



GRADUATION IN AN URBAN REFUGEE CONTEXT

A TECHNICAL GUIDE



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Dear Reader,

Refugees often remain displaced long after the immediate conflict or disaster that forced them to leave their homes. In 2016, 4.1 million refugees were in a protracted situation lasting more than 20 years. Without assistance focused on their long-term quality of life, they may face sustained marginalization in their host countries. Over 60% of the world's refugees live in urban environments. Refugees in urban areas are at risk of violence, chronic hunger, exploitation, and are vulnerable to discrimination, arrest or detention, and competition with local workers.

Despite these many challenges, recent studies have shown that refugees can be productive contributors to the economies of host countries. To help refugees become economically active and build self-reliance and resilience, Trickle Up and UNHCR has piloted the Graduation Approach in five countries since 2014, including in three urban contexts: Costa Rica, Ecuador, and Egypt. These are the first pilots in the world to test the Graduation Approach in urban settings.

Implementation of the Graduation Approach in urban environments brings both additional challenges and opportunities. While many urban locations enable access to wage labour opportunities and formal financial services, the dispersed location of refugees in cities makes weekly home visits by coaches challenging. Similarly, many urban refugees lack social networks, making engagement in Graduation program components more cumbersome to organize and sustain. Careful program design is required to overcome these barriers, while leveraging the unique opportunities available to Graduation implementers in urban areas.

This technical guide was developed based on Trickle Up and UNHCR's experience designing and implementing Graduation projects in urban areas. It also draws on Trickle Up's broader experience working with vulnerable populations living in extreme poverty in Burkina Faso, Guatemala, India, and Nicaragua. Trickle Up helps people in extreme poverty and vulnerability advance their social and economic well-being. Trickle Up drives large-scale change by partnering with governments, global institutions, and local organizations. Since 1979, Trickle Up has lifted over one million people worldwide — particularly women, people with disabilities, refugees, and indigenous people — out of extreme poverty and into a better quality of life.

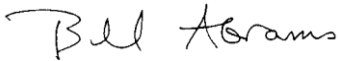
Based on the Graduation pilots' initial successes, UNHCR included the Graduation Approach as a central component in its Global Strategy for Livelihoods 2014–2018. By incorporating the Graduation Approach into UNHCR's arsenal of livelihoods interventions, we will provide sustainable economic empowerment to more of the poorest refugees than ever before. This guide allows us to share what we have learned through our partnership to inform future actors, including government agencies, development actors, UNHCR Operations, or any other organizations who may be interested in implementing the Graduation Approach in urban areas with refugee populations living in extreme poverty.

This guide was written by Louisa Lippi and Alexi Taylor-Grosman. Several people contributed comments and helpful guidance, including Helen Greene and Janet Heisey from Trickle Up and Ziad Ayoubi, Helene Kuhle, Besem Obenson, and Regina Saavedra from UNHCR.

We would also like to thank our UNHCR Livelihoods colleagues in Costa Rica, Ecuador, and Egypt, as well as UNHCR's partner implementing organizations, for embracing the goals of this project and bringing about remarkable changes in their organizations and refugee communities. Special thanks to the UNHCR Livelihoods headquarters team and Trickle Up technical assistance staff for their dedication and commitment.

Most of all, we thank the refugees who participated in our programs for using their own skills and perseverance to become powerful forces of economic opportunity within their households and host communities.

Sincerely,



Bill Abrams

President
Trickle Up



Betsy Lippman

Chief
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1. Executive Summary

Despite the fact that more than half of the world's refugee population lives in urban areas, UNHCR's livelihoods programming has traditionally focused on rural areas and camp settings. More attention is needed on how best to address needs of urban refugees and their host communities and increase their self-reliance. While urban areas present great opportunities for inclusion in national systems and services, programming in urban environments also presents great challenges.

Refugees and their host communities living in an urban context face heightened protection risks, from the threat of arrest and detention to exploitation and discrimination, which limits their access to sustainable livelihoods. Therefore, they are more likely to enter into hazardous and/or vulnerable forms of work and encounter negative coping mechanisms. As more crises become protracted against the background of shrinking financial resources and a rapidly growing urban population, it is imperative to find innovative approaches to fight poverty and achieve dignified living conditions for urban refugee populations. One such innovation is the Graduation Approach, or "Graduation."

At its heart, the Graduation Approach is an integrated livelihoods intervention that targets households in extreme poverty who have the potential to be economically active. It provides them with consumption support, life skills and livelihoods training, seed capital, access to financial services, and coaching within a comprehensive case management system. The goal of the Graduation Approach is to reduce extreme poverty and strengthen self-reliance. Building and reinforcing self-reliance prevents households from resorting to negative coping strategies that drive them deeper into poverty in the long term.

UNHCR has piloted the Graduation Approach in five of its Operations, including in three urban settings: Costa Rica, Ecuador, and Egypt. The pilots have shown that the Graduation Approach is flexible and can be adapted to a range of urban refugee situations, including both protracted humanitarian and emergency situations. In addition, the Graduation Approach has shown that it can function as a critical tool to support the delivery of protection services aimed at safeguarding families and helping them to recover after a crisis. Regular coaching offers an opportunity to identify protection risks at work and in the home, and active outreach in communities brings previously unserved refugees under the ambit of UNHCR for services. Graduation can facilitate greater social inclusion of refugees, allowing them to participate and contribute to their communities and society. These pilots are demonstrating promising practices for implementing Graduation with urban populations.

The "Graduation in an Urban Refugee Context: A Technical Guide" has been prepared to offer guidance to governments, development actors, NGOs, microfinance institutions (MFIs), UNHCR country operations and other multilateral and bilateral agencies planning to implement a Graduation program targeting refugees. It can also help implementers to better incorporate refugees

into inclusive programming. The Technical Guide should be used to support the design and implementation of the Graduation Approach as part of a comprehensive economic inclusion strategy for refugees and their host communities in urban and peri-urban areas.

UNHCR is one of the few organizations implementing the Graduation Approach in an urban environment. As such, its experiences are a rich resource from which the global Community of Practice for Graduation can learn. The Technical Guide is intended to document sound and promising practices for implementing Graduation with refugees and their host communities living in extreme poverty in urban areas and add to UNHCR and partner organizations' knowledge base on programming in urban environments.

The Technical Guide is organized according to the sequenced program management stages of Assessment, Planning, Implementation, Monitoring, and Reporting. It is aligned with the requirements outlined in UNHCR's Minimum Criteria for Livelihoods Programming. After providing a brief overview of the Graduation Approach and the Minimum Criteria for Livelihoods programming, the subsequent sections discuss promising practices and lessons learned for incorporating the Graduation Approach into the different steps of livelihoods programming.

- The Assessment Stage Section includes key points on conducting the socio-economic assessment, context analysis, and market analysis with a lens towards Graduation.
- The Planning Stage Section reviews key issues to consider during the strategic planning process with regards to appropriate expertise, developing a livelihood strategic plan, and establishing strategic partnerships. It then goes over foundational program design elements such as site selection, targeting, criteria for Graduation, timelines for implementation, and considerations for budgeting. Lessons learned and best practices for designing each of the program components are also discussed.
- Lastly, the Technical Guide discusses requirements for the Monitoring Stage. It reviews and provides guidance on establishing a framework and system for both participant and operational monitoring.

2. Purpose

“Graduation in an Urban Refugee Context: A Technical Guide” has been prepared to offer guidance to organizations planning to implement the Graduation Approach in an urban context for refugees and their host communities. The document can be used to support the design and implementation of Graduation programs as part of a comprehensive economic inclusion strategy for refugees and their host communities in urban and peri-urban areas.

This Technical Guide is to be used by multi-functional teams who are responsible for determining if the Graduation Approach can form an appropriate part of an inclusive livelihoods strategy to achieve protection and solutions goals¹ for refugees in urban contexts. Specifically, the Technical Guide aims to provide guidance on considerations that implementing agencies will need to take into account when determining if the Graduation Approach is suitable for their context. The Technical Guide is intended as a resource to inform the adoption of the Graduation Approach for refugees in an urban context by a variety of stakeholders, including governments, development actors, NGOs, microfinance institutions, social protection programs, and other multilateral and bilateral agencies.

UNHCR aims to ensure that all refugees are able to make a safe and sustainable living that meets their basic needs, contributes to their dignity, and provides for the full enjoyment of human rights. (Global Strategy for Livelihoods 2014-2018)

UNHCR is one of the few organizations implementing the Graduation Approach in an urban environment. As such, its experiences are expected to be a rich resource from which the global Community of Practice for Graduation can learn. The Technical Guide distils lessons learned and best practices from the UNHCR Graduation urban pilots in Egypt, Ecuador, and Costa Rica.

This guide is one of many resources available to agencies interested in implementing the Graduation Approach with refugees and their host communities in an urban context. In addition, manuals by CGAP/Ford Foundation and BRAC offer more detailed implementation guidance for Graduation. Other useful resources from UNHCR include:

- [UNHCR Global Strategy for Livelihoods \(2014-2018\)](#)
- [Livelihood Programming in UNHCR: Operational Guidelines](#)
- [Operational Guidelines on the Minimum Criteria for Livelihoods Programming](#)
- [Promoting Livelihoods and Self-Reliance: Operational Guidance on Refugee Protection and Solutions in Urban Areas](#)
- [UNHCR Age, Gender and Diversity Policy: Working with people and communities for equality and protection](#)

¹ Solutions goals enable refugees to live their lives in dignity and peace. These goals can include family reunification, voluntary repatriation, resettlement, and local integration.

The Technical Guide was developed by Trickle Up (trickleup.org), a non-profit organization that provides technical assistance to UNHCR to incorporate the Graduation Approach into its livelihoods activities.

2.1 Rationale

Increasing social and economic self-reliance among refugees and their host communities is one of UNHCR's Global Strategic Priorities, as it enables refugees to realize their social, economic, political, civil, and cultural rights. According to UNHCR, more than half of the world's refugee population lives in urban areas.² However, more attention is needed on how to best address their needs and build their self-reliance. Many refugees move to urban areas to find work and have better access to services.

While urban areas present great opportunities for rebuilding lives and livelihoods, programming in urban environments also presents great challenges. Refugees tend to live in slums or informal settlements on the fringes of cities, often cities with high levels of social and economic inequality, which can increase the risk of exclusion and deprivation of rights. Those living in an urban context face a range of protection risks: the threat of arrest and detention, deportation, harassment, exploitation, discrimination, inadequate and overcrowded shelter, as well as vulnerability to sexual and gender-based violence and human trafficking. Refugees in urban areas are often very mobile and can be invisible, making them harder to protect and reach with services.

While urban areas tend to have more livelihoods opportunities than rural areas, refugees often face significant barriers accessing these opportunities. Many urban areas offer more diversified employment options both in the formal and informal sectors. In addition, urban areas include more accessible markets, better infrastructure, and a greater range of services, from financial services to training opportunities.

Nonetheless, refugees can face significant barriers when trying to access livelihoods opportunities. Their skills, social networks, and financial capital, which form the foundation of livelihoods, can be lost or eroded during crisis and/or displacement. Additionally, they often encounter legal restrictions to their right to work. Even where the right to work exists, knowledge of these rights among employers is low. Most often, refugees are either not permitted to work or must obtain work permits, which can come with another set of barriers. Consequently, refugees often have limited access to sustainable livelihoods. Therefore, they are more likely to enter into hazardous and/or vulnerable forms of work and to be exposed to violence, exploitation, discrimination, and abuse.

In 2009, UNHCR amended its policy and practices to have a more explicit focus on working with social protection programs, including municipalities, national and

Local2Global Protection's research series on community-based protection found that "those who can provide for their families feel more able to handle protection threats."

² "Over 60 percent of the world's 19.5 million refugees and 80 per cent of 34 million IDPs live in urban environments." UNHCR, "Urban Refugees" <http://www.unhcr.org/urban-refugees.html>

local authorities, and local communities in urban areas to provide services for refugees and their host communities. As more crises become protracted against the background of shrinking financial resources and a rapidly growing urban population, it is imperative to find innovative approaches to provide a comprehensive response for urban refugees. One such innovation is the Graduation Approach.

The Graduation Approach brings together several effective strategies already employed by UNHCR and partners in refugee operations (cash assistance, livelihoods, and case management) in a carefully sequenced and time-bound way to reduce marginalization, increase resilience and sustainably transition people out of extreme poverty and into self-reliance. The CGAP-Ford Foundation Graduation Programme in collaboration with Innovations for Poverty Action (IPA) tested the approach across six countries.

The pilots demonstrated that participants were able to move into more stable livelihoods and that the improvements in well-being were sustained one year after the pilots ended. In addition, across all six pilot sites, household consumption increased on average 5.8% relative to the comparison group two years after the asset transfer. Households also experienced significant gains in asset holdings, savings, and food security. In some sites, the program also improved psychosocial well-being in participants, in particular happiness, stress levels, and women's empowerment. However, some of the latter positive impacts were not sustained and disappeared after the program concluded.³

UNHCR has tested Graduation in urban settings in Costa Rica, Ecuador, and Egypt. These pilots have demonstrated that this flexible approach is appropriate for dealing with both protracted humanitarian and emergency situations in a range of urban settings. In addition, through its outreach and coaching functions, the Graduation Approach is allowing UNHCR to identify previously unserved, extreme poor, vulnerable refugee households and provide them with much needed protection and livelihoods support.

Regular case management, or coaching, offers an opportunity to identify protection risks at work and in the home, which may otherwise go unnoticed, while engagement in livelihoods activities helps families move towards self-reliance, making them more resilient and less likely to engage in negative coping strategies. It is also proving to be an effective phase-out strategy for UNHCR, with some governments expressing interest in integrating refugees into their social protection structures and others exploring the use of lessons from Graduation in their own programs.

The Technical Guide is intended to document sound and promising practices for implementing Graduation with refugees and their host communities living in

Graduation in Costa Rica:

Urban setting in a protracted situation. Strong private-sector support and Government interest in incorporating refugees into existing social safety nets.

Graduation in Ecuador:

Urban and peri-urban setting in a protracted situation. Strong public sector support and currently in the process of scaling the Graduation Approach throughout the country.

Graduation in Egypt:

Urban setting with both protracted and emergency responses. No right to work and limited access to government services.

³ Abhijit Banerjee, et. al. "A Multi-faceted Program Causes Lasting Progress for the Very Poor: Evidence from Six Countries." *Science* Vol. 348, Issue 6236 (2015). DOI: 10.1126/science.1260799 <http://science.sciencemag.org/content/348/6236/1260799>

extreme poverty in urban areas. For UNHCR, the Graduation Approach is not implemented as a stand-alone program, but rather as a method to streamline services to provide refugees with a comprehensive package of support. When leveraging existing services for the Graduation Approach, the additional budget implications are usually smaller than expected. Additionally, with the more sustainable impacts there is a significant reduction in refugees in need of repeat services, which may reduce funding needs in the long term. It is anticipated that these outcomes would be similar for other stakeholders implementing Graduation in this context. However, the Graduation Approach is only appropriate for people living in extreme poverty who are able to undertake a livelihoods activity. Adequate livelihoods programming for other categories of wealth and vulnerability must also be developed.

3. Overview of the Graduation Approach

At its heart, the Graduation Approach is an integrated livelihoods intervention that targets households living in extreme poverty who have the potential to be economically active. It provides them with consumption support, life skills and livelihoods training, seed capital, access to financial services, and coaching within a comprehensive case management system. Most UNHCR Operations already provide the consumption support and case management components of Graduation, as these components correspond to core protection and basic needs provision. This makes Graduation a natural approach for UNHCR and similar stakeholders to explore.

The aim of this comprehensive approach is to address the multiple economic and social vulnerabilities that lock families in a cycle of poverty and deprivation. This layered approach provides continued support to a household over an extended period (between 18-36 months), allowing them to build skills, confidence, and social networks that will form their pathway out of extreme poverty. Graduation is more effective than many traditional livelihoods programs as it combines livelihoods protection (consumption support and savings) with livelihoods promotion (assets and skills) to ultimately achieve sustainable livelihoods production.

Through existing initiatives, UNHCR and other humanitarian organizations are already implementing many Graduation components. For these actors, the Graduation Approach provides the opportunity to reconceptualise and rationalize interventions to ensure that the sequencing and specificities of each component address the multiple vulnerabilities that keep refugees and their host communities from sustainable livelihoods.

The table below outlines the components of the Graduation Approach and maps them to the programming components that UNHCR and other humanitarian organizations are already implementing. It illustrates that many potential implementing agencies already engage in many of the program components required for Graduation. However, these often address distinct problems, and are

rarely used in a carefully sequenced manner. Slight modifications or adaptations to these components can easily form the basis of a Graduation program.

Table 1: Graduation is a carefully sequenced and time-bound intervention designed to move people from dependence to self-reliance using a combination of social protection, livelihoods, and microfinance components to bring about sustainable change	
Graduation Components	Relevant Existing Programming in the Field
Provide regular, time-bound consumption support to enable households to meet their basic needs.	Provide cash-based or in-kind transfers enabling people to meet their basic needs and access services that are currently inaccessible to them because of their economic vulnerability.
Support families to develop their livelihoods and personal plans and goals and to transfer them productive assets . Conduct market research to identify viable wage- and self-employment opportunities before livelihoods planning with the household begins.	Provide market-based support to replace or recover productive assets to enable households to resume or begin new income-generating activities as early as possible.
Enhance technical and entrepreneurial skills through livelihoods training to enable people to be market-ready.	Provide language, skills, vocational, and entrepreneurship training and information on employment and job placement .
Provide close mentorship of participants throughout the process to build their self-confidence.	Establish individual coaching systems to monitor and follow-up on interventions to protect refugees who face heightened protection risks.
Develop households' ability to save money as a tool to build resilience.	Support financial inclusion of refugees through advocacy and provision of technical assistance and some incentives to Financial Service Providers (FSPs).

Livelihoods programming for people who have gone through traumatic experiences (e.g., those who have been forced to leave their homes and countries in order to escape war and persecution) cannot be implemented like traditional economic development programming. The design of Graduation programs for refugees and their host communities must not only take into account market conditions, but should also consider the psychosocial and protection impacts of displacement (loss of identity, social network, experiences

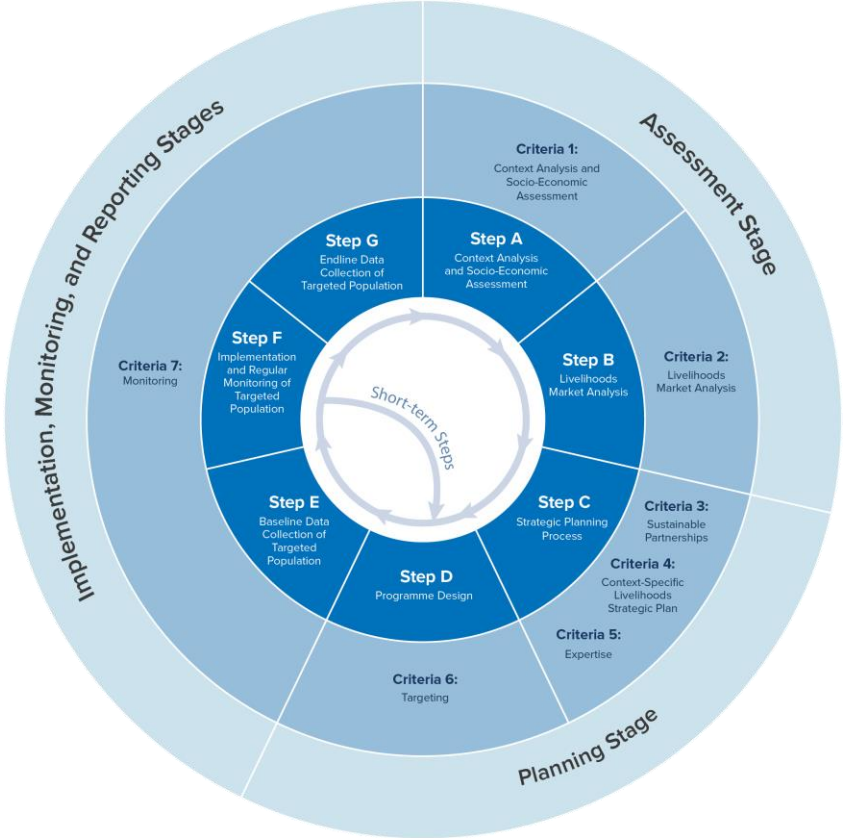
of violence, attitude and perception of host society, etc.). The Graduation Approach can be tailored to meet the individual needs of refugees, delivering a variety of livelihoods and protection services in a more cohesive manner.

A thorough analysis of protection risks should be undertaken before Graduation is implemented, and a multifunctional team should work together to ensure effective Graduation program design that minimizes protection risks and maximizes opportunities to link refugees with protection services. Livelihoods staff should work closely with protection staff to ensure there are suitable referral mechanisms in place if protection issues arise during the implementation.

3.1 UNHCR Minimum Criteria for Livelihoods Programming

Prior to designing and implementing the Graduation Approach, it is necessary to begin from a foundation of market-driven and results-oriented livelihoods programming. In UNHCR Operations, this is done by ensuring that livelihoods programs comply with UNHCR’s Minimum Criteria for Livelihoods Programming (see Annex B. for a more detailed description of the requirements for each criteria). The figure below provides an overview of UNHCR’s Minimum Criteria and how they align with Livelihoods Programme Steps and the UNHCR Operations Management stages of Assessment, Planning, Implementation, Monitoring, and Reporting.

Figure 1: UNHCR Livelihoods Programme Steps and Minimum Criteria for Livelihoods Programming



Each stage has a set of criteria to meet and program steps to be implemented. As with any other livelihoods solution, Graduation can be incorporated as a potential approach to programming throughout the process. Although this operational guideline solely relates to UNHCR programs, it could be easily generalized, as it is similar and aligned to the [Minimum Economic Recovery Standards](#).

The rest of the Technical Guide is organized according to the stages of the livelihoods program steps. Each section will discuss promising practices for the different stages for stakeholders choosing to adopt the Graduation Approach.

4. Assessment Stage

The Assessment Stage is intended to inform the strategic planning and program design of livelihoods interventions.

4.1 Context Analysis and Socio-Economic Assessment

The first step of the Assessment Stage as it relates to livelihoods programming is to conduct a context analysis and socio-economic assessment, which may include the collection and assessment of qualitative and quantitative data at the individual, household, and community level. When conducting a socio-economic assessment and context analysis with a lens towards Graduation, particularly in an urban context, it is important to consider the following points:

- **Context analyses should be informed by frequent monitoring to understand the variability of livelihoods patterns in urban settings.** While rural refugees are highly exposed to seasonal weather fluctuations, livelihoods patterns of urban refugees are more likely to be influenced by market conditions such as price fluctuations, complex value chain dynamics, and the availability of goods. As such, urban livelihoods are less patterned and more unpredictable than in rural settings. It is important to fully understand these dynamics in order to develop appropriate programming.
- **Ensure that the socio-economic assessment adequately addresses poverty levels and identifies the extreme poor.**⁴ The Graduation Approach is intended to target participants living in extreme poverty and provide them with a set of tailored services to improve livelihoods and well-being. The data collected during the socio-economic assessment is crucial for determining the proportion of refugees and their host

⁴ While the World Bank defines “extreme poverty” as living on less than \$1.90 per person per day, UNHCR’s definition of extreme poverty is contextualized to how poverty is defined in each specific Operation (e.g. Minimum Expenditure Basket, Survival Minimum Expenditure Basket, or National Poverty Line). It should be noted though that extreme poverty should be grounded in the socio-economic status of a household and not categorical vulnerability, per se, as so many UNHCR programs are currently.

communities who live in extreme poverty. The level of extreme poverty will inform whether Graduation is appropriate in a given context.

- **Refugees are heterogeneous.** This is especially true in urban settings, where refugees hail from multiple locations with varying levels of education and poverty. In response, it is important to identify and account for the particular strengths, challenges, and needs of each subgroup in the design of the program.
- **Use zoning to determine livelihoods options and availability of complimentary services.** Part of any urban assessment should be the mapping of different neighbourhoods and the identification of the different social and economic zones in a city. Livelihoods zoning may be more complex for urban settings than rural ones due to the heterogeneity of livelihoods strategies employed by urban refugees. Nonetheless, it is possible to identify some broad livelihoods trends and opportunities. Zoning is also useful for determining pockets of poverty, services available, population density, and transportation infrastructure for particular zones or neighbourhoods. Zoning can help to focus neighbourhoods for targeting and local markets for assessment during the livelihoods market analysis.

4.2 Livelihoods Market Analysis

The second step of the Assessment Stage is the livelihoods market analysis, which determines sustainable and profitable livelihoods options for Graduation participants, considering both self and wage employment. For details about market analysis in refugee contexts, practitioners can consult the [UNHCR-ILO Guide to Market-Based Livelihoods Interventions for Refugees](#). The following is a summary of factors to consider when conducting livelihoods market analyses for urban Graduation programs:

- **Market analyses should be geographically and individually localized, rather than at the national level.** Traditionally, market analyses tend to be at the macro-level, considering countrywide livelihoods trends and high-level viable sectors. However, the information generated by these broad analyses may not reveal the distinct opportunities or limitations available in specific urban markets for the extreme poor. Conducting localized market analyses to assess opportunities within urban environments can help determine the specific livelihoods options available that are suited to the refugee population.
- **Market analyses must include wage employment.** In traditional Graduation programming to date, the vast majority of participants live in rural areas where self-employment is the main, if not only, opportunity for economic engagement. While it is important to understand value chains for self-employment in urban settings, it is important to include wage employment opportunities as well. As such, market analyses should include outreach to key employers to determine potential employment opportunities and sectors, qualifications or training requirements for positions (including language skills, technical skills, or the need for

Market opportunities, constraints, and circumstances will vary from region to region. Do not assume information from one region will be the same in another. Use existing studies and research as a resource if they are relevant.

recognized certifications), wage rates of different livelihoods options, employers' willingness to hire refugees, etc.

- **Market analyses must be conducted on an ongoing basis.** Markets are dynamic, so a one-off assessment at the beginning of the program is not sufficient to ensure that the advice and referrals of coaches is up-to-date and relevant. Staff should be aware of market conditions and should conduct a new analysis at least once every five years, and update the analysis whenever there are any important changes in the population or the legal, political, or socio-economic context.
- **Select livelihoods areas that have viable growth potential.** Identify which markets are saturated, where the new opportunities lie, and potential strategic partners in the private sector, such as employers and financial services providers. When assessing potential urban markets, it is important to do so with the experience, capacity, and interests of participants in mind.
- **In spite of numerous self and wage employment opportunities found in urban settings, programs should select 4-6 main options for Graduation participants.** Unlike most rural settings, urban settings offer an abundance of value chains in which refugees and their host communities may engage. Nonetheless, lessons learned from the Graduation pilots indicate that new Graduation programs should select a limited number of options from which participants may select a livelihood to begin. Graduation pilots revealed that the availability of too many livelihoods options constrains the ability of coaches to provide high-quality support.
- **Do not include value chains that carry unacceptably high risks for very poor people and have significant protection issues for refugees.** In urban areas where there are more opportunities for wage employment, there tend to be more opportunities for refugees and their host communities to engage in potentially harmful value chains. Value chain selection should be done in collaboration with protection colleagues to ensure that they do no harm.
- Once certain value chains are eliminated, livelihoods staff should undertake a **poverty-focused value chain mapping to understand the engagement of the very poor in value chains.** This mapping process highlights the engagement of people living in extreme poverty throughout value chain, from labour to enterprise ownership. It will help to identify not only the current opportunities open to the extreme poor, but also the constraints they face in participating in the selected value chains.

For additional information on best practices in conducting a market analysis for Graduation, see the [CGAP Graduation Manual's section on Implementation](#) and [BRAC's PROPEL Toolkit Chapter 2: "Ramping-Up and Programme Design"](#).

Graduation in Costa Rica:

UNHCR jointly carried out a market assessment with the ILO. The assessment identified the most relevant sectors for the participants as well as their training needs.

According to the market's current demand and the skills and interests of participants, UNHCR developed an intervention to boost both wage-employment and self-employment opportunities.

5. Planning Stage

During the Planning Stage, the implementing organization consolidates information generated during the Assessment Stage in order to develop a context-specific livelihoods strategic plan and begin to flesh out the design of livelihoods interventions. In order to successfully integrate the Graduation Approach into livelihoods programming, key staff must be equipped with basic knowledge of Graduation. This will allow them to consider whether Graduation may be an appropriate intervention to achieve the intended outcomes.

Remembering that Graduation is for the poorest refugees and host community members who are capable of being economically active, additional interventions should also be developed for those refugees who are unable to be economically active and those whose economic strength is sufficient that they do not require all the components of Graduation. These alternatives might include advocacy efforts to ensure the inclusion of refugees in local economic development programs such as financial and training services.

5.1 Strategic Planning Process

The third Livelihoods Programme Step is to complete the strategic planning process, which is a multi-year plan that informs annual program planning and design. In order to meet the Livelihoods Minimum Criteria, UNHCR Operations must cultivate sustainable partnerships and develop a context-specific livelihoods strategic plan that aims at the inclusion of refugees in local economic development efforts.

5.1.1 Sustainable Partnerships

Creating linkages and forming strategic alliances is critical for ensuring the long-term sustainability of efforts to build resilience against poverty. These alliances could include NGOs, financial services providers, private sector companies, and government social protection programs. The identification of sustainable partners to support the implementation of the Graduation Approach must begin during the strategic planning process. In addition to the institutional mapping, the [Partner Analysis and Stakeholder Analysis tools](#) developed by Trickle Up can help ensure that implementing agencies are asking the right questions about organizations' expertise and organizational capacity through the lens of Graduation.

The Partner Analysis tool will guide implementing agencies to assess organizations in five areas: Implementation, Capacity, Target Population, Location, and Management Capacity. The tool will help them review the partner landscape to assess what is available and where there are gaps. Best practices for selecting Graduation partners, particularly in an urban setting, are:

- **Consider a wide variety of partners.** NGOs, INGOs, Government ministries, and private sector organizations should be assessed for their experience, capacity, and expertise in executing each component of

Graduation in Ecuador:

For its pilot, the Ecuador team originally envisioned partnering with an organization that utilized many of the components of Graduation and that had a background in livelihoods. Ultimately, Ecuador opted to work with lead partner, [HIAS](#), an organization with case management expertise and a strong willingness from leadership to implement quality livelihoods programming.

The Ecuador planning team initially selected different partners to manage each Graduation component. Later, Ecuador found this unmanageable and reduced the number of implementing partners.

Graduation. Moreover, consider their experience in working with refugees and host communities, geographic coverage, management and financial capacity, and capacity to scale interventions.

- **Selection of the Graduation lead partner is crucial for successful program implementation.**
 - The lead partner should be responsible for carrying out and managing the coaching component of Graduation. This is because coaching is continuously conducted throughout the entire Graduation program cycle, and it is the most hands-on and time-intensive component.
 - Selecting an organization that has expertise in coaching and livelihoods is ideal. However, experience from the pilots demonstrated that it was more important to select a lead partner with experience in coaching than one that specializes in livelihoods.
 - Organizational commitment to the Graduation Approach is also critical for success. Partner organizations should demonstrate willingness to adjust their operational model to accommodate the various components of Graduation.
 - The partner organization should also demonstrate high-quality management and administration, particularly financial management.
- **Select one to four implementing partners.** Unlike rural Graduation programs, urban settings often offer a large number of potential implementing partners and service providers. Experience from the pilots demonstrated the need to keep the number of partnerships to a minimum. This allows for easier coordination as well as reduced program costs. It is critical that programs not create parallel systems, but rather build off what exists in the area of intervention. Completing an institutional mapping to identify providers of existing services (such as vocational training, workforce preparation skills building, financial education, sexual and gender based violence (SGBV) response services, etc.) and establishing a referral mechanism will help to reduce costs and make the program more sustainable.

In addition to assessing potential partners for program implementation, it is important to conduct a stakeholder analysis to determine potential stakeholders and their interests. Stakeholders who are not directly involved in implementation can be helpful advocates for scaling up, potential funders, or collaborators for evaluations.

For additional information on establishing partnerships for Graduation, see the [CGAP Graduation Manual's section on Planning](#) and [BRAC's PROPEL Toolkit Chapter 1: "Programme Planning"](#).

5.1.2 Context-Specific Livelihoods Strategic Plan

In the process of drafting a livelihoods strategic plan in a refugee context, the decision to adopt Graduation should be based on the strategic plan's goals and

objectives and grounded in the findings of the socio-economic assessment, context analysis, and livelihoods market analysis. In making decisions, partners should assess whether or not Graduation will help achieve their livelihoods programming goals and overall comprehensive protection and solution goals.

Best practices for deciding whether the Graduation Approach is appropriate for the context include the following:

- **Consider the legal and policy environment.** The legal environment can place degrees of restrictions on a refugee's right to work. In some cases, refugees are excluded from entering the formal labour market or they are restricted to certain sectors. In cases where they are allowed to work, there may be very high barriers to employment, such as getting proper permits that may require documentation that refugees do not have or have a high cost to obtain. Governments may also be resistant to programs that promote livelihoods for refugees, particularly if there is high rate of unemployment or poverty among the national population.
- **Explore the socioeconomic status and level of vulnerability of the target population.** If the population has an extreme level of vulnerability that precludes their engagement in the labour market, Graduation may not be the right intervention. Similarly, if a population is better off and does not require the full suite of Graduation Approach components, they should not participate in the Graduation Approach. The socio-economic assessment will provide information on the extent of extreme poverty and socio-economic vulnerability for an agency's caseload. Implementing organizations should be cognizant of the number of refugees and host community members that could be suited to Graduation—if only a few hundred households fit this category, implementing agencies should question the utility of Graduation.
- **Adapt outreach to reach highly mobile and dispersed populations.** Refugees living in urban areas are often scattered throughout cities and peri-urban areas, and can be highly mobile and sometimes invisible to traditional programs. These factors can compromise outreach and the ability of coaches and implementing agencies to track participants and provide continual coaching and mentoring. This requires the implementing organization and its partners to adopt a much more proactive approach to service provision and case management.
- **Consider partner availability and capacity.** Engagement in refugees' livelihoods needs to be defined considering the presence and capacity of relevant actors (both public and private) and their ability and willingness to engage in livelihoods for refugees. A guiding principle is that Graduation interventions should be time-bound with the aim of facilitating further access to public and private service providers, including financial services and livelihoods support. See above for more specific recommendations on partner selection.
- **Map access to financial services.** While financial services are usually more prevalent in urban areas than in rural areas, access to these services may be constrained for refugees. It is important for the implementing agency

to define the goal of financial services (cash-based delivery of basic assistance, savings, future access to credit, etc.), map available financial services providers (including formal banking, mobile money, microfinance, and saving groups), and consider any legal barriers for refugees to access financial services.

- **Consider the length of time that targeted refugees receive assistance.** Graduation programs can take anywhere from 18-36 months to complete. If a large number of refugees are eligible for resettlement or voluntary repatriation, and likely to leave the program area before project completion, Graduation may not be the most appropriate intervention.

5.1.3 Expertise

Once there is a decision to apply the Graduation Approach, it is important to consider the human resources requirements for its implementation. Sound practices around expertise include:

- **Dedicate at least one staff person to be responsible for overseeing the design and implementation of the Graduation Approach.** Experience to date has shown that having a staff member responsible for Graduation, either as a dedicated focal point or a Livelihoods Officer/Programme Assistant, is critical for success. In addition, due to the comprehensive nature of the program it is recommended to have additional program and/or monitoring staff to provide reinforcing support during the testing and adaptation phase. The Livelihoods Officer/Graduation focal point should ideally be based within or close to the program sites in order to provide on-going support and conduct regular monitoring.
- **Get buy-in from the beginning.** For Graduation to be successful, it is essential to have a multi-disciplinary team that includes livelihoods, protection, and program staff to ensure that all program components and referral mechanisms are in place. Having early conversations with staff from other sections and actively involving them in the design process will go a long way to have a common understanding of how the program is contributing to UNHCR's comprehensive solutions goals. The participation of protection staff is particularly necessary throughout the whole process to ensure protection is mainstreamed in all aspects of the program, sufficient referral mechanisms are in place to respond to any protection issues, and the interventions do not exacerbate protection concerns. The program design process is a good opportunity to introduce Graduation and get buy-in among all partners.

5.2 Graduation Program Design

Once it has been decided that the Graduation Approach is appropriate for the context, available programs need to be adapted to meet local needs and resources. Often this means rationalizing and sequencing the existing interventions and adding in any missing components.

Program design typically takes six months, which includes initial planning and a design mission. The initial design mission brings together livelihoods, protection, and other teams with the proposed implementing partners to learn about the Graduation Approach and conduct a joint site visit to better understand the context of the area. During the first design mission, participants also review existing interventions alongside the Graduation Approach's traditional components and processes, and develop an initial outline and roadmap for program design, including roles, responsibilities, and next steps. In UNHCR pilots, Trickle Up has typically led design missions with support from UNHCR headquarters and Regional Bureaus. Planning for Graduation programming was based on the preliminary work done to meet the Minimum Criteria for Livelihoods Programming.

Establish clear expectations for staff and for participants to ensure the best outcomes from program design and implementation.

5.2.1 Preliminary Site Selection

Guidelines for preliminary site selection, particularly when working in an urban setting, are as follows:

- **Limit the program to one location within the urban area.** During the learning and adaptation phase, it is best to limit the program to one location, which typically means one or two neighbourhoods. The aim of the adaptation phase is to figure out what works operationally and what does not, and to make adjustments to the program components and standard operating procedures before scaling up. Having more than one location may increase the number of partners you need to work with and can overextend the capacity of an office, jeopardizing the program's sustainability and effectiveness. Extending coaching services across a broad geographic area hampers good implementation.
- **Select an area with a high concentration of refugees.** Graduation should be implemented in an area (ideally one or two neighbourhoods) with a high concentration of refugees living in extreme poverty. Past experience has demonstrated that programs should select an area with at least 500 households that qualify for the Graduation Approach. This allows coaches to visit a higher number of clients in one day, helping to increase frequency of visits and easing logistical constraints.
- **Select an area that has an adequate lead implementing partner organization.** The lead partner will be responsible for managing the coaching component and should have easy access to participants in order to conduct regular coaching visits. If an area is selected without an existing relationship with an organization that can carry out coaching, then there must be the potential to identify an appropriate partner organization. Avoid selecting an area with access issues or without an appropriate implementing partner already working there.
- **Ensure that the selected site has access to markets.** The site selection should be informed by the livelihoods assessments that were conducted during the livelihoods market analysis. It should balance having a large enough concentration of refugees and host community members living in extreme poverty with sufficient livelihoods options and market access to enable the program to be successful.

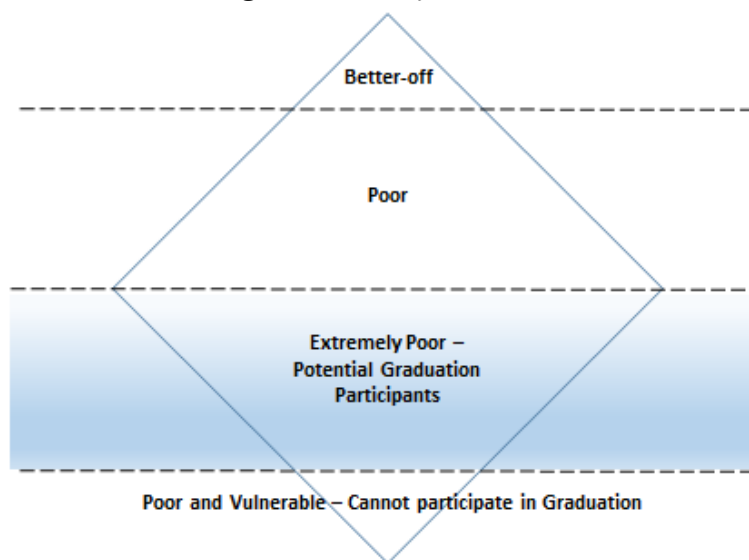
The most vulnerable refugees are likely concentrated in disadvantaged areas like slums or informal settlements.

- **Select an accessible location.** During the adaptation phase, regular monitoring by program staff is essential to ensure the program is functioning, to troubleshoot if any problems arise, and to closely follow-up on participant progress. Regular site visits by upper management (and donors, where possible) can help to create and sustain high-level buy-in for the program.

5.2.2 Targeting

It is important to build a clear and common understanding among program partners about who is eligible for Graduation and who is not. In order to determine the target population, partners can use the Poverty Diamond in Figure 2 to segment refugees into the wealth categories. Table 2 below, provides examples of questions that can help partners identify who belongs in which category, how many are in each category, and what characteristics they share.

Figure 2: Poverty Diamond



Graduation should be offered only to those living in extreme poverty who are engaged in or have the potential to be engaged in livelihoods. Specifically, Graduation participants should require all components of the Graduation Approach in order to achieve sustainable livelihoods. Be aware that sometimes people who meet traditional vulnerability criteria, such as people with disabilities or single, female heads-of-household, may be capable of engaging in an economic activity and should not be overlooked.

On the other hand, the Graduation Approach is not appropriate for all refugees. Some refugees are too vulnerable to engage in livelihoods—perhaps due to a severe disability, extreme trauma, or being under the legal minimum age requirement for work. However, experience has shown that while it may be the perception that many refugees fall into this category, in reality only a relatively small population is excluded for this reason. There are also some refugees who do not live in extreme poverty and do not require all components of Graduation

Graduation in UNHCR:

Most UNHCR Graduation projects to date have targeted a mixture of refugees and nationals to help ensure community/government buy-in and to further social cohesion and integration efforts.

Graduation in Egypt:

The most vulnerable populations in Egypt do not fall into typical UNHCR categories. In Cairo, traditionally vulnerable groups such as single-female headed households already qualified for cash assistance, making them less poor than many others. Instead, young, single men were found to be the most isolated within their community, unable to access support services, not currently qualifying for cash assistance, and often victims of violence in their home countries.

in order to engage in successful livelihoods. These refugees will require other types of livelihoods interventions.

Most Graduation programs employ some exclusion criteria to ensure that the program is not serving individuals who do not require the Graduation Approach to engage in livelihoods, and to ensure that the program is not exacerbating protection risks. It is recommended that livelihoods and protection teams sit together to review and agree upon exclusion criteria.

Table 2: Examples of Questions for Determining Target Population
Who are the “better off” population? What makes them different from your target Graduation population?
Who are the “most vulnerable” people who are not going to be able to engage in sustainable livelihood activities? What leaves them outside of the workforce?
Who are the Graduation participants?
What are the characteristics of the host community members who might participate in this program? What characteristics do they share with refugees? What characteristics are unique?
What are the livelihood opportunities or employment opportunities where our target population is currently working?
What are the livelihood opportunities or employment opportunities where their neighbours (nationals or refugees at the same income level) are currently working?
How much income are neighbours earning per month?
What are the activities the “better off” participants or nationals are engaging in?

The Poverty Assessment Tool (PAT) provides accurate data on the poverty levels of participants relative to people living in the same community. It is a globally applicable, standardized, and rigorous set of indicators that has been adapted to take into consideration the local context. It can help to give a more precise understanding of the poverty characteristics of intended beneficiaries.

Targeting refugees and host communities in urban areas is especially challenging due to high population levels and the lack of socio-economic data, including poverty data, for the population. Other challenges emerge when refugees who need assistance are scattered throughout densely populated areas. Targeting practices that work in rural areas, such as wealth ranking or participatory appraisals are not always applicable to urban areas.

During the testing and adaptation phase, implementing agencies should try to conduct a two-pronged approach to targeting. First, the implementing agency should concentrate targeting within a specific geographic area. It should then select the extreme poor living within the area. Guidelines for targeting Graduation participants in urban areas include:

- **Include diverse key stakeholders in the development of targeting criteria.** Urban areas are more complex and diverse than rural ones. Urban leaders, especially in areas characterized by mobile populations, may be less familiar with certain elements and characteristics of the community of refugees. To ensure that targeting criteria accurately capture the characteristics of the poorest, a wide array of stakeholders who can provide a more complete understanding of the community should be involved in the development of targeting criteria. This includes protection staff, implementing partners, and community leaders and representatives, as well as government and other agencies, where practical. See Table 3: Examples of Inclusion Criteria for examples.
- **Leverage geographical areas to support the targeting process.** Urban areas should be divided into social and economic zones to facilitate geographical targeting. Ideally, this should be done during the assessment stage. Zones should be based on poverty levels, livelihoods activities, infrastructure, services, and concentration of refugees, as well as other relevant criteria. Creating zones to identify areas with high levels of socio-economic deprivation can help to better define the areas for targeting.
- **Target participants based on poverty level, while recognizing additional vulnerabilities.** Traditionally, the targeting for basic assistance programs has relied on categorical targeting based on vulnerability (female-headed household, minors of legal working age, etc.). However, since the primary target group of Graduation is the extreme poor, the targeting criteria should include an additional focus on household economic levels. In order to understand the complete context of participants, it is also important to understand other social vulnerabilities, like lack of legal documentation, which may influence a household’s ability to engage in sustainable livelihoods. Failure to appropriately target beneficiaries based on poverty status can result in the program providing too many unneeded services, such as basic assistance or seed capital.
- **Use a proactive approach to identify potential beneficiaries.** The pilots found that proactive community outreach is necessary in urban areas to ensure that the poorest are identified for participation in Graduation. Attempted outreach strategies from the pilots demonstrated that reviewing current beneficiary lists is not always an effective strategy for identifying potential beneficiaries. Especially in protracted situations, many of the poorest refugees do not have an existing relationship with UNHCR or partners. On the other hand, many of the households that already access UNHCR services do not meet the targeting criteria for Graduation.
 - Advertisements and mobilization activities have helped to inform potential participants about the program and its benefits in situations with a low density of refugees who qualify for Graduation.
 - Leveraging the networks of service providers, community groups, leaders, government agencies, and others has proven useful in

Graduation in Ecuador:

UNHCR used a “snowball strategy” to target potential beneficiaries. Once refugee households were identified, UNHCR staff asked the households to identify other eligible refugees in the area, and then followed up with a household visit to verify eligibility.

One challenge encountered by this methodology is that some refugees do not want to be identified due to security concerns. As such, caution should be exercised when making contact with new households.

In addition, this outreach strategy will likely uncover households that may not qualify for Graduation but may require other services. Therefore, it may create greater demand for services from partners, UNHCR, and government agencies. Operations should design a contingency plan for service provisions to those who require alternative services as well as those who do qualify for the program, but cannot be immediately accommodated.

conducting coordinated outreach and developing referral systems.

- **Develop a strong communications strategy for outreach.** Potential participants may be concerned about losing benefits from UNHCR or partners if they enrol in Graduation and engage in an economic activity. Others may fear they will jeopardize their chances of being resettled to a third country. All of these factors should be considered in developing a communications strategy for the program. Some general best practices include:
 - Communications should highlight that self-reliance is the aim of the Graduation Approach, and consumption support helps achieve this goal. The primary aim is not to take away their basic assistance.
 - Communications briefs can be helpful in providing this messaging.
 - All staff, partners, and other key stakeholders should have clear and transparent messaging regarding selection to make available to potential participants.

Table 3: Examples of Inclusion Criteria
Physically and mentally capable of pursuing an economic activity
Living below the national or program-defined extreme poverty line
All refugees considered, including those not currently receiving assistance
Target the entire household, rather than individuals
Status (refugees and asylum seekers with solid claim)
Where possible include members of host community in order to reduce social tensions

For additional information on targeting for Graduation, see the [CGAP Graduation Manual’s section on Planning](#) and [BRAC’s PROPEL Toolkit Chapter 3: On-the-Ground Implementation](#)

5.2.3 Graduation Criteria

Graduation Criteria are the clear and measurable goals that indicate when a participant is able to sustain their livelihoods independent of program support. These criteria serve as the theory of change that rationalizes the program components and how they support participants to achieve success. In addition, they define measures of success, signalling that a participant has successfully completed the program.

While the overarching goal of Graduation is common across all programs—transition from extreme poverty and vulnerability into self-sufficiency and

Participants must be given adequate time to demonstrate sustainability and sufficient resilience to prevent them from falling back into extreme vulnerability.

When designing Graduation criteria, implementing agencies need to balance available funding, participant needs, definitions of “success”, and the time necessary to achieve success.

inclusion—each program must define its Graduation Criteria according to local contexts. Given that Graduation is not merely an economic strengthening program, but rather supports participants to overcome both economic and social barriers, the criteria should include both financial targets and social/human capital targets. Program effectiveness will be measured by a number of different indicators to determine whether or not each of the components is helping bring about meaningful change in the participant’s life.

Typically, the Graduation Criteria incorporate elements of household resilience and participants’ aspirations. Table 4: Illustrative Graduation Goals and Criteria, provides example criteria.

Table 4: Illustrative Graduation Goals and Criteria	
Graduation Goals	Flexible Graduation Criteria - examples
Food security	<ul style="list-style-type: none"> Participant’s family consumes (2) nutritious meals per day for 6 months
Sustainable, stabilized, and diversified income	<ul style="list-style-type: none"> Participant has sustained employment for (6) months Household has at least (2) sources of income Income is at least equivalent to the Minimum Economic Basket for (6) months
Savings and Assets	<ul style="list-style-type: none"> Participant is saving (10)% of income for (6) months
Self-confidence/ agency	<ul style="list-style-type: none"> Participant has a plan for the future Participant feels he/she has made progress through the course of the program Participant knows and demands his/her rights and is aware of where to report instances of abuse
Access to networks and services	<ul style="list-style-type: none"> Participant attends (2) community events each month
Other	<ul style="list-style-type: none"> To be determined by participant but could include: <ul style="list-style-type: none"> Secure housing Children going to school Health/hygiene indicators

The specific criteria for each element above should be contextualized within the vulnerabilities/barriers present in the urban environment. Graduation Criteria should be designed in concert with partner organizations, and informed by knowledge of the target group and the participants themselves. Using a participatory approach to design the criteria will take more time to ensure that all involved understand the key concepts; however, it will also help guarantee that participant perspectives are reflected and buy-in is established.

It is recommended that program partners review and revise Graduation Criteria following each cycle of participants to ensure they continue to be relevant, measurable, and challenging, yet achievable. However, criteria should be modified sparingly during implementation, both in order to help ensure data consistency across time and to maintain expectations among participants and coaches.

Reaching Graduation

Participants need continuous support to ensure that they reach Graduation. Regular points of contact, through either visits or phone calls, can help staff track progress, identify any emerging issues, and provide additional support or course corrections.

- **Home visits by coaches help monitor participants' progress in reaching Graduation as per the established criteria.** Regular visits allow coaches to monitor and assess progress and to provide additional support or encouragement to those who may be falling behind.
- **A selection committee comprised of coaches and their supervisor can be used to assess each case and make a determination.** This committee can also help to evaluate whether the criteria selected and the program components designed are appropriate to achieve program objectives.
- **Ideally, participants who are having problems will be identified early on, and appropriate steps will be taken to help them succeed.** If they still are not able to achieve the Graduation Criteria, program designers and managers must determine ahead of time what actions will be taken; for example, whether to prolong the support given to the participant.
- **Make plans for what happens for participants who do not successfully graduate.** Be clear with participants from the beginning of the program about what to expect if they do not reach Graduation within the given timeframe.

For additional information on Graduation Criteria, see the [CGAP Graduation Manual's section on "Reaching Graduation"](#) and [BRAC's PROPEL Toolkit Chapter 4: "Preparing for Graduation"](#)

5.2.4 Graduation Timeline

Graduation programs must be time-bound, but can vary in length from 18 to 36 months. Determining the length of time it will take participants to reach Graduation can be difficult, though the average length for Graduation tends to be 24 months.

Sound practices for defining a timeline for Graduation in an urban setting are as follows:

- **Ground the timeline for Graduation in the Graduation Criteria.** For example, if one of the criteria is for participants to accumulate enough savings to survive a rough patch (i.e., having savings equivalent to 1, 3, or 6 months of earnings), staff should estimate how long, realistically, it

Graduation in Ecuador:

Graduation Criteria should form the basis of each household visit. Participants should be informed about Graduation Criteria and coaches should establish roadmaps for each participant to track their achievements.

In Ecuador, coaches use tablets to record information from their visits, and the Graduation Criteria appear on each record to guide the coaches' discussions with participants.

would take for participants to save that amount, taking into account challenges they may encounter. This should be done for all Graduation Criteria by creating a roadmap to Graduation.

- **Do not commence implementation until the program timeframe is determined.** This helps ensure that the end date drives coaching and messaging to participants with a focus on time-bound Graduation.
- **The program cycle should be an iterative and flexible process.** Testing, adaptation, and regular program cycles should be iterative processes. Implementers should be regularly learning and adjusting to fit the new realities on the ground.
- **Experience from the past pilots suggests programs should plan for the following timeline:**
 - *First 6 months:* Assessment stage, where programs must get all the implementation pieces in place, such as livelihoods minimum standards, needs assessments, skills assessments, market/value chain analysis. Programs should not engage in Graduation programming unless the minimum standards for livelihoods are in place to ensure that the intervention is market-oriented.
 - *Months 6-12:* Design and planning phase, including signing partnership agreements, determining targeting criteria and methodology, training coaches, and developing coaching tools.
 - *Months 12-24:* Participant selection and the intensive part of program support with the most budget commitments.
 - *Months 24-48:* Less intensive coaching, refresher trainings if necessary, less heavy budget.

While the participant timeline is 18-36 months, the organization timeline for should be longer (36-48 months in order to include assessment, design, and planning phases).

- **Vary timelines based on participant performance, as appropriate.** Often different participants have different needs (fast climbers versus slow climbers, host community versus refugees). Once the initial program cycle has been completed and evaluated, the implementing agency may consider adjusting in program timeline to respond to the distinct needs of these different groups. Any variations in timeline must be determined based on the starting point of each population. In addition, there must be ongoing measurement to assess the appropriateness of a given track for each participant.

For additional information on program timelines, see the [CGAP Graduation Manual's section on "Reaching Graduation"](#) and [BRAC's PROPEL Toolkit Chapter 4: "Preparing for Graduation"](#)

5.2.5 Budget Implications to Graduation

The costs for Graduation can be relatively low and do not necessarily require mobilization of additional funds. Many UNHCR Operations have found that through Graduation they have been able to reallocate existing funds in a more rationalized and efficient manner, sometimes implementing Graduation at no additional cost.

One overarching consideration that affects the program budget is the proportion of participants who will opt for wage employment versus self-employment. Unfortunately, making informed estimates on this proportion is difficult, and has immense budget implications. Estimates should be based on the socio-economic assessment and heavily grounded in knowledge on which populations will be targeted. Experience has shown that certain refugee populations tend to favour self-employment and others wage employment. Wage employment may require additional advocacy and sensitization with the private sector and authorities in order to open up opportunities. On the other hand, self-employment support generally requires a larger investment in the asset transfer. When developing the program budget, the following additional key drivers should be considered:

- Number of Graduation participants
- Public information (PI) and communications, reporting, or branding
- Implementing partner costs:
 - Salaries
 - Overhead and administration
 - Occupancy costs
 - Training for implementing partners
 - Materials
 - Transportation
- Other training, partner, NGO, or government costs
- Coaching costs:
 - Salaries
 - Equipment (laptops, transport, etc.)
- Consumption support
- Savings
 - Savings groups set-up costs or costs associated with engaging financial services providers
- Skills Training
 - Financial education
 - Soft skills
 - Entrepreneurship
 - Employment
 - Technical skills training
 - Vocational skills training
- Network development (private sector, development actors, etc.)
- Job fairs, entrepreneurship activities, and market linkages activities
- Asset transfer

Additional budget lines may include baseline and end-line surveys, monitoring and evaluation systems, advocacy and campaign costs, and communications costs.

5.2.6 Sustainability and Scale-up

Lastly, it is critical in program design to ensure the long-term sustainability of the program and participant self-reliance. As with any other intervention, through the Graduation Approach, the aim should be to integrate refugees into existing

Graduation in Ecuador:

For the national rollout, the Operation did not have to add any additional funding to its budget. They were able to reallocate existing funding to cover the direct cash assistance and seed capital to beneficiaries, while other elements of Graduation were covered under existing Programme budgets.

The pilot projects have found that in urban settings, each coach can serve a maximum of approximately 30 to 35 participants. Household visits average 20 to 30 minutes, though initial visits are longer. These calculations should inform budgeting for the coaching component.

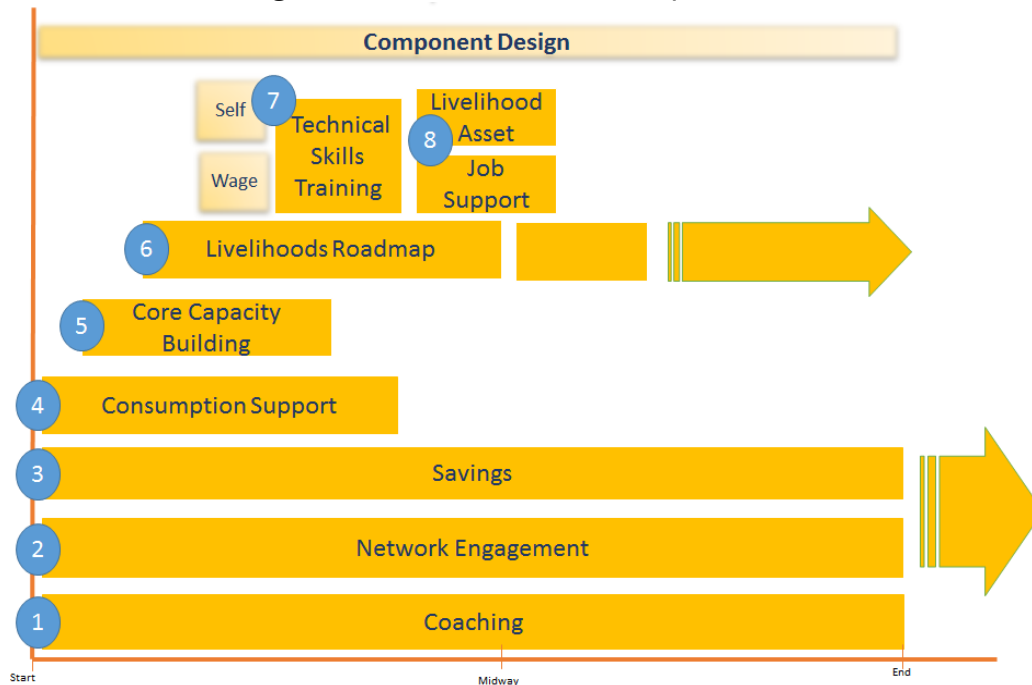
programs rather than create separate and parallel structures. Graduation should leverage linkages to government services, social protection programs, the private sector, and other organizations, as well as promote savings, diversification and growth of livelihoods, and strengthening of social connections.

- **Leverage any ongoing advocacy efforts with the government around refugees, and demonstrate that Graduation is a proven and effective approach to poverty reduction and self-reliance.** Past advocacy efforts in pilot countries have resulted in the inclusion of refugees in government social protection services as well as interest from the government to introduce Graduation in their national anti-poverty programs.
- **Explore possible government collaborations.** Many governments have already integrated or have shown interest in integrating the Graduation Approach into their poverty reduction or social protection programs. Implementing agencies should check whether there is a national Graduation program underway or if there is any interest by the government. If so, programs should try to link their Graduation with national services to ensure sustainability.

5.3 Determining Graduation Components

The graphic below outlines how the components of the Graduation Approach are adapted and sequenced in UNHCR programming.

Figure 3: UNHCR Graduation Components



Graduation in Ecuador:

Leveraging the pilot's success, Ecuador started rolling out Graduation at a national level in 2016. All incoming refugees are assessed according to socioeconomic indicators and are recommended for either Graduation or other livelihoods programming.

Wherever possible, Graduation builds off existing government support systems. In 2017, UNHCR Ecuador hopes to collaborate with the government to pilot the inclusion of refugees in welfare programs.

Graduation in Costa Rica:

Advocacy efforts by UNHCR staff resulted in the inclusion of Graduation in the Government's National Development Plan of 2014-2018 as a key component of its National Strategy for Poverty Reduction (Puente al Desarrollo).

5.3.1 Coaching

Coaching is what sets the Graduation Approach apart from traditional livelihoods and social protection programs. Coaches are the primary point of contact for Graduation participants, providing them with consistent, sustained support over the duration of the program. Typically, coaches engage one-on-one with households to help them navigate the Graduation program requirements. They assist them in developing a plan to build their skills and growing their assets to meet the Graduation Criteria. In addition to providing life skills training, coaching helps instill and foster the self-confidence necessary for participants move and stay out of extreme poverty in the long-term. In some Operations, coaches offer direct delivery of Graduation services. However, more frequently, coaches are responsible for coordinating multiple referral services that help participants address the barriers to self-sufficiency.

Key considerations and promising practices for refugee urban Graduation programs are the following:

- **Leverage the implementing agency's and partners' existing experience** and expertise in case management and adapt it to the Graduation Approach's coaching component. Coaching is often the most challenging part of Graduation for implementers. However, UNHCR, humanitarian organizations, and their partners have a long-standing tradition of utilizing coaches and case management as a fundamental part of protection work. Therefore, livelihoods staff should work closely with protection staff on designing and implementing the coaching component within a comprehensive case management system. This process should maximize lessons learned and best practices from protection interventions, while understanding the distinctions between case management and coaching.
- **Clearly communicate coaches' role.** Programs should ensure that all stakeholders and participants clearly understand the coach's role. Specifically, it should be clearly communicated that coaches' primary role is to support building participants' self-sufficiency, not to directly provide technical livelihoods support. For example:
 - Coaches should be deliberate about building participants' vertical and horizontal networks. Participants should know where they can turn for help both during and after the program, and what services they can expect to receive.
 - Graduation Criteria and the participant's plan for achieving them should form the basis of every coaching visit.
 - Self-employed participants should be encouraged to plan for growth through reinvestment and/or diversification of activities.
 - Wage-employed participants should be encouraged to seek additional training and experience to help with their career progression.
 - Engagement with the formal sector should be encouraged as much as possible, for example: opening a bank account,

Lessons learned from BRAC, Trickle Up, and other Graduation implementers shows that ongoing, deep engagement with participants is crucial for ensuring their success in reaching Graduation.

Ensure that all persons in contact with Graduation participants have UNHCR's Sexual and Gender-based Violence referral pathway on hand to share with persons who might mention an incident.

promoting private-sector linkages, or obtaining formal certification, licensing, or registration.

- **Prioritize coaches' social development skills over expertise in livelihoods.** The main roles of coaches are to provide participants with ongoing support throughout the Graduation process, help identify emerging issues, and provide referrals to appropriate social services (legal, psychosocial, technical, etc.). Given the importance of the coaching component and the direct and frequent interaction they have with participants, it is crucial to hire staff with the right skill-sets. Pilots have shown that coaches' soft skills are more crucial in supporting participants' success than their livelihoods expertise.
- **Coaches should oversee an average of 35 to 50 participants.** Ideally, each coach should manage a maximum of 50 participant cases. This allows coaches sufficient time and resources to visit each participant household on a regular basis and develop meaningful one-on-one relationships. While it would be ideal for coaches to work with even fewer participants, this is not realistic for most implementing agencies, due to cost considerations. Fortunately, a coach in an urban context can focus more on referral to services than a coach in a rural context, who must also train and provide front-line livelihoods support. An increase in the number of participants for each coach to manage often results in decreased quality, which ultimately leads to increased program costs in the long-term.
- **Allocate incoming participants to coaches based on geographical region, particularly in urban settings.** During the pilots, UNHCR was inclined to distribute participants evenly among coaches. However, this resulted in coaches having clients spread across different neighbourhoods, often with long travel times between visits to different clients. It is recommended that coaches be assigned clients in a specific geographic area in order to reduce travel and increase time dedicated to visits.
- **Use community support workers to support and complement work done by coaches.** To reduce the number of coaches while retaining high quality support, one option for implementing agencies is to recruit paid community support workers who have less formal training to provide additional support to Graduation participants. It can be especially helpful to use these community support workers to conduct monitoring visits, as they are more cost-efficient and allow coaches to focus on providing core services.
- **Leverage different mechanisms and frequencies for coaching, depending on participants' varying availability.** Unlike participants in rural areas, urban Graduation participants are more likely to work away from home during the day, and therefore may not be available for home visits or group activities. In response, Graduation programs in urban areas will need to explore alternate modalities for coaching visits. Some pilots leveraged the fact that participants had mobile phones and would have regular calls with clients in between more sporadic face-to-face visits. In other pilots, case workers would meet clients at their place of employment.

Graduation in Ecuador:

The community support workers live in the same neighbourhoods as Graduation participants, so they are more familiar with local context. Community support workers accompany coaches during their regular visits, which can reduce protection issues for both coaches (in cases where coaches need to travel to insecure neighbourhoods) and participants (so they will not be in a one-on-one situation with the coach).

In addition, community support workers can be called upon for a quick visit to a participant in the case of an emergency, or if the coach must cancel a home visit.

- **Vary the frequency of coaching sessions, depending on participants' needs.** Similarly, it is common for coaching needs to vary between participants and throughout the program. For example, coaches need to be prepared to provide high-intensity coaching at the beginning of the program, but as participants begin to move through the process, the frequency of visits or calls may taper off. Similarly, some participants will be “fast climbers,” who may require less frequent coaching visits from early on in the program, while others continue to be “struggling” well into program implementation, and still benefit from weekly sessions.
- **Management staff should periodically accompany coaches on home visits** to verify the quality of coaching provided.
- **Regular meetings between coaches, supervisors, community support workers, and management staff can support information sharing** on lessons learned, allow for troubleshooting of particularly challenging cases, and provide a venue for easier referrals to psychosocial, legal, or other support.
- **Conduct periodic assessments to calibrate the coaching support provided with the needs of each participant.** This will help implementing agencies better identify “fast, medium, and slow-climbers” and adjust the time allocation of coaches accordingly. Staff also need to be mindful of any potential “slipping back” and what kinds of support are needed for the participant to get back on track.

For an overview on best practices for coaching in Graduation, see the [CGAP Graduation Manual's section on Implementation](#) and [BRAC's PROPEL Toolkit Chapter 3: “On-the-Ground Implementation](#)

5.3.2 Network Engagement

Social networks build solidarity and resilience, and support integration into host communities. Lead partners and coaches should be encouraged to actively seek out opportunities to link participants with services, community groups, or professional networks within the community. They should also encourage participants to attend different community events or other relevant functions. Ideally, network engagement should be done right from the start, continue throughout the program, and persist after graduation.

- **Participants should be linked through existing social networks, groups, and activities** (e.g. savings groups, community groups, training, livelihoods activities). In order for participants to meaningfully and sustainably engage in social networks, they must be convenient, accessible, and relevant to participants' lives. Participants may already be members of a network (e.g. community group, social group, religious organization, etc.). Therefore, it is a good practice for coaches to map and reinforce engagement in existing linkages, rather than require participants to join additional networks.
- **There is a greater chance for program results to be sustained if participants continue to actively participate in social networks after Graduation.** Involvement in social networks builds social capital, which in

turn helps to build household resilience. Linking participants to a relevant service, network, or individual, including a cultural group, religious institution, or neighbourhood group, increases the likelihood that the participant will continue to be actively engaged in their community after their involvement in the program ends.

- Coaches need to **set clear expectations for regular participation in social networks** so that refugees understand that engagement is required, and change their behaviours accordingly. When selecting potential networks, coaches need to keep in mind **appropriate timings and locations so that participants are set up to succeed**. Selecting groups that meet in inappropriate locations (e.g. far away, past check points, etc.) or at inconvenient times (e.g. during working hours, or after dark) can create barriers for the successful participation of refugees.

5.3.3 Savings

The savings component has two goals: (1) building resilience by increasing the financial assets of a household, and (2) establishing a “culture of savings” among participants. Increased savings can help reduce vulnerability, manage risk and shocks, and allow households to move out of extreme poverty. Savings should not only be seen as increasing financial and productive assets. Savings can help families invest in human capital (through investment in health and education), which ultimately helps to break the cycle of poverty. Mechanisms for savings will vary across programs and ultimately depend on the local context, including legal constraints and opportunities to link to financial institutions. Promising practices for addressing savings in an urban context include the following:

- **Savings should be introduced as early as possible.** Participants should be encouraged to begin saving early in the program, ideally well before the transfer of seed capital or assets. This will enable participants to get into the habit of saving and to feel more financially secure. It is not necessary to save large sums every month, just establish a regular savings habit.
- **The amount participants save regularly should grow as their livelihoods activities get stronger.** Regular and incremental savings must be balanced against the need to invest in livelihoods activities. Given that Graduation is a sustainable livelihoods program, one of the measures of success is participants’ increased income and assets at the end of the program cycle, either above a specified threshold or a set percentage increase from baseline. Either way, it is important to calculate the optimal amount of savings that will provide a buffer to keep participants from falling back after a shock.
- **Saving mechanisms must be defined in response to the local context and needs of participants.** The mechanism for savings can be either informal (saving groups or mobile wallets) or formal (banks or microfinance institutions). Urban areas offer greater access to formal saving structures than rural locations. However, while access to formal savings mechanisms is expanding, it can often be difficult for refugees to open savings accounts because of documentation issues and a lack of awareness among saving institutions as to the rights of refugees.

Graduation in Costa Rica:

Despite legislation allowing banking access for refugees and asylum-seekers, awareness among refugees and bank personnel is low. In addition, IDs for refugees contain a different number of digits from national identity documents. UNHCR Costa Rica is working with BAC San José to send circulars informing front-line staff of current regulation and address the ID barrier.

Graduation in Ecuador:

UNHCR worked with Banco de Pichincha to allow refugees to access some savings services, which are not nationally available to refugees. In parallel, UNHCR negotiated access to a community-banking scheme that allows refugees to integrate into savings and credit groups. By offering a variety of savings opportunities, refugees are able to select the institution and saving mechanism that best meets their needs.

For an overview on best practices for savings in Graduation, see the [CGAP Graduation Manual's section on Implementation](#) and [BRAC's PROPEL Toolkit Chapter 3: "On-the-Ground Implementation"](#).

5.3.4 Consumption Support

Consumption support is a regular cash or in-kind payment to families designed to help meet their daily consumption needs and allow participants to participate in program activities. Consumption support is typically provided until the participant's livelihoods activity is stable. Promising practices for addressing Graduation consumption support, particularly in an urban context include the following:

- **The type of consumption support should be determined based on the needs of the target population and availability of different modalities.** Consumption support may be offered through cash, electronic credit, vouchers, non-food items, kitchen gardens, or a combination of these. In general, cash is considered preferable as it gives participants the most empowerment, especially in urban areas where there tends to be easy access to competitive markets.
- **Leverage existing cash transfer programs, cash assistance, or social protection programs.** In cases where other organizations such as the World Food Programme (WFP) are currently administering basic needs support, it is advisable to explore including them in design discussions to determine if it is feasible to include refugees in their programs. In Ecuador, WFP adjusted their food assistance program to meet the needs of participants in Graduation. This food assistance is now provided for the first nine months of the Graduation program. Even if it is not feasible to incorporate refugees into existing programs, it is advisable to leverage the existing transfer type, amount, and modality rather than create a parallel system, to decrease any sense of inequality.
- **The inclusion, amount, and duration of consumption support should be rationalized and linked to the needs of the target population.** Engage with the staff responsible for cash or in-kind transfers early in the project design to understand the amount, duration, and modality. Graduation program designers will need to determine how long consumption support will be required. While there is no standard timeframe for transfers, consumption support typically should not exceed 12 months and be provided only in the first year of the program. The exact duration of the transfers will depend on: (1) the available resources, and (2) length of time it will reasonably take participants to earn sufficient income from their livelihoods activity (self or wage employment). The duration of the consumption support is typically uniform across all participating households in the program.

Consumption support is difficult to define perfectly during a pilot project. The use of the consumption support should be closely monitored through coaching records to determine if it is necessary, and then the appropriate amount and duration.

For an overview on best practices for consumption support in Graduation, see the [CGAP Graduation Manual's section on Implementation](#) and [BRAC's PROPEL Toolkit Chapter 3: "On-the-Ground Implementation"](#).

5.3.5 Core Capacity Building

Core capacity building is provided to all Graduation participants. This includes rights-focused training, soft skills training, and financial education, and may include other training relevant to all participants. This training package is designed to ensure that participants have the necessary attitudes, skills, and knowledge to be successful and graduate from the program. The core capacity training should be conducted early in the implementation timeline. Sound practices related to the core capacity building initiatives, particularly in an urban setting, are:

- **The specific attributes of the core capacity building should be determined based on the needs of the target population and the context in which an organization is implementing Graduation.** When working with refugees and their host communities, core capacity building often includes rights-focused training, soft skills, and financial capability. Leverage findings from the Assessment Stage to determine the specific gaps in knowledge, skills, and attitudes for these content areas and identify other necessary core capacity building courses.
- **Ideally, identify only one partner for each type of capacity building.** In urban settings, there is often a myriad of partners. Nonetheless, implementing agencies should identify only one partner for each type of capacity building (though some partners may lead more than one). Use findings from the partnership analysis to identify potential partners who may be able to fill these gaps. However, depending on the number of participants, it may be useful to partner with more than one organization to deliver financial management training. If an implementing agency does decide to collaborate with more than one training organization, it is essential that a standard financial education package be developed so all participants receive the same information and the same level of education.
- **Capacity building activities should leverage adult learning principles.** Standard training courses should adopt a dynamic learning model, as extreme poor households usually do not have high levels of education. Applied learning activities offer practical exercises that are easily understandable. They should be engaging and have a clear value add to help participants better participate in the Graduation program. Activities should be offered at a time and location that is convenient to the schedules and availability of both refugees and their host communities.

Graduation in Costa Rica:

The core training package used by UNHCR Costa Rica is comprised of a Financial Education module, a Legal Empowerment module, and a Psychosocial Module. These three modules address the main barriers that prevent refugees from becoming self-reliant. Other soft skills, including communication, organization, and personal empowerment are also addressed during the workshops.

5.3.6 Livelihoods Roadmap

The next component of Graduation is the Livelihoods Roadmap. Graduation participants will work with their coaches individually to develop a roadmap that will help them engage in sustainable and growing livelihoods activities, with the ultimate goal of getting out and staying out of extreme poverty. Promising practices for developing a livelihoods roadmap for Graduation participants in an urban setting are as follows:

- **Consider both self-employment and wage employment opportunities.** Unlike traditional Graduation participants, many refugees and host community members live in urban settings and seek out wage employment opportunities. As such, it is important to consider livelihoods roadmaps for both self-employment and wage employment opportunities. The differences in each approach are detailed below.
- **Livelihoods roadmaps should be linked to an assessment of local markets and value chains with an eye towards sustainable growth.** The Graduation Livelihoods Roadmap should be informed by, and grounded in, the market analysis and the implementing agency's strategic livelihoods plan (see sections 4.2 and 5.1.2 for more information) to ensure the possibility of sustainable growth. Do not offer livelihoods support for economic activities that are not linked to local markets, as it is unlikely that it will translate into employment.
- **Identify four to six solid, market-ready employment options that are appropriate for refugees.** Unlike in rural Graduation programs, urban environments often have numerous livelihoods options available for refugees. However, pilots have shown that offering too wide a range of livelihoods can be overwhelming for program implementation and management. Instead, it is advised to identify four to six options that are appropriate for refugees and have a viable growth strategy. This helps ensure that program and staff resources are not stretched by accommodating too many livelihoods options. Wage employment opportunities are typically linked to employer demand.
- **Avoid market saturation.** Avoid directing too many participants into one market, which can oversaturate the market. Use the market analysis to ensure that there is sufficient demand for any given livelihood option. This applies to both self and wage employment.
- **Plan strategies to address the needs of distinct groups.** Livelihoods roadmaps should include options that meet the needs of distinct groups, such as single parents with a need for childcare support and flexible timing, or people with disabilities who may require home-based activities or a particular geographic zone for ease of access. Implementing agencies should take special care to not put undue burden on those with care responsibilities, and should include work-at-home options so parents can balance care work and livelihoods.
- **Before economic activities begin to generate income, participants should begin to plan how they will use their earnings.** While basic needs and savings must be included in any financial management plan, a reinvestment plan for growing an enterprise or additional training for wage-employed participants should be included.

Self-Employment Track

Refugees and host community members may opt for the self-employment track for a variety of reasons. They may have previous entrepreneurial experience, value flexibility, fear discrimination or harassment in the workplace, or face language or other barriers that limit their prospects for wage employment. As many traditional Graduation programs encourage self-employment, particularly

in rural and peri-urban environments, best practices from these programs should be leveraged. In addition, the following sound practices should be adhered to when working with refugees and their host communities, particularly in urban environments:

- **Eliminate activities with a high risk of harassment or other protection concerns.** The market analysis should eliminate any activities with a high risk of harassment or other protection concerns. For instance, refugees who are operating a microenterprise without the proper license or permit may face fines or detention. Livelihoods plans should include prevention and mitigation efforts against protection risks. Operating a business may also result in increased social tensions if the enterprise is seen as competing with businesses in the host community. To combat this, Graduation programs can include members of the host community as participants.
- **Identify diversified short- and long-term activities to mitigate risks.** Based on the market analysis, implementing agencies should select a limited number of priority sectors, which include a variety of short-, medium-, and long-term options with opportunity for growth and/or diversification. This helps participants diversify their livelihoods and mitigate risks.
- **Focus early livelihoods activities on an activity that closely matches the participant's capacity.** Coaches should bear in mind the participant's level of confidence and skills and the immediate household needs when helping to select a livelihood activity. Using the roadmap, coaches can help participants move into higher-value activities over time.
- **Consider the household economy.** Typically, the Graduation Approach focuses on one member of the household, but other members of the household may also be engaged in economic activities that support the household economy. Coaches should consider other members' contributions to household finances and consider whether those activities create any barriers or opportunities for the Graduation participant.

Wage Employment Track

Unlike in rural and peri-urban environments, formal wage employment opportunities may be the best solution for participants in urban environments. Providing access to decent work that provides fair compensation, social protection coverage, fair and equal treatment, and good working conditions is essential to protect the rights of refugees. Partners may already be engaged in advocating for expanding the host country's decent work agenda to include refugees. Partners need to work with the government, UN agencies, and private sector to create an enabling environment to allow all refugees to participate in the labour market, and to expand the decent work opportunities available to them.

Refugees often face a number of challenges in finding suitable employment, including legal barriers, lack of documentation, and discrimination. The poorest

According to the ILO, "Decent work sums up the aspirations of people in their working lives. It involves opportunities for work that is productive and delivers a fair income, security in the workplace and social protection for families, better prospects for personal development and social integration, freedom for people to express their concerns, organize and participate in the decisions that affect their lives and equality of opportunity and treatment for all women and men."

refugees, those who will likely be involved in Graduation, will often turn to low-skilled or semi-skilled work. They may lack the necessary legal documents, certificates, skills, or knowledge that will allow them to engage in higher skilled, higher wage employment. Key considerations and recommendations for engaging refugees and their host communities in wage employment in urban environments include the following:

- **The option to offer wage employment depends on the legal framework for the country of operation.** While some governments may allow refugees to participate in the labour market, other governments, especially in countries with high unemployment rates, may place restrictions on their participation. These barriers may include limiting the sectors in which refugees can work, requiring refugees to obtain work permits (at a high cost), or requiring them to be sponsored by an employer. Any engagement in wage employment will have to abide by the legal structure of the country, though implementing agencies can advocate for governments to expand opportunities or reduce barriers.
- **Supplement skills and knowledge gaps through appropriate training.** There may be a mismatch between the available employment options and the skills of refugees (including language skills). Implementing agencies should assess the existing skills of refugees and their host communities and refer them to additional training, if necessary.
- **Meet with select potential employers to better understand their specific employment requirements.** These include: (1) identification/documentation requirements, (2) specific training/skills requirements as well as any necessary certification (e.g., food safety certification or cosmetology certification), and (3) general conditions of employment contracts, compensation, benefits, transportation, hours, options for promotion/growth, and training offered.
- **Meet with select stakeholders to educate them about refugee concerns.** Often potential employers are wary of hiring refugees, either due to discrimination or because they are not educated about refugees' right to work. Best practices to deal with this barrier include conducting awareness raising activities among employers, employers' unions, Ministries of Labour, and refugees about their right to work (where applicable), and securing the right to work where it is not guaranteed. Meeting with employers also provides an opportunity to discuss the employment rights of refugees, international standards for decent work, potential issues for vulnerable employees (gender, disability, status), and mechanisms to resolve issues if they arise.
- **Establish strong systems for vetting employers to ensure they conform to international labour standards.** Regular monitoring with both refugees and employers is important to ensure that protection issues are identified and resolved. Participants should be encouraged to consult their coach to assess potential opportunities and should be given a mechanism through which to report problems.
- **Action should be taken to mitigate employment-related protection risks.** Participants should be made fully aware of their rights. Trainings can

Graduation in Costa Rica:

Costa Rica's Vivir la Integración program engages the private sector in employment opportunities for refugees. The Immigration Board, Chamber of Commerce, Business Association for Development, and UNHCR are primary stakeholders of the initiative. Through this program, UNHCR established linkages with corporations interested in hiring refugees. UNHCR educates corporate leaders in refugees' right to work, provides instruction on documentation, and surveys corporate members for employment vacancies.

include what constitutes exploitative working conditions and how to avoid risk, for example, by not doing interviews over the phone. Coaches can also accompany refugees to interviews to provide support and help ensure the conditions of their employment.

- **Ensure front-line workers are aware of refugees' rights.** Negotiations and agreements with private sector partners are often made with upper levels of the administration. Often these are not effectively communicated to the front-line staff who are responsible for interacting directly with refugees. This needs to be monitored to ensure the changes agreed upon are being implemented and refugees are not being denied opportunities.

5.3.7 Technical Skills Training

All Graduation participants should receive either entrepreneurship or employability training (for participants on the self-employment and wage employment tracks, respectively) and technical skills or vocational training to prepare them for the opportunities identified in the livelihoods roadmap. Technical trainings are most effective when carried out right before the asset transfer or shortly thereafter. There should be regular follow-up and monitoring of the partner organizations offering the trainings. This should ensure that the training is tied directly to the livelihoods options identified in the market study, and they do not offer trainings without economic potential. Promising practices for technical skills training with refugees and their host communities in an urban setting include the following:

- **Offer entrepreneurship and employability training for participants on the self and wage employment tracks, respectively.** Unlike in traditional Graduation programs, where most participants are likely to engage in self-employment, up to 50% of urban refugees are likely to engage in wage employment. As such, it is important to offer two distinct types of basic training: entrepreneurship and employability.
- **Courses should be clearly linked to specific market-based livelihoods activities.** In order to ensure the relevance and application of training, all technical and vocation skills training courses should be clearly linked to and add immediate value to participants' livelihoods roadmaps. They should be informed by the market analysis and the implementing agency's strategic livelihoods plan to ensure the possibility of sustainable growth.
- **Explore non-traditional partners that offer flexible training experiences.** Urban settings can offer many options for linking with public and private (both for-profit and not-for-profit) vocational and technical training organizations. As refugees and their host communities living in urban areas may already be involved in livelihoods activities such as labour, standard vocational programs may not always be suitable. Explore non-traditional partners that offer flexible training experiences (night, day, or weekend classes; intensive training programs) which may be better suited to the needs and preferences of these populations.

Graduation in Costa Rica:

Costa Rica works with a national government training program, INAS, to offer vocational training to Graduation participants. In order to facilitate participation, INAS offers the course at the offices of the implementing partner [ACAI](#), rather than require participants to travel to the INAS office.

One barrier faced by many refugees to access training is the absence of education certification, as they often leave home without any form of documentation. In Costa Rica, UNHCR established a Memorandum of Understanding with INAS to ensure that refugees were able to get the same access as nationals, including allowing them to take placement/certification exams in lieu of presenting education certificates as a prerequisite for enrollment.

- **Provide tailored trainings for different levels.** Refugees and their host communities often have diverse backgrounds and levels of experience. Technical skills training options should be grounded in an assessment of participants' skills and competencies, and should account for varying levels of expertise (basic, intermediary, and specialized).
- **Dedicate time towards advocacy.** As with some employers, some service providers are unaware of the rights of refugees or may hold discriminatory attitudes against them. Implementing agencies must dedicate time to build networks with training centres, and advocate to ensure service providers do not exclude or discriminate against participants due to refugee status.
- **Training activities should leverage adult learning principles.** All courses should be engaging and include hands-on, practical training, as opposed to solely classroom-based training. Offer refresher trainings to refine skills throughout the livelihoods process.

Self-Employment Track: Entrepreneurship and Technical Skills Training

Those refugees and host community members who opt for the self-employment track will receive entrepreneurship training and technical livelihoods training related to the business option they have identified during the livelihoods roadmap planning process. Entrepreneurship training generally includes best practices in managing household and business cash flows, business plan development, costing, and marketing. Technical training should be defined based on the specific needs of the participant. The following should be considered when implementing training in an urban setting:

- **Ideally, there is only one partner identified for each type of technical skills training.** Unlike in rural Graduation settings, there are often numerous training partners to choose from in urban areas. However, partners have varying levels of competence. Identifying a single service provider for training will be easier if the implementing agency targets Graduation participants within a limited geographic area.

For an overview on best practices for technical skills training for self-employment in Graduation, see the [CGAP Graduation Manual's section on Implementation](#) and [BRAC's PROPEL Toolkit Chapter 3: "On-the-Ground Implementation"](#).

Wage Employment Track: Employment and Vocational Skills Training

Participants who choose the wage employment track receive employment training and vocational skills training related to their employment options. Employment training may include capacity building on how to prepare a curriculum vitae, interviewing best practices, and work etiquette. This is particularly important for refugees who may not have worked in a wage-based job before or are not familiar with work practices in the host country. Promising practices for developing employment and vocational skills training for Graduation participants in an urban setting are the following:

- **Employment training should highlight differences between refugees' country of origin and the host country.** Integrating into a different work culture can be challenging, and can potentially result in workplace conflicts, which can result in poor job performance or even the refugee losing his/her job. Employment training should include modules on developing cultural competences including communication, team-building, and other workplace norms such as timeliness. These skills can help refugees to more effectively communicate, and understand and interact with co-workers, ultimately helping them to be successful in the workplace.
- **Work with employers to identify, develop, and deliver appropriate vocational training.** One key consideration is to develop vocational training that is relevant to employment opportunities. Partners should work with employers to develop training plans and identify relevant training opportunities that will provide refugees and their host communities with the technical skills they need to succeed.

5.3.8 Employment Support

The final component of the Graduation Approach is employment support. All participants, whether on the self-employment or wage employment track, receive additional support to help them successfully engage in sustainable livelihoods. The following are promising practices for offering employment support, particularly in an urban environment:

- **All employment support should be clearly linked to the livelihoods roadmap.** In order to ensure that employment support has an immediate impact on a participants' livelihood, it should be clearly linked to each participants' livelihoods roadmap. The type and timing of the support should be determined by the specific livelihood.
- **Implementing agencies should clearly define and communicate the conditions of the employment support.** Completion of training, creation of a business plan, and approval by partners' teams are all examples of conditions that may be placed on the employment support.

Self-Employment Track: Asset Transfer

Typically, seed capital is required to help participants launch their new enterprises or expand their existing ones. Those in the self-employment track can receive an asset transfer – either cash or in-kind – related to their specific livelihood choice. The market analysis and supplementary research should inform the required amount. The range of the grant size in the three urban pilots to date is US\$200-\$900. In all cases, the size of the grant should be re-assessed during implementation. Decisions to be made in program design include:

- **The amount and frequency (lump sum or instalments) of the asset transfer can vary and should be based on the type of enterprise.** Different enterprises will require different types of start-up capital. Based on the employment options identified during the market assessment, implementing agencies should define and cost a basic “asset kit” that

Graduation in Ecuador:

In the Ecuador pilot, approximately 60% of participating refugees received a grant. Participants receive follow-up visits at three months and six months to monitor participants' adherence to their business plan.

participants will need to start their business. The livelihoods roadmaps can help determine if participants will require funds up-front or if they will need injections of cash along the way.

- **The method of dispersal should be informed by local context.** In traditional Graduation programs, asset transfers are often in the form of in-kind contributions. In an urban setting, cash (preferably an electronic transfer) may also be considered, as participants are more likely to have access to local competitive markets. In addition to being easier and safer to facilitate logistically, cash allows recipients to purchase the supplies and equipment of their preference. It also helps to stimulate the local market, which not only has wider economic benefit, but also can help reduce social tensions. In-kind transfers can be useful if the required supplies are not available at local markets, but there are additional logistical and procurement challenges.
- **Implement a way to verify the use of the asset transfer.** Implementing agencies should put in place mechanisms to verify the appropriate use of the asset transfer. Coaches may accompany participants to purchase the inputs, ask for receipts, or check if assets have been procured during site visits.
- **Procurement and monitoring of Livelihoods Asset Transfers is challenging.** If in-kind assets are required, procurement can be completed by the implementing agency or its partners. When working with UNHCR, [UNHCR's procurement guidelines](#) should be strictly followed.

Wage Employment Track: Job Placement Support

While wage employment participants do not qualify for an asset transfer, they can qualify for additional job support, such as advanced certifications. In Ecuador, after completing vocational training for bakery work, UNHCR supported refugees to receive certifications in food safety, which was a requirement for work in bakeries.

6. Implementation, Monitoring, & Reporting Stages

During the Implementation, Monitoring, & Reporting Stages, Operations collect baseline data, implement and regularly monitor the program components, and collect and analyse end-line data. Implementation, monitoring, and reporting of Graduation should leverage and align with existing tools, processes, and procedures for the rest of UNHCR's livelihoods programming. Regular monitoring is particularly important, as it affords implementing agencies the chance to identify any operational issues and make adjustments throughout the program.

Implementation involves setting up structures and systems that are able to monitor and respond to issues that emerge during the execution of the program. The implementation structures, particularly in the testing and adaptation phase, need to be flexible and frequent enough to identify problems with the program design and provide course corrections.

Effective performance monitoring of Graduation programming is key to successful results-based management. Performance monitoring measures the progress in achieving specific results in relation to an implementation plan. It is a core function for accountability. It is important to monitor the assumptions and risks made during the program design phase, as well as program components – including consumption support. Performance monitoring can be divided into participant monitoring and operational monitoring:

- **Participant monitoring:** This is carried out by coaches and should be a part of each coaching visit. The participant monitoring indicators, or milestones, should help to assess participants’ progress towards achieving the Graduation Criteria. The participant monitoring should also help identify the key obstacles participants encounter that might undermine their progress towards Graduation, such as protection issues.
- **Operational monitoring:** This is carried out by partners to ensure that operational processes are functioning properly. This includes ensuring regular and effective coaching visits and the timely delivery of consumption support, training, and other program components. In addition to regularly monitoring operational targets, implementing agencies should consider conducting a process evaluation to measure the quality and efficiency of the program. Process evaluations assess whether a program is well organized, following standard operating procedures, and meeting its activity and output targets.

Ongoing monitoring allows for more effective decision-making, including decisions to improve, reorient, or discontinue an intervention; decisions about wider organizational strategies and positions; decisions by government actors on policies; and improved accountability. Promising practices for monitoring Graduation programs, particularly in an urban context, include:

- **Design a results chain to articulate precisely how Graduation activities will contribute to the objectives in the strategic plan.** This provides the basis for determining relevant indicators to monitor the extent to which activities are properly implemented (performance) and the extent to which activities lead to expected results (outcomes).
- **When selecting indicators, leverage existing M&E systems.** Many of the indicators required to monitor Graduation programs are already being collected by UNHCR and partners in the field, as either part of livelihoods or other initiatives, both inside and outside the UNHCR results framework. Work with other departments to identify indicators to track when monitoring Graduation programs. Attempt to create as few new indicators and tools as possible.
- **Basic baseline data should be collected on all targeted Graduation participants.** In order to be able to monitor each individual participant’s progress, baseline and endline data should be collected and analysed for all participants. It is good practice to conduct midline data collection as well. Implementing agencies may decide to conduct an additional

Coaches are responsible for collecting a great deal of valuable information during their household visits. They are responsible for inquiring and collecting data related to livelihoods activity, savings activities, assets, health and nutrition, and networks. The establishment of a solid data management system is critical to support coaches in these efforts.

It is important to note that Sexual and Gender-Based Violence incidents and other protection issues may also emerge during coaching visits. Clear guidelines about sharing and maintaining the confidentiality of data is critical to address protection concerns.

assessment with a more in-depth questionnaire to collect data for a representative sample of participants.

- **Use qualitative and quantitative questions.** Ideally, assessments include a significant, randomly selected sample size with qualitative questions (in-depth interviews, focus group discussions, key informant interviews) and quantitative survey questions. Secondary sources can also be leveraged for new information.
- **Notify researchers of Graduation Criteria and program duration.** Doing so will help ensure that the baseline assessment incorporates appropriate indicators and is appropriately timed to facilitate comparisons across the cohort.
- **Include protection-related questions.** This ensures that the program is improving, not harming, the participants' protection status.
- **Administer surveys in the participants' homes.** Whenever possible, administer surveys in the participants' homes so physical verification by enumerators can occur. If indicators from the baseline are used for internal monitoring and learning, coaches may administer the surveys.
- **Ensure quality control.** Given that keystroke error is common in data-entry, a double-entry system (gold standard) is recommended. If this is not feasible, it is recommended to conduct spot checks for 10% of the surveys, with a comparison against a paper copy.
- **Leverage partners' existing monitoring and evaluation systems and clearly outline roles and responsibilities for collecting and sharing data.** Many of UNHCR and partners have their own monitoring and evaluation systems. To the extent possible, implementing agencies should leverage and build on these. However, some partners may resist adapting existing systems and processes to be inclusive of Graduation or may be reluctant to share data with UNHCR or other organizations. Partner agreements should include specific language regarding transparency and expectations for the collection and sharing of Graduation monitoring data.
- **Allocate time and resources to adapting M&E systems.** Adaptations to existing monitoring tools and processes require time and resources. Think critically and allocate resources accordingly. Similarly, work with partners to incorporate budget implications into partnership agreements to ensure compliance.
- **Prioritize participant confidentiality.** Ensure that shared information is secure and confidential, or depersonalized to prevent breaches of confidentiality of refugees.
- **Develop or strengthen monitoring checklists and tools for coaches and implementing partners to use during their coaching visits.** This can help to standardize what information coaches should be recording and what messages to deliver in response to the information from each visit.
- **Identify and address capacity constraints for data collection and monitoring from the beginning.** Consider using technologies such as tablets to collect information during coaching. The Ecuador Operation switched to a tablet-based monitoring system from a paper-based

system, which proved very advantageous in saving time and money in collecting and systemizing the progress of refugees.

For an overview on best practices for monitoring Graduation programs, see the [CGAP Graduation Manual's section on Monitoring](#) and [BRAC's PROPEL Toolkit Chapter 2: "Ramping Up and Programme Design"](#).

7. Conclusion

The number of forcibly displaced persons reached a record high in 2017. Over 65 million people have been driven from their homes due violence, oppression, and natural disasters. While the international response to the growing humanitarian situation faced by these people has been generous, the amount of funding available pales in comparison to the need. In the face of this situation, more ambitious, cost-effective, and innovative measures are required. This is especially true for refugees living in urban areas, who have traditionally been underserved by humanitarian action. UNHCR's experience in implementing the Graduation Approach for urban populations represents one such innovative measure. Based on the experiences during the pilot phase, the Graduation Approach has proven to be a flexible approach that can be applied to a range of contexts in which UNHCR works, from emergencies to protracted crises. The design has also been shown to be adaptable to the integration of core protection work.

Additionally, there has been a call for increased focus on a comprehensive refugee response, bridging the humanitarian-development divide in order to build resilience and self-reliance among vulnerable. This allows at the same time for a transition from humanitarian interventions to development ones. Governments and development organizations have increasingly become interested in the Graduation Approach and lessons learned from UNHCR have been useful in linking humanitarian programming with longer-term stabilization interventions and supporting the inclusion of refugees into inclusive programming.

Annex A: Additional Resources

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Annex B: Requirements for Minimum Criteria for Livelihoods Programming

#	MINIMUM CRITERIA	ACTIONS
1	Context Analysis and Socio-Economic Assessment	<p>UNHCR operations conduct a protection and solutions context analysis to gain a full picture of the economic, legal, civil-political socio-cultural and environmental context, and related challenges, opportunities and protection and solutions risks and benefits for persons of concern.</p> <p>Operations conduct a socio-economic assessment, informed by the context analysis, analysing the socio-economic situation and livelihoods strategies of persons of concern. These provide the basis for strategic planning and designing programmes that respond to the livelihoods needs and capacities of specific target group(s) in support of protection and solutions.</p>
2	Livelihoods Market Analysis	<p>UNHCR operations carry out a livelihoods market analysis to identify which markets (or sectors) have potential to provide real economic and self-reliance opportunities for persons of concern. Livelihoods market analysis includes two steps:</p> <ol style="list-style-type: none"> 1) Operations select high-potential sectors using existing market analyses and/or through a rapid sector selection; and 2) Operations conduct a value chain analysis of the selected sectors, examining different functions and actors in the value chain as well as protection and other risks, challenges and support needed for persons of concern to participate in and benefit from the value chain. <p>Information from these analyses helps operations develop strategic plans and design programmes supporting protection and solutions, with strong market orientation.</p>
3	Sustainable Partnerships	<p>UNHCR operations conduct an institutional mapping to identify existing programmes and services in the country, which could include persons of concern, as well as potential partners, including from the development community and private sector.</p> <p>If facilitating access to financial services for persons of concern, UNHCR operations partner with sustainable financial service providers.</p> <p>Operations utilize monitoring data on progress towards relevant livelihoods results to assess the performance of partners implementing livelihoods activities with UNHCR funds, retaining partners only if they are able to achieve and demonstrate sustainable impact in terms of employment and/or income and in support of protection and solutions.</p>
4	Context-Specific Livelihoods Strategic Plan	<p>UNHCR operations develop a 3-to-5 year context-specific livelihoods strategic plan, based on socio-economic assessment, context analysis, livelihoods market analysis and institutional mapping, to provide strategic direction for livelihoods programming that clearly aligns with and is designed to contribute to the achievement of the overall protection and solutions objectives of the operation.</p>
5	Expertise	<p>UNHCR operations with a livelihoods programme budget equal to or above USD 1,000,000 (OL partners + direct) have a dedicated livelihoods expert.</p>
6	Targeting	<p>UNHCR operations develop clear, explicit eligibility criteria, based on the needs and capacities of persons of concern and the programme objectives, remaining consistent with the operation's overall strategy. This allows operations to properly target livelihoods interventions, ensuring the support is appropriate, effective and efficient.</p>
7	Monitoring	<p>UNHCR operations collect baseline data on targeted persons of concern before implementation of any programme to capture the socio-economic situation of participants and enjoyment of related rights at the start of interventions. Operations collect and analyse endline data after interventions to measure impact achieved since the baseline. Operations monitor wage and/or self-employment of targeted persons of concern. Where programming aims at self-employment, operations report on the livelihoods Global Strategic Priority indicator, "% of persons of concern (18-59 yrs) with own business / self-employed for more than 12 months."</p>

