



# **Graduating to Resilient Livelihoods for Refugees and Host Communities**

Concept Note for: *Refugee and Host Community Empowerment Project*

By: Poverty Alleviation Coalition: *Zambia*

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# Project Summary

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## FUNDING REQUEST

<b>Total: \$4,200,000</b>
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<b>Target: 3000 Households</b>
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<b>Duration: 5 years</b>
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Budget includes Project implementations Cost, Staffing Cost, Other Direct Cost and Overhead Cost

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## IMPLEMENTING PARTNERS

- > World Vision in coordination with UNHCR

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## IMPLEMENTING LOCATIONS

- > 1,500 HHs in Mantapala Settlement in Nchelenge District
- > 1,500 HHs in Meheba Settlement in Kalumbila District

### **Front Cover Title: Graduation Approach Beneficiary (1<sup>st</sup> cohort) in Meheba Settlement.**

*Solange at the Meheba Refugee Settlement main market where she sells dry fish@UNHCR/Kelvin Shimo/27/07/2019*

Before her enrolment into the Pilot Graduation Project, Solange Ngalula, 36, of the Meheba Settlement was living in extreme poverty that she could not take care of her family. Following the support under the GA support which included asset transfer of cash injection, she has been able to fend for herself and family after venturing into trading. She has been involved in the venture for more than two years now, mainly selling dry fish, with proceeds used to buy new stock, fed the family and save.

## ACRONYMS

CA	Conservation Agriculture
CBO	Community Based Organisations
CCR	Caritas Czech Republic
CPG	Commercial Producer Group
CRRF	Comprehensive Refugee Response Framework
CVA	Citizen Voice and Action
DRC	Democratic Republic of Congo
EWV	Empowered World View
FMNR	Farmer Management Natural Regeneration
GA	Graduation Approach
GRLP	Graduating to Resilient Livelihoods Project
HH	Household
INESOR	Institute of Economic and Social Research
INGOs	International Non-Governmental Organisations
M&E	Monitoring and Evaluation
MCDSS	Ministry of Community Development and Social Sciences
MCTI	Ministry of Commerce Trade and Industry
MFL	Ministry of Fisheries and Livestock
MIS	Management Information System
MSMEs	Micro Small and Medium Enterprises
MTR	Mid-Term Review
PPP	Public Private Partnership
S4TG	Savings for Transformation Group
SGB	Sustainability and Governance
SG	Savings Group
SHA	Self Help Africa
TU	Trickle Up
UN	United Nations
UNHCR	United Nations High Commissioner for Refugees
UPG	Ultra - Poor Graduation
WVZ	World Vision Zambia

# Background

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## PROBLEM ANALYSIS

The UNHCR Global Trend analysis report (2019) indicates that over the past decade the global population of forcibly displaced people grew substantially from 43.3 million in 2009 to 70.8 million in 2018, reaching a record high. The majority of refugees are caught in protracted situations and remain dependent on aid for years or even decades because they lack access to sustainable means of livelihoods.

According to the Zambia UNHCR Countrywide Statistics Infographic Report, Zambia has a total of 85,579 (39,969 females and 45,610 male) persons of concern as at October 2019. Out of this number 51,262 is from Democratic Republic of Congo (DRC), 18,217 is from Angola, 6,710 is from Burundi, 5,875 is from Rwanda, 3,615 is from Somalia and 404 is from a mix of other countries. 68% of the total number of persons of concern are refugees, 27% are refugees from Angola and Rwanda who have been locally integrated and 5% are asylum seekers. The report also indicates that 49% of the total persons of concern are children and combined with women, the percentage stands at 72%. A significant segment of the refugee and asylum seeker population in Zambia, at 47%, is within the active working age of 18 -59 years.

The Government of Zambia ratified the new 2017 Refugees Act which provides a series of changes, including local integration of refugees (refugees are settled among the local host communities), promotion of self-reliance (Right to self-employment under section 42), simplification of admission procedures, access to civil registration and other legal documents to mention but a few. Although these provisions are progressive and are geared towards assisting refugees become self-reliant, restrictions on freedom of movement such as the need for mobility passes to leave the settlements, as well as the costs related to acquire self-employment permits continue to pose a challenge for refugees to effectively have access to work and sustainable livelihood opportunities. Similarly, though the right to wage-employment is granted, there are several barriers that hinder refugees to effectively seek employment in urban areas. To address the aforementioned barriers, UNHCR is providing support to the Government, through the Commissioner of Refugees Office, in drafting a policy framework to operationalize the 2017 Refugee Act.

Following the affirmation of the Comprehensive Refugee Response Framework (CRRF) by the UN General Assembly in 2018, Zambia has adopted a more integrated and comprehensive approach in responding to the needs of persons of concern. While a conventional response focuses on the provision of food, shelter, legal, psychosocial and other support, this only addresses the immediate needs of persons of concern and is not sustainable. The CRRF allows a 'whole society' response that draws on good development practice, builds the self-reliance of refugee households, promotes local development through integrated socio and economic interventions in the hosting communities and improves economic outcomes. This is substantiated by a study conducted in 2017 by the Institute of Economic and Social Research (INESOR), University of Zambia in partnership with the Refugee Studies Centre, University of Oxford, highlighting the economic contribution of refugees to host economies, demonstrated the positive impact and contributions that refugees can have on the development of the communities that host them and at a major scale in supporting Zambia's vision to become a middle-income country by 2030. The application of comprehensive responses in Zambia covers the recent arrivals in Luapula Province (Mantapala settlement, Nchelenge District), the protracted refugee situations and ongoing local integration of Rwandan and Angolan refugees in Western and North-Western Provinces (Meheba and Mayukwayukwa settlements, Kalumbila and Kaoma Districts) and urban refugees (primarily in Lusaka).

As policy makers and donors increasingly seek innovative ideas to engage refugees and other displaced populations in economic opportunities, humanitarian and development actors are exploring strategies to build resilience and livelihood opportunities for people who are displaced to enable them to better cope with the economic and social stress over the long term<sup>1</sup>; one such emerging strategy is the Graduation Approach. **The Graduation Approach**<sup>2</sup> has been proven effective at supporting the extreme and chronic poor achieve sustained income, build self-esteem and support a pathway out of poverty. The approach effectively links humanitarian aid and development work through time-bound, sequenced interventions combining cash/asset transfers with training and mentoring, and building towards access to sustainable employment/livelihoods. The graduation approach can be used as a way to increase integration of refugees with host-communities, leading to improved relations. This can be achieved through a) refugees becoming productive market actors, b) refugees and host communities running joint businesses together/joint savings groups (where country policy allows). In addition, the approach strengthens commitment to the 2030 Agenda by promoting decent work for all including the poorest segment of the population and supporting efforts to eradicate extreme poverty, thus ensuring that no one is left behind.

UNHCR, in partnership with Trickle Up (TU), has been piloting the Graduation Approach since 2014 in Burkina Faso, Costa Rica, Ecuador, Egypt, Zambia, and Zimbabwe<sup>3</sup>. UNHCR has supported refugees who are living in extreme poverty

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<sup>1</sup> UNHCR Brief: Economic Inclusion of the Poorest Refugees

<sup>2</sup> <https://www.youtube.com/watch?v=e6CudzXSqBk>

<sup>3</sup> UNHCR 2014-2018 Global Strategy for Livelihoods

in these six countries and, importantly, has also supported citizens of the host communities, an acknowledgement that refugees are not the only people confronting the challenges of extreme poverty. Zambia was the first country in the Southern Africa region to pilot the Graduation Approach with Refugees program - a three-year learning and implementation initiative between TU and UNHCR with support from the United States Bureau of Population, Refugees and Migration (BPRM). Since 2017, UNHCR in Zambia has worked closely with the Government, Self Help Africa (SHA), and Caritas Czech Republic (CCR) to pilot the approach in Meheba and Mayukwayukwa settlements and in Lusaka. Two pilot cohorts comprising of 373 beneficiary households were supported in the three locations with the technical support from Trickle Up. Initial results from field monitoring, field learning mission by Trickle Up and two Southern Africa Graduation Approach learning working sessions, demonstrated the relevance of the approach in helping refugees and other persons of concern living in extreme poverty in both rural and urban settings meet their basic needs. Following promising initial results from a pilot project, UNHCR Zambia and WV intends to scale up the graduation model particularly in Mantapala and Meheba Refugee Settlements.

**Meheba settlement in Kalumbila District, North West Province:** This settlement was established in 1971 and covers an area of 720 square km, divided into 8 blocks and hosts a total of 24,997 asylum seekers, refugees and local integrated refugees residing in local integration areas. Two thirds of Meheba's land is a local integration resettlement scheme, under which each household is allocated a plot of land. Families are allocated a household plot of 25 x 30 metres, as well as an agriculture plot of 2.5ha. The remaining land in Meheba is a Refugee settlement, for vulnerable Refugees and new arrivals.

An August 2016 soil survey found that 4,934 ha of land in Meheba has potential for production of a wide range of upland crops including improved pastures on account of their good drainage, good soil depth, good texture and high water holding capacity. In addition, 949 ha in dambos (wetland) areas is suitable for livestock production, rice production, water collection and storage, aquaculture and irrigated farming during the dry season.

A value chain analysis conducted in November 2015 and a market assessment conducted in October, 2017 by Self Help Africa showed that there is a favourable environment for market-oriented farming in the Meheba/Solwezi area. Solwezi has an active economy driven by mining, property development, commerce and services and there is a well-established economic governance system within the province and the districts, in the form of provincial, district and area development committees with annually updated district development plans.

The main employment opportunities also lie in farming, with other jobs available in bagging, assembling, loading and transport, and trading.

The quality of economic infrastructure is uneven, with the national road between Solwezi and the rest of the Copperbelt in poor condition, but in an excellent condition between Solwezi and Meheba. For Refugees, limitations to freedom of movement is a challenge; while a maximum 90-day movement permits are readily provided by the Government. Obtaining a work permit is a huge challenge given the cost.

**Mantapala Settlement in Nchelenge District, Luapula Province:** The settlement, measuring 8,000 ha, was established in December 2017 and currently hosts up-to 14,944 refugees mainly from DRC. In-addition to the refugee households settled in Mantapala, host community villages and farm fields are sparsely located within. Refugee households are allocated residential plots of 20 X 35m and get earmarked to receive a minimum of ½ ha farm land for cultivation. Currently, both communities regularly and freely interact through trade. Host community members employ refugees as labourers in their farms in exchange for food, locals work as casuals, the settlement provides markets for locally grown vegetables/ farm products and host community members attend schools and health centres currently being built in the settlement. 39% of the current refugee population in Nchelenge District is aged between 18- 59 years and these possess valuable human capacities/ qualifications, skills and experiences in teaching, health sector, construction, running business, fishing, livestock rearing, services related etc. These skills are well suited for the Mantapala context which has hugely been dependent on fishing. Resultantly refugees are already engaged in different livelihood activities, albeit in limited scale. Within the settlement, refugees have; set up small scale businesses (with the number steadily growing), are working as casuals in different sectors and engaging in agricultural activities.

The Nchelenge District is endowed with abundant natural resources; vast land, adequate rainfall (November to May), forests and water bodies; rivers, lake. The settlement, previously a gazetted forest, has three rivers crossing through. Area is largely rural hence sparsely populated and with very limited infrastructure. The soil is not very fertile for high yields production but has potentiality if modern agricultural methodologies are employed. The main economic activity of the District has been fishing (owing to proximity to Lake Mweru), however, growth of other economic activities like farming and trading is on an increasing trend.

In order to create impact on a significant number of refugees as well as hosting communities in Zambia, there is a need to scale-up the approach, through increased collaboration with development actors, bridging the gap between humanitarian and development efforts. World Vision Zambia (WVZ) therefore proposes to a four and a half year, \$4.2 million Graduation programme targeting a total 3,000 refugees and host community households in Meheba and Mantapala settlements. This project will build on the ongoing Graduation programme implemented by Caritas Czech Republic who will maintain focus in Mayukwayukwa and Lusaka.

# Project Operating Model

## PROJECT GOAL

The goal of the **Graduating to Resilient Livelihoods Project (GRLP)** is to contribute to improved and resilient livelihood for 3000 refugee households and host communities residing in two settlements; Meheba in Kalumbila District and Mantapala in Nchelenge District.

To achieve this goal, the Project aims to adopt the Graduation Approach which is a comprehensive, time-bound, integrated and sequenced set of interventions. Along the pathway of thirty- six month, the ultra-poor households will be assisted to tackle the root causes of poverty and provide necessary assistance to be able to overcome and build their resilience.

The GRL project will be implemented in 54 months and will have 2 cohorts each consisting of 1500 HH each. The first cohort will be enrolled in year one (5<sup>th</sup> month) of project implementation while the second cohort will be enrolled in the second year (about one year after enrollment of first cohort). Each cohort will be coached and mentored for a period of 30 months through a carefully sequenced Graduation model, with particular focus on livelihood improvement intervention that targets the poorest and most vulnerable households.

The ultra-poor graduation model guides this project to be designed with integrated approach and sequences the interventions properly.

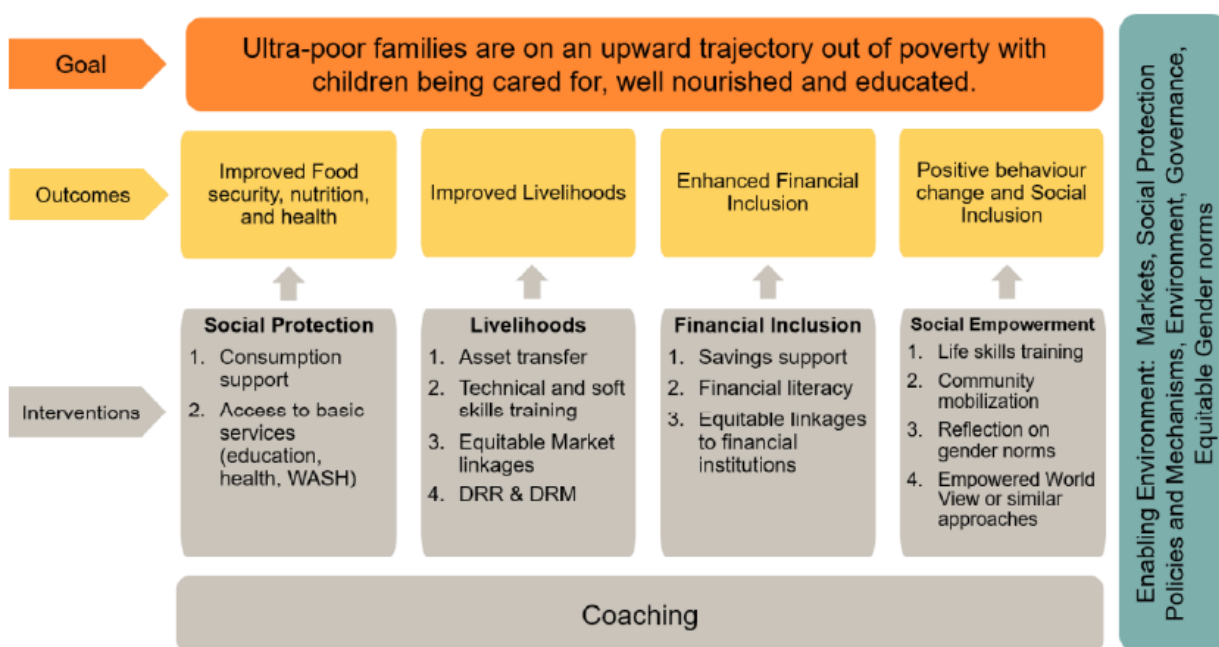


Figure 1.4: Logic model for World Vision's Graduation Approach

With reference to above WV's graduation model, each of the four graduation pillars is adapted to the local context and applies to the specific needs of the ultra-poor. The social empowerment pillar will be integrated into other three pillars but mindset and behavior change interventions through empowered world view approach which will be implemented before providing consumption support.

In the first pillar, food security, nutrition and health will be improved through consumption support that is intended to meet the short-term needs of a household and fill income gaps. Although Graduation equips participants with livelihoods that generate long-term earning potential, there is often an immediate need which can be met. Due to the differences in contexts, not all social protection mechanisms will apply in all circumstances and it is conceivable that in some contexts there will be no need for certain types of support. Consumption support can take the form of cash, in-kind transfers or vouchers. World Vision and NRC promote the use of cash-based interventions, which have advantages over in-kind distribution of consumable goods, such as providing people with choice and dignity, ease of distribution, and contributing to local markets and the economy by increasing monetary circulation.

Before providing consumption support, the targeted households will be provided with training on change of mindset, behaviors and attitudes that act as barriers to personal development. Under this pillar, ultra-poor people will be supported to improve their knowledge on nutrition, food hygiene and consumption and diet diversification as well as gender and peace building.

In the second pillar, the integration of livelihoods promotion with the other graduation pillars reinforces the development of livelihoods by discouraging negative coping strategies and encouraging savings. Through collaboration with government vocational centres and vocational institutions that can provide certificates, interested youth will be engaged and supported to have wage employment / self-employment. Each livelihood option will involve a certain level of skills and capabilities to produce and market the product or service. Technical training involves building knowledge on how to manage a livelihood (e.g. disease prevention, feeding practices) and business skills on selling and buying in the market and technical job skills development and linked with potential employers. The targeted business groups/ individual will be provided with required skills and knowledge and coached by the business mentors that are partnered with project. Based on the completion report by the mentor, the group/ individual will be provided with Capital Seed and start-up kits.

Under pillar three, financial inclusion plays a critical role in enabling families to plan for the future and build economic resilience. It builds a participant's financial awareness and management skills, their ability to use a range of available services, and their ability to apply their skills and knowledge to manage financial shocks. Financial Inclusion interventions typically include facilitating savings groups, financial literacy training, and access to microcredit and formal savings services where possible. Saving for transformation (S4T) training will be provided in order to have saving practices. And project will design to work with financial institutions to provide loans to the project target households.

The pillar four, social empowerment will be mainstreamed across the other three pillars. This project will ensure enhancing building self-awareness, confidence, women's empowerment, and integration into the broader community through mobilization, household visits, trainings and peer groups discussion while doing project interventions. Project will be trained to provide these services along the implementation. Likewise, coaching, an integral part of Graduation that cuts across all four pillars, will be provided throughout the project.

To deliver on this GA project, the follow key interventions will be implemented:

**Household Resilience Vulnerability assessment and Targeting:** Before any of the cohorts are enrolled in the program, the GRL project will conduct a household livelihood vulnerability assessment to ascertain the social economic status of the targeted households. Graduation cohort participants targeting process will utilize a predetermined graduation selection criterion to enable enrollment of the initial 50% of the targeted HH (1500 HH) into the project participant register consisting of both refugees from Mantapala and Maheba Settlements and host communities in the ratio of 2 to 1. This entails that, out of the life of project target of 3000 HH, 2000 will be refugee HH. These HH will be picked among the extremely poor. Once the market/value chain and targeting process is completed, then targeted HH will be enrolled and will go through the Graduation Approach processes following a package of activities that includes:

**Consumption assistance:** The focus for the GRL project will be to support improved livelihoods and self-reliance of the population of two refugee settlements and the host communities. This will be achieved by facilitating persons of concern to graduate out of extreme poverty and humanitarian assistance through access to financial services, self-employment and sustainable livelihoods support alternatives. The results of the household Vulnerability assessment exercise will inform the extent of the socio-economic status of the households selected in cohorts for the graduation intervention to warranty a more innovative consumption assistance which is time-bound to be availed to give some sound footing livelihood self-support jump-start. Currently, refugees in Mantapala settlement receive monthly food ration from WFP and in Meheba Settlement, UNHCR is providing monthly digitised cash support to only HH with specific needs such as the elderly and newly arriving refugees. The digitised cash support is provided for a period 18 months consecutively. For Host community, Government cash transfer has been targeting few numbers. This project will build on what other institutions are already doing and conduct an in-depth analysis of what consumption support is currently being provide as well as what consumption support will be needed through the GRLP. For example, effective coordination with UNHCR CBI team will be ensured so that those selected for consumption support under GA are struck from the cash support. The project will look to enroll new arrivals in the refugee settlements meeting the GA criteria that are on the 18 months' digestive support under UNHCR and the food ration program under WFP to build synergies and greater impact.

**Mentoring and World View Approach:** The project will engage identified participants in a coaching and mentorship program. This will be done through structured Empowered World Vision sessions on the targeted cohort of participants to generate the positive mind-set and attitudes changes for self-reliance and economic empowerment action. Business mentorship will be provided to the enrolled participants up to the end of the graduation process. A world view is a mindset that takes shape in the thought processes within the mind, and consist of beliefs, values and perceptions. World views held at the individual and community level play a central role in driving people's behaviour. It will help women and men to understand their ability to influence their own circumstances, find value in their identity, and improve their standing in the community.

**Financial Inclusion:** Financial education and literacy access by participant self-mobilized financial savings will be facilitated to support entrepreneurial stimulation, sustained economic investments and capacity to address livelihood emergencies. The refugee and host communities will be facilitated to form self-selecting membership Savings Groups based on principle of social cohesion. Participants will be facilitated to participate in Saving for Transformation Groups(S4TG) in which they



will be encouraged to develop member-led rules to regulate member conduct, behavior and determination of financial Saving shares and procedures for obtaining refundable loans with interest payable for using group pooled funds to be used on carefully selected individual member investment activity. This financial inclusion activity will further facilitate linkage to formal financial services (e.g. mobile network banking, formal banks, etc.) to overcome the challenge of exclusion of rural communities from formal financial services providers.

**Training:** In addition to financial literacy trainings channeled through S4TGs, entrepreneurial and business management skills will be provided to participants organized Commercial Producer Groups to undertake enterprises related to selected viable value chains. Production related technical training will be facilitated to enhance productivity and profitability of the enterprises. The Project will particularly apply the WV Empowered World View methodology to accelerate mind-set changes among participants in graduation cohorts.

**Seed Capital Access:** The project will ensure improved and sustainable access to strategic infrastructure seed capital or micro-finance services for enterprise development investment stimulation to jump-start economic activity supported through business mentorship efforts to build entrepreneurial confidence and reinforce skills. This will lead to the creation of employment opportunities along carefully prioritized and selected viable value chains.

**Market/Value Chains Analysis:** Considering that this project will build on the work that UNHCR Zambia and other partners are already doing, it will build on existing market value chain-based assessments that were conducted by ILO and SHA in Meheba to determine the value chains that the project will promote. The project will, however, conduct an assessment for Mantapala as there is none that was conducted before. The market value chain-based assessment is aimed at determining priority and viable livelihood/business options obtained in Mantapala and Meheba refugee settlements and their host communities.

**Market Access facilitation:** Participants organized in Commercial Producer Groups will be facilitated to engage in production activities to attain food security and generation of income from produce sales. Market linkage will be supported through improved access to market information and also promotion of producer-led Bulking/aggregation centers that encourage improved scale of production to stimulate bulk buyers as opposed to individual producer farm-gate sales marketing approach.

Therefore, these activities during the intervention period will set participants on a positive growth trajectory that continues after program end by ensuring participants have necessary entrepreneurial capacity and knowledge, positive empowered mindset changes, access to viable markets and financial savings buffer to support them recover in case of future shocks; and a support system to ensure a longer term pathway movement out of poverty.

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## PROJECT OBJECTIVES

The GRL project will have three specific objectives as outlined below

### **Outcome 1: Target households (refugees and identified host community households) have improved access to financial services (savings, micro-loans and micro-insurance) through financial education and inclusion**

Through the S4T methodology, the project will support all the identified participants to enrol and participate in savings activities. The project will form and establish an estimated number of 120 savings groups over the 54 months Project period. Each saving group will have an average membership of 15 to 25. The main characteristic and difference of Savings for Transformation from the ordinary Savings Groups is that in Savings for Transformation, no member is allowed to get a loan unless he/she makes a presentation before the group members of the business idea they would like to undertake with the loan amounts being requested. The loan is given only when the group is convinced that the idea presented, will indeed socially and economic transformative in the life of the person borrowing. This approach, allows beneficiaries to plan ahead and cope with various possible household emergencies, will promote the positive entrepreneurial mindset and self-sustenance among refugees.

The project will utilise the S4T groups as a platform to incorporate financial literacy among members and this will be done through trainings and mentorship; participation in annual financial literacy week event and; linking participants and Savings groups with the private sector actors such as financial service providers.

### **Outcome 2: Participant enterprises (SGs/CPGs) have improved productivity and profitability**

Interventions under outcome 2 include 3 days training sessions (Farmers and entrepreneurs) in the WV's Empowered World View (EWW) methodology in order to transform attitudes and stimulate mindsets for self-reliance and support the overall GSL objective. The training will be followed with on-going mentoring and coaching on mind-set change and positive entrepreneurial behaviours until participants successfully graduate from the project. In order to promote effective coaching by project staff, the project will include staff training in EWW. As a way of promoting the uptake of improved production technology/practices by entrepreneurs promoted, the project will conduct entrepreneurship and business skills needs assessment which will be followed by entrepreneurship skills training for entrepreneurs organized in SG and CPGs.

The project will also promote the uptake of improved production technology/practices by entrepreneurs to enhance the selected enterprises productivity. Facilitation of identification of new innovations & technologies suitable for MSMEs will be pursued and ensuring exposure of MSMEs to these new innovations and improved technologies through local level, national, regional and international business fairs (Expos). In order to mitigate the effect of climate change on the participants, the project will conduct trainings for all participants on climate adaptation and enterprise risk management. This will involve facilitating training of participants/entrepreneurs in Climate Smart Agriculture (farming God's way) and enterprise risk management and in Farmer Managed Natural Regeneration (FMNR) and forests conservation. The project will also facilitate promotion of uptake of Weather Indexed/Insurance services by MSMEs and will promotion of enterprise diversification. To ensure equitable access to productive resources is promoted, the project will conduct a barrier analysis to accessing productive resources which will be followed by training of MSMEs in Social Accountability using the WV's Citizen Voice and Action (CVA) methodology. The project will also engage host communities and relevant Stakeholders Ministries (including MCTI, MoA, MFL, MCDSS, MoCTA and private actors) in awareness meetings on Refuge Standards and equitable provision of extension services, business support services and land-based resources

### **Outcome 3: Improved access and linkage to sustainable Markets**

Improved access and linkages to sustainable markets will be attained through the promotion of existing and already identified viable Value Chains. The project will build on the work that other institutions have on the identification, assessment and selection of viable value chains. The project will facilitate the formation/strengthening and training of Commercial Producer Groups in value chains development, organisational skills and group dynamics using the Local Value Chain development model. The project will further support with the formalisation and legal registration of groups that will contribute towards improved market access by the participants. The project will facilitate a participatory market research surveys (scoping for markets) and a market chain analysis (market mapping and competitor analysis). This will be done following value chain analysis and enrolling the participants in CPGs of each cohort of the graduation program. This will enhance improved access to markets for producers. In order to increase access to market information, participants will be trained in market literacy based on survey findings and will be facilitated to participate in market actor/stakeholder for a (workshops/fairs) for business relationship building and engagement. The project will also support the establishment/ or will be linked to existing aggregation/bulking centres in order for CPGs to collectively market their produce and therefore reduce individual transactional costs. All these initiatives will improve participants' linkage to the market and prospects for improving enterprise profitability.

The project will facilitate the establishment and nurturing of sustainable partnerships and networks for project participants to access their business support services. This will be done by conducting partner mapping and capacity analysis as well as ensuring that key representatives for participants' are engaged in technical meetings. The project will also ensure the involvement of the private sector through the Public Private Partnership (PPP) initiative. The project will build on developing private sector partnerships being currently facilitated by UNHCR which include honey value chain, financial inclusion, maize and soya beans.

### **Theory of Change; Livelihoods and Economic Inclusion**

The project will adopt the UPG theory of change outlined below:

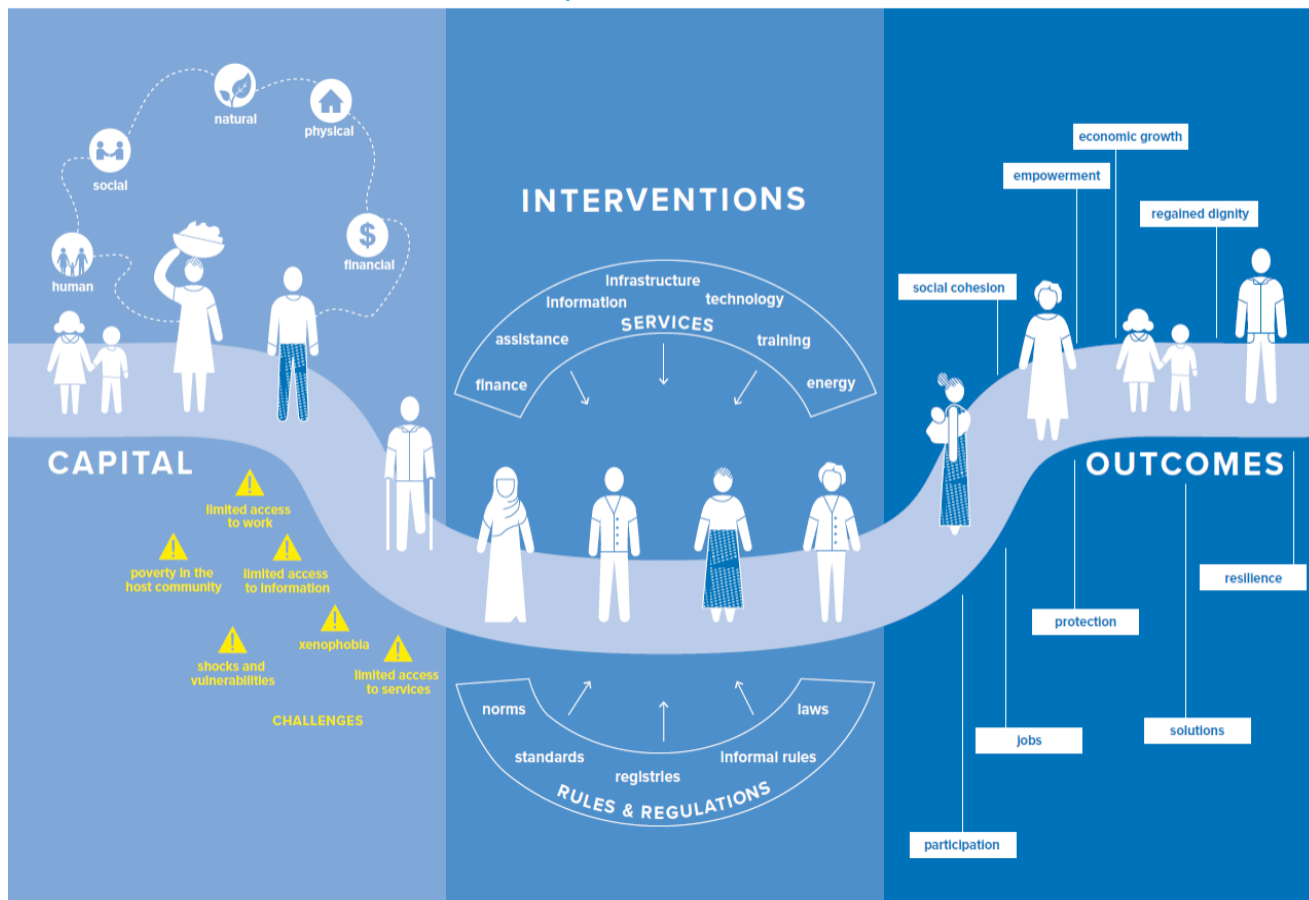
The Pathway used on this project is based on a global theory of change that addresses the underlying causes of poverty. The project will contribute to building Improved and resilient livelihoods by improving household income, improving sustainable use of natural resources, improving community's ability to withstand shocks and improving food security.

These Outcomes will be facilitated to promote sustainable graduation out of poverty for the selected Participants Key specific outcomes from the Graduation Approach intervention will be increasing opportunities for employment access, development of viable enterprises, value addition, increased access to markets, viable conservation agriculture adoption, household shocks preparedness (early warning and early action), diversified income sources, diversified nutrition security. Key approaches and models to be employed in the Graduation Approach will include Saving for Transformation Groups(S4TG) Methodology, Local Value Chain Development, Climate Smart Agriculture/Conservation Agriculture and umbrella mentorship focused Empowered World View. The outcomes are shown in the diagram below.

# Figure 3: Theory of Change

## INCLUSIVE MARKET SYSTEM

Improving livelihoods of forcibly displaced persons and host communities through economic & financial inclusion



## PROJECT IMPACT AND SUSTAINABILITY

Impact for the project will be measured mainly by the % of targeted households that will successfully graduate from the project with viable livelihood/business options and are self-reliant. This will be attained through well planned graduation process for individual households. The Graduation Approach has inbuilt sustainability and the project ensure that this is achieved by ensuring that sustainability is planned for and that participants map out their own sustainability plans. Towards the end of the project, project staff will use an adapted version of the checklist outlined in the WV’s Ultra-Poor Graduation handbook<sup>4</sup> to ensure that mechanisms are in place for households to continue to learn, build networks, grow their enterprises and access financial opportunities. This project aims to impact the lives of the targeted beneficiaries by increasing their disposable income, access to household assets and other sources of income opportunities for an improved sustainable livelihood. The project will provide the beneficiaries with skills, social protection to acquire basic needs, Financial inclusion support for new business, social empowerment (Empowered World View) for mind-set change in addition to other livelihood promotion initiatives so that they do not rely on hand-outs but begin to work to establishing self-reliance. The project will realise active participation of the beneficiaries in income generating activities, which will lead to improved nutrition, payment of health services and ability to educate their children due increased income for the household. In addition, the project will realize financial inclusion of the beneficiaries their respective host communities because they will be earning income and their financial literacy will be improved through training initiatives.

<sup>4</sup> **World Vision International:** <https://www.wvi.org/sites/default/files/WV%20Ultra-Poor%20Graduation%20Handbook.pdf>

## LOGICAL FRAMEWORK

Table 3: Logical Framework

Project Goal: The Graduating Secure Livelihoods Project (GRLP), will contribute to improved and resilient livelihood for 3000 refugee households and host communities.		
Outcomes and Outputs	Activities	Indicative Indicators
<b>Project Goal</b>		<b>Proportion of HHs with at least 2 sources of income</b> <b>Proportion of HH with income above MEB/min wage (or the identified graduation benchmark)</b>
<b>Outcome 1: Target households (refugees and identified host community households) have improved access to financial services (savings, micro-loans and micro-insurance) through financial education and inclusion</b>		Proportion of entrepreneurs with access to savings and loans proportion of entrepreneurs with increased productive assets Proportion of participants participating in savings groups for transformation
Output 1.1 Sustainable Saving Groups (SG) established	Train GRL Project staff, partners and community agents in Graduation Approach and Standards in refuge livelihood improvement and economic inclusion.  Conduct training for Community Agents in SG methodology and data collection for MIS	Number of CAs identified Number of CAs trained in SGs methodology Number of groups established
Output 1.2: Enhanced financial literacy among entrepreneurs (SG/ASCA/Farmer Groups members)	Facilitate training for participants organized in SGs/Farmer Groups in Financial Literacy	Number of entrepreneurs (SG/CPGs members) trained in financial literacy using an approved SG Methodology curriculum Number of participants who demonstrating application of financial literacy skills disaggregated by sex, gender and age

Output 1.3 : Linkages between entrepreneurs and financial service providers enhanced	Facilitate linkage with Financial service providers.	Number of financial service providers influenced to develop inclusive financial service products.
<b>Outcome 2: Participant enterprises (SGs/CPGs) have improved productivity and profitability</b>		Proportion of HH with enterprises reporting increased net income (measured through HH income and expenditure checklist). Proportion of HHs with owning viable enterprises Proportion of Participants reporting ownership and control of productive asserts
Output 2.1 Participants (Farmers and entrepreneurs) reached with Empowered World View (EWW) to transform mindsets and stimulate self-reliance	Conduct training of entrepreneurs (MSMEs) in EWW to support Graduation Approach	Numbers of households (disaggregated by gender) who participated in community conservation using WV approved EWW curriculum
Output 2.2 Entrepreneurs/ Participants trained in business management	Facilitate entrepreneurship skills training for participants organized in SG and CPGs. Conduct mapping of viable and emergent entrepreneurs to act as mentors and coaches for new registered participants	Number of entrepreneurs & potential participants (disaggregated by gender) trained in business management using WV approved curriculum Number of viable mentors identified
Output 2.3 Uptake of improved production technology/practices by entrepreneurs promoted	Facilitate identification of new innovation & technology suitable for MSMEs Facilitate establishment of farmer/business field schools	Number of appropriate production innovations and technologies identified Number of Farmer/business field schools established
Output 2.4 Entrepreneurs trained on climate adaptation and enterprise risk management	Facilitate training of participants/ entrepreneurs in climate smart agriculture and enterprise risk management. Conduct training of refuge and host communities in Farmer Managed Natural Regeneration (FMNR) and forests conservation	Number of refugees and host communities (disaggregated by gender) trained in FMNR. Number of participants trained and adopting application of Enterprise Risk Reduction Planning and risk reduction strategies Number of hectares of forest land conserved

Output 2.5 Equitable access to productive resources promoted	Facilitate host community and relevant stakeholder ministries (Commerce and Trade, Agriculture, Fisheries and Livestock and chiefs and cultural affairs) and private sector actor's awareness meetings on refugee standards and equitable provision of business extension services and land-based resources	Number of stakeholders engaged in refugee inclusion standards Number of agreements committed
<b>Outcome 3: Improved access and linkage to sustainable Markets</b>		Proportion of entrepreneurs who are selling through established bulking or aggregation centres
Output 3.1 Viable Value Chains promoted	Facilitate Participatory Identification, Assessment and selection of viable value chains Facilitate Training of Commercial Producer Groups in viable Value chains	Value chain analysis report Number of enterprises owned participants established along value chains
Output 3.2 Commercial Producer Groups (CPGs) established	Facilitate creation/formation of commercial producer groups	Number of Commercial Producers established
Output 3.3 Linkage to Markets enhanced	Facilitate a participatory market research survey (scoping for markets). Facilitate training in market literacy for the CPGs to increase access to market information. Facilitate the establishment of bulking/aggregation centres/sites	Number of produce markets for participants identified Number of participants/entrepreneurs who have access to market information Number of bulking centres established
Output 3.4 Sustainable partnerships/ networks created and nurtured	Conduct partner mapping and capacity analysis	Partner analysis reports Number of formalised partnerships/networks created

	Facilitate formalization of Public Private Partnership (PPP) through MOUs (Letters of agreement)	
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# Project Management and Governance

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## COALITION ORGANISATIONAL CAPACITY

**World Vision Zambia Limited (WVZL)** was established in 1981 as a developmental, Relief and Humanitarian organisation and works in 33 districts across the country's nine provinces through 33 large-scale community-based Area Programmes (APs). WVZL has 557 employees with an annual budget of over US\$ 34 million, with an additional \$10 million of gifts in kind. WVZL has a Humanitarian and Emergency Affairs (HEA) department with a total of 22 staff and has access to international surge capacity who can be deployed to the various countries in need at short notice to support with implementation if need arises. WVZL has over 35 years of technical programming experience in developmental and humanitarian context, with vast international exposure. World Vision has both technical and management experience and capacity in implementing the Graduation Approach both locally and internally. In Zambia, WV has integrated the Graduation Approach in its development and has technical staff that have been trained in the model. WVZL has in the past (and current) responded to a number of emergencies such as the refugee situation in Mwange, Kala, Maheba, Mayukwayukwa, Kenani Transit Centre and now in Mantapala resettlement. The organization has also implemented drought and flood responses in Southern, Western, Central, Lusaka, North-Western and Luapula Provinces. In addition, WVZL has a Livelihood and food Security department with the staff capacity of 25 with technical experience in the key components of the graduation model. WVZ also has evidence based models that will be incorporated in the Graduations Approach to ensure sustainability and cost effectiveness. These models include Savings for Transformation, Empowered World View and BSL. To ensure further cost-effectiveness of the intervention, WVZ will leverage this proposed project, with ongoing programming. WVZ has ongoing programming in Refugee Settlements and the hosting districts. This means that there will be shared support costs, in form of satellite offices, vehicles and other office setup costs as well as project support staff and project supervision. WVZ has strong partnerships with UN agencies such as UNICEF, UNHCR, WFP and FAO both in developmental and humanitarian response programs and will use its experience implementing UN funded projects to ensure successful implementation and management of the Graduation Approach

**The UN, Refugee Agency (UNHCR) – Zambia**, has over the years supported government's efforts to provide protection, assistance, seek and build solutions for refugees and asylum-seekers while also promoting local development. Zambia is host to both protracted and emergency refugee situations.

In furtherance of the 'whole of society approach', UNHCR collaborates with key Government line ministries; Ministry of Health, Ministry of General Education, Ministry of Community Development and Social Services, Ministry of Agriculture, Ministry of Energy and Water Development; the United Nations Country Team (UNCT) and NGOs; Zambia Red Cross, World Vision Zambia, Action Africa Help, Plan International, People in Need, Caritas Czech Republic, CARE International, Norwegian Church Aid to jointly respond and address protection and humanitarian needs of refugees and their hosting communities.

While aligning to the respective District Strategic Development Plans, UNHCR has continued, through Self Help Africa and Caritas Czech Republic, to support livelihoods and economic inclusion projects in all the settlements and urban area of Lusaka.

Jointly with the World Bank Partnership for Economic Inclusion (PEI), UNHCR is steering a global coalition, comprising of 11 NGOs, to alleviate poverty amongst refugees and host communities. The Coalition is working towards the common vision of increasing self-reliance, economic and social inclusion of refugees & host communities by sustainably increasing income-earning opportunities. In Zambia, since 2017, UNHCR has partnered with Trickle Up, Self Help Africa (SHA) and Caritas Czech Republic to pilot graduation approach project in Meheba, Mayukwayukwa and Lusaka. UNHCR seeks partnerships to scale the number of refugees and host population members through the Graduation approach while employing lessons learnt from the pilot.

### GRLP Business Structure

The project will be spearheaded by the Livelihood team that will provide oversight and technical support to all the project staff both at national and field level. The WV national office Livelihood Team will also conduct quarterly monitoring and supportive visits to the project sites and this will be done in collaboration with UNHCR and staff from key government ministries such as MoA and MFL The project will, however, have its own structure with the following key staff:

**Project Manager - I:** The project will be led by the Project Manager and will have overall supervision and leadership over the entire project including the planning, budgeting, staff, reporting, and external liaising and coordination with UNHCR, partners, and stakeholders. The Project Manager will mobilize the project team efforts to identify and mitigate risks, ensure compliance, fiscal management, quality reporting, and adaptive management of the project. The Manager will provide direct supervision to the Project Accountant, Monitoring and Evaluation Officer and Project Coordinator.

**Project Grant Accountant- I:** The Accountant will be responsible for the project finances and will oversee the financial accountability of the entire project. The Grant Accountant will be responsible for the preparation of all financial reporting



as required by the donor in collaboration with the WVZ Finance and Grants Manager. The position manages all of the finance, administration, and reports to the Project Manager and WVZ Director.

**M&E Officer-2 (1 per district):** will support the Project Manager in compiling and managing project data. The M&E Officer will oversee the standards of Project results measurements, data quality, accuracy, validity, reliability, timeliness and integrity and will be responsible for all studies to be conducted on the project, including the baseline, Case study and end-line studies.

**Project Specialists - 2:** Two project specialists, one specialized in Mentoring and Financial Access, while the other specialize in market systems and enterprise development will provide technical support to district staff and will ensure that all technical areas are well integrated into the GSL project.

**District Coordinators- 4 (2 per district):** District coordinators will be responsible for direct implementation and mentorship of the enrolled household, guiding the community coaches and mentors. S/He will be responsible for facilitating social inclusion, provision of financial education and literacy to the S4TG formed in the refugee and Host communities. They will also be responsible for facilitating economic empowerment activities undertaken by participants mobilised in S4TGs and Commercial Producer Groups (CPGs). He will oversee local value chains development, business management skills trainings and facilitation of linkage to markets. S/He will support M&E Officer in managing SG MIS.

In addition to the outlined staff, other support staff such as Human Resource, Procurement, and IT staff will provide some level of support for effective project implementation.

**Community Coaches and Mentors** – Successful entrepreneurs and business leaders in the community will be selected and trained to be community coaches and mentors for the identified households. The number per community will depend on the number of GA households per community.

**Consultant on GA** – The project will collaborate with organizations implementing GA in Zambia, such as Trickle Up, Caritas Czech Republic (CCR), or Self Help Africa, to learn their contextualized approaches and have the project staff capacity trained on GA at the beginning of the project.

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## **BROADER PROJECT STAKEHOLDERS**

UNHCR and WVZ will work with other stakeholders at national, provincial district and field levels in order to ensure coordination and leveraging of resources. Particular and closely working with Caritas Czech Republic to enhance cross learning and complementarity will be maintained.

**Government Stakeholders:** Ministries and departments of Agriculture, Fisheries and Livestock, Commerce, Trade and Industries, Education, Health to mention but a few. Ministries such as agriculture and Fisheries will be engaged for the purpose of collaboration in the building of sustainable livelihood for targeted households while others like education and health will provide social services required for the targeted communities. The project will work with these ministries both at National, district and local levels.

Community Based Organisations (CBO's) and International Non-Governmental Organisations (NGOs): The project will further collaborate with both CBOs and INGOs especially those that are currently providing services in the targeted communities. These will include CCR, People in Need, ARR in Maheba and Norwegian Church Aid, Save the Children, Plan International, CCR, Caritas Zambia, CARE and Luapula Foundation in Mantapala.

The project will also utilise other financial services provider institutions such as Vision Fund which is a Micro Finance Institution under WV and institutions such as Airtel or MTN to manage the voucher transfer system. The project will facilitate private sector engagement particularly agriculture input and output oriented institutions. A market value chain based approach will be employed.

# Monitoring and Evaluation

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## MONITORING AND EVIDENCE

World Vision Zambia will adopt a monitoring approach that will be focused on providing evidence (results) on quarterly and annual basis. This approach will be guided by the Monitoring and Evaluation plan which consistently measures the performance of anticipated results against agreed indicators and targets. The monthly and quarterly monitoring approach will feed into the baseline and evaluation undertakings so as to buoy the findings obtained therein.

The project will consider adopting the global self-reliance tool developed by the Refugee Self- Reliance Initiative (RSRI) to measure self-reliance indicators. The tool is currently under consideration for adoption by the Global Coalition on Poverty Alleviation team and a decision will greatly inform. UNHCR –Zambia and WVI will work closely with the RSRI lead team in rolling out the tool for measurement of self-reliance by the 3,000 GA participants.

WVZ ride on existing MEL structures at National levels to carry out this function. However, WVZ will endeavour to map develop existing community monitoring systems so as to strengthen them. This will enhance community participatory monitoring systems which will lead to results based community decision making.

To achieve this, an innovative landscape assessment methodology and farmer identification and registration database will be developed to capture both micro and macro level data that can be tracked on a regular basis to provide substantiated evidence on the progress of immediate, intermediate and ultimate outcomes of the project at individual household level tracked over time. Mobile data collection will be used during routine monitoring, baseline and evaluation. The key measurement tool across the Graduation Approach will be inclusion of the Progress out of Poverty index (PPI). These databases will enable accurate and reliable monitoring of real and timely information often lacking in development programs. This important information will as well assist researcher's measure change over time and help contribute to advise government on national policy change issues. This therefore will mean that the project will do a clear baseline, midterm and indeed final or end line outcome based evaluation for each cohort to come up with evidence based results reporting that will support effective Graduation Approach programming and strengthening of interventions.

WVZ will promote and adopt a participatory methodology in capturing data and monitoring performance as experienced with some SGs and LVCD interventions. In addition to regular and informal consultation with field-level representatives from farmers, community agents, government, input suppliers and private sector actors, a representative joint meeting of all major stakeholders, will be convened on quarterly basis to review progress and discuss any emerging challenges.

To stimulate a continuous improvement process in the implementation process this GRL Project will facilitate proper e-data base to facilitate documentation of all the key indicators and have justifiable evidence which will enhance Graduation out of poverty documentation and learning for reflection and indeed replication of good practices within and outside the Target Project area. To gain the rigor in this WVZL will work with research Institutions like the Indaba Agriculture Policy Research Institute (IAPRI) and local Universities to document & measure the real gains for all the set indicators from an external evaluation lens perspective

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## EVALUATION

To commence project Implementation, a baseline will be done to ascertain the actual levels of the livelihood indicators and provide benchmark for ongoing monitoring. This will be done for each cohort selected. This process will be done by collecting qualitative data on behaviours, while household survey and desk review of secondary data will be used for the quantitative data. The process will include analysing the trends of a given indicator and major factors that will contribute to its attainment. Mobile based tools to monitor risks and assumptions will also be developed.

The Monitoring and Evaluation combination of qualitative and quantitative data collection methods using purposive type of evaluation that will ensure the validity of the information, both for internal program management and performance monitoring purposes- (*refer to table for the monitoring matrix that will be used in this project*) evaluated at end line and during project implementation. The project will hold a mid- term review per cohort and endline outcome based evaluation per cohort using outcome data that will be collected through household surveys. The evaluation using the baseline results, will focus on the achievements of the project, showing changes at the beneficiary level, promising practices, cost-effectiveness of interventions if appropriate, potential sustainability of project benefits, and lessons learned. Learning from the mid- term and endline review will inform the continuity or redesign of the next cohort programming. The final evaluation of the project will be conducted in the final year of the project cycle.

Evaluation schedule

NO	ACTIVITY	YEAR 1				YEAR 2				YEAR 3				YEAR 4				Yr 5	
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2
1	Baseline Study/Household vulnerability assessment																		
2	Qualitative mid-term review (MTR)																		
3	Cohort end Survey																		
4	Final endline																		
5	Annual Project reviews																		
6	Case study																		

**Table 6: Metrics for monitoring and evaluation of the project**

Logframe	Outcome	Output	Summary of Objectives	Indicator	Indicator definition	Data Sources	Data Collection methodology	Frequency of data collection	Who is responsible
<b>By 2025 the Graduating to Secure Livelihoods Project (GSLP), will contribute to improved and resilient livelihood for 3000 refugee households and host communities.</b>									
	<b>Outcome 1</b>		<b>Participants have improved access to financial services (savings, micro-loans and micro-insurance) through financial education and inclusion</b>	Proportion of entrepreneurs with access to savings and loans Proportion of entrepreneurs with increased productive assets	An entrepreneur here refers to an individual who is a member of SG or CPG and undertake activities with motive of generating income. Access to finance is the ability of individuals or enterprises to obtain financial services, including saving, credit, deposit, payment, insurance, and other risk management services.	Baseline and Evaluation	Survey ( Primary and secondary data review)	Annually, Baseline, mid-term and Endline	Monitoring and Evaluation Specialist
		<b>Output 1.1</b>	<b>Sustainable Saving Groups (SG) established</b>	No of CAs identified No. of CAs trained in SGs methodology No. of groups established		Training reports, Monitoring reports on SGs	Review of Secondary data,	Quarterly , semi annually	Monitoring and Evaluation Specialist
		<b>Output 1.2</b>	<b>Enhanced financial literacy among entrepreneurs (SG/ASCA/Farmer Groups members)</b>	Number of entrepreneurs (SG/CPGs members) trained in financial literacy using an approved SG Methodology curriculum No of participants demonstrating application of financial literacy skills disaggregated by sex, gender and age		Training reports, Monitoring reports on SGs	Review of Secondary data,	Quarterly , semi annually	Monitoring and Evaluation Specialist
		<b>Output 1.3</b>	<b>Output 1.3 : Linkages between entrepreneurs and financial service providers enhanced</b>	No. of financial service providers influenced to develop inclusive financial service products		Training reports, Monitoring reports on SGs	Review of Secondary data,	Quarterly , semi annually	Monitoring and Evaluation Specialist

	<b>Outcome 2</b>		<b>Participant enterprises (SGs/CPGs) have improved productivity and profitability</b>	<p>Proportion of HH with enterprises reporting increased net income (measured through HH income and expenditure checklist)</p> <p>Proportion of HHs owing viable enterprises</p> <p>Proportion of participants reporting ownership and control of productive assets.</p>	<p>HH (SG/CPGs) reporting an increase in income as a result of acquiring enterprise skills promoted by WVZL. The skills include business selection, planning and management skills.</p> <p>Viable Enterprises include: HH that are able to manage profitable enterprises</p> <p>Assets include: those used for investment activities e.g. Livestock, Agricultural tools</p>	Baseline and Evaluation	Survey (Primary and secondary data review)	Annually, Baseline, mid-term and Endline	Monitoring and Evaluation Specialist
		<b>Output 2.1</b>	<b>Participants (Farmers and entrepreneurs) reached with Empowered World View (EWW) to transform mindsets and stimulate self-reliance</b>	Numbers of households (disaggregated by gender) who participated in community conservation using WV approved EWW curriculum		Training reports, Monitoring reports on SGs	Review of Secondary data,	Quarterly, semi annually	Monitoring and Evaluation Specialist
		<b>Output 2.2</b>	<b>Entrepreneurs trained in business management</b>	<p>Number of entrepreneurs &amp; potential entrepreneurs (disaggregated by gender) trained in business management using WV approved curriculum</p> <p>Number of viable mentors identified</p>		Training reports, Monitoring reports on SGs	Review of Secondary data,	Quarterly, semi annually	Monitoring and Evaluation Specialist
		<b>Output 2.3</b>	<b>Uptake of improved production technology/practices by entrepreneurs promoted</b>	<p>No. of appropriate production innovations and technologies identified</p> <p>No. of farmer/business field schools established</p>		Training reports, Monitoring reports on SGs	Review of Secondary data,	Quarterly, semi annually	Monitoring and Evaluation Specialist

		Output 2.4	<b>Entrepreneurs trained on climate adaptation and enterprise risk management</b>	No. of refugees and host communities (disaggregated by gender) trained in FMNR No. of participants trained and adopting application of enterprise Risk Reduction planning and risk reduction strategies No. of hectares of forest land conserved		Training reports, Monitoring reports on SGs	Review of Secondary data,	Quarterly , semi annually	Monitoring and Evaluation Specialist
		Output 2.5	<b>Equitable access to productive resources promoted</b>	No of stakeholders engaged in refugee inclusion standards No of agreements committed		Training reports, Monitoring reports on SGs	Review of Secondary data,	Quarterly , semi annually	Monitoring and Evaluation Specialist
	Outcome 3		<b>Improved access and linkage to sustainable Markets</b>	Proportion of entrepreneurs who are selling through established bulking or aggregation centres	Established bulking centre refer to a place or locality where different entrepreneurs pile their produce so as to meet required market demand. This center should have infrastructure, structure, governance issues in place etc.	Baseline and Evaluation	Survey ( Primary and secondary data review)	Annually, Baseline, mid-term and Endline	Monitoring and Evaluation Specialist
		Output 3.1	<b>Viable Value Chains promoted</b>	Value chain analysis report Number of enterprises established along Value chains		Training reports, Monitoring reports on SGs	Review of Secondary data,	Quarterly , semi annually	Monitoring and Evaluation Specialist
		Output 3.2	<b>Commercial Producer Groups (CPGs) established</b>	Number of Commercial Producers established		Training reports, Monitoring reports on SGs	Review of Secondary data,	Quarterly , semi annually	Monitoring and Evaluation Specialist
		Output 3.3	<b>Linkage to Markets enhanced</b>	No of producer markets for participants identified No of participants who have access to market information Number of bulking centres established		Training reports, Monitoring reports on SGs	Review of Secondary data,	Quarterly , semi annually	Monitoring and Evaluation Specialist
		Output 3.4	<b>Sustainable partnerships/ networks created and nurtured</b>	Availability of Partner analysis report No. of formalized partnerships/networks created		Training reports, Monitoring reports on SGs	Review of Secondary data,	Quarterly , semi annually	Monitoring and Evaluation Specialist

# Project Budget

## FUNDING REQUEST

To be able to implement the above stated activities, WV and UNHCR is requesting for total of USD 4,200,000. The funding will cover project and support staff costs and project operational costs for a period of four and a half years. WV will also charge an overhead international fee of 6% of the total direct costs

Refer to the attached detailed excel budget

Figure 3: Financial structure of the project

## PROJECT BUDGET

The budget is based on a cost per household of \$1,400 covering 3,000 households. 60% of the budget is going to activities and monitoring and evaluation. Staff salaries and benefits are 28% of the budget with the remaining going to office admin costs, staff shared costs, and the indirect of 6%.

Table 7: Project budget over four and half (4 1/2) years

	Year 1	Year 2	Year 3	Year 4	Year 5	Total
<b>Salaries and Fringe Benefits</b>						
Staff Salaries	158,666.67	158,666.67	158,666.67	158,666.67	79,333.33	\$714,000.00
Staff Fringe	102,666.67	102,666.67	102,666.67	102,666.67	51,333.33	\$462,000.00
<b>Total Salaries and fringe benefits</b>						<b>\$1,176,000.00</b>
<b>Operational Costs</b>						
Activity Costs	693,000.00	693,000.00	346,500.00	346,500.00	231,000.00	\$2,310,000.00
<b>Monitoring and Travel Costs</b>						
Monitoring and Travel	46,666.67	46,666.67	46,666.67	46,666.67	23,333.33	\$210,000.00
Office Administration						
Laptops, bills stationary etc.	67,200.00	25,200.00	25,200.00	25,200.00	25,200.00	\$168,000.00
Country Office Support Contribution						
Shared Staff costs	18,666.67	18,666.67	18,666.67	18,666.67	9,333.33	\$84,000.00
International Overhead fee						
Indirect Cost	56,000.00	56,000.00	56,000.00	56,000.00	28,000.00	\$252,000.00
<b>Total Project Costs</b>	<b>\$1,142,866.67</b>	<b>\$1,100,866.67</b>	<b>\$754,366.67</b>	<b>\$754,366.67</b>	<b>\$447,533.33</b>	<b>\$4,200,000.00</b>

## ANY IN-KIND CONTRIBUTIONS

WVZ has a Gift in Kind (GIK) program and will, where relevant leverage GIK with the GSL project. In kind contributions may include sewing machines to be used as seed capital and bicycles for transportation, to mention but a few.

# Annex I – Risks and Assumptions

Table 8: Internal and external risks

	Assumption	Risk	Likelihood	Impact	Mitigation
Internal	Targeted camps and host communities HH are willing to be enrolled in the graduation program	Resistance to enrol in the program in preference to continuing on consumption assistance program	High	High	Project to spend the first few months of implementation implementing the WV empowered World View program so as to change mind sets
	Targeted households have at list one individual with some livelihood skills or able to work	There may be limited skills among targeted household with skills in the identified market and value chains	Medium	High	
	Host Communities will be accommodative to work with refugees	Resistance from host communities to work with refugees	Medium	high	The project will spend time and resources to hold educative
	Ultra-poor households will be willing to stop being dependant on consumption assistance and enrol in the program	High dependence on consumption assistance by both refugee and host communities	Medium	Medium	The project to ensure participants understand the model during the enrolment process and project to also implement the food for work program
External	Other CBOs and INGOs working in the target areas will support the project	Consumption assistance being provided by these institutions will negatively affect the implementation of the graduation approach	Medium	Medium	The Project to coordinate through meetings and joint project review so as to ensure that other organisations support the project
	There will be political will to support approach	Political interference, especially in 2021 with project implementation by the various political structures in which project will be implemented	High	Low	
	Climate conditions will be favourable during the project implementation period	Draughts/floods/ high temptations will affect the implementation of some identified agricultural value chains	High especially in Maheba camp	High	Promote climate smart agricultural practice Farmer managed Natural Resource (FMNR)
	Economic factors will be favourable	Difficult economic situation that will lead to high prices and thereby may make budgeted business seed money inadequate	Medium	Low	The project to factor in inflation into the budget



# Annex 2 – Project Partner Credentials

## Partner 1: World Vision



Tax Registration  
certificate.pdf



Certificate of  
incorporation.pdf

## Annex 3 – Project Implementation plan

Activity	Responsible	Duration	YEAR 1				YEAR 2				YEAR 3				YEAR 4				YEAR 5	
			Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2
<b>Financial Inclusion</b>																				
Train GRL Project staff, partners and community agents in Graduation Approach and Standards in refuge livelihood improvement and economic inclusion.	<b>GA Technical Specialist</b>			■	■															
Conduct training for Community Agents in SG methodology and data collection for MIS					■															
Organize participants in SGs/Farmer Groups and initiate group financial activities including training in Financial Literacy						■	■					■							■	
Facilitate linkage with Financial service providers.								■					■				■			
<b>Social Empowerment</b>																				
Conduct training of entrepreneurs (MSMEs) in EWW to support Graduation Approach				■	■															
Facilitate entrepreneurship skills training for participants organized in SG and CPGs.				■	■			■	■			■	■			■	■			
Conduct mapping of viable and emergent entrepreneurs to act as mentors and coaches for new registered participants				■				■				■								
Facilitate identification of new innovation & technology suitable for MSMEs				■		■		■				■								
Facilitate establishment of farmer/business field schools					■			■				■								
Facilitate training of participants/ entrepreneurs in climate smart agriculture and enterprise risk management.				■	■			■	■											

Conduct training of refuge and host communities in Farmer Managed Natural Regeneration (FMNR) and forests conservation																			
Facilitate host community and relevant stakeholder ministries (Commerce and Trade, Agriculture, Fisheries and Livestock and chiefs and cultural affairs) and private sector actors awareness meetings on refugee standards and equitable provision of business extension services and land-based resources																			
<b>Economic Inclusion</b>																			
Facilitate Participatory HH Vulnerability Assessment and Identification / selection of viable value chains																			
Facilitate Training of Commercial Producer Groups in viable Value chains																			
Facilitate creation/formation of commercial producer groups																			
Seed capital																			
Facilitate a participatory market research survey (scoping for markets).																			
Facilitate training in market literacy for the CPGs to increase access to market information.																			
Facilitate the establishment of bulking/aggregation centres/sites																			
Conduct partner mapping and capacity analysis																			
Facilitate formalization of Public Private Partnership (PPP) through MOUs (Letters of agreement)																			
Baseline Study / Household Vulnerability Assessment and Targeting	<b>M&amp;E Officer</b>	<b>3 months</b>																	
Qualitative mid-term review (MTR)	<b>M&amp;E Officer</b>	<b>3 Months</b>																	
An end-line Survey	<b>M&amp;E Officer</b>	<b>3 Months</b>																	
Final surveys	<b>M&amp;E Officer</b>	<b>3 Months</b>																	

