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Why is consumption support the road to a sustainable, dignified livelihood?

As part of the Graduation Model, refugee population receives cash transfers to ensure access to basic needs.

What becomes a priority when someone has lost their home and restarts their life? Paying rent, buying supplies to start a business, and complementing their daily diet with fish or meat...? In most cases, the answer to these questions and more are as diverse as those who are asked.

Respect towards this diversity and the autonomy of the refugee population in Ecuador is taken into account by the Graduation Model, developed by UNHCR and HIAS, and funded by the European Commission's Humanitarian Aid and Civil Protection department (ECHO), organizations that have defined a monthly mechanism of consumption support for the homes that participate in this innovative program dedicated to vulnerable family accompaniment.

In the case of Iby, a 24 year old woman coming from the Colombian city of Cali, who invested her first cash transfer after qualifying as a participant in the Graduation Model, in school supplies and clothes for her 6-year-old daughter, Heyly.

In Ecuador, a country which hosts the largest refugee population in Latin America, UNHCR and HIAS' priority is for the refugee population to reach dignified and sustainable livelihoods.

Considering the urban nature of refugees in the country, where the population is in need of international protection, reaching economic autonomy is key on the road towards local integration.

On this journey, support for monthly consumption allows refugee homes face challenges and satisfy basic needs, especially in the first few months of the process.

The needs of a family, such as is the case with Iby and her family, cannot be evaluated at first glance but through learning about a family we can offer them the essentials that can help contribute to creating a new and sustainable life.

Thanks to this support, this household of four has the necessary resources for the plantain and potato crisps business they run. This support is why this small venture is now a bigger and more stable source of income.

And as Iby acknowledges, "Yes, we have started from scratch, and if we are here it's because of Heyly. That she is happy in school is the most important thing"

With a goal of supporting around 1.500 families through a period of at least a year, the Graduation Model is an innovative approach in support of the refugee population to mitigate their extreme poverty situation



283 households have received cash transfers in 2016

**Graduation
Model
Ecuador**

www.acnur.org
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October 2016

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Delicias del Pacífico: The reach of seed Capital

By Carolina Loza Leon in Esmeraldas



Its 11:30 in the morning and the bustle in downtown Esmeraldas a coastal city of 161,000 residents located in the northwest of Ecuador, forces many passersby to take a break and find something to eat.

Francelina, 31 years old, lives in the middle of this downtown bustle. A year ago, when she arrived fleeing violence from Tumaco (Nariño, Colombia) one of the first things she noticed about her new neighborhood was the lack of restaurants for passersby looking for somewhere to eat.

With this idea in mind, Francelina and her partner, Gustavo started attending the financial education workshops as part of their participation in the Graduation Model.

Training modules offered by CRISFE, an Ecuadorian foundation that contributes to social development through their financial literacy programs, are essential support for the sustainable management of finances of the households participating in their Graduation Model.

Throughout the five modules of the workshop that Francelina attended with her partner, areas such as developing savings habits and determine goals were highlights in the improvement of their socioeconomic condition that will allow them to pass one of the criteria for graduation: having saved at least 10% of their income continuously for 6 months.

While Francelina presented their savings goals in their workshop, she met Yolanda and Jose Luis, a couple from Buenaventura (Valle del Cauca) the most important coastal port of the Colombian Pacific. From this meeting Delicias del Pacifico was born; a restaurant that combines the goals and hopes of both couples.

Thanks to the good relations developed in the neighborhood, Delicias del Pacifico settled in a space lent by the workers association of Esmeraldas. Today, this space has become a must for many of the members of this association. Francelina, Gustavo, Yolanda and Jose Luis did not just build a business but they improved relations with the community that has hosted them.

Jose Luis tells with great enthusiasm that the preparation of Sancocho, which is a soup made with meat, root vegetables and traditional spices from countries like Ecuador and Colombia, has shown him the differences and similarities between Ecuadorian and Colombian dishes.

"For some dishes, they [customers] like the Colombian version better: in other cases they like the Ecuadorian version better. We see day by day what people like best". Food has created a bridge between their old home and the home they are now building in Ecuador.

Financial literacy modules

1. Family budget
2. Planned consumption
3. Savings habits
4. Responsible spending
5. Long-term goals



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Reducing extreme poverty

IN PROGRESS

HIAS
Acoger al extranjero.
Proteger al refugiado.

UNHCR ACNUR
Alto Comisionado de las Naciones Unidas
para los Refugiados

1007

households
targeted

778

Make less than
82 USD per
capita per
month

81%

live in
cities

0.26

Average in the
local
integration
index

Datos a 30/09/2016



61%

eat three times a
day



33%

Of all family members have
necessary documentation for legal
residence in the country



5%

Save



368

Households have received
financial training



23%

Generate income of at
least 82USD per capita



293

Households with a
savings account



Funded by
European Union
Humanitarian Aid &
Civil Protection

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Participant households Goal

1.500

7.500 PEOPLE

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