

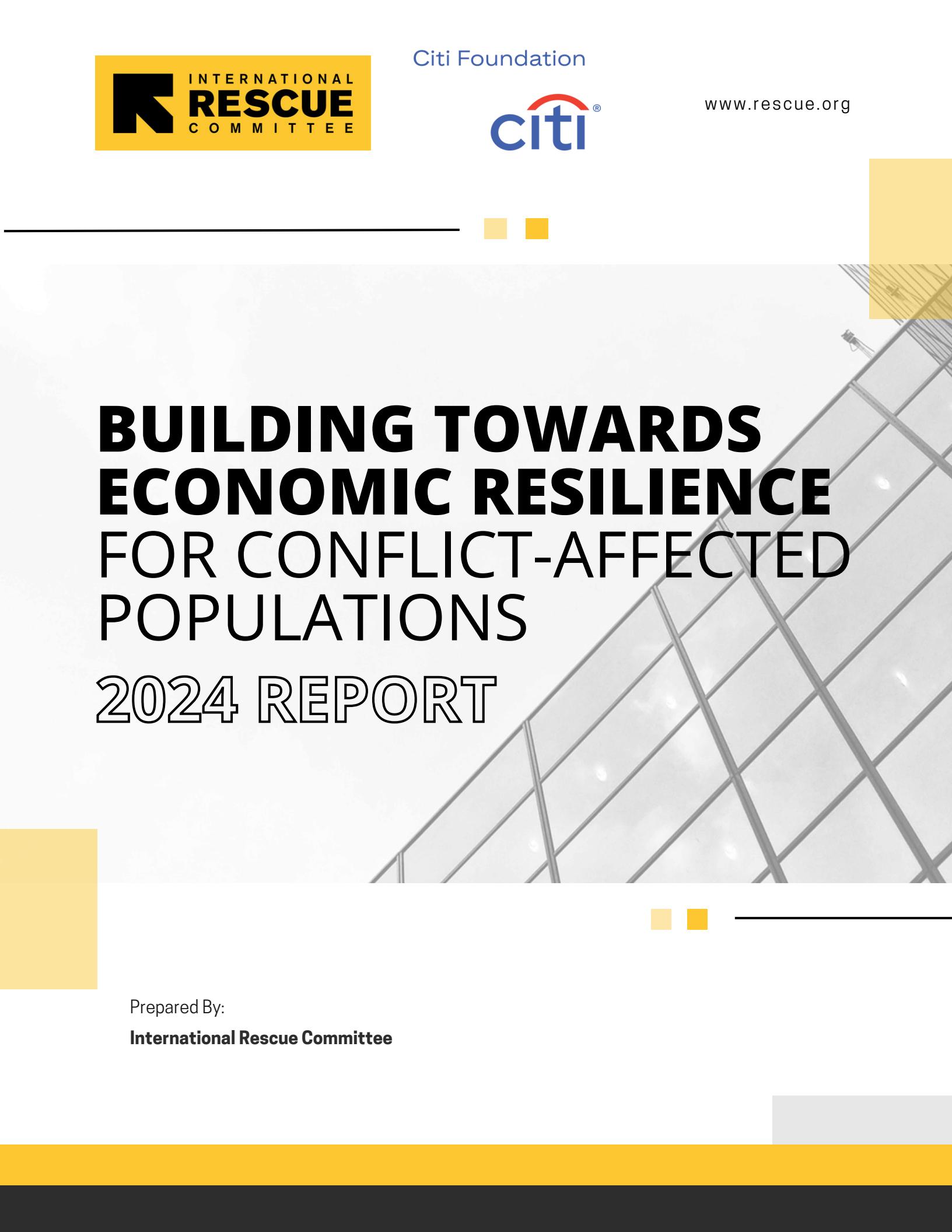


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A large, faint background image of a modern building with a glass and steel structure, possibly a conservatory or a large glass roof. The image is tilted diagonally.

# **BUILDING TOWARDS ECONOMIC RESILIENCE FOR CONFLICT-AFFECTED POPULATIONS**

## **2024 REPORT**



Prepared By:

**International Rescue Committee**

# A MESSAGE FROM OUR CEO

The International Rescue Committee (IRC) is pleased to share this new report, *Building Towards Economic Resilience for Conflict-Affected Populations*. Since 1933, the IRC has had an unwavering focus on helping conflict-affected populations worldwide, bringing aid, compassion, and a shared commitment to the future. Today, our mission at IRC is to help people whose lives and livelihoods are shattered by conflict and disaster, including the climate crisis, to survive, recover, and gain control over their future. With the support of the Citi Foundation, we have been able to do exactly that through the Resilient Futures initiative.

While the direct impact of this work on the lives of thousands of people is most important, so too is the opportunity to learn from this work and take this learning into the ecosystem of partners and stakeholders who feel just as strongly as we do that we must protect, support, and empower conflict-affected populations. We are excited to share our learnings with you and draw these learnings together towards practical actions and solutions that can impact the lives and futures of more than 100 million people worldwide who have been displaced due to conflict.

Sincerely,

**David Miliband**  
President & CEO,  
International Rescue Committee



# INTRODUCTION

In 2017, with funding from the Citi Foundation, the International Rescue Committee (IRC) began an ambitious, bold initiative entitled Resilient Futures. Designed to support the livelihoods and economic well-being of some of the world's most marginalized refugee and forcibly displaced populations, this initiative has now reached more than 6,500 individuals in six countries across Europe, Africa, and the Middle East.

In doing this work, IRC has had a tremendous and unique opportunity to learn and reflect on how to create foundational financial stability and economic opportunities for a highly vulnerable and, sadly, ever-growing population. Today, there are more than 100 million forcibly displaced persons worldwide, including more than 34 million refugees and more than 62 million internally displaced persons (IDPs). IRC teams have worked across exceptionally varied contexts, worked with diverse populations, and done this work through a dynamic and tumultuous time that included a global pandemic, disruptive natural, social, political, and economic shocks in the regions where RF was implemented, and ongoing violence and conflict.

In producing this report, *Building Towards Economic Resilience for Conflict-Affected Populations*, IRC is interested in sharing what we have learned to spur thinking among a robust community of practitioners, funders, private sector partners, researchers, policymakers, and other key stakeholders. Beyond thinking, the goal of this report is also to inspire action. Within this ecosystem of stakeholders, there is tremendous power to shape how we do this work, to increase its impact, and to offer new approaches to scale and sustainability.

With deep appreciation of Citi Foundation's investment and partnership, we are hopeful that the impact of Resilient Futures can continue to grow as the lessons and learnings inform the critical work ahead.



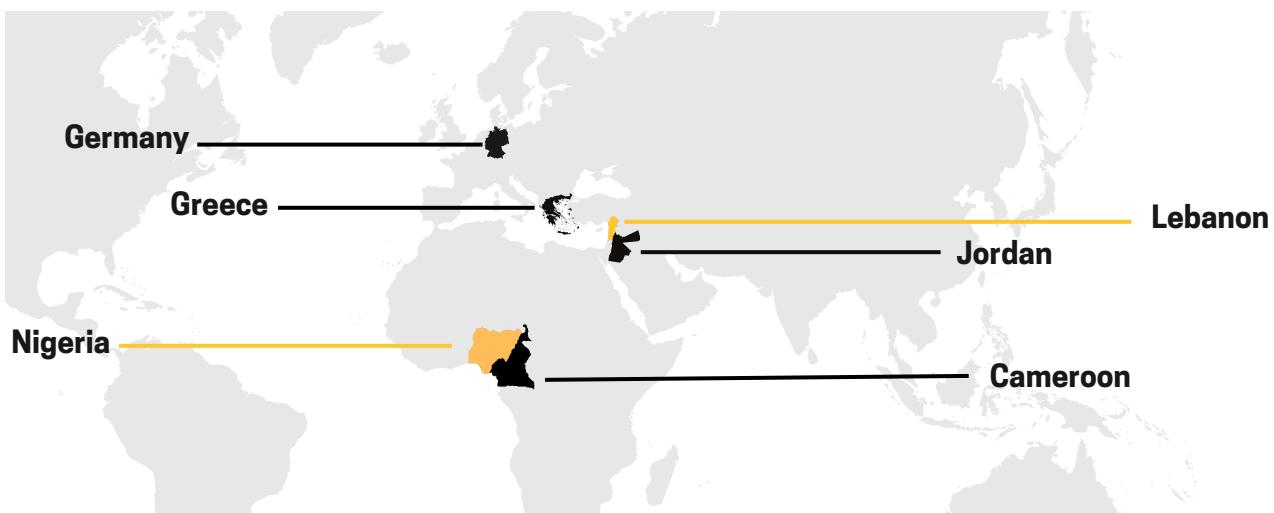
# SUMMARY OF THE RESILIENT FUTURES INITIATIVE

The Resilient Futures initiative was designed to focus specifically on supporting conflict-affected urban youth across the globe by preparing, equipping, and supporting these young people to become active participants in local labor markets, pursue self-employment and entrepreneurship, increase their income and assets safely and sustainably, and positively contribute to local economies. The focus on conflict-affected youth was driven by the fact that these young people continue to struggle with some of the highest rates of unemployment, social stigmatization, and an inability to integrate positively into their new communities.

## Primary programmatic activities include:

-  **Skill development leading to increased economic opportunity** including occupational and job readiness skills, entrepreneurship and self-employment skill development, and financial literacy training
-  **Coaching and mentorship** including employment counseling, small business coaching, and mentorship
-  **Access to capital and resources** including small business grants and paid training opportunities and apprenticeships
-  **Community engagement and activation** including identifying and collaborating with local and regional stakeholders to support youth economic opportunity

Resilient Futures began in 2017 in Nigeria, Greece, and Jordan, and in 2019, it expanded to include Germany, Cameroon, and Lebanon. In each of the six country contexts, programming is focused on urban centers and is designed to respond to the unique opportunities and challenges that conflict-affected youth face in an urban context. IRC implements Resilient Futures in conjunction with community partners, including service delivery partners and partnerships with community, government, and private sector stakeholders.



To date, Resilient Futures has achieved remarkable reach and impact. Notably:



## LEARNINGS

IRC is excited to share key learnings from the Resilient Futures implementation. Fundamentally, these learnings have been derived from direct organizational experience implementing this project. During 2023-2024, IRC invested in additional information-gathering activities to ensure robust, inclusive data and information would inform this synthesis of learnings. This included:

- Review of seven years of program data (quantitative) that included basic information about beneficiaries served and specific outputs and outcomes achieved
- Technical assistance team-led site visits to all six regions during late 2023/early 2024
- Key information interviews (KIIs) with program staff and partners, 59 total people
- Interviews with Resilient Futures beneficiaries, 31 total people
- Synthesis of themes and content from ongoing Communities of Practice (CoPs) and technical assistance activities that have occurred throughout the seven-year initiative



## What did we learn about what conflict-affected populations want and need as they work to build financial stability in new communities?

In some contexts, these populations are primarily focused on entering the labor market as opposed to entrepreneurship, whereas in other contexts, entrepreneurship presents one of the only viable ways to generate income. Notably, displacement-affected individuals who have some or full right-to-work authorization in the local economy and are entering a local economy where there are available jobs often expressed a preference for traditional employment. This was especially true for individuals still “on the move” and anticipating being in their location for a shorter or transitory period. The goal was to earn money quickly and with limited need to navigate bureaucratic challenges, systems, and policies around entrepreneurship and small business ownership. For individuals trying to achieve financial stability and economic opportunity in contexts where they lacked access to the legal labor market and/or there were high rates of economic volatility and hardship, self-employment and entrepreneurship were often seen as better options.

**Individuals in business skills training built critical entrepreneurship skills but also developed additional skills, competencies, and assets that support economic and personal resilience.** Across multiple countries, beneficiaries and IRC staff highlighted that the business skills training in particular had positive impacts on other areas of their lives – including confidence, independence, and positive mindset. For youth in particular, the positive benefits of engaging in the trainings included an increased sense of community and civic responsibility, growth of youth networks and social capital, and a reduction in youth engaging in illegal activities and joining armed groups in regions still experiencing a high-level of violence.



### PROMISING PRACTICE: LEARN TO EARN CURRICULUM

IRC's Learn to Earn curriculum was implemented in Greece, Jordan, Cameroon, and Germany to support Resilient Futures participants in acquisition of contextualized business and life skills. It was specifically designed to meet the needs of vulnerable youth and adapted to meet the community needs of each country's context and labor market. The Learn to Earn curriculum was also delivered by specialized, trained instructors through the IRC or at partner organizations.

The curriculum was designed to build youth expertise in budgeting, business planning, business financials, and soft skills such as conflict resolution, time management, local business legal frameworks, and customer service. Additional curriculum modules included business risk mitigation, contingency planning, and other skills to equip new entrepreneurs to weather financial hardships and economic shocks. During the COVID-19 epidemic, additional modules were introduced to support digital literacy needs.

This contextualized and localized curriculum was a strength of Resilient Futures programming across country contexts, acclaimed by program participants, IRC staff, and partners as a critically effective tool for supporting the technical and soft skills youth need to pursue and achieve their small business goals.

## **Displacement can further exacerbate the negative impact of unanticipated shocks.**

The Resilient Futures initiative spanned pre-, during-, and post-COVID-19 pandemic lockdown measures across all implementing countries. In October 2021, a Citi Foundation-funded research project enabled the Resilient Futures team to better research and understand [“Women’s economic empowerment in the face of COVID-19 and displacement”](#) by interviewing a selection of Resilient Futures clients in Greece, Jordan, and Nigeria. One key finding of the report was that while both displaced and vulnerable host communities experienced worsened economic situations, the negative impact on displaced populations was significantly higher. Flexibility in Resilient Futures curriculum design allowed new material to be introduced in business skills training following the pandemic, including business continuity and business resilience modules to support entrepreneurs in weathering economic shocks in unexpected times of stress.

## **Youth and adults both have needs and interests in establishing financial stability and exploring economic opportunities. However, the need for adults is especially acute, and they are most likely to seek out and need intensive and timely services.**

Increasingly, adult displaced persons are finding their way to urban centers- often as part of an effort to access more economic opportunities during displacement. These individuals usually had pressing, extremely time-sensitive needs around earning income for themselves as well as providing support to family members who may still be residing in high-conflict homelands experiencing deep, pervasive poverty.



### **SUCCESS STORY: IJAZ (GREECE)**

Ijaz, 35 years old and of Pakistani origin, has a dream of opening a plant-based vegan restaurant in Greece. Working as a waiter, he has observed firsthand the increase in demand for vegan cuisine. His goal is to meet this increase in demand and allow for his own financial resiliency by starting his own business.

Through Resilient Futures, Ijaz completed the Learn to Earn business curriculum and received business mentoring. Initially, Ijaz was not confident about implementing his business idea, but after the training, he felt more self-assured. **“The fact that I know how to proceed with my business gives me confidence”**, he stated. Ijaz noted the lack of state assistance for individuals like him wanting to start their own businesses.



**“There are a lot of bureaucratic procedures to open a business in Greece, which deter many people from opening their own businesses,”** he observed. After completing his business training with the IRC, Ijaz is working to navigate those procedures to launch his business. He also has the skills to manage a business's financial planning and accounting aspects.

When asked where Ijaz saw himself in five years, he replied, **“I would like to be in a position to offer assistance to other people with similar low-budget ideas to mine.”**

**The target population has a strong appetite for training, workshops, and group-based activities that develop their skills and create community.** However, participants' inclination to align their personal economic activities with the presented content varies. This is influenced by factors such as regional opportunities, personal timelines and decisions regarding their economic paths, and access to supplemental resources like enhanced language skills or startup capital. Particularly in contexts where the local economy is struggling and offers more limited opportunities – for example, in Lebanon after the economic crisis that began in 2019 and has been identified by the World Bank as one of the most severe economic crises since 1850 – participants may have wished that they could take more meaningful next steps to use their newfound knowledge and skills but faced exceptionally difficult and limiting local circumstances for a period of time.

**While financial and economic fragility is a clear and acute need among the target population, they also have significant socio-emotional needs related to their displacement status, past trauma, and other factors.** Conflict-affected displaced populations have often experienced or observed physical or sexual violence, youth may have spent significant time separated from parents and guardians and have had to exhibit high levels of independence for long periods, and many have experienced financial exploitation or hardship in ways that make engaging around livelihoods activities both an urgent need but also a source of stress and anxiety. Often, even without directly expressing the need for support, it was essential for these Resilient Futures participants to have these needs met to sustain economic activities successfully.

In addition to an interest in skills related to income generation (employment, entrepreneurship), the target population is interested in strengthening their basic **financial literacy**, which intersects significantly with their broader economic experiences. In particular, participants working to increase their income can benefit from knowing about how to open a safe bank account to deposit their earnings, entrepreneurs can benefit from understanding how credit and loans work in the region they are living in, those pursuing informal self-employment can benefit from identifying and working towards a savings goal to support periods of low or volatile income, and more.



**Women and men** are both interested in establishing a financial foundation and accessing economic opportunity but frequently require different skill development supports, program model approaches, and interventions. They may articulate different economic goals, especially regarding the specific industries or activities they want to engage in. Across Resilient Futures, several implementation sites offered gender-responsive programming, which created an environment of more tailored, targeted services for women and men.



## SUCCESS STORY: HANADI (LEBANON)

Hanadi, 31 years old, is a mother of two whose husband lost his job as a bus driver. To provide for her family, Hanadi leveraged her skills in making tahini (sesame paste) to start her own business with the support of Resilient Futures in Lebanon. Hanadi learned to make tahini from her mother and had some initial success selling to family members.

To expand her business, Hanadi used WhatsApp advertising and partnerships with local shops that would sell her product. She was selected to attend a 4-day IRC training in September 2023, where she gained social media marketing and financial management skills, helping her expand her digital presence. Additionally, she received a grant to grow her business, purchasing machinery to help scale production and buying new containers to develop her brand identity and logo with the assistance of Neopreneur, a Mount Lebanon-based organization offering entrepreneurial support.

Despite the ongoing economic challenges in Lebanon, Hanadi continues to develop her business, aided by IRC and Neopreneur coaching sessions. Her digital marketing and photography skills have improved, and she recently opened her own Instagram page. Hanadi is now responsible for confidently running her business, which is supported by a stable customer base and increased earnings.

### What did we learn about how to operationalize programs and services in the diverse regions of the world that are serving as transit or destination countries for conflict-affected populations?

**Context matters.** Nearly every facet of program operationalization – from what types of partners to work with to the location and cadence of service delivery for the kinds of supplemental supports needed to enable participants to access and succeed in programming – must be developed in alignment with the specific context.

For participants to “**activate**” on **program components** that are focused on developing knowledge and skills, participants generally need **key resources or assets to be available** to them in the local context. Most often, this includes:

- Access to jobs, which includes both the legal right to work and jobs within the local labor market
- Access to capital
- Access to a business regulatory structure that does not have undue barriers to entry

In some cases, a program can be operationalized to create and make available these key resources (e.g., by providing capital grants to participants), and in other cases, it is necessary to engage in system-level work with public and private sector partners to create an environment where these resources and assets are available.

**Especially in a high-income country context – but increasingly in a middle-income context as well – programming success hinges on mastering industry-specific skills relevant to sought-after jobs and understanding the technical aspects of regulatory frameworks for launching businesses.** Mature labor markets, such as Germany and Greece, and increasingly middle-income countries such as Jordan, require workers to have specific occupational knowledge, certifications, and credentials to access jobs that offer financial stability and support family economic resilience. Similarly, access to markets for aspiring entrepreneurs often means navigating through complex registration, licensing, and permitting processes that may be specific to certain regions or industries. It is essential that programming is well-versed in these requirements and can deliver targeted, contextualized support to participants in addition to general training and mentorship.



## SUCCESS STORY: SAEDA (GERMANY)

Saeda, a nutritionist from Jordan, was known for her skills in making healthy chocolate-covered date candies for her children, a skill noticed by her friends and community.

In 2017, with the support of Resilient Futures, Saeda was able to open Odilia, a sweet shop in Nuremberg, Germany, alongside her husband Saeed from Syria. The shop specializes in organic ingredients with no sugar added. Instead, Saeda sweetens with dates. **“Sweetening with dates was new; such products did not yet exist in the market here,”** Saeda explained.

**“The beginning was not easy,”** Saeed recalls. **“In Germany, you need a lot of patience and very good planning.”** Saeda and Saeed both received training and mentorship through Resilient Futures in Nuremberg, where they developed a business plan and received a startup grant to start their sweet shop. In particular, Saeda struggled to navigate Germany’s bureaucratic regulations when opening a food business. She benefitted particularly from Resilient Futures workshops and mentoring, which helped her comply with these regulations.

It was always crucial to Saeda that her children did not eat sweets from the supermarket with lots of refined sugar and artificial ingredients. For Saeda, **“Dates are naturally sweet, but this is a healthy sweetness. While sugar is just empty calories, dates offer fiber, minerals, and vitamins.”**

**“We dream of opening several shops, maybe as a chain or a kind of natural café or nature shop with natural products,”** says Saeda.



Approaching program operationalization with a strong, intentional focus on **local partner and community**

**engagement** – both at kick-off and throughout the duration of a project – is critical for success. Resilient Futures invested significantly in community engagement activities (reaching nearly 2,500 individuals) and this was critical to raising awareness as well as generating interest and buy-in from the target population and community partners. Further, across the project in each of the six implementation countries, identifying and engaging specific partners who could add value to the work through their reach into hard-to-serve people or regions, their expertise in delivering key components, such as market-specific trainings or their ability to bring assets such as capital or industry partnership, were consistently noted by IRC staff as critical for success.



## PROMISING PRACTICE: VILLAGE SAVINGS AND LOAN ASSOCIATIONS (VSLAs)

To best foster local involvement in small business development, Cameroon and Nigeria both implemented Village Savings and Loan Associations (VSLAs), an innovative model of community-based entrepreneurship support. VSLAs are small groups of community members, including IRC graduates of Resilient Futures programming, that come together to support additional IRC participants in developing their businesses.

The IRC extensively trains VSLA members in this model through a 3-day orientation and supports participants with the distribution of business startup and growth grants, helps foster a culture of savings and financial responsibility, and comes together to share ideas for business innovation in their community. VSLAs meet regularly, with meetings attended by IRC staff to help support the groups.

In effect, VSLAs provide community accountability into the growth of small businesses while also serving as a social safety net through financial literacy and education activities and providing additional capital to entrepreneurs where needed. Over 200 Resilient Futures participants have used the VSLA model to start and grow their businesses.

**Learning both within and across Resilient Futures project sites was an iterative, ongoing process.** Overall, this initiative's multi-site, multi-year nature contributed substantially to a practice and culture of continuous improvement in ways that deepened effectiveness and impact in communities, people, and partners. Many of the Resilient Futures in-country and technical staff were with the project for several years, and these stewards of institutional learning were able to drive improvements that built upon early and cross-regional lessons. The impact of partners was amplified because of the long duration of the project, as IRC project staff and partners were able to build deep trust, refine ways of working together, and build systems and processes of collaboration that facilitated high-impact work over time.

## What did we learn about how funders and other private sector partners can strengthen and amplify the impact of this work?

**Funders invested in economic resilience can support flexibility around income generation strategies, whether there is a strong focus on employment and labor market integration-based strategies, entrepreneurship, or both.** The national and local economic context – as well as any special considerations that may impact especially unique or vulnerable populations like conflict-affected populations – should drive the decision-making in this space, and these contexts may change over time. All stakeholders should be prepared to pivot and adapt as these conditions can sometimes be very dynamic and include changing political regimes, which may institute policies that are more or less supportive of the target population's legal access to economic participation, significant economic shocks or disruption, and changes in patterns of displacement and resettlement due to local, regional, and global instability.

**Funders and coalitions of funders who support multi-site and/or multi-year funding are especially well-placed to nurture high-quality, continuously improving work.** In addition, this approach supports long-term, deep engagement with local public, private, and community partners in ways that can spur policies, practices, and investments that may further progress toward economic inclusion and opportunity. Notably, in coalescing learnings for this report, IRC staff, partners, and community stakeholders all referenced how the longer-term, multi-year nature of the Resilient Futures project enabled these implementation ecosystems to build trust, efficiencies, and collaborative practices that leveraged their respective strengths.

**Funders can proactively engage with implementing partner(s) to have a collaborative, nuanced conversation about balancing and maximizing scale and reach with impact, especially in diverse contexts.** Some key areas to focus on here include how large group workshops and training (which can achieve scale) interact with individual coaching and mentoring supports and access to specific resources (e.g., business capital, paid occupational skills training, or apprenticeship). In particular, IRC's work with Resilient Futures suggests that, in many cases, activating the impact of larger-scale livelihood interventions such as a training or community event requires coupling this intervention with more resource-intensive, individualized services and supports.





## LOOKING AHEAD

### What programs and services are most critical to sustain to ensure human well-being and regional stability?

While this generally depends significantly on context, in many regions, a key priority is supporting adults with targeted skills on-ramps. It supports to facilitate access to initial labor-market and/or basic self-employment income generation activities. This is critical because it aligns with meeting basic economic needs and minimizes (to an extent) the extent to which local region(s) are pressured to meet these basic economic needs in the context of limited resources. This pressure can lead to less inclusive humanitarian practices.

### As we look to the future, how should we think about scale and impact?

**Avoid the temptation to focus on scale and scale alone** – especially in terms of equipping individuals and communities with the skills, assets, and opportunities they need to sustain economic well-being; it is critical to balance scale and reach with intervention(s) that may be higher-touch/higher-cost but lead to clear outcome(s) that the person and/or community can sustain.

In thinking about impact, it is essential to keep a **dual focus on critical short-term impacts (e.g., helping a beneficiary enter employment so he/she can meet basic needs) but also think about how people and communities are being equipped with the knowledge, skills, and assets they need to sustain this initial outcome and achieve lasting economic resilience**. When working with a highly vulnerable population, focusing on program interventions that can meet immediate, short-term needs is imperative. For conflict-affected youth, this may mean rapid assistance with getting a safe, local job that provides a minimum income level or helps them to engage in informal self-employment activities that can generate income to cover basic needs such as food. Yet these interventions rarely support sustainable economic resilience; this usually requires a deeper investment in market-aligned occupational skills, longer-term access to capital and business mentorship, and adjacent skills such as financial literacy. Striking this balance requires a thoughtful, multi-faceted program and, in some cases, requires navigating through the tensions that can arise between helping participants achieve short-term goals (e.g., informal self-employment) while also incentivizing and enabling participation in services that will allow access to higher-skill, higher-wage jobs or formal, scalable small business ownership.



## SUCCESS STORY: ALAA (LEBANON)

Alaa, 31 years old, had been running a fruit and vegetable stand in Lebanon with her father for a year when she encountered a Facebook post from the IRC about small business support. She had been working as a secretary, but economic challenges had left her unemployed and needing financial support for her husband and daughter. She began working in her father's shop, learning customer service, dealing with suppliers, and day-to-day shop management. When her father began facing additional economic hardships, they were under pressure to permanently close the shop.

Alaa applied to be a part of Resilient Futures through the IRC in Lebanon, receiving a \$2,000 business growth grant and small business support for her shop.

She was able to use the funds to ensure diversified products were stocked, improve the overall appearance of the shop, and replace the old shop sign with a new one. Additionally, the funds allowed her to purchase battery-operated lights to remain open during frequent power outages.

All of these efforts have dramatically increased her shop's sales, and Alaa has stabilized her family's financial situation and her father's due to the support she received from Resilient Futures. Her story demonstrates the effectiveness of business grants made possible through Resilient Futures and also illuminates the challenges of small businesses in Lebanon, even when they are established.



## What innovations – in technology, financing strategies, and partnership models – show promise and should be further explored in the work ahead?



### PROMISING PRACTICE: NEOPRENUER PARTNERSHIP (LEBANON)

To support entrepreneurship development as part of Resilient Futures, the IRC in Lebanon formed a strong partnership with Neoprenuer, a Mount Lebanon-based organization offering co-working spaces and entrepreneurial support. The mission of Neoprenuer is about connecting emerging small businesses, providing small business infrastructure support, and encouraging Lebanese entrepreneurs to explore and grow their creativity.

Through this partnership, participants in Resilient Futures received additional assistance from Neoprenuer in small business support, mentorship, and guidance in developing strong business plans. In particular, IRC's partnership with Neoprenuer highlights the effectiveness of innovative digital marketing techniques such as leveraging new technologies such as social media for advertising as well as developing a digital brand and identity, are critical steps for young entrepreneurs in Lebanon to achieve business success and growth.

Mixed use of **in-person and digital client engagement** allows for dynamic, continuous communication and follow-up with conflict-affected groups – even amid unforeseen new crises. Large-scale crises, like the COVID-19 pandemic, or even minor interruptions to programming, such as roadblocks and access issues, can derail training plans or continued contact with project participants. By leveraging technology throughout the implementation of Resilient Futures, the program maintained ongoing work and engagement with participants in the face of unprecedented interruptions. In some cases, our program's digital engagement presented some of the only opportunities to reach clients and provide them with critical information even beyond the projects.

In supporting vulnerable populations, especially youth, **holistic and sustained contact and support is critical**. While initially, business mentorship was envisioned as a shorter complementary component in some country contexts, IRC staff noticed a demonstrated need and demand from program participants for continued mentorship and direct support. **Flexibility in design and intentional iteration** of approaches allowed IRC staff to revise mentorship components to address needs better. Employment and entrepreneurship programs often focus solely on achieving economic outcomes, but providing holistic support may help lead to a more sustainable impact for youth.

To best promote localization and drive community-led impact, **resourcing collaborative and empowering partnerships** with local stakeholders can make all the difference for reach, efficiency, and local agency. The Resilient Futures project sought to build, foster, and resource meaningful partnerships with local organizations wherever possible across multiple contexts. The key enablers of impactful partnerships include mutual capacity sharing, access to resources, and recognizing the value of local solutions at the forefront.



## What are some key questions that we still need to learn more about?

**For conflict-affected populations still in transit, what approaches to service delivery –** especially cross-border service delivery – are most desired and effective? How does technology intersect with approaches to service delivery? Throughout Resilient Futures and nearly all regional contexts, IRC staff encountered participants who were only temporarily in the geography of service delivery but had a different final destination in mind. Traditional economic opportunity and inclusion programming models- usually premised on an assumption of community rootedness- strive to attach and advance a person within the local labor market or facilitate place-based entrepreneurship. Because conflict-affected populations are significantly more transitory, it is essential to learn how practitioners can equip participants with durable, movable assets supporting ongoing economic resilience even as they move between different economic contexts.

What are this target population's most critical **financial literacy** components, especially as they move between diverse economic systems? How can that content be best delivered? KIIs, in particular, highlighted the interest in and need for financial literacy services as a component of economic resiliency work with this population. There are opportunities to learn more about how best to integrate this component into income-generation-focused services, as well as opportunities to think about how foundational financial literacy skills can be developed that will remain relevant, even as individuals move across regions and have opportunities to avail themselves of different types of economic activities.

In addition to the availability of critical assets (e.g., a local labor market with jobs available and access to capital), **what other factors are individuals thinking about when they decide to activate the knowledge and skills they learn** from training, workshops, and coaching? Resilient Futures clearly showed that of the thousands of participants who engaged in skills training, some of these participants "activated" this knowledge quickly – by taking steps to start a business or seek out employment in the formal labor market, for example – whereas others did not. While system-level barriers are an important factor here, so too are people's individual motivations. In-depth interviews, longitudinal profiles, surveys, and other strategies could help stakeholders learn more about why some individuals choose to activate their new knowledge and skills and others do not, which, in turn, could support the revision and strengthening of program models to increase the percentage of people who activate on their learnings.



## SUCCESS STORY: BOUKAR (CAMEROON)

Boukar is a 31-year-old from Kerawa in Cameron. In 2014, attacks by Boko Haram forced him to move to Mora, where he attended public school. Due to financial hardships, Boukar had to drop out of school and was unable to complete his secondary education. Now married with three children and limited education, Boukar has faced many challenges to enter the local labor market.

In 2012, Boukar was selected to participate in Resilient Futures, where he attended four months of business training through the Learn to Earn curriculum. He completed an internship with a local business and developed his own business plan for a small grocery shop with support from the IRC.

Boukar's business plan was recognized and awarded as one of the program's strongest proposals; as a result, he received a grant to start his business. **"The beginning was not easy for me, but I knew I just had to get used to it and persevere,"** he explained. Boukar's business is going strong, and he aims to expand, earn more money for his family, and create job opportunities for others in his community.



## TAKING ACTION: WHAT STAKEHOLDERS CAN DO RIGHT NOW

IRC is excited about how the learnings from the Resilient Futures initiative can help all stakeholders take steps towards creating an ecosystem that enables conflict-affected populations to build towards economic resilience.

### PRACTITIONERS CAN:

- Establish an ongoing practice of assessing the local economic environment to understand the relative opportunities associated with employment vs. self-employment and entrepreneurship using a population-specific lens
- Understand the holistic needs of conflict-affected populations, particularly youth, which could span beyond economic needs into social capital and networking, mentorship, and mental health support



- Explore opportunities to integrate financial literacy into existing employment or entrepreneurship-focused programming
- Consider opportunities to provide direct access to key “activation” assets, which might include access to capital, social enterprise, or other non-traditional jobs

## RESEARCHERS CAN:

- Continue to invest in research that helps stakeholders understand the cost(s) and impact(s) of specific economic opportunity interventions with a focus on the short and long-term effects of “higher touch” vs. “lower touch” interventions
- Explore access, adoption, and usage patterns among the target population of technology-enabled programming and services, especially as it relates to skill building and income generation

## FUNDERS CAN:

- Lean into conversations with other funders to explore opportunities to advance aligned multi-location, multi-year funding commitments
- Reflect on strategies around scale and impact and consider opportunities to balance an interest in scale and reach with evidence-based approaches that can deliver specific, sustainable impact(s)
- Share learnings garnered from current investments, especially around hard-to-tackle challenges such as serving individuals who are facing historically intractable statutory exclusions from legal economic participation, integrating technology-driven approaches to scale in contexts with limited digital access or literacy, and equipping participants with knowledge, skills, and assets that will retain value in the context of ongoing and uncertain migration patterns

## POLICYMAKERS CAN:

- Engage with diverse stakeholders to further explore whether there are specific aspects of the labor market and/or small business regulation policies that are creating inequitable access for vulnerable populations and advocate for the dissolution of these barriers
- Consider opportunities to incentivize government partners to work collaboratively with non-profit and community partners that are providing programming, especially in regional contexts where local governments are providing service(s) to conflict-affected populations and/or where conflict-affected populations may need to interact with local government providers to engage in critical economic activities such as starting a business





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