Rwanda is working to make half of its refugee population self-reliant within the next five years through a national program running from 2025 to 2030, officials said.

Maj. Gen. (Rtd) Albert Murasira, Minister in charge of Emergency Management (MINEMA), discussed the plan at the 76th session of the United Nations High Commissioner for Refugees in Geneva, Switzerland, which runs from October 6–10. The meeting is focused on strengthening refugee protection and expanding access to essential services.

“Our goal is to provide comprehensive support to refugees, integrating them into education, health care, employment, and other national development programs,” Murasira said. He added that Rwanda will continue assisting refugees who wish to return home and urged international partners to step up efforts to ensure no one is left behind.

The strategy aligns with Rwanda’s National Strategy for Transformation II, which aims to integrate refugees into the economy, build skills, and expand access to health, financial services, and education. The plan also complements the Global Compact on Refugees.

Last year, Rwanda extended community-based health insurance to refugees, allowing them the same access as Rwandan citizens. In August, UNHCR Executive Director Filippo Grandi praised Rwanda for enabling refugees to study, work, and receive medical care. During discussions with President Paul Kagame, Grandi highlighted Rwanda’s progressive refugee policies.

Rwanda currently hosts more than 140,000 refugees, mostly from the Democratic Republic of Congo and Burundi.

Financial inclusion is growing among the refugee population. According to the FinScope 2024 Refugee Financial Inclusion Report, 99% of refugees have access to financial services. About 37% hold bank accounts, while 62% use other regulated financial services. Women lead in formal banking, with 42% of account holders female compared to 30% male.

More than half of refugees save regularly, 32% through non-bank institutions and 31% via informal methods. Mobile money is widely used, with 85% of refugees employing the service and 76% holding mobile money accounts.

MINEMA data shows that 91% of refugees are registered and hold official identification cards.

By linking refugee welfare to national development, Rwanda is aiming to make displaced populations more self-reliant while reinforcing their access to education, work, and financial services.