limited to, humanitarian admission programmes, humanitarian visa programmes, community or private sponsorship programmes, family reunification, skilled migration and labour mobility opportunities, academic scholarships as well as study and apprenticeship programmes.

Taking a comprehensive approach to solutions, and as a complement to resettlement, UNHCR works with States, civil society, the private sector, academia, government organizations and refugees to identify, establish and expand complementary pathways of admission. This is in line with the New York Declaration and the CRRF and in accordance with UNHCR’s Strategic Directions. The global compact on refugees highlights the scope for complementary pathways to enhance protection and solutions for refugees and as an expression of international solidarity and responsibility-sharing.

In 2019, through the development of a three-year strategy on resettlement and complementary pathways, UNHCR will advocate for expanding the predictable availability of such pathways. UNHCR will continue to provide guidance and tools for States, staff and partners to help them identify, develop and expand complementary pathways on a more systematic and sustainable basis. Complementary pathways tested since 2016, such as third-country scholarship programmes for refugees and the establishment of a refugee skills database that can be matched with potential employers for labour mobility options, have sparked interest from countries keen to establish pathways in 2019 and beyond.

UNHCR will continue fostering relevant new partnerships, assisting with programme design, monitoring progress, sharing good practices, identifying and analyzing challenges, barriers and risks faced by refugees in each region, and developing and disseminating information on pathways facilitating refugees’ access to third countries. In 2017, UNHCR established partnerships with the United World Colleges and Talent Beyond Boundaries to expand education and labour opportunities for refugees in third countries respectively. These partnerships, and the ILO-UNHCR joint action plan to advance labour mobility pathways for refugees, will be sustained in 2019 while new partnerships are explored and developed.

Improving data and evidence is essential to achieving solutions for refugees. UNHCR and OECD conducted a pilot survey in 2018 on the use of non-humanitarian regular entry and visa routes for refugees to enter OECD countries. This will be an ongoing area of collaboration in 2019. Based on the findings from 2018, UNHCR will help the OECD Member States to develop evidence-based guidance and policy on complementary pathways for admission of refugees through 2019.

Somali torture survivor reunited with her sons in Niger

After 15 months of beatings and abuse in captivity by Libyan traffickers, a Somali mother rejoins her teenage sons in Niamey. A mother of two, Amina was strong and vigorous before she fell into the hands of Libyan traffickers. After more than a year of relentless beatings and electric shocks, she is now broken and unable to walk. “When I arrived in Libya, I was walking, nobody had to help me… but look at me now,” she says, holding up her badly broken arms in despair, her legs paralyzed. “They tortured me so badly. I begged them not to torture my family,” says Amina.

“There’s nothing more important for us in our lives than our mother, and we are so grateful that she is okay,” says Ahmed, grinning broadly. “I want to go back [to Somalia] one day myself,” he adds. “I want to bring change to my country, but how can I, when I can’t even protect myself?”

Numeir Khalife, an 18-year-old Syrian refugee, is reunited with his 7-year-old sister, Anmar, in the northern German town of Lensahn.
**DURABLE SOLUTIONS**

**POTENTIAL FOR VOLUNTARY RETURN REALIZED AND REINTEGRATION MADE MORE SUSTAINABLE. IN 2019, UNHCR WILL:**

<table>
<thead>
<tr>
<th>Help foster creation of conditions conducive to return and reintegration, in line with objective four of the global compact on refugees</th>
<th>Work with partners on justice-perception surveys in at least 3 refugee situations. Collaborate with development and peacebuilding actors in at least 2 return situations to create conditions conducive to return and reintegration. Analyze returnees’ HLP issues and develop or foster suitable programming that incentivizes return and aids reintegration. Replicate recent grants by the United Nations’ Peace Building Fund to UNHCR, UNDP and partners for joint projects in this vein, to strengthen ties with peacebuilding actors who can create conditions conducive to return. Make calibrated investment in engaging with global processes that can promote resilience and solutions on the ground. This will include, among others, the UN Global Focal Point for Rule of Law, the UN Land and Conflict Core Group, and the SDG 16+ Global Alliance.</th>
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<td>Establish ready-to-use tools for return-intention surveying and post-return protection practice. Assist returning refugees through community and area-based programming and safe and dignified repatriation and sustainable reintegration. Develop solid tripartite agreements to ensure legal frameworks are in place to support refugees’ right to work, where appropriate, to make formal employment possible.</td>
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<td><strong>Support host governments in designing the package of refugee rights and accesses, plus alternative durable-stay statuses, to fulfill the government’s vision for refugee integration, in line with objective one and two of the global compact on refugees</strong></td>
<td>Present tailored menus of options, with analysis and lessons learned, to governments interested in designing an appropriate package of rights and accesses. These include rights or access to employment, HLP, mobility, education, health, social protection and other national systems and services. Mobilize partners to support host governments, especially at municipal level, to implement the chosen elements of local integration.</td>
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<td><strong>Secure refugee rights to HLP in country and zone of asylum to the extent necessary to enable livelihoods, mobility and security—and in ways that can benefit host communities where feasible</strong></td>
<td>Work in at least 5 countries of asylum, with national and local authorities, to adapt law and practice where necessary to afford refugees access to, and secure tenure of, commercial space, productive land and assets. Distribute guidance, training and other resource materials on HLP to staff with the latest best practice and lessons learned regarding HLP issues in asylum and their interaction with the other elements of resilience and solutions.</td>
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<td><strong>Promote an enabling environment for successful refugee livelihoods in terms of policy and law, administration, economy and security</strong></td>
<td>Consolidate information for successful refugee livelihoods in key countries (through the new rights mapping tool among other systems) and develop concerted approaches for advocating and securing the necessary changes. Collaborate with ILO and refugee-hosting governments to validate and implement refugees’ right to work, where appropriate, to make formal employment possible. Assess and diagnose the challenges that people of concern and local authorities face in the administrative, justice and security environment. Design collaborative programmes to address them, capitalizing on UNDP’s expertise in governance and supporting local authorities.</td>
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<td><strong>Mobilize partners to support host governments in adapting and expanding their resettlement programmes as necessary</strong></td>
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<td>Promote municipal action in favour of practical refugee local integration</td>
<td>Structure its work with city authorities, their networks and interested partners to help build the necessary capacity and experience for municipal authorities to play their front-line role in refugee-hosting and integration.</td>
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Emergency response and education for youth are two areas that will be strengthened in the new education strategy. In 2018, UNHCR improved its capacity to provide education from the onset of an emergency to ensure that initial response investments in systems and strengthens young refugees’ access to sustainable education. A youth education programme initiated in four countries with high numbers of young refugees—Kenya, Pakistan, Rwanda, and Uganda—will be intensified in 2019. The Office will target its support to increase access to secondary education, skills training and tertiary education. A strong research component will ensure successful approaches and good practices are identified, disseminated and replicated, helping scale-up education access for young people.

With the Global Partnership for Education, UNHCR will work in at least 12 countries to support refugee inclusion in multi-year education plans, including producing and sharing good practices in policy-making. Through the Sustainable Development Goal 4 Education 2030 Steering Committee, which aims to harmonize and strengthen support to Member States and their partners to achieve the education-related targets of the global agenda, UNHCR will help monitor refugee inclusion in education in reporting on progress to the High-level Political Forum on Sustainable Development in mid-2019. In partnership with DFID and the World Bank, research will take place to inform effective government and partner practices related to refugee-inclusive education planning and implementation. As a member of the steering group for the Inter-Agency Network for Education in Emergencies, in 2019, UNHCR will support training and dissemination of advocacy and guidance.

**ACCESS TO QUALITY EDUCATION**

Education, connected learning and vocational training

UNHCR’s education strategy on refugee inclusion in national education systems was developed following extensive consultation with a broad range of stakeholders and has been underway since 2012. In support of the global compact on refugees, UNHCR will build on the strategy’s successes and learnings by launching a new five-year global education strategy (2019-2023). The strategy is designed to explicitly support the global compact by mobilizing key partners to reduce the gap that exists in refugee education and by emphasizing a multi-stakeholder approach to programming, to help fully realize the global compact’s second objective of strengthening young refugees’ access to sustainable education. A youth education programme initiated in four countries with

**“Without education, the future of young refugees, and the future of their communities, will be irrevocably damaged”**

—Filippo Grandi, United Nations High Commissioner for Refugees.
Building Better Futures

UNHCR is strengthening its commitment to ensuring refugees and host communities can access relevant, accredited learning opportunities that are supported by expanded mobile networks and dynamic digital resources. In 2019, UNHCR will launch a Connected Education Alliance with educational partners and the private sector. This Alliance will lay the groundwork for new digital education standards that support free connectivity, available electricity and refined digital competencies in all refugee-hosting public schools. By 2025, UNHCR aims to establish 300 digital hubs in refugee-hosting public schools and 10 satellite tertiary campuses with local partners and governments.

In 2019, 15 new digital learning hubs and satellite campuses will be established, with support from Learning Equality, Google and Microsoft, in Jordan, Kenya and Uganda. The German Albert Einstein Academic Scholarship Programme for Refugees (known as DAfI) will enrol 1,000 additional students in university in 53 countries, expanding to Malawi, Mexico and Somalia, reaching a total of 8,000 students in 2019.

Working closely with the Accelerated Education Working Group, UNHCR will continue to strengthen the quality of accelerated education programmes in Kenya, Pakistan, Rwanda, South Sudan and Uganda in 2019, providing flexible opportunities for over-age children who are out of school and youth to access certified education programmes.

The Refugee Education Management Information System (REMIS) will be piloted with partners in 18 countries in Africa and Asia, aimed at improving data management to inform education programme planning, with the school as the unit of measurement.

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Burundian refugee and football coach Jaqueline hopes for the future

Jaqueline (23) coaches the football team in the youth-friendly space in Mahama camp. She fled Burundi alone in 2015 at the age of 21. Her mother passed away when she was very young, leaving behind eight children. Jaqueline was living with her older brother, Charles, when the turmoil in her country began. When she came home one day, she discovered her brother’s body and fainted out of shock. He had been killed by a rebel group. Jaqueline fled and, after a grueling journey, she arrived in Mahama camp, Rwanda, alone and scared. At the camp, Jaqueline began attending the youth centre where she received training in coaching.

“What a boy can do, a girl can do,” Jaqueline says. She now coaches a number of camp basketball and football teams and also plays on the mixed boys and girls team regularly. Coming to the centre is important to Jaqueline because she is able to make friends, learn skills and have hope for the future. Her hope is to one day be able to coach internationally.

Jaqueline, a football coach at the Mahama refugee camp, Rwanda.

Secondary school enrolment

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Higher education enrolment

With support from 16 partners in the Connected Learning in Crisis Consortium, an additional 1,000 students will participate in certified, digitally-supported programmes in Africa, the Middle East, North Africa, and Asia.

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DAFI students provide homework support to refugee children

“When I was in Grade 9, we had to flee with my family. We were displaced within Syria. I could not complete the school year but still managed to sit the final exam. I remained one year without studying. I learned about DAFI from other students at university,” says Amane, a student on a DAFI scholarship at Lebanese University.

Since the Albert Einstein Academic Refugee Initiative (the DAFI programme) began in 1992, over 14,000 young refugee women and men have received accredited undergraduate degrees in various disciplines in their country of asylum. This helped them to develop leadership skills, benefit from greater protection and to increase self-reliance for themselves and their families.

“Lots of refugee children and youth in Lebanon do not have access to education. They should receive more support,” says Amane.

By providing higher education scholarships and facilitating pathways to livelihood opportunities, the DAFI programme improves protection, helps to achieve long-term solutions for refugees and the communities that host them, and advances the vision and goals of the CRRF and the global compact on refugees.

In line with the first two objectives of the global compact on refugees, UNHCR will seek to promote an enabling environment and apply effective market-based approaches to facilitate refugees’ inclusion in economies and market systems, building their self-reliance and resilience while supporting affected host community members. UNHCR will prioritize investment in, and support of, 25 countries across Africa, Europe, Asia and the Pacific, the Middle East and North Africa, and South America. Expressions of interest received from country operations, which outline their needs and priorities for economic inclusion programming, will determine prioritization.

Advancing financial inclusion of refugees in host countries

The financial sector is expressing growing interest in serving forcibly-displaced people, recognizing their potential as profitable clients. Between 2017 and 2018, 12 financial institutions in eight countries opened services to refugees. Building on this, UNHCR will partner with financial sector development actors, such as UNCDF and Financial Sector Deepening Africa (FSD Africa), to establish grants and technical assistance that will encourage financial service providers in six host countries within Africa—possibly Cameroon, the Democratic Republic of the Congo, Rwanda, Uganda, the United Republic of Tanzania and Zambia—to extend services to refugees. Studies will be undertaken in three of the aforementioned countries to build the business case. FSD Africa and UNCDF have been working to promote financial inclusion.
Local enterprises empowering refugee artisans

In Cairo, refugee women from Eritrea, Ethiopia, Sudan and Syria work with Egyptian women through Nilfurat, a UNHCR-initiated crafts project that economically empowers women while fostering community cohesion. Through the Market Access and Design Empowerment initiative (known as MADESI), UNHCR collaborated with Yadawee, an Egyptian Fairtrade enterprise, to help Nilfurat improve the handcrafting skills of the women and set up profitable production processes. Through Yadawee, Nilfurat is now poised to fill domestic and export orders with a market-ready product collection imbued with cultural motifs, traditional craftsmanship and each refugee woman’s unique story.

Social protection and inclusion of refugees in national development plans

Building on the global compact on refugees and the 2030 Agenda for Sustainable Development’s pledge to “leave no one behind”, in 2019, UNHCR will reinforce its efforts to advocate the inclusion of refugees, IDPs, and stateless persons in national development plans. This will also help support the implementation of the Sustainable Development Goals, with an emphasis on refugee inclusion in national health and public education services.

Moving away from encampment and increasing the possibilities for refugees to contribute to their self-reliance is a strategic priority for UNHCR when addressing protracted forced displacement and enabling solutions (see below, and the chapter on Responding with lifesaving support). Many of the functions of humanitarian and protection sectors or clusters fall within those of social protection programmes led by governments and development actors. To support the transition from humanitarian assistance to national government systems and internationally-supported development programmes, UNHCR will implement referral processes. Where people cannot rely on government services, it will reinforce informal and locally-led systems.

UNHCR will increase its efforts to link people of concern to national and local social protection programmes specializing in cash-based interventions, health, education, livelihoods, child and sexual and gender-based violence protection. This is in line with the global compact’s commitment to enable more sustainable management of protracted displacement while building humanitarian mechanisms into national social safety nets that can potentially scale up assistance around emergencies.

Expanding poverty alleviation interventions for refugees

The piloted graduation approach, implemented since 2013, has been successful in helping refugees move out of poverty. However, to create a significant impact, a scale-up is needed. UNHCR is convening a consortium of nine development-oriented organizations to develop a multi-country and multi-million-dollar graduation programme for people without bank accounts in Africa and will build on their initiatives to expand scope of services to refugees.

By organizing business visits and workshops, UNHCR has raised awareness of refugees as viable clients and changed financial service providers’ perceptions of refugees from a risky to a creditworthy client. In 2019, similar workshops and business visits will be facilitated in 10 countries to influence local financial service providers’ willingness to offer services to people of concern. These countries will be selected based on the response to the call for expressions of interest in November 2018. UNHCR and the Swedish International Development Agency will continue to roll out the credit guarantee facility in Jordan and Uganda, which will enable 4,500 refugees to access loans. While expanding incentives to extend financial services to refugees, UNHCR will support market-based financial solutions by organizing product design competitions with FSD Africa. The competition will award grants to financial service providers so that they can develop products that cater for people of concern. In addition, UNHCR will leverage its cash-based interventions to advocate and facilitate refugees’ access to mainstream financial services, such as savings accounts, insurance, remittances and loans.

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For the first quarter of 2019, Access to funds will allow the nine organizations to target refugees on a larger scale across a wider geographical area that will be determined based on the organizations’ focus areas. UNHCR will maintain its protection mainstreaming, facilitation and convening role, leveraging its comparative advantages.

In 2017, the crowdfunding platform Kiva launched the World Refugee Fund to catalyze lending to refugees. The Fund expects to deploy more than $26 million in loan capital by the end of 2020. Data from Kiva’s 11 field partners across six countries show that the 7,800 refugees and IDPs who borrowed from these institutions had repayment rates of 96.6%, as high as non-refugee borrowers (96.8%) during the same period. Among the pioneer financial service providers lending to refugees, Al Majmoua in Lebanon is recording the highest outreach in the market, with exceptional repayment rates. As of April 2018, Al Majmoua was serving 8,520 Syrian refugee clients. Microfund for Women in Jordan has also achieved impressive portfolio of 4,047 Syrian refugee borrowers and will soon start-up business loans and educational loans to Syrians.

The highest outreach in the market, with exceptional repayment rates. As of April 2018, Al Majmoua was serving 8,520 Syrian refugee clients. Microfund for Women in Jordan has also achieved an impressive portfolio of 4,047 Syrian refugee borrowers and will soon start-up business loans and educational loans to Syrians.

Expanding poverty alleviation interventions for refugees

UNHCR is convening a consortium of nine development-oriented organizations to develop a multi-country and multi-million-dollar graduation programme for people without bank accounts in Africa and will build on their initiatives to expand scope of services to refugees.

By organizing business visits and workshops, UNHCR has raised awareness of refugees as viable clients and changed financial service providers’ perceptions of refugees from a risky to a creditworthy client. In 2019, similar workshops and business visits will be facilitated in 10 countries to influence local financial service providers’ willingness to offer services to people of concern. These countries will be selected based on the response to the call for expressions of interest in November 2018. UNHCR and the Swedish International Development Agency will continue to roll out the credit guarantee facility in Jordan and Uganda, which will enable 4,500 refugees to access loans. While expanding incentives to extend financial services to refugees, UNHCR will support market-based financial solutions by organizing product design competitions with FSD Africa. The competition will award grants to financial service providers so that they can develop products that cater for people of concern. In addition, UNHCR will leverage its cash-based interventions to advocate and facilitate refugees’ access to mainstream financial services, such as savings accounts, insurance, remittances and loans.

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LIVELIHOODS, ECONOMIC INCLUSION AND SELF-RELIANCE

Anticipated areas of intervention in 2019

**Self-reliance and access to livelihoods improved in 2019. UNHCR will:**

- **Support and enhance an enabling environment for refugees’ economic inclusion**
  - Organize OECD fora for the private sector in 4 countries to promote uptake of the recommended actions in the joint publication “Engaging Employers in Hiring Refugees”.
  - Continue legal mapping in at least 10 operations to identify gaps and opportunities related to access of refugees to markets and economies.

- **Promote the financial inclusion of refugees**
  - Provide access to loans for 3,000 refugees and 1,500 members of the host population in Jordan and Uganda through 3 financial service providers supported by the Swedish International Development Agency and UNHCR credit guarantee facility.
  - Collaborate with FSD Africa to expand market-based financial products for refugees in the Democratic Republic of the Congo, Uganda and possibly Zambia.
  - With UNCDF, implement the technical assistance facility for financial service providers to extend financial services to refugees in at least 3 of 9 targeted countries.
  - Facilitate links between financial service providers and refugees through workshops and business visits in 10 countries.

- **Increase income levels and employment opportunities for refugees in the short, medium and long term**
  - Organize fundraising for the multi-country, multi-million-dollar global graduation programme.
  - Sustain the graduation approach piloted by UNHCR and partners in 6 countries, in collaboration with Trickle Up, benefiting around 7,000 refugees and host communities.
  - Respond to food security needs and facilitate with FAO the inclusion of more refugees in agriculture programmes in at least 6 countries.
  - Facilitate economic development interventions in at least 2 countries with ILO and other development partners, creating employment opportunities for refugees and host community members.

- **Support refugees to access international markets**
  - Expand the implementation of the MADE51 programme from 11 to 23 countries, doubling the number of refugees benefiting from 1,000 to at least 2,000.
  - Promote MADE51 products in at least 2 international trade shows and through an online marketing platform.

- **Improve the capacity of UNHCR and partners to facilitate livelihoods and economic inclusion**
  - Train at least 300 UNHCR staff and partners in 10 countries in inclusive market systems approaches.
  - Monitor the adoption of the new economic inclusion guidance notes.
  - Develop the livelihoods and economic inclusion strategy for 2019-2023.

**Key achievements targeted in 2019**

- Recommended actions in the joint publication “Engaging Employers in Hiring Refugees”.
- Organize OECD fora for the private sector in 4 countries to promote uptake of the recommended actions in the joint publication “Engaging Employers in Hiring Refugees”.
- Continue legal mapping in at least 10 operations to identify gaps and opportunities related to access of refugees to markets and economies.
- Provide access to loans for 3,000 refugees and 1,500 members of the host population in Jordan and Uganda through 3 financial service providers supported by the Swedish International Development Agency and UNHCR credit guarantee facility.
- Collaborate with FSD Africa to expand market-based financial products for refugees in the Democratic Republic of the Congo, Uganda and possibly Zambia.
- With UNCDF, implement the technical assistance facility for financial service providers to extend financial services to refugees in at least 3 of 9 targeted countries.
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- Develop the livelihoods and economic inclusion strategy for 2019-2023.

**Finding alternatives to camps**

Estimated number of refugees worldwide living in/out of camps

- **15 million**
  - Refugees are estimated to live outside of formal camps.

- **11.5 million**
  - Refugees are estimated to live in urban areas.

- **8.4 million**
  - Refugees are estimated to live in rural areas.

**UNHCR’s Policy on Alternatives to Camps** aims to ensure people of concern are protected and assisted effectively without resorting to the establishment of camps, and that existing ones can be transformed into sustainable settlements.

Pursuing alternatives to camps means supporting people of concern to exercise their rights and freedom, make meaningful choices regarding their lives, and have the possibility to live with greater dignity, independence and normality as members of communities as soon as possible. Nevertheless, more than 4.9 million refugees are currently encamped worldwide. Many of these people of concern have been displaced for over five years, making them an integral portion of those affected by the world’s most protracted refugee situations.

An additional 15 million refugees are estimated to live outside of formal camps. In response, the “Master Plan approach” to settlement planning supplements UNHCR’s Policy on Alternatives to Camps. It aims to ensure settlements are linked to the local context, and people of concern are firmly connected with the requirements of the host population, ideally resulting in a settlement typology which, over time, evolves into a sustainable, fully-integrated community. As such, the Master Plan approach establishes a unique and collaborative response aligned to national and local development plans, while supporting efforts to link humanitarian responses with the long-term development priorities outlined in the global compact and Sustainable Development Goals.
Building on a 2018 review of pilot experiences in operations including Chad, Kenya, Malawi, Nepal and Uganda, UNHCR will roll out revised guidance to field operations. It will also provide targeted support to operations as they develop and upgrade settlements that facilitate long-term, area-based development priorities, while enabling displaced people to integrate sustainably.

Furthermore, while humanitarian interventions in refugee contexts have traditionally evolved in rural areas, there are an estimated 11.5 million refugees living in urban areas. Most people of concern in urban settings are dispersed across large areas, absorbed within the urban fabric and less visible and accessible to targeted responses that meet their basic needs.

Given the above-mentioned contextual realities, meeting the needs of displaced people living in urban areas presents a diverse set of challenges. In 2019, UNHCR will continue to strengthen responses in urban areas by building on financial and regulatory frameworks, local governance structures, land tenure systems and social service provision—all of which are essential to the design of effective response strategies.

By working with local governments, municipal authorities, UN-Habitat and other relevant stakeholders, the Office will offer urban refugees a protective environment, taking into consideration complex governance structures as well as the dynamics of labour markets. Urban responses require particular attention to ensure people are protected against risks such as forced eviction, as well as enabling them access to finance and livelihood opportunities essential to durable shelter solutions. Taking such care means there is more chance the assistance provided paves the way to a more durable solution for people of concern. In addition, and in line with the global compact, UNHCR will build on existing infrastructure and services within host countries.

New Zambia settlement gives refugees and hosts a chance to prosper

Mela Mwansa stoops to water her garden plants, soaking their roots in the red, sandy soil. Around her, green shoots reach up towards the dappled light under the trees. These plants mean a lot to Mela, a life-long farmer.

This harvest will be the first since she and her family fled an armed attack on her village in southern Democratic Republic of the Congo and sought safety across the border in Zambia.

“I feel good when I see the crops growing well in my garden, the green here gives me hope,” says Mela.

Providing access to energy

Energy poverty—primarily a lack of cooking fuel—along with environmental degradation of land and water, remain vital contributors to refugee poverty and insecurity. In 2019, UNHCR will continue its efforts to provide people of concern with access to clean energy and promote responsible environmental stewardship in refugee operations through innovative approaches and partnerships.

The Office will look to develop new partnerships with development and private sector actors in the field of energy and environment. In Rwanda, UNHCR is implementing the Renewable Energy for Refugees project, funded by the IKEA Foundation and co-implemented with Practical Action. The project is an example of the new multi-partner initiatives being designed to support the global compact. Further examples of this are UNHCR’s new joint climate change projects with WFP, UNEP and UNICEF, which have successfully mobilized climate finance to support climate change adaption and land restoration in refugee contexts in Burundi and Sudan. Significant progress was also made in the roll-out of liquefied petroleum gas for cooking in Bangladesh refugee settlements across the Teknaf Peninsula. In 2019, that programme will reach 220,000 refugee households, as well as 20% of host community households.
Partnering with UN agencies and multi-stakeholders to provide sustainable energy solutions in humanitarian settings

On 11 July 2018, the “Global plan of action for sustainable energy solutions in situations of displacement” (GPA) framework document was launched alongside the 2018 global review of Sustainable Development Goal 7 at the High-level Political Forum in New York. The event highlighted how the GPA movement can be a tool for accelerating progress on sustainable energy solutions in situations of displacement. The GPA brings together UN agencies, private sector corporations, NGOs, research institutions, donors and financiers to develop appropriate responses to improve access to affordable, reliable, sustainable and modern energy services for displaced people and affected communities. UNHCR is a founding member of the GPA Steering Group. Other organizations and energy stakeholders include FAO, IOM and WFP, with the Coordination Unit hosted by UNITAR. UNHCR has been a leading voice in the GPA’s development as it is keen to ensure its core mandate of protecting the most vulnerable people is embedded within the initiative. In 2019, the GPA will provide concrete activities for UNHCR and stakeholders to deliver improvements to energy access in displacement settings.

Environmental protection

UNHCR has partnered with UNEP to share expertise that addresses environmental challenges in new operations such as Brazil. New partnerships with the private sector, including with the Land Life Company, have strengthened UNHCR’s land and forest protection programmes and more than doubled the success rate of reforestation interventions. In 2019, the Office will build on these initiatives and partnerships by seeking more support to implement them.

In Kakuma refugee camp, Kenya, UNHCR partnered with FAO, UNEP, UN-Habitat and WFP, among others, for a peer review of environmental performance at the refugee camp. UNHCR also helped to identify challenges with solid waste management. The review informed a further partnership with Engineers Without Borders Norway, which completed a full plastic waste audit and developed an on-site plastic waste recycling programme in Ethiopia and Kenya. The programme is set to be implemented by UNHCR and UNEP in 2019.

UNHCR’s environment and cash-based interventions teams are also collaborating to ensure environmental considerations are embedded in cash-based programming and are seeking support for piloting environmental safeguards in such programmes. In 2019, UNHCR will expand similar environmental performance assessments to more operations. It will look to upscale its efforts to contribute to UN-wide sustainability targets by improving its ability to monitor carbon emissions, implement recycling programmes in countries that hosted waste audits, and pilot full environmental management systems in selected operations.

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Uprooted refugees plant trees to rebuild Uganda’s forests

Refugees, Ugandans and their governments are working together to save the environment.

Under a searing midday sun, Olany Mario wipes his brow as he bends to water a bed of tiny green neem seedlings in the fertile soil of a tree nursery in Palabek refugee settlement, northern Uganda. “We are growing these indigenous seedlings to help bring back all the trees that were cut down to make way for us, when we came here,” says Olany Mario.

UNHCR has provided Olany and 11,000 other South Sudanese refugees who live in the settlement with food, mats and household items. They have also received tools to build shelters and seedlings to grow tree borders around their plots. Uganda is now sheltering some 1.4 million refugees, most of them from South Sudan. That number is expected to grow by the end of 2018, and so, too, is concern over the impact such a large number is having on the environment. In the past 20 years, Uganda has lost one third of its forest and green cover due to tree cutting by the local population, for farming and cooking fuel. In the Adjumani district alone, local officials estimate that 11 million trees have been felled since December 2013 to make way for settlements to house refugees.

“Instead of rehabilitating the environment after refugees return home, we need to prevent the damage from being done at the very beginning of the emergency phase,” says John Paul Magezi, the Ugandan Government’s environment officer.