

Enabling refugee integration and opportunity: A literature review

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Introduction

The number of forcibly-displaced people around the world is at an all-time high, reaching 25.4m refugees, 3.1m asylum seekers and 40m internally-displaced persons (IDPs) by the end of 2017, according to the United Nations High Commissioner for Refugees (UNHCR). 85% of these are in developing countries.¹ Owing to long-term conflicts and the impacts of climate change, protracted rather than short-term displacement has become the norm.² Rather than keeping pace with rising demand, government contributions to humanitarian appeals have grown more slowly in recent years and funding for multi-year appeals is inadequate.³ This has prompted a greater focus within humanitarian and development circles on how to enable those refugees who can to gain, and sustain, financial self-reliance—whether in their host countries or when re-integrating into their country of origin.

The following literature review was commissioned by the Refugee Investment Network and developed by The Economist Intelligence Unit. It draws on over 40 publicly-available reports by international organisations, non-governmental organisations (NGOs), financial institutions, practitioners and academics specialising in forced migration and impact investing, to identify factors relevant to enabling or accelerating the integration of refugees into host communities, leading to opportunity and self-reliance. Most sources cited support of the underlying thesis that the current global migration crisis can be transformed into an economic opportunity, given the right political will, policies, laws, programmes and financial sector involvement.

While interest is growing in how public, private and third sector actors can support refugee economic integration, significant information gaps remain regarding how well developed the various elements of the refugee support ecosystem currently are in different markets—including policies and regulations, investors and financial intermediaries, private-sector initiatives, support-to-work services and other factors. Gathering this information into an index comparable across markets will provide a tool allowing governments to understand weaknesses and target policy improvements; investors to spot opportunities and make better-informed decisions; and private and third sector actors to address gaps in service provision. Tracking the information over time will provide a longitudinal measure of improvements to the refugee integration environment.

¹ United Nations High Commissioner for Refugees (UNHCR) UK. *Figures at a glance*. <https://www.unhcr.org/uk/figures-at-a-glance.html>

² Center for Strategic and International Studies (CSIS). May 2018. *Confronting the global forced migration crisis*. A report of the CSIS Task Force on the Global Forced Migration Crisis. https://csis-prod.s3.amazonaws.com/s3fs-public/publication/180529_Ridge_ForcedMigrationCrisi.pdf?xG6zs9dOHsV2fr2oCxYTT6oar049iLfA

³ Development Initiatives. 2018. *Global humanitarian assistance report 2018*. <http://devinit.org/wp-content/uploads/2018/06/GHA-Report-2018.pdf>

An index can also have the effect of positively influencing behaviour. By identifying which policies, structures and initiatives are effective for promoting refugee economic integration, an opportunity is created to link investment and other funding to policy and regulatory improvements in host countries/cities. The linking of financial assistance to measurable indicators has been demonstrated to be effective in promoting policy reform, following a review of the US' Millennium Challenge Account.⁴ It is important to note, as many of the sources do, that there is a pressing need for more evidence regarding which refugee integration interventions provide best value for money, particularly in the long term. The evidence in this literature review is largely drawn from short-term and relatively small-scale studies, with a heavy reliance on the lessons learned from qualitative analysis of specific programmes and countries. However, one large-scale study of 61 protracted displacement crises, with in-depth fieldwork in 7 conflict zones, shows that advocacy for refugee economic integration without economic incentives does not work.⁵

Relevant factors are classified according to six themes, with a view to developing a benchmarking index for comparing host countries' capacity to economically integrate, and benefit economically from, refugees. Sections 1 to 6 address each theme in turn. Appendix 1 provides a summary of each source used.

The term "refugee" is used loosely in this document to refer to all people who have been forced or obliged to leave their place of origin, whether they have cross state borders or not. In building an index, up to four specific categories of displaced persons will be applied, with definitions following those used by the UN:

- **Refugees:** Refugees are people who have been forced to leave their country of origin due to a well-founded fear of persecution, conflict or violence. Refugee status confers certain rights, including the right not to be sent back to the country of origin.⁶
- **Internally displaced persons:** People who have been forced or obliged to leave their place of origin due to fear of persecution, conflict or violence, or natural or human-made disasters, and who have not crossed a state border. People in this category do not have a special status in international law, but guidance on their treatment in national law and policy is provided in the UN Guiding Principles on Internal Displacement.⁷
- **Disaster and climate migrants:** People forced or obliged to leave their country of origin as a result of natural disaster, sometimes due to climate change; or due to slow-onset effects of climate change such as drought, desertification, salinization and rising sea levels. This category of migrants is recognised in the Global Compact on

⁴ Parks, B and Rice, Z. Feb 2013. *Measuring the policy influence of the Millennium Challenge Corporation: A survey-based approach*. Making Reform Incentives Work for Developing Countries Project, The Institute for the Theory and Practice of International Relations, and The College of William and Mary.

https://www.wm.edu/offices/global-research/_documents/reform-incentives-report-mcc.pdf

⁵ Mahoney, C. 2017. *Failure and Hope: Fighting for the Rights of the Forcibly Displaced*. Cambridge: Cambridge University Press. <https://www.cambridge.org/core/books/failure-and-hope/630297F12AB96AFFC2D9713032457C71#indtn-information>

⁶ United Nations High Commissioner for Refugees (UNHCR). N.d. "Refugee definition."

<https://emergency.unhcr.org/entry/55772/refugee-definition>; United Nations. N.d. "Refugees."

<https://www.un.org/en/sections/issues-depth/refugees/>

⁷ United Nations High Commissioner for Refugees (UNHCR). N.d. "IDP definition."

<https://emergency.unhcr.org/entry/250553/idp-definition>

Refugees adopted by the UN in 2018 and is eligible for assistance from the UNHRC; but is not recognised in international refugee laws.⁸

- **Economic migrants:** People obliged to leave their country of origin as a result of severe socio-economic deprivation, or to search for a livelihood. The UNHCR does not directly help this category of migrants other than advocating for a right-based approach to treatment of all migrants; nor is the category addressed under international refugee laws.⁹

Themes

Overview

Theme	Description
1. Refugee policy	<i>The government's approach to resettling and integrating refugees.</i>
2. Basic rights	<i>The basic rights accorded to refugees, without consideration of implementation.</i>
3. Barriers to integration	<i>Regulatory and practical hurdles to refugees' financial self-reliance.</i>
4. Refugee support	<i>Support/programmes to help refugees economically integrate after arrival.</i>
5. Financial inclusion	<i>How well-positioned a market is to capitalise on the economic opportunity presented by refugees, mobilising private capital in support of refugee employment/self-employment.</i>
6. Quality of government data collection on refugees	<i>Collection of the data needed to identify needs and evaluate impact of different interventions aimed at refugee integration.</i>

1. Refugee policy

The government's overarching approach to resettling and integrating forcibly-displaced people.

Refugee policy is distinct from migration policy. Whereas migration policy may involve programmes for accepting certain categories of skilled and unskilled migrants in line with the economic needs of a country, refugee policy aims to implement responsibilities under the 1951 Refugee Convention and its 1967 Protocol to take in people facing unacceptable risks if they were to return to their country of origin. As many are fleeing violence or have undergone traumatic experiences, and because vulnerable individuals tend to be prioritised for resettlement, refugee policy must take into account the specific needs and vulnerabilities of refugee communities. There is no one accepted way of deciding how many refugees to

⁸ United Nations High Commissioner for Refugees (UNHCR). N.d. "Climate change and disaster displacement." <https://www.unhcr.org/uk/climate-change-and-disasters.html>

⁹ United Nations High Commissioner for Refugees (UNHCR). N.d. "Migrant definition." <https://emergency.unhcr.org/entry/250459/migrant-definition>; United Nations. N.d. "Refugees." <https://www.un.org/en/sections/issues-depth/refugees/>

accept per year, though the UNHCR works with countries to develop reasonable approaches to the issue.¹⁰

With the political will and an active policy approach, refugees can represent an economic opportunity. A joint report by the Center for Global Development (CGD) and the International Rescue Committee (IRC) argues that with the political will and appropriate policies, the rising numbers of refugees globally could accelerate, rather than disrupt, development in host countries.¹¹ One implication of this is the need for a national strategy on refugee integration, something explicitly called for by the International Rescue Committee in a 2018 report on the integration of Somali youth in Kenya.¹² Denmark has implemented a national strategy for refugee integration since 2015, in cooperation with employers and local governments.¹³

Countries should adopt evidence-based policies aimed at resettling a proportionate share of global refugees each year and to complete resettlement in a reasonably short time frame. A 2018 article by the Center for American Progress reviewing the US' historical approach to resettling refugees reports that the US sets an annual refugee admissions ceiling (averaging 76,000 from 1999-2016) and has usually admitted a number close to this ceiling. In 2019, the ceiling was cut by 64% compared to 2016, at a time when the number of people needing resettlement is rising, according to the UN.¹⁴ This decision was not rooted in the evidence regarding the economic impact of refugees on the US economy, which is largely positive according to research by the International Rescue Committee (IRC), the National Immigration Forum and New American Economy.¹⁵

A 2018 study by the Center for Strategic and International Studies (CSIS) notes that security vetting of refugees to the US takes 18-24 months on average and involves 20 stages—after the UNHCR has already conducted screening.¹⁶ Evidence from Germany suggests that long asylum-seeking periods, prior to refugee status being granted, represent a barrier to employability.¹⁷

¹⁰ UNHCR. 11 Jul 2016. "UNHCR viewpoint: 'Refugee' or 'migrant' – Which is right?"

<https://www.unhcr.org/news/latest/2016/7/55df0e556/unhcr-viewpoint-refugee-migrant-right.html>

¹¹ Center for Global Development (CGD) and International Rescue Committee (IRC). 2017. *Refugee compacts: Addressing the crisis of protracted displacement*. Final report of the Forced Displacement and Development Study Group.

<https://www.cgdev.org/sites/default/files/Refugee-Compacts-Report.pdf>

¹² International Rescue Committee (IRC). 11 Nov 2018. *Dreams deterred: Opportunities to promote self-reliance for Somali refugee youth in Kenya*. <https://www.rescue.org/sites/default/files/document/3317/ircsomalia1511201801.pdf>

¹³ Ledstrup, M and Larsen, M. Jun 2018. "From refugee to employee: work integration in rural Denmark," in *Economies: Rights and access to work*. *Forced Migration Review*, Issue 58. University of Oxford Refugee Studies Centre.

<https://www.fmreview.org/economies>

¹⁴ Mathema, S. 19 Nov 2018. "Refugees thrive in America: Trump cuts the number of new arrivals despite advancements and success stories." Center for American Progress.

<https://www.americanprogress.org/issues/immigration/reports/2018/11/19/461147/refugees-thrive-america/>

¹⁵ International Rescue Committee (IRC). May 2019. *Building America's new workforce*.

<https://www.rescue.org/sites/default/files/document/3788/reportrescueworksbuildingworkforce.pdf>; National Immigration Forum. 5 Jun 2018. *Immigrants as economic contributors: They are the new American workforce*.

<https://immigrationforum.org/article/immigrants-as-economic-contributors-they-are-the-new-american-workforce/>; National Immigration Forum. 14 Jun 2018. *Immigrants as economic contributors: Refugees are a fiscal success story for America*.

<https://immigrationforum.org/article/immigrants-as-economic-contributors-refugees-are-a-fiscal-success-story-for-america/>; New American Economy. Jun 2017. *From struggle to resilience: The economic impact of refugees in America*.

http://www.newamericaneconomy.org/wp-content/uploads/2017/06/NAE_Refugees_V5.pdf

¹⁶ CSIS. 2018.

¹⁷ Ekren, E. Jun 2018. "Obstacles to refugees' self-reliance in Germany," in *Economies: Rights and access to work*. *Forced Migration Review*, Issue 58. University of Oxford Refugee Studies Centre. <https://www.fmreview.org/economies>

Well-designed resettlement processes which match refugee skills and cultural profiles to host communities can ensure faster economic integration. CSIS cites various approaches to deciding where to resettle refugee within a country, including the use of a distribution formula and consideration of factors such as cultural and religious dynamics and job opportunities.¹⁸ Countries can actively match refugee skills to national and sub-national skills shortages (see paragraph below on integrating refugees into workforce planning).

Policies allowing permanent resettlement and reunification of nuclear families encourage faster integration. According to the CSIS report, policies offering the certainty of permanent resettlement are rare but make sense in the context of protracted displacement. The report also points out that sole migrants are more likely to send money out of the country to family elsewhere and to defer putting down roots by investing in the community. Visa schemes allowing nuclear family reunification therefore incentivise integration.¹⁹

Refugee integration policy design must take into account local tensions and draw on the perspectives of refugees. Analysis by the Institute for Security Studies (ISS) of Ethiopia's Comprehensive Refugee Response Framework, which aims to create employment opportunities for refugees in industrial parks with financial support from international organisations, suggests that refugee integration policies must incorporate an understanding of local tensions and conflicts to avoid unintended consequences.²⁰ Evidence from the implementation of the Jordan Compact, under which the government agreed to improve access to education and employment for Syrian refugees in exchange for grants, loans and preferential trade agreements from the EU, suggests that it is crucial to include refugees in policy design to ensure outcomes which directly benefit them.²¹

Refugees should be included in economic/development planning, and there should be more coordination of humanitarian and development activities. As protracted displacement has become the norm, short-term humanitarian assistance is no longer meeting the needs of refugees. The joint CGD and IRC report calls for humanitarian and development actors to collaborate more, and for refugees to be incorporated into economic development plans. This would enable longer-term funding to be assigned to refugee integration from development budgets.²² A 2018 IRC report looking at integration of Somali refugee youth in Kenya similarly calls for the integration of refugees into national development planning, particularly in light of declining humanitarian support.²³ A 2018 report by humanitarian practitioners, based on experience working with refugees in Uganda, agrees that humanitarian and development programming and funding should be better aligned to ensure longer-term financial self-reliance.²⁴ Both the CSIS report and a 2019

¹⁸ CSIS. 2018.

¹⁹ CSIS. 2018.

²⁰ Abebe, T. Oct 2018. *Ethiopia's refugee response: Focus on socio-economic integration and self-reliance*. Institute for Security Studies (ISS), East Africa Report 19. <https://issafrica.s3.amazonaws.com/site/uploads/ear19.pdf>

²¹ Barbelet, V, Hagen-Zanker, J and Mansour-Ille, D. Feb 2018. *The Jordan Compact: Lessons learnt and implications for future refugee compacts*. Overseas Development Institute (ODI) policy briefing. <https://www.odi.org/sites/odi.org.uk/files/resource-documents/12058.pdf>

²² CGD and IRC. 2017.

²³ IRC. 2018.

²⁴ Hemberger, A, Muench, S and Purvis, C. Jun 2018. "The power of markets: lessons from Uganda," in *Economies: Rights and access to work*. *Forced Migration Review*, Issue 58. University of Oxford Refugee Studies Centre. <https://www.fmreview.org/economies>

global report on internal displacement by the Internal Displacement Monitoring Centre (IDMC) observe that as forced migration is a primarily urban phenomenon, owing to the appeal of cities' larger and more diverse job markets, policies addressing integration should be aligned with urban development planning.²⁵

Refugees should be integrated into workforce planning. The IDMC argues that the inclusion of refugees in local labour market planning encourages formal employment, rather than informal employment which is associated with higher levels of discrimination and exploitation.²⁶ Roger Zetter and Héloïse Ruadel, writing in 2018 for the Forced Migration Review, conversely recommend aligning refugee law and practice with national employment policies.²⁷ These types of approaches can also help to address regional skills gaps. For instance, the UK has a scheme to retrain refugee doctors to local standards, cover examination costs and relocate them to areas with skills shortages.²⁸

Countries need to address the environmental causes and impacts of migration.

Environmental degradation and disasters are increasingly common factors in migration as a result of climate change, but mass migration can also contribute to environmental degradation in host communities. Since 2018, UN Environment, the International Organisation for Migration (IOM) and Office for the Coordination of Humanitarian Affairs (UN OCHA), have launched initiatives in six refugee host countries aimed at strengthening national capacity to address the environmental impact of large movements of displaced people.²⁹ Policy responses to address environmental causes of displacement include developing disaster risk reduction strategies, and linking policies/strategies on migration with those addressing climate change (prevention/adaptation), environmental protection and resources management.³⁰

2. Basic rights

The basic rights accorded to refugees, without consideration of implementation.

Access to public services, including health, education and benefits/welfare.

Development specialist Nora Bardelli makes the important point – echoed by the IRC – that many refugees cannot work, owing to disabilities, caring responsibilities and other vulnerabilities. It is therefore crucial that those refugees who need it have long-term access

²⁵ CSIS. 2018; Internal Displacement Monitoring Centre (IDMC). May 2019. *Global report on internal displacement 2019*. <http://www.internal-displacement.org/sites/default/files/publications/documents/2019-IDMC-GRID.pdf>

²⁶ IDMC. 2019.

²⁷ Zetter, R and Ruadel, H. Jun 2018. "Refugees' right to work and access to labour markets: constraints, challenges and ways forward," in *Economies: Rights and access to work. Forced Migration Review*, Issue 58. University of Oxford Refugee Studies Centre. <https://www.fmreview.org/economies>

²⁸ Namak, S, Sahhar, F, Kureshi, S, El Rayess, F and Mishori, R. Jun 2018. "Integrating refugee doctors into host health-care systems," in *Economies: Rights and access to work. Forced Migration Review*, Issue 58. University of Oxford Refugee Studies Centre. <https://www.fmreview.org/economies>

²⁹ UN Environment. 11 Apr 2019. "Protecting the environment in humanitarian responses to population displacement." <https://www.unenvironment.org/news-and-stories/story/protecting-environment-humanitarian-responses-population-displacement>

³⁰ United Nations Office for Disaster Risk Reduction (UNISDR) and Internal Displacement Monitoring Centre (IDMC). 2017. *Displacement in the Greater Horn of Africa: A disaster risk reduction perspective*. <http://www.internal-displacement.org/sites/default/files/publications/documents/201709-af-greater-horn-of-africa-drr.pdf>; Stapleton, S, Nadin, R, Watson, C and Kellett, J. Nov 2017. *Climate change, migration and displacement: The need for a risk-informed and coherent approach*. Overseas Development Institute (ODI) and United Nations Development Programme (UNDP). <https://www.odi.org/sites/odi.org.uk/files/resource-documents/11874.pdf>

to financial and other forms of support.³¹ This theme covers public services and benefits which are not necessarily specific to refugees.

For those who can potentially work, health, education, housing and financial benefits can provide the stability needed to integrate into the workforce. Countries with proactive integration policies, such as Turkey and Uganda, have granted refugees the right to access healthcare and education; Turkey also guarantees housing.³² Marwa Belghazi, a practitioner who helps to resettle refugees in the UK, notes that mental health issues may reduce refugees' readiness to work, implying that access to mental health care is particularly relevant among refugees.³³ A 2018 report for the Refugee Investment Network (RIN) on refugee finance cites absence of the right to access education as a significant barrier to investment in refugees.³⁴ A 2018 study by Bankable Frontiers Associates (BFA), based on field work in refugee camps in Rwanda, found that cash transfers helped refugees to build other forms of income, including from employment; access to national job-seekers' benefits may therefore have a similar impact.³⁵

The gender dimension is particularly important when it comes to basic rights, not least the right to work and to start a business that enables participation in formal, rather than often exploitative informal, employment. Zetter and Ruaudel's analysis of 20 countries which host the majority of the world's refugees finds that: "Negative gender stereotypes, gender-based social discrimination and violence against women are prevalent in labour markets" across the sample.³⁶ Data on Syrian refugees in Turkey shows very low employment rates among women (around 7% among women aged 30-44), due factors including very low levels of education and limitations on mobility beyond the home. Zetter and Ruaudel suggest that entrepreneurial activities offer more potential for those unsuited to typical waged work, which may require a minimum education level.³⁷

Right to work, to start a business and to access social security/employers' insurance schemes. All the sources cited in this review support the view that the right to work, including the right to employment and to start one's own business, underpins refugee economic integration. The right to hold property is also beneficial to would-be entrepreneurs, according to the RIN's 2018 report on refugee finance.³⁸ An article penned by two International Labour Organization (ILO) employees in 2018 goes further, arguing that enrolment in social security or employers' insurance schemes is also essential for good outcomes for both refugees and host communities. Enrolment in such schemes provides

³¹ Bardelli, N. Jun 2018. "The shortcomings of employment as a durable solution," in *Economies: Rights and access to work. Forced Migration Review*, Issue 58. University of Oxford Refugee Studies Centre. <https://www.fmreview.org/economies>; IRC. 2018.

³² CGD and IRC. 2017; Del Carpio, X, Seker, S and Yener, A. Jun 2018. "Integrating refugees into the Turkish labour market," in *Economies: Rights and access to work. Forced Migration Review*, Issue 58. University of Oxford Refugee Studies Centre. <https://www.fmreview.org/economies>

³³ Belghazi, M. Jun 2018. "Supporting recently resettled refugees in the UK," in *Economies: Rights and access to work. Forced Migration Review*, Issue 58. University of Oxford Refugee Studies Centre. <https://www.fmreview.org/economies>

³⁴ Kluge, J, Docking, T and Edelman, J. Oct 2018. *Paradigm shift: How investment can unlock the potential of refugees*. Refugee Investment Network.

<https://static1.squarespace.com/static/5b280d6a620b85faae73af1a/t/5bf449824fa51a6514e2b017/1542736284883/RIN+Investor+Report-Paradigm+Shift-final-2.pdf>

³⁵ Bankable Frontiers Associates (BFA). Mar 2018. *Refugees and their money: The business case for providing financial services to refugees*. FSD Africa. <https://www.fsdafrica.org/wp-content/uploads/2018/03/Refugees-and-Their-Money-Assessing-the-Business-Case-for-Providing-Financial-Services-to-Refugees.pdf>

³⁶ Zetter and Ruaudel. 2018.

³⁷ Del Carpio, Seker and Yener. 2018.

³⁸ Kluge, Docking and Edelman. 2018.

longer-term economic resilience for refugees while ensuring the viability of the schemes for host communities, rather than undermining them.³⁹ Evidence from Denmark and Germany suggests that refugee economic integration is accelerated when individuals are granted the right to work during the asylum-seeking phase, particularly if they are located during this phase in the same location as they will be post-resettlement.⁴⁰ Philippe Legrain, writing for TENT, advocates the immediate granting of permanent or long-term work permits as soon as refugee status is conferred.⁴¹

Right to freedom of movement within the host country. The IRC's 2018 report on Somali refugee youth in Kenya notes that while the right to work is important, the right to freedom of movement (beyond refugee camps) is essential to enabling refugees to seek and take up work.⁴² This view is supported by a number of sources, including CSIS (based on a global study of forced migration), the IRC (based on field work in Kenya), the RIN (based on 100 stakeholder interviews regarding refugee finance), Germany-based academic Elizabeth Ekren (based on field work in refugee camps in Germany), UK-based academic Naohiko Omata (based on field work in Uganda) and US-based academic Christine Mahoney (based on field work in Uganda, Kenya, Colombia, Thailand, Nepal, Sri Lanka and Croatia).⁴³

Right to access financial services. According to the 2018 RIN report on refugee finance, the absence of the right to access credit and banking services presents a significant barrier to investment in potential refugee entrepreneurs.⁴⁴

3. Barriers to integration

Regulatory and practical hurdles to refugees' financial self-reliance.

Hurdles to gaining refugee status. According to field research among refugees in Germany, access to work is delayed by long asylum-seeking periods.⁴⁵ Zetter and Ruaudel's research looking at barriers to refugee integration across multiple countries points to backlogs in refugee status determination, and poor accessibility of immigration offices.⁴⁶

Hurdles to gaining employment. Refugees in many places must have a work permit to take up employment, but face bureaucratic or regulatory hurdles to gaining one. Somali refugees in Kenya must obtain a job offer before applying for a work permit, but according to the IRC the lack of freedom of movement beyond refugee camps makes job-seeking nigh-on impossible.⁴⁷ Zetter and Ruaudel note that in some countries, refugees must navigate a costly and burdensome administrative process to gain a work permit.⁴⁸

³⁹ Kattaa, M and Byrne, M. Jun 2018. "Quality of work for Syrian refugees in Jordan," in *Economies: Rights and access to work*. Forced Migration Review, Issue 58. University of Oxford Refugee Studies Centre. <https://www.fmreview.org/economies>

⁴⁰ Ledstrup and Larsen. 2018; Ekren. 2018.

⁴¹ Legrain, P. Aug 2017. *How to get refugees into work quickly*. TENT/Step Up. http://www.opennetwork.net/wp-content/uploads/2017/08/TENT_StepUp_FINAL.pdf

⁴² IRC. 2018.

⁴³ CSIS. 2018; IRC. 2018; Kluge, Docking and Edelman. 2018; Ekren. 2018; Omata. 2018. Mahoney 2017.

⁴⁴ Kluge, Docking and Edelman. 2018.

⁴⁵ Ekren. 2018.

⁴⁶ Zetter and Ruaudel. 2018.

⁴⁷ IRC. 2018.

⁴⁸ Zetter and Ruaudel. 2018.

A job market may only be partially opened to refugees. Analysis of the Jordan Compact in 2018 indicated that the initiative was hampered by the fact that key sectors of the economy remained closed to refugees, limiting their employment opportunities.⁴⁹

Lack of awareness among employers presents another challenge. Field research in Rwanda published in 2018 pointed to a lack of awareness among employers of refugees' right to work. The authors recommended introducing a government-issued ID card for refugees and conducting information campaigns aimed at employers.⁵⁰

Hurdles to entrepreneurship. According to Zetter and Ruaudel, refugee entrepreneurship is restricted in some countries by a requirement to have a local business partner to own a business and/or real estate, while some require high fees for refugee (or all) business start-ups.⁵¹

Disincentives to work. In Turkey, refugees receiving EU-financed cash transfers risk losing access to benefits if they take on formal work. Their right to work is also tied to their refugee registration location, disincentivising travel to better job markets.⁵² Refugees in Germany face similar disincentives: once income is reported, they must pay for their accommodation costs and their right to work is tied to their place of registration.⁵³

Hurdles to access education and training. Evidence from Jordan indicates that the right to education may not be effective if the quality of education is poor, or if costs associated with accessing education are too high, such as for transportation and school supplies.⁵⁴

4. Refugee support

Support/programmes to help refugees economically integrate after arrival.

According to the RIN, refugee integration policies and regulations should not just guarantee the *de jure* rights listed in Theme 2 (Basic rights), but support to ensure that such rights are granted in practice. The report cites IMF evidence demonstrating that investments in welcoming refugees produce double the value of economic benefits within five years, as long as refugees are permitted to work. This theme covers what are currently believed to be the most effective forms of refugee support.⁵⁵ A case study of a refugee support initiative by Luminus Education Group in Jordan, published by the IFC and Bridgespan Group in 2019, highlights the point that any support service providers must consider the particular access problems affecting refugee populations and tailor programmes accordingly, for instance with part-time options, free transportation and financial support.

Support for education. Evidence from the US, outlined in a 2015 report for the MPI, indicates that education is a key factor for refugee integration, a point echoed by many other

⁴⁹ Barbelet, Hagen-Zanker and Mansour-Ille. 2018.

⁵⁰ Bilgili, O and Loschmann, C. Jun 2018. "Refugees and host communities in the Rwandan labour market," in *Economies: Rights and access to work. Forced Migration Review*, Issue 58. University of Oxford Refugee Studies Centre. <https://www.fmreview.org/economies>

⁵¹ Zetter and Ruaudel. 2018.

⁵² Del Carpio, Seker and Yener. 2018.

⁵³ Ekren. 2018.

⁵⁴ Barbelet, Hagen-Zanker and Mansour-Ille. 2018.

⁵⁵ Kluge, Docking and Edelman. 2018.

sources (see RIN 2018; CSIS 2018).⁵⁶ The right to access the local education system is not always enough, and additional support is often needed to help refugees to fully participate. The 2017 report by the CGD and IRC suggests that informal education provision can play a role where access to regular education is limited.⁵⁷ Ekren highlights the need for a more flexible education system than that found in Germany, to enable refugees to participate.⁵⁸ Evidence from Jordan indicates that in some cases help is needed to cover the costs associated with accessing education, such as for transportation and school supplies.⁵⁹

Professional development and training for adults is also important. According to a 2018 report for the Migration Policy Institute (MPI), once a longer-term approach is taken to modelling economic benefits of refugee integration, it becomes apparent that skills development is an important factor for positive outcomes.⁶⁰ Belghazi's article based on experience supporting refugees in the UK advocates support for refugees' professional development.⁶¹ Similarly, the IDMC calls for new skills training to be made available to refugees.⁶² The IRC in 2019 argued that in the US, job training programmes that support refugees could reduce labour shortages by targeting key sectors, thereby boosting local economies.⁶³ In Denmark, the Red Cross provides vocational training for asylum seekers to prepare them for the job market once refugee status is granted.⁶⁴

Support for digital skills. Digital skills training is particularly important in the view of Peromingo and Pieteron, writing for the *Forced Migration Review* in 2018. The authors make the case that digital skills are essential to economic and social integration, including for accessing financial services and finding jobs, so digital skills training at all levels should be included in refugee integration programmes.⁶⁵ A conference report on social innovation for refugee inclusion, published by the MPI in 2018, emphasises the importance of digital skills for refugees both to host communities, many of which face digital skills shortages, and to refugee entrepreneurship.⁶⁶

Support for language acquisition. According to multiple sources, local language proficiency is another key factor for refugee integration.⁶⁷ This is supported by evidence regarding Mexican immigrants in the US, published by the MPI in 2019.⁶⁸ The 2019 IRC

⁵⁶ Capps, R and Newland, K. Jun 2015. *The integration outcomes of US refugees: Successes and challenges*. Migration Policy Institute. <https://www.migrationpolicy.org/research/integration-outcomes-us-refugees-successes-and-challenges>

⁵⁷ CGD and IRC. 2017.

⁵⁸ Ekren. 2018.

⁵⁹ Barbelet, Hagen-Zanker and Mansour-Ille. 2018.

⁶⁰ Benton, M and Diegert, P. Jul 2018. *A needed evidence revolution: Using cost-benefit analysis to improve refugee integration programming*. Migration Policy Institute. <https://www.migrationpolicy.org/research/cost-benefit-analysis-refugee-integration-programming>

⁶¹ Belghazi. 2018.

⁶² IDMC. 2019.

⁶³ International Rescue Committee (IRC). May 2019. *Building America's new workforce*. <https://www.rescue.org/sites/default/files/document/3788/reportrescueworksbuildingworkforce.pdf>

⁶⁴ Ledstrup and Larsen. 2018.

⁶⁵ Peromingo, M and Pieteron, W. Jun 2018. "The new world of work and the need for digital empowerment," in *Economies: Rights and access to work. Forced Migration Review*, Issue 58. University of Oxford Refugee Studies Centre. <https://www.fmreview.org/economies>

⁶⁶ Patuzzi, L and Embiricos, A. May 2018. *Social innovation for refugee inclusion conference report: Maintaining momentum and creating lasting change*. Migration Policy Institute. <https://www.migrationpolicy.org/research/social-innovation-refugee-inclusion-conference-report>

⁶⁷ Capps and Newland. 2015; Mathema. 2018; Zetter and Ruauadel. 2018.

⁶⁸ Soto, A and Selee, A. May 2019. *A profile of highly skilled Mexican immigrants in Texas and the United States*. Migration Policy Institute fact sheet. <https://www.migrationpolicy.org/research/highly-skilled-mexican-immigrants-texas-united-states>

report suggests that job training programmes could incorporate local language lessons.⁶⁹ The Red Cross combines training in local language and culture for asylum-seekers in Denmark.⁷⁰ Namak, Sahhar, Kuresh, El Rayess and Mishori, in the *Forced Migration Review* in 2018, point to an example in Sweden of a profession-specific support to work scheme which includes language lessons, targeting medical professionals.⁷¹

Support accessing legal services. Ekren notes that the expenses related to asylum claims are just one of many costs asylum seekers are expected to meet out of a limited monthly allowance.⁷² Refugees in Kenya have formed an NGO providing paralegal and advocacy services to fellow refugees, helping to ensure access to justice and enforcement of rights.⁷³ Refugees wishing to start a business can also benefit from legal advice: the UNHCR cites a case study of refugee entrepreneurship programmes in Rwanda and Switzerland which include free or affordable legal advice among their services.⁷⁴

Job-seeking support. According to Mathema, refugee economic integration is accelerated by support for job-seeking (how to write CVs and applications) and with professional networking.⁷⁵ Belghazi notes the role that third-sector intermediaries can play not just in connecting employers to potential refugee employees, but also intervening to reassure employers, for instance by arranging additional language support.⁷⁶ A 2017 IRC report similarly advocates employment services which incorporate additional forms of support. Drawing on data from over 2,400 refugee households in the US, it argues the case for providing refugees with bundled financial and employment services (employment support, help with accessing income supports, and financial capability services – education and coaching), as this combined approach leads to greater gains in net household income than providing any of the services individually.⁷⁷ In Denmark, the government’s refugee integration strategy includes support for refugee job-seekers finding internships, while the Red Cross’ support includes training in job-search techniques, local work culture and networking.⁷⁸

Recognition of foreign qualifications. Ekren reports that the long bureaucratic processes faced by refugees seeking recognition of their skills and qualifications are a significant barrier to employment.⁷⁹ The need for a straightforward system for recognition of qualifications is echoed by the 2015 and 2019 reports by the MPI and Mathema’s 2018 report for the Center for American Progress.⁸⁰ Del Carpio, Seker and Yener report that in Turkey, refugees can be referred to the Vocational Qualification Authority for validation of

⁶⁹ IRC. 2019.

⁷⁰ Ledstrup and Larsen. 2018.

⁷¹ Namak, S, Sahhar, F, Kureshi, S, El Rayess, F and Mishori, R. Jun 2018. “Integrating refugee doctors into host health-care systems,” in *Economies: Rights and access to work. Forced Migration Review*, Issue 58. University of Oxford Refugee Studies Centre. <https://www.fmreview.org/economies>

⁷² Ekren. 2018.

⁷³ Christian, M. Jun 2018. “Refugee paralegals,” in *Economies: Rights and access to work. Forced Migration Review*, Issue 58. University of Oxford Refugee Studies Centre. <https://www.fmreview.org/economies>

⁷⁴ United Nations Conference on Trade and Development (UNCTAD), International Organization for Migration (IOM) and United Nations High Commissioner for Refugees (UNHCR). 2018. Policy guide on entrepreneurship for migrants and refugees. https://unctad.org/en/PublicationsLibrary/diae2018d2_en.pdf

⁷⁵ Mathema. 2018.

⁷⁶ Belghazi. 2018.

⁷⁷ International Rescue Committee (IRC). May 2017. *Financial capability for new Americans: Lessons from early interventions with refugees*. <https://www.rescue.org/sites/default/files/document/1591/lg01jpmwhitepaperdigitalfinal.pdf>

⁷⁸ Ledstrup and Larsen. 2018.

⁷⁹ Ekren. 2018.

⁸⁰ Capps and Newland. 2015; Soto and Selee. 2019; Mathema. 2018.

their foreign credentials or assessment of their educational level and work experience.⁸¹ Under its national strategy for refugee integration, Denmark has processes in place to help employers understand the educational background of refugees.⁸²

Employer incentives. According to the International Finance Corporation (IFC) and the Bridgespan Group's 2019 report on the private sector's role in supporting refugees, private firms can play a role by hiring refugees directly or working with firms which hire/contract from refugees.⁸³ Incentives suggested by the IDMC to encourage employers to employ refugees include tax breaks and wage subsidies, which can be offered to businesses employing not just refugees but also other disadvantaged people to avoid discontent.⁸⁴

Financial and other support. A 2018 study by Bankable Frontiers Associates (BFA), based on field work in refugee camps in Rwanda, found that cash transfers helped refugees to build other forms of income, including from employment.⁸⁵ (This is only the case where specific disincentives do not exist – see 'Barriers to integration'.) Refugee-specific benefits should usually take the form of cash transfers, as in-kind benefits such as food tend to undermine local markets and fuel local tensions.⁸⁶

Some countries have opted to provide refugees with plots of land and basic tools as the basis of self-reliance. Research by UK-based academic Naohiko Omata suggests that this approach has been successful in some refugee communities in Uganda, when combined with free movement to enable local trading.⁸⁷

The 2017 report by the CGD and IRC calls not just for more coordination between humanitarian and development stakeholders, but for a dedicated development budget for refugees.⁸⁸

5. Financial inclusion & integration into value chains

How well-positioned a market is to capitalise on the economic opportunity presented by refugees, mobilising private capital in support of refugee employment/self-employment.

5a. Market enablers

Market enablers of refugee financial and job market inclusion.

Innovative finance for refugee-owned and -supporting businesses

Microfinance institutions (MFIs) and SME lenders. A 2018 report by Developing World Markets (DWM) argues that MFIs are an effective route for channelling impact investments into developing countries, in part to boost self-employment. MFIs can provide financial

⁸¹ Del Carpio, Seker and Yener. 2018.

⁸² Ledstrup and Larsen. 2018.

⁸³ International Finance Corporation (IFC) and the Bridgespan Group. Apr 2019. *Private sector and refugees: Pathways to scale*. <https://www.ifc.org/wps/wcm/connect/1c187356-8185-4efe-898c-b78962d30f35/201905-Private-Sector-and-Refugees.pdf?MOD=AJPERES>

⁸⁴ IDMC. 2019.

⁸⁵ Bankable Frontiers Associates (BFA). Mar 2018. *Refugees and their money: The business case for providing financial services to refugees*. FSD Africa. <https://www.fsdafrica.org/wp-content/uploads/2018/03/Refugees-and-Their-Money-Assessing-the-Business-Case-for-Providing-Financial-Services-to-Refugees.pdf>

⁸⁶ Hemberger, Muench and Purvis. 2018; IDMC. 2019.

⁸⁷ Omata, N. Jun 2018. "Refugees' engagement with host economies in Uganda," in *Economies: Rights and access to work*. Forced Migration Review, Issue 58. University of Oxford Refugee Studies Centre. <https://www.fmreview.org/economies>

⁸⁸ CGD and IRC. 2017.

services including loans, savings and insurance, and financial education. DWM also calls for investment to support small and medium enterprise (SME) growth, such as SME loans, as SMEs contribute over 50% of employment in developing economies.⁸⁹ This is relevant to refugee enterprises, as most refugees are located in developing countries.⁹⁰ A 2018 Microfinanza report based on the experience of refugees in Jordan, funded by Sweden's international development agency, found that most refugees were interested in individual business loans of amounts higher than is usually covered by microfinance.⁹¹ Another approach being trialled to channel funds to refugees is crowdfunding. Kiva, a crowdfunding platform which facilitated loans of over \$3m to refugees in 2017, reported in 2018 that in the previous two years, loans to refugees and IDPs had a repayment rate of 96.6%, versus 96.8% for non-refugee loans.⁹²

Social funds and social bonds. Patuzzi and Embiricos, reporting on a refugee inclusion conference for MPI in 2018, report that social funds and social bonds are promising modes of finance for businesses benefiting refugees.⁹³ Cindy Huang, writing for the CGD, also encourages investors to support social impact bonds.⁹⁴

Prizes/awards for refugee-owned or -supporting businesses. Patuzzi and Embiricos identify a gap in early-stage financing for refugee start-ups. They propose prizes/awards among the modes of finance which could benefit start-ups.⁹⁵

Cross-sector funding partnerships. A 2019 study by IFC and Bridgespan Group, drawing lessons from over 170 examples of private sector engagement with refugees and host communities, finds that flexible finance involving cross-sector (public, private, NGO/multilateral) cooperation can scale up private sector initiatives which benefit refugees.⁹⁶ The 2018 RIN report observes that blended financing and other creative financing structures, drawing on catalytic capital from public or philanthropic sources, can be used to de-risk investments.⁹⁷ The Global Concessional Financing Facility (GCFF), a partnership between the UN, Islamic Development Bank, World Bank and others, provides concessional financing to help Jordan and Lebanon address the impact of Syrian refugees. It provides an open platform used by a number of multilateral development banks to access finance, which is subsidised by nine donor countries. Between 2016 and 2018, the GCFF disbursed \$500m in grants, which leveraged over \$2.5bn in concessional financing to support refugees and their host communities.⁹⁸

⁸⁹ Developing World Markets (DWM). 2018. Developing World Markets 2018 global impact report. <https://www.dwmarkets.com/wp-content/uploads/2019/01/dwm-2018-impact-report-1.pdf>

⁹⁰ CSIS. 2018.

⁹¹ Microfinanza. 13 Jul 2018. *Assessing the Needs of Refugees for Financial and Non-Financial Services – Jordan*. Report commissioned by the Swedish International Development Cooperation Agency (Sida), United Nations High Commissioner for Refugees (UNHCR) and Grameen Crédit Agricole Foundation (GCAF). <https://reliefweb.int/sites/reliefweb.int/files/resources/66387.pdf>

⁹² Kiva. 20 Jun 2018. "Kiva releases its first World Refugee Fund impact report." Press release. https://www.kiva.org/cms/world_refugee_fund_impact_report_2018_press_release_6.20.18.pdf

⁹³ Patuzzi and Embiricos. 2018.

⁹⁴ Huang, C. 20 Sep 2017. Global business and refugee crises: A framework for sustainable engagement. Center for Global Development. <https://www.cgdev.org/publication/global-business-and-refugee-crises>

⁹⁵ Patuzzi and Embiricos. 2018.

⁹⁶ IFC and Bridgespan Group. 2019.

⁹⁷ Kluge, Docking and Edelman. 2018.

⁹⁸ Global Concessional Financing Facility (GCFF). 2018. *2017-2018 annual report*. https://globalcff.org/wp-content/uploads/2018/12/GCFF-Annual-Report-2018_181220_FINAL_Digital.pdf

Inclusion of refugees in value chains

Private-sector targets/incentives for refugee inclusion. Cindy Huang of the CGD as well as Haller and Kreiner argue that businesses can play a role by introducing targets or incentives for the inclusion of refugees in hiring, and for sourcing from refugee-owned or -supporting businesses. Similarly, investment firms can make an impact and a return by investing in companies which hire or source from refugees, refugee-owned or -supporting businesses or social enterprises—thereby using their investment to influence companies to expand their services to refugees or the humanitarian response community.⁹⁹ Philippe Legrain, writing for TENT, asserts that hiring refugees is the single biggest contribution which private firms can make to realising the economic benefits of refugees.¹⁰⁰

Refugee-supporting businesses are defined in the 2018 RIN report as those providing goods/services in support of humanitarian efforts, and those intentionally supporting refugees by providing jobs (at least 20% of the workforce), or infrastructure, products or services which demonstrably help refugees or their host communities.¹⁰¹ Haller and Kreiner agree that refugee-supporting businesses which hire, contract from or provide goods/services to refugees are key forms of private-sector support for refugee integration.¹⁰²

Non-discrimination in banking services. Lene Hansen, writing for NpM, argues that refugees do not need financial services tailored specifically to them, but do need equitable and non-discriminatory access. Banks can make services more accessible to refugees by removing requirements related to nationality, recognising humanitarian cash transfers as an income flow and opening branches in refugee settlements, for instance; though some are going further by providing financial education.¹⁰³

Other support for refugee financial and job market inclusion

Business incubators/accelerators and mentorship programmes. The 2018 RIN report based on a stakeholder survey concludes that more investment is needed in business incubators and accelerators to support refugee business growth.¹⁰⁴ According to experts from the University of Santa Clara's Miller Center for Social Entrepreneurship, Marie Haller and Thane Kreiner, business accelerator programmes can provide assistance with scaling up social enterprises which benefit refugees.¹⁰⁵ Professional and business mentoring also has the potential to help new entrepreneurs, or entrepreneurs new to a specific environment.¹⁰⁶

Financial intermediaries reducing risk for refugee investments. Haller and Kreiner note that most large funds, even impact investors, view investments under \$2m as too risky; but most social enterprises working to benefit refugees are seeking smaller investments.

⁹⁹ Huang, 2017; Haller and Kreiner, 2019.

¹⁰⁰ Legrain, P. May 2016. *Refugees work: A humanitarian investment that yields economic dividends.*

http://www.opennetwork.net/wp-content/uploads/2016/05/Tent-Open-Refugees-Work_V13.pdf

¹⁰¹ RIN, 2018.

¹⁰² Haller and Kreiner, 2019.

¹⁰³ Hansen, L. Aug 2018. *Finance for refugees: the state of play.* NpM Platform for Inclusive Finance.

https://www.inclusivefinanceplatform.nl/wp-content/uploads/2019/04/npm-report_finance-for-refugees_the-state-of-play.pdf

¹⁰⁴ Kluge, Docking and Edelman, 2018.

¹⁰⁵ Haller, M and Kreiner, T. 2019. *Social entrepreneurship at the margins: Helping refugees, migrants, and human trafficking survivors reclaim their futures.* Miller Center for Social Entrepreneurship, University of Santa Clara.

https://static1.squarespace.com/static/581b86d58419c2b663a87d5a/t/5c1988810e2e721659c2c8e6/1545177229453/SEMWhitePaper_MillerCenter.PDF

¹⁰⁶ Brooks, W, Donovan, K and Johnson, T. 19 Sep 2017. "Mentorship helps Kenyan microenterprises profit." Vox Dev.

<https://voxdev.org/topic/firms-trade/mentorship-helps-kenyan-microenterprises-profit>; Belghazi, M. 2018.

Intermediaries can potentially accept larger investments and allocate them to smaller enterprises.¹⁰⁷ Humanitarian actors can support microfinance for refugees and host populations through risk-reduction schemes such as credit guarantee facilities, according to UNHCR employees Ziad Ayoubi and Regina Saavedra, writing in the *Forced Migration Review* in 2018. They caution, however, against humanitarian agencies becoming full market actors, advocating a facilitation role, because programmes reliant on humanitarian funding are not always sustainable in the event that the funding is discontinued.¹⁰⁸

Development finance institutions (DFIs) can also play a role in risk reduction. For instance, the European Bank for Reconstruction and Development (EBRD) has developed technical cooperation funds for refugee investments in the southern and eastern Mediterranean, which receive contributions from donor countries and attract commercial investments by absorbing part of the initial risk. The EBRD's investments target private-sector and infrastructure projects aimed at improving host communities' ability to cope with influxes of new residents, and are accompanied by technical assistance.¹⁰⁹

Information intermediaries increasing visibility of refugees. This refers to visibility of refugee businesses/entrepreneurs, and of potential refugee employees. Analysis by IFC and Bridgespan Group as well as NpM both emphasise that the availability of investment information (eg on refugee finance needs, how to assess refugee clients, and existing efforts) is crucial to enabling refugee businesses to secure private investment.¹¹⁰ The RIN report cites the need to build awareness and trust among investors and investees.¹¹¹ With regard to refugees as employees, Patuzzi and Embiricos call for new approaches to increasing visibility of refugees' skills and suggest that private firms can play a role in matching refugees to employers.¹¹² Microfinanza's study based on refugees in Jordan concludes that humanitarian agencies can act as an important bridge between refugees and financial institutions.¹¹³

Financial education provision. The 2018 Microfinanza report funded by Sweden's international development agency finds that refugees' access to finance is restricted by a lack of financial education.¹¹⁴ John Hope Bryant, CEO of Atlanta, US-based non-profit Operation Hope, in his thesis on "How the poor can save capitalism", endorses the view that financial literacy is fundamental to empowering people in disadvantaged communities to take control of their lives and lift themselves out of poverty.¹¹⁵

5b. Policy enablers

Policy enablers of refugee financial and job market inclusion.

¹⁰⁷ Haller and Kreiner. 2019.

¹⁰⁸ Ayoubi, Z and Saavedra, R. Jun 2018. "Refugee livelihoods: new actors, new models," in *Economies: Rights and access to work*. Forced Migration Review, Issue 58. University of Oxford Refugee Studies Centre. <https://www.fmreview.org/economies>

¹⁰⁹ European Bank for Reconstruction and Development (EBRD). N.d. "The EBRD and SEMED." <https://www.ebrd.com/the-EBRD-and-the-SEMED.html>; "Multi-donor funds." <https://www.ebrd.com/who-we-are/our-donors/multi-donor-funds.html#semед>; and Sconosciuto, L. 10 May 2018. "Mobilising impact investments." EBRD News. <https://www.ebrd.com/news/2018/mobilising-impact-investments.html>

¹¹⁰ Hansen. 2018; IFC and Bridgespan Group. 2019.

¹¹¹ Kluge, Docking and Edelman. 2018.

¹¹² Patuzzi and Embiricos. 2018.

¹¹³ Microfinanza. 2018.

¹¹⁴ Microfinanza. 2018.

¹¹⁵ Operation Hope. N.d. "John Hope Bryant." <https://operationhope.org/john-hope-bryant/>

Many of the policy factors which enable refugees to start businesses and find jobs are common to all residents, such as measures related to economic stability and attracting foreign investment. The EIU's *Business environment ratings* and World Bank's *Ease of doing business* indicators can be used to measure the general environment for entrepreneurship. The following additional factors are more focused on supporting economic opportunities and self-reliance for refugees.

Information for employers on hiring refugees. Employers need clear information on the rules around hiring refugees, according to analysis by Legrain and evidence from Rwanda. Governments can publish clear guidelines and conduct information campaigns to raise awareness.¹¹⁶

Government funding and assistance for start-ups. The 2018 RIN report calls for more technical assistance for refugee-owned and -supporting business start-ups.¹¹⁷ The ISS's review of Ethiopia's Comprehensive Refugee Response Framework notes that such job creation schemes can only generate a limited number of jobs for refugees and local people, so support for start-ups is important.¹¹⁸ Ayoubi and Saavedra state that there is evidence that start-up grants and entrepreneurial training can help refugees to capitalise on their skills.¹¹⁹ The 2017 report by the CGD and the IRC similarly cites evidence that cash grants for business start-ups benefit refugee economic integration.¹²⁰

Government support for social enterprises. Haller and Kreiner argue that social enterprises run by or for refugees are an effective tool for refugee integration, providing dignified employment and training. However, they face challenges in scaling up.¹²¹ This implies a need for enabling regulations and other support for social enterprises.

IDs for accessing financial services. Evidence from Rwanda, reported by BFA in 2018, shows that a key barrier to refugees accessing financial services is satisfying the ID requirement for 'know your customer' (KYC) purposes—a requirement which can be very specific in remote applications for e-money accounts. Where an ID number verifiable through a digital system is required, governments must issue all refugees with compatible IDs to ensure financial inclusion. For opening offline accounts, governments should work with banks to ensure that refugee-specific forms of ID are recognised and accepted for KYC purposes. Laws/regulations regarding ID requirements for KYC should specifically mention refugees.¹²²

Financial inclusion strategy for refugees. Jordan has in place a financial inclusion strategy that includes consideration of refugees, promoting mobile money accounts as a first point of access.¹²³

Minimum wage policy. The ISS's review of Ethiopia's Comprehensive Refugee Response Framework cautions that employment generation schemes must be accompanied by

¹¹⁶ Bilgili and Loschmann. 2018; Legrain. 2017.

¹¹⁷ Kluge, Docking and Edelman. 2018.

¹¹⁸ Abebe. 2018.

¹¹⁹ Ayoubi and Saavedra. 2018.

¹²⁰ CGD and IRC. 2017.

¹²¹ Haller and Kreiner. 2019.

¹²² BFA. 2018.

¹²³ Microfinanza. 2018.

minimum wage requirements applicable to both refugees and host communities, to ensure that jobs enable both groups to meet their cost of living.¹²⁴

6. Data gathering

Extent to which countries are collecting the information needed to identify needs and evaluate the impact of different interventions aimed at refugee integration.

This theme is included because of the pressing need for an evidence base regarding which interventions work and deliver best value for money, particularly in the long term.¹²⁵ A strong evidence base is also crucial to countering false narratives regarding the economic and social impact of refugees, helping to depoliticise the issue and improve social attitudes towards incomers.¹²⁶ This section outlines the data which countries should be collecting in order to inform, evaluate and improve policy and support programmes aimed at refugee integration.

When gathering data related to refugees, it is useful to ensure that comparable data is gathered for host populations in order to identify refugee-specific trends. Several sources also argue for gender-disaggregated data to enable targeted responses, such as gender-lens investing, where there is unequal financial opportunity and inclusion.¹²⁷

Data on refugee population (basic numbers and demographics). The CGD and IRC call for data collection on refugee numbers, including gender-disaggregated data.¹²⁸

Data on refugee financial inclusion. Microfinanza refers to bank account ownership rates as a measure of financial inclusion among refugees in Jordan, which is just 7.5%, compared to around a third of the host telepopulation.¹²⁹

Data on refugee employment and underemployment (formal vs informal). The CGD and IRC call for data collection on refugee employment.¹³⁰ The MPI makes the case for gathering data not just on employment rates, but on the quality of employment and skills development, which are more important in the long term for assessing the success of refugee integration.¹³¹

Data on refugee poverty and incomes. The CGD and IRC call for data collection on poverty and income levels among refugees.¹³²

Data on refugee enrolment in education. The CGD and IRC call for data collection on refugee school enrolment.¹³³

¹²⁴ Abebe. 2018.

¹²⁵ Ayoubi and Saavedra. 2018; Barbelet, Hagen-Zanker and Mansour-Ille. 2018; Benton and Diegert. 2018; CGD and IRC. 2017; CSIS. 2018.

¹²⁶ CGD and IRC. 2017.

¹²⁷ Calvert Impact Capital. Dec 2018. *Just good investing: Why gender matters to your portfolio and what you can do about it.* <https://www.calvertimpactcapital.org/storage/documents/calvert-impact-capital-gender-report.pdf>; DWM. 2018

¹²⁸ CGD and IRC. 2017.

¹²⁹ Microfinanza. 2018.

¹³⁰ CGD and IRC. 2017.

¹³¹ Benton and Diegert. 2018.

¹³² CGD and IRC. 2017.

¹³³ CGD and IRC. 2017.

Data on long-term refugee outcomes. According to the MPI, most labour market integration programmes, and assessments of their effectiveness, are too short-term and there is a need for more longitudinal studies of refugee outcomes. Germany and Australia are examples of countries which have carried out sizeable longitudinal surveys of refugees. Some countries and agencies have developed refugee outcomes frameworks, measuring integration using indicators related to earnings, housing, language and health.¹³⁴

Inclusion and distinction of refugees in national surveys. While some countries and regions (such as the EU) carry out large-scale social surveys, the MPI notes that most do not cover refugees living in temporary shelters and fail to break out refugees as a distinct group for analysis.¹³⁵

Data on refugee investments. To assess value for money, countries need to capture data on the different financial flows (humanitarian assistance and different forms of investment) supporting refugee integration.

Data on public attitudes towards refugees. This is an important social indicator, first of the barriers refugees face to integration, and second of how successful refugee integration efforts are in the long term.

The following polls are available as an indication of current attitudes towards refugees and migrants in countries around the world:

Coverage	Source
Ipsos Mori survey on public attitudes towards refugees in 12 countries in Europe, conducted for the IRC.	https://www.ipsos.com/ipsos-mori/en-uk/public-attitudes-towards-refugees-europe
Gallup's Migrant Acceptance Index, covering 140 countries.	https://news.gallup.com/opinion/gallup/245528/revisiting-least-accepting-countries-migrants.aspx
Tent's International Public Perceptions Tracking Research: tracking international public perceptions of the refugee crisis on an annual basis.	https://www.tent.org/wp-content/uploads/2017/11/Tent_GlobalReport_V6.pdf
Pew Research Center's Global Attitudes Survey: data on whether people support taking in refugees.	https://www.pewresearch.org/fact-tank/2018/09/19/a-majority-of-europeans-favor-taking-in-refugees-but-most-disapprove-of-eus-handling-of-the-issue/ft_18-09-19_refugeeseu_majoritiesinseveral/ https://www.pewresearch.org/global/datasets/ (need to log in)
World Values Survey Q: When jobs are scarce, employers should give priority to people of this	http://www.worldvaluessurvey.org/WVSONline.jsp

¹³⁴ Benton and Diegert. 2018.

¹³⁵ Benton and Diegert. 2018.

country over immigrants.	
European Values Survey: includes attitudes towards immigrants.	https://zocat.gesis.org/webview/index.jsp?object=http://zocat.gesis.org/obj/fCatalog/Catalog5 https://europeanvaluesstudy.eu/
Eurobarometer: includes level of concern about immigration. (Special Eurobarometer on immigrant integration published in 2018.)	http://ec.europa.eu/commfrontoffice/publicopinion/index.cfm/Survey/getSurveyDetail/instruments/STANDARD/surveyKy/2180 (https://ec.europa.eu/home-affairs/news/results-special-eurobarometer-integration-immigrants-european-union_en)

Appendix 1: Source summaries

Refugee investments and financial inclusion

Bankable Frontiers Associates (BFA). Mar 2018. *Refugees and their money: The business case for providing financial services to refugees*. FSD Africa.

<https://www.fsdafrica.org/wp-content/uploads/2018/03/Refugees-and-Their-Money-Assessing-the-Business-Case-for-Providing-Financial-Services-to-Refugees.pdf>

Summary

This study, based on field work in refugee camps in Rwanda, assesses both the demand for financial services in refugee populations and the business case for Rwandan financial institutions to provide these services.

Key points

- Cash transfers to refugees help to build other forms of income: income (excluding cash transfers and remittances) is higher in camps that receive cash transfers.
- A key barrier to accessing financial services is satisfying the ID requirement for 'know your customer' (KYC) purposes, which can be very specific especially in the case of remote applications for e-money (eg in Rwanda, the government must be able to verify a passport or ID card number). Only 50% of refugees in Rwanda have a government-issued ID card.
- Financial institutions should be authorised (by the government/central bank) to accept refugee-specific forms of documentation for KYC. Eg in Rwanda, all refugees have proof of registration documents issued by the Ministry of Disaster Management and Refugee Affairs (MIDIMAR).
- The law regarding ID requirements for KYC would be improved by specifically mentioning refugees.

Calvert Impact Capital. Dec 2018. *Just good investing: Why gender matters to your portfolio and what you can do about it*.

<https://www.calvertimpactcapital.org/storage/documents/calvert-impact-capital-gender-report.pdf>

Summary

This report draws on analysis of Calvert Impact Capital's own portfolio over 11 years, to show that companies with the highest female representation in leadership and board positions outperform those with the lowest.

Key points

- A gender-lens investment strategy not only has a social impact, but generates better financial outcomes.
- There are large potential GDP gains to be achieved from incorporating more women into the labour market, and investing with a gender lens can contribute to this.
- Gender-disaggregated data on investees and their clients is needed to enable gender-lens investing.

Developing World Markets (DWM). 2018. *Developing World Markets 2018 global impact report*.

<https://www.dwmmarkets.com/wp-content/uploads/2019/01/dwm-2018-impact-report-1.pdf>

Summary

This report by an impact investment fund manager states the case for targeting investment in developing countries, largely through microfinance institutions (MFIs), to close the gender finance gap, as doing so can boost real income growth. It also calls for investment to support SME growth, as SMEs contribute over 50% of employment in developing economies.

Key points

- Microfinance helps the poorest households and boosts business activities and wellbeing of self-employed people.
- MFIs can provide not only financial services (loans, savings, insurance) but also financial education to boost resilience.
- Gender financial inclusion gap: in developing economies there is a 9% gender gap in bank account ownership and there is a finance gap for women-owned businesses globally.
- Closing the finance gender gap in developing countries boosts real income growth rates.
- SMEs account for over 50% of jobs in developing countries.

Haller, M and Kreiner, T. 2019. *Social entrepreneurship at the margins: Helping refugees, migrants, and human trafficking survivors reclaim their futures*. Miller Center for Social Entrepreneurship, University of Santa Clara.

https://static1.squarespace.com/static/581b86d58419c2b663a87d5a/t/5c1988810e2e721659c2c8e6/1545177229453/SEMWhitePaper_MillerCenter.PDF

Summary

The authors showcase social enterprise business models and technological solutions which are having a positive impact on refugees, migrants and trafficking survivors, mainly through providing dignified employment and training. They highlight the main gaps preventing such enterprises from scaling up, and provide recommendations to improve support.

Key points

- Social enterprises run by/for refugees are encountering gaps affecting their ability to scale up: foremost is access to appropriate funding.
 - Most large funds, even impact investors, view investments under \$2m as too risky; but most social enterprises working to benefit refugees are seeking investment of between \$250,000 and \$500,000.
 - An intermediary, such a business accelerator, could accept a larger investment and distribute it among the enterprises in its programme.
- Accelerator programmes can provide assistance with scaling up social enterprises and ensuring they have sustainable business models, eg linking them with experienced and well-connected mentors.

International Finance Corporation (IFC) and the Bridgespan Group. Apr 2019.

Private sector and refugees: Pathways to scale.

<https://www.ifc.org/wps/wcm/connect/1c187356-8185-4efe-898c-b78962d30f35/201905-Private-Sector-and-Refugees.pdf?MOD=AJPERES>

Summary

The report draws lessons on private sector engagement with refugees and host communities from over 170 initiatives in Africa and the Middle East. It finds that flexible finance involving cross-sector (public, private, NGO/multilateral) cooperation can scale up private sector initiatives which benefit refugees.

Key points

- Forms of private sector engagement with refugees:
 - Sharing capabilities (eg technology) to help with access to assistance, education and financial services.
 - Extending services to refugees.
 - Enabling employment through job training or entrepreneurship support.
 - Integrating refugees into value chains, by hiring refugees directly or working with firms which hire/contract from refugees.
 - Building a business based on services/goods for refugees.
- Critical enablers of impact and scale:
 - Flexible financing (including venture capital-like funding suitable for unproven initiatives).
 - Cross-sector partnerships (across government, humanitarian, NGO, private and development finance sectors).
 - Investment information (on needs, opportunities and existing efforts).
- Private sector information needs:
 - Refugee skills & qualifications.
 - Refugee demands & preferences.
 - Local context & environment.
 - Other private sector activity.
- In Jordan, Luminus Education Group, a technical and vocational education and training institute, has enrolled over 4,500 Syrians for skills training and job matching.
 - This was an adaptation of an existing service for unemployed young Jordanians.
 - Having consulted with the refugees to understand potential barriers to participation, Luminus began to offer part-time courses, a living stipend, transportation, counselling and other support for refugees.
 - They partnered with multilateral partners like UNHCR to raise awareness.
 - 70-80% of graduates have found jobs with Luminus' support.

Kluge, J, Docking, T and Edelman, J. Oct 2018. *Paradigm shift: How investment can unlock the potential of refugees.* Refugee Investment Network.

<https://static1.squarespace.com/static/5b280d6a620b85faae73af1a/t/5bf449824fa51a6514e2b017/1542736284883/RIN+Investor+Report+Paradigm+Shift-final-2.pdf>

Summary

This report, based on over 100 stakeholder interviews, finds that the key barriers to refugee investments are sourcing (concerns about flow of investable projects), structuring (availability of partners and capital, and concerns about risk), capacity-building (building awareness and trust among investors, and know-how among investees), and the policy and regulatory environment (lack of refugee rights). The report also states the case for refugee economic integration in terms of benefits to the host economy.

Key points

- Refugee investments should flow both to refugee entrepreneurs and their host communities—including refugee-supporting projects and refugee lending facilities—to ensure social cohesion.
- A refugee-supporting business is defined as
 - Providing a good or service that supports humanitarian efforts
 - Intentionally supporting refugees through the development of infrastructure and services that buttress stability in disproportionately large displacement hosting cities/communities by providing infrastructure, jobs (a commitment of at least 20% of workforce), skills, products, or services to refugees that demonstrably improve the quality of refugee self-reliance, resiliency, health, education, or inclusion in financial markets.
- Structuring: Blended financing and other creative financing structures, drawing on catalytic capital from public or philanthropic sources, can be used to de-risk investments.
- Capacity-building: investments in ecosystem builders are needed (eg accelerators, incubators, and startup technical assistance providers).
- Policy and regulatory: barriers to refugee investments include absence of the right to work, start a business, own property, access credit, access banking, travel freely and access education. Gender equality in rights is also important. Enabling policies and regulations can include both the right to these factors, and support to access them.
- Concerns around sourcing, structuring, human capacity and restrictive policy and regulatory environments top the list of challenges for investors; while blended financing and other creative financing structures can be used to de-risk investments.
- A majority of refugees (60%) and IDPs (80%) live in urban settings.
- In the US, more refugees are entrepreneurs (13%) than non-refugee immigrants or US-born residents.
- The IMF has found that investments in welcoming refugees produce double the value of economic benefits within five years, as long as refugees are permitted to work.

Microfinanza. 13 Jul 2018. *Assessing the Needs of Refugees for Financial and Non-Financial Services – Jordan*. Report commissioned by the Swedish International Development Cooperation Agency (Sida), United Nations High Commissioner for Refugees (UNHCR) and Grameen Crédit Agricole Foundation (GCAF).
<https://reliefweb.int/sites/reliefweb.int/files/resources/66387.pdf>

Summary

The report, based mainly on interviews with (mainly assisted) refugees, assesses the demand for, and access to, financial and non-financial services by refugees in Jordan.

Key points

- Financial inclusion (account ownership) among refugees in Jordan is just 7.5%, compared to around 1/3 of the host population.
- One MFI actively targets the refugee population through provision of credit.
- Refugees are included in the National Financial Inclusion Strategy 2018-20, which promotes mobile money accounts as a first point of access for refugees.
- Refugees can open a mobile wallet account with a Ministry of Interior service card, obtainable using UNHCR biometric identification; but need a passport to open an account with a financial institution.
- Agencies can act as an important bridge between refugees and financial institutions.
- Refugees' access to finances is restricted by lack of financial education, and few MFIs provide this.
- Most refugees interviewed were interested in individual business loans of amounts higher than is usually covered by microfinance.
- Barriers to work/entrepreneurship include: (primarily) lack of capital; restrictive regulations; lack of affordable transportation; (for women) cultural biases and caring commitments.

Patuzzi, L and Embiricos, A. May 2018. *Social innovation for refugee inclusion conference report: Maintaining momentum and creating lasting change*. Migration Policy Institute.

<https://www.migrationpolicy.org/research/social-innovation-refugee-inclusion-conference-report>

Summary

This report summarises the key findings of a conference held in November 2017 on the ways in which non-traditional actors (eg tech start-ups, social enterprises, refugee entrepreneurs) can play a role in facilitating refugee integration.

Key points

- Common challenges faced by non-traditional actors in scaling up:
 - Navigating bureaucracy and public funding systems.
 - Becoming financially self-sustaining.
 - Addressing gaps in knowledge/know-how, eg how to measure social as well as economic integration.
- Underexplored areas include:
 - New approaches to financing social innovation.
 - Welcoming refugees into small/rural communities.
 - Improving visibility of refugees' skills.
 - Engaging employers in the training and hiring of refugees.
 - Fostering refugee entrepreneurship.
- Potential private sector involvement can include:

- Technology-based solutions, eg to help with translation.
- Training and internships (including in digital skills).
- Matching refugees to employers by improving visibility of skills.
- Financing social innovation:
 - Social impact bonds – repayment to investors is linked to outcomes. Not suitable for small interventions.
 - Social impact funds.
 - Prizes/awards.
 - Microcredit.
 - Social incubation facilities.
 - A gap in traditional financing is for early stage activities.
- Providing digital skills training can not only benefit host communities, where there are skills shortages, but can help to foster entrepreneurship among refugees.

Terrablanca Impact Capital SAS. May 2018. *Rural Displacement Fund: Feasibility study on the Rural Displacement Fund.*

<https://assets.rockefellerfoundation.org/app/uploads/20181018130800/RDF-Feasibility-Study-TerraBlanca-Impact-Capital1.pdf>

Summary

This is a feasibility study for a funding model to enable IDPs in Colombia to build sustainable agricultural businesses in post-conflict regions, from which many residents fled to urban areas during internal conflict. The three main constraints on this approach to refugee self-reliance are access to finance, access to markets, and poor knowledge of best practices. There is a demand from former farmers for financial assistance to return to the land, as many lack a credit record or collateral suitable for financing from conventional banks but need more money than microfinance can provide. Terrablanca proposes to bridge the credit gap with a rural displacement fund, a form of private equity real estate fund with specific goals, and will provide guidance on matters such as crop choices to reduce the risk of investments.

United Nations Conference on Trade and Development (UNCTAD), International Organization for Migration (IOM) and United Nations High Commissioner for Refugees (UNHCR). 2018. *Policy guide on entrepreneurship for migrants and refugees.*

https://unctad.org/en/PublicationsLibrary/diae2018d2_en.pdf

Summary

This guide draws on 35 in-depth case studies and over 100 other initiatives to offer policy recommendations to support refugee entrepreneurs. The emphasis is on creating inclusive programmes rather than specific programmes catering exclusively to refugees.

Refugee policies and support

Abebe, T. Oct 2018. *Ethiopia's refugee response: Focus on socio-economic integration and self-reliance*. Institute for Security Studies (ISS), East Africa Report 19.

<https://issafrica.s3.amazonaws.com/site/uploads/ear19.pdf>

Summary

Ethiopia has introduced a Comprehensive Refugee Response Framework with a view to reducing barriers to refugees' self-reliance and creating new employment in industrial parks. This report anticipates implementation challenges related to ethnic and resource-related tensions as well as low wages, and proposes steps to mitigate these problems.

Key points

- Consultation with and outreach to host communities, addressing concerns and outlining joint benefits, is essential to ensuring success of refugee integration and employment programmes.
- Employment generation programmes must be accompanied by minimum wage policies allowing both refugees and host communities to meet their cost of living.
- Job creation schemes can only provide employment for a limited number of refugees and local people, so financial and other assistance for small business start-ups are also important.
- A conflict-sensitive approach to refugee integration policies is needed, incorporating an understanding of local tensions.

Ayoubi, Z and Saavedra, R. Jun 2018. "Refugee livelihoods: new actors, new models," in *Economies: Rights and access to work*. Forced Migration Review, Issue 58. University of Oxford Refugee Studies Centre.

<https://www.fmreview.org/economies>

Summary

This article describes the UNHCR's shift towards targeted, market-based programming to help refugees achieve self-reliance. The organisation recommends prioritising sectors and analysing ways to integrate refugees into value chains, providing skills training and employment support along with short-term financial support, and facilitating longer-term financial inclusion. However, it cautions against humanitarian agencies becoming market actors.

Key points

- There is evidence that entrepreneurial training and start-up grants can help refugees to capitalise on their skills.
- Humanitarian actors can support microfinance for refugees and host populations through risk-reduction schemes such as credit guarantee facilities.
- Humanitarian actors should be facilitators, and avoid becoming market players (direct producers, vendors or consumers), as initiatives funded in this way are not always sustainable in the event that humanitarian funding ceases.
- Monitoring is needed to evaluate interventions.

Barbelet, V, Hagen-Zanker, J and Mansour-Ille, D. Feb 2018. *The Jordan Compact: Lessons learnt and implications for future refugee compacts*. Overseas Development Institute (ODI) policy briefing.

<https://www.odi.org/sites/odi.org.uk/files/resource-documents/12058.pdf>

Summary

The report examines the benefits and limitations of the Jordan Compact, an agreement between the national government and the EU. In return for grants, loans and preferential trade agreements, Jordan committed to improving access to education and employment for Syrian refugees.

Key points

- Limitations to the Jordan Compact's success were caused by:
 - Critical sectors of the economy and self-employment remaining closed to refugees.
 - Problems with quality of education provided, as well as costs of transport and school supplier associated with accessing education.
 - Failure of indicators of the programme's success to capture improvements in the lives of refugees.
 - Failure to include refugee perspectives in policy design.

Bardelli, N. Jun 2018. "The shortcomings of employment as a durable solution," in *Economies: Rights and access to work*. Forced Migration Review, Issue 58. University of Oxford Refugee Studies Centre.

<https://www.fmreview.org/economies>

Summary

This article provides a counterpoint to the assumption elsewhere in this edition of the Forced Migration Review that ensuring access to employment and entrepreneurship opportunities is the best way of assisting refugee integration. Many refugees cannot work, either owing to disabilities or caring responsibilities. Support must continue to be provided for these individuals, even as the tide turns towards more market-based approaches.

Belghazi, M. Jun 2018. "Supporting recently resettled refugees in the UK," in *Economies: Rights and access to work*. Forced Migration Review, Issue 58. University of Oxford Refugee Studies Centre.

<https://www.fmreview.org/economies>

Summary

This article, by a practitioner who helps to resettle refugees in the UK, describes the frustrations faced by refugees seeking work which can discourage them, and outlines useful forms of practical support.

Key points

- Useful forms of support include help navigating the benefits system and support for professional development.
- Mental health of refugees may affect readiness to work and appropriate support is needed.
- Specialist intermediaries can not only connect employers to potential refugee employees, but can intervene to reassure employers, arranging additional support (eg language support).

Benton, M and Diegert, P. Jul 2018. *A needed evidence revolution: Using cost-benefit analysis to improve refugee integration programming*. Migration Policy Institute.

<https://www.migrationpolicy.org/research/cost-benefit-analysis-refugee-integration-programming>

Summary

There is a data gap regarding which types of interventions aiming at refugee integration offer best value for money, in part because interventions can take a long time to pay off. The report proposes taking a longer-term approach to modelling the economic and social benefits of refugee integration programmes, drawing on established literature applicable not just to refugees; and using this to shape interventions.

Key points

- Once a longer-term approach is taken to modelling economic benefits of refugee integration, it becomes apparent that not just employment rates but quality of employment and skills development are important.
- There is evidence that refugees do not follow the same pattern as other migrants of a temporary dip in occupational status and employment post arrival, followed by a return to their previous status after learning the local language and culture. This could be related to the fact that refugees are chosen on the basis of vulnerability, not skills. As such, the outcomes of the second generation may be more pertinent than those of the first.
- Most labour market integration programmes have only been assessed through qualitative, survey measures; and most are too short-term.
- Many large-scale social surveys do not cover households in temporary accommodation (eg those that cover private households), nor do they break out refugees as a distinct group.
- Germany and Australia are examples of countries which have carried out sizeable longitudinal surveys of refugees.
- There tends to be limited integration of refugee-specific information held by different agencies.
- Some countries and agencies have developed refugee outcomes frameworks, measuring integration using indicators related to earnings, housing, language, health etc.

Betts, A, Chaara, I, Omata, N and Sterck, O. Jan 2019. “Uganda’s self-reliance model: Does it work?” Refugee Studies Centre (RSC) Research in Brief 11, University of Oxford.

<https://www.rsc.ox.ac.uk/publications>

Summary

The article examines the effectiveness Uganda’s relatively permissive environment for refugees by comparing outcomes for refugees and host community members in Uganda and Kenya. Benefits identified are greater mobility, lower transaction costs for economic activity, higher incomes, and more sustainable sources of employment. Downsides include the viability of Uganda’s land allocation model—land allocation alone cannot support all refugees, and is not as effective for all refugee communities; inadequate access to education in refugee settlements; and the ineffectiveness of urban assistance. The authors conclude that more benchmarking of outcomes of refugee policies is required to understand the nuances of which methods work and in which contexts.

Bilgili, O and Loschmann, C. Jun 2018. “Refugees and host communities in the Rwandan labour market,” in *Economies: Rights and access to work*. Forced Migration Review, Issue 58. University of Oxford Refugee Studies Centre.

<https://www.fmreview.org/economies>

Summary

Though refugees have the right to work, employers are poorly informed and many do not accept job applicants lacking a government ID card. The authors recommend issuing official ID documents for refugees and conducting an information campaign for employers.

Capps, R and Newland, K. Jun 2015. *The integration outcomes of US refugees: Successes and challenges*. Migration Policy Institute.

<https://www.migrationpolicy.org/research/integration-outcomes-us-refugees-successes-and-challenges>

Summary

Refugee integration programmes in the US have achieved strong employment rates – higher for refugees than for US-born residents even among recent arrivals. However, this report points to evidence that gaps remain in earnings even for long-term refugees (up to 20 years post-resettlement). The emphasis on starting employment as early as possible may be limiting the potential for low-skilled refugees to benefit from education and training. Evidence from the US suggests that education, skills recognition and English proficiency are all key factors in integration.

Center for Global Development and International Rescue Committee. 2017. *Refugee compacts: Addressing the crisis of protracted displacement*. Final report of the Forced Displacement and Development Study Group.

<https://www.cgdev.org/sites/default/files/Refugee-Compacts-Report.pdf>

Summary

The study group argues for the inclusion of refugees in wider economic and social planning, balancing their needs against those of the host population. It introduces compact agreements: multi-year agreements between host governments, donors and development stakeholders which provide incentives, such as market access and investment, for policy reforms to support refugee integration.

Key points

- The authors recommend three principles: 1) balance the needs of refugees and host communities; 2) Improve data, evidence, and innovation to drive outcomes and get the most value for money (data can help to depoliticise the issue); 3) Strengthen and align incentives to achieve results.
- With the political will and appropriate policies, the rising numbers of refugees globally could accelerate, rather than disrupt, development in host countries.
- There is a need for humanitarian and development actors to collaborate more. Refugees should be incorporated into economic development plans, receiving long-term funding from development budgets as well as short-term humanitarian aid.
- Refugees need access to quality education, job opportunities and public services. There is evidence of benefits from cash grants for business start-ups and nonformal education opportunities.
- Data on refugees as well as host communities is needed to understand gaps and evaluate policy responses: on poverty, jobs, incomes, refugee numbers, school enrolment; and gender-disaggregated data.
- Jordan, Lebanon and Ethiopia can provide case studies of countries trialling the new compact agreements.
 - In Jordan, the compact seeks to create 200,000 new jobs for refugees, by developing special economic zones and relaxing rules for exports to the European Union (EU) to attract investments. The government has issued many work permits free of charge, but the application process is lengthy, requires sponsorship from an employer and a landlord, last only a year and ties the worker to one employer. “Starting or running a business is difficult for a refugee in Jordan. Syrians, for example, are only able to register a business if they have a Jordanian business partner, can demonstrate that they have 50,000 Jordanian Dinar (US\$70,000) in a Jordanian bank, and can prove legal residency.”
 - In Lebanon, the compact seeks to expand education access for all Lebanese and Syrian children.
 - The Ethiopia Jobs Compact offers a US\$500m package to build industrial parks that will employ 100,000 people, 30% of whom will be refugees; it also includes government policy changes granting refugees expanded employment rights.
- Case study: Uganda

- Refugees have freedom of movement, the right to work and own a business, and equal access to social services such as primary education and health care.
- The 2006 Refugee Act and 2010 Refugee Regulations allocated a plot of land to every refugee for cultivation.
- In 2016, the government, UN and World Bank launched the Refugee and Host Population Empowerment (ReHoPE) strategy for joint self-reliance and resilience, with programming of up to \$350m over five years.
- Case study: Chad
 - Has introduced a joint education strategy that incorporates refugees and internally-displaced persons as well as citizens.
 - Is piloting an initiative to integrate data on refugee education into the national education management system.

Center for Strategic and International Studies (CSIS). May 2018. *Confronting the global forced migration crisis*. A report of the CSIS Task Force on the Global Forced Migration Crisis.

https://csis-prod.s3.amazonaws.com/s3fs-public/publication/180529_Ridge_ForcedMigrationCrisi.pdf?xG6zs9dOHsV2fr2oCxYTT6oar049iLfA

Summary

This report presents recommendations for the US on how to respond to global forced migration, giving its unprecedented scale and the observation that protracted displacement, mainly into developing countries, is the new normal. Less than 1% of refugees globally are resettled each year. A key finding is that the most effective solutions are ones that allow forced migrants to integrate into and add value to their host communities as quickly as possible.

Key points

Chapter IV addresses resettlement and integration into new communities, with a focus on the role of cities:

- The US' refugee vetting process takes 18-24 months on average and involves 20 stages—after the UNHCR has already conducted screening.
- Some countries use a distribution formula to decide where to resettle refugees, and factors such as cultural and religious dynamic and job opportunities may also be considered.
- Sweden is unique in offering permanent resettlement to Syrian refugees.
- As forced migration is a primarily urban phenomenon, efforts to confront it should align with urban development goals.
- Skills matching of refugees to host communities would increase economic benefits of migration.
- Factors accelerating economic integration include opportunities to learn the local language; to formally, legally earn a living; freedom of movement within the host country; nuclear family reunification visas (as lone migrants are more likely to send

money out of the community than invest and spend locally); and education, with commensurate support for the host community's education system.

- Data should be collected for a period post-resettlement to understand which policies lead to faster economic integration.
- Case study: the city of Kilis in Turkey, which made a conscious decision to take in a larger number of Syrian refugees and integrate them. "Turks and Syrians have come together in schools and community centers to learn computer, cooking, hairdressing, language, and other skills."

Del Carpio, X, Seker, S and Yener, A. Jun 2018. "Integrating refugees into the Turkish labour market," in *Economies: Rights and access to work*. Forced Migration Review, Issue 58. University of Oxford Refugee Studies Centre.
<https://www.fmreview.org/economies>

Summary

Turkey has granted Syrian refugees the right to formal work yet challenges remain in practice. The article reviews steps being taken by the Turkish government to overcome some of these. Evaluations of existing programmes point to the importance of sustainability, which can be achieved by strengthening national systems rather than creating separate structures for refugees.

Key points

- Turkey provides Syrian refugees with access to critical public services including health, housing, education and social assistance.
- At least half of working-age Syrian refugees work informally; and women work less than men.
- Recipients of EU-financed cash transfers risk losing benefits if they take on formal work.
- Right to work is tied to registration location, disincentivising travel to better job markets.
- Refugees can be referred to the Vocational Qualification Authority for validation of their foreign credentials or assessment of their educational level and work experience.
- The Strengthening Economic Opportunities for Syrians under Temporary Protection and Host Communities in Turkey programme includes gathering data on skills in demand by employers in host communities; social enterprise programmes targeting women with low levels of education; micro-grants for both Turkish and Syrian businesses in areas with large refugee populations, to boost employment.
- Turkey's employment support programmes – such as on-the-job training, entrepreneurship training and cash-for-work programmes (the latter targeting women and young people) – are being modified in order to be provided to Syrians.

Ekren, E. Jun 2018. “Obstacles to refugees’ self-reliance in Germany,” in *Economies: Rights and access to work*. Forced Migration Review, Issue 58. University of Oxford Refugee Studies Centre.
<https://www.fmreview.org/economies>

Summary

A majority of refugees in Germany rely on benefits. The 2016 Integration Act reduced some barriers to economic integration, shortening work prohibition periods and reducing citizen priority checks for job applications. Yet the author has found through fieldwork that many barriers and disincentives remain.

Key points

- Barriers include long asylum-seeking periods; nationality-based access to language and employment programmes; restriction on internal movement for job-seekers; long bureaucratic processes for skills and qualification recognition; a rigid education system.
- Disincentives include the requirement to pay for shelter accommodation costs once income is reported.

Hansen, L. Aug 2018. *Finance for refugees: the state of play*. NpM Platform for Inclusive Finance.

https://www.inclusivefinanceplatform.nl/wp-content/uploads/2019/04/npm-report_finance-for-refugees_the-state-of-play.pdf

Summary

The demand for financial services among refugees does not differ from that of host populations, so there is a need for inclusive and equitable access—not segmenting clients by nationality—rather than services specific to refugees. Though legal and policy barriers remain, the biggest constraint to increased financial inclusion of refugees is a familiarity gap between refugees and financial services providers (FSPs): FSPs need information and support to identify and assess refugees as potential clients.

Hemberger, A, Muench, S and Purvis, C. Jun 2018. “The power of markets: lessons from Uganda,” in *Economies: Rights and access to work*. Forced Migration Review, Issue 58. University of Oxford Refugee Studies Centre.
<https://www.fmreview.org/economies>

Summary

Cash transfers are a preferable form of short-term refugee support to in-kind food assistance, which can undermine local markets. Efforts to incentivise and facilitate development of local markets is important for longer-term financial self-reliance. The authors suggest that these forms of support are best achieved by coordinating humanitarian and development funding and programming.

Huang, C. 20 Sep 2017. *Global business and refugee crises: A framework for sustainable engagement*. Center for Global Development.

<https://www.cgdev.org/publication/global-business-and-refugee-crises>

Summary

Global business can respond to the refugee crisis by engaging refugees not as aid recipients, but as employees, producers, investees, and customers, suggests this report. Global companies can set targets for hiring and contracting from refugees and refugee businesses. Global investment firms can invest in companies that hire or source from refugees, as well as refugee-owned businesses, social enterprises, and social impact bonds.

Huang, C and Graham, J. Jun 2018. *Are refugees located near urban job opportunities?* TENT and Center for Global Development (CGD).

https://www.tent.org/wp-content/uploads/2018/06/TENT_CGD_Are-Refugees-Located-Near-Urban-Job-Opportunities_v2.pdf

Summary

The report advocates a role for multinational corporations (MNCs) in incorporating refugees into value chains, both as employees and suppliers. The locations of working-age refugees are mapped against the world's major urban areas, in order to identify areas where both MNCs and large pools of potential refugee employees/suppliers are located. The authors suggest that MNCs can leverage their influence as market leaders to push for policy reforms which reduce hurdles to refugee's inclusion in value chains.

Internal Displacement Monitoring Centre (IDMC). May 2019. *Global report on internal displacement 2019*.

<http://www.internal-displacement.org/sites/default/files/publications/documents/2019-IDMC-GRID.pdf>

Summary

This report focuses on the challenges of internal displacement, which is currently concentrated in Ethiopia, the Democratic Republic of the Congo (DRC) and Syria, and more broadly in Sub-Saharan Africa. Over half of recorded IDPs are in urban settings, and city governments have an important role to play in planning for their integration. Increased political will and a more long-term approach are required.

Key points

- Over half of IDPs live in urban settings which have more diverse job opportunities, but there is little data regarding the extent to which IDPs are able to benefit from these jobs.
- Informal job markets thrive where formal jobs are limited, but are associated with discrimination and exploitation, including dangerous activities and child labour.
- Formal employment can be encouraged through:
 - Tax breaks and wage subsidies to businesses employing IDPs and other disadvantaged people.

- Incorporating consideration of IDP influxes in municipal economic and labour market planning.
- Labour market regulations.
- Access to banking and insurance policies.
- Integration can be enabled by:
 - Understanding existing skills.
 - Providing new skills training.
 - Cash transfers – preferable to in-kind assistance which can undermine local markets.

International Rescue Committee (IRC). May 2019. *Building America's new workforce*.

<https://www.rescue.org/sites/default/files/document/3788/reportrescueworksbuidlingworkforce.pdf>

Summary

Job training programs that support refugees can reduce labour shortages by targeting key sectors, and boost local economies. Programmes tailored to refugees may incorporate local language lessons or focus on jobs for which bilingualism is useful. Partnerships, funding/finance and individual case management are needed to successfully retrain refugees.

International Rescue Committee (IRC). 11 Nov 2018. *Dreams deterred: Opportunities to promote self-reliance for Somali refugee youth in Kenya*.

<https://www.rescue.org/sites/default/files/document/3317/ircsomalia1511201801.pdf>

Summary

Somali refugees in Kenya have faced more severe barriers to economic integration since security laws curtailed their freedom of movement, creating a precarious situation of high reliance on donors in light of decreasing humanitarian funding. This report makes recommendations on how the government and other stakeholders can facilitate economic integration for those able to support themselves, while acknowledging that many refugees cannot be self-reliant.

Key points

- In Kenya, refugees have the legal right to work but face insurmountable administrative barriers owing to weak political will. Those seeking a work permit must obtain a job offer, but restrictions on movement outside of the camp, under security laws, make it impossible to do so.
- Kenya's development strategy excludes refugees.
- The need for self-reliance is growing as international humanitarian funds are shrinking; though it is important to remember that many refugees cannot be self-reliant owing to vulnerabilities, cultural biases etc.
- Policy recommendations:

- A national strategy for refugee self-reliance setting out clear, fair procedures for work and business permits.
- Integration of refugees into national development planning.
- An enhanced refugee registration system removing the need for corralling refugees – including refugee ID cards to be used for access to work permits and work-related benefits, integrated into the national ID database.
- Public participation for refugee planning.
- Regional Durable Solutions Secretariat (ReDSS) analysis framework: an analytical tool assessing the extent of durable solutions for displaced persons. It compares the conditions for refugees with those of host populations, in terms of physical, material and legal safety. For instance, it is useful to capture unemployment in comparison to the host community.
- In 2017, the Intergovernmental Authority on Development (IGAD), of which Kenya is a member state, released the Nairobi Declaration on Durable Solutions for Somali Refugees. Member states agreed to:
 - Invest in skills for refugees.
 - Create an enabling business environment, including attracting investors.
 - Endeavour to provide work permits for refugees.

International Rescue Committee (IRC). May 2017. *Financial capability for new Americans: Lessons from early interventions with refugees.*

<https://www.rescue.org/sites/default/files/document/1591/lg01jpmwhitepaperdigitalfinal.pdf>

Summary

This report, which draws on data from over 2,400 refugee households in the US, argues the case for providing refugees with bundled financial and employment services (employment support, help with accessing income supports, and financial capability services – education and coaching), as this combined approach leads to greater gains in net household income than providing any of the services individually. Details are provided on best practices in financial coaching.

Kattaa, M and Byrne, M. Jun 2018. “Quality of work for Syrian refugees in Jordan,” in *Economies: Rights and access to work*. Forced Migration Review, Issue 58.

University of Oxford Refugee Studies Centre.

<https://www.fmreview.org/economies>

Summary

The article argues that issuance of work permits alone is inadequate to ensure good outcomes for refugees and host communities. Refugee workers must be enrolled in social security or insurance schemes, both for their own protection and to ensure the viability of such schemes for local beneficiaries.

Ledstrup, M and Larsen, M. Jun 2018. "From refugee to employee: work integration in rural Denmark," in *Economies: Rights and access to work*. Forced Migration Review, Issue 58. University of Oxford Refugee Studies Centre.
<https://www.fmreview.org/economies>

Summary

The article discusses the benefits of starting help-to-work schemes during the asylum phase, with early feedback suggesting this approach leaves refugees better-positioned for economic integration at the point they achieve refugee status.

Key points

- Denmark has implemented a national strategy for refugee integration since 2015, in cooperation with employers and local governments. This includes employment initiatives including education, internships and processes to help understand the educational background of refugees.
- The Red Cross is now trialling a fast-track help-to-work programme aimed at people in the asylum phase. It involves skills assessments, training in local language and culture, vocational training, and support for job-seeking (training on job-search techniques, local work culture, and networking).
- These efforts to link employment integration with local belonging lead to a greater sense of purpose during the asylum phase, and more realistic expectations, motivation and confidence among job-seekers at the point when refugee status is granted.

Mathema, S. 19 Nov 2018. "Refugees thrive in America: Trump cuts the number of new arrivals despite advancements and success stories." Center for American Progress.

<https://www.americanprogress.org/issues/immigration/reports/2018/11/19/461147/refugees-thrive-america/>

Summary

This US-focused briefing examines data on refugee arrivals and ceilings in the past four decades, noting with concern a sharp drop under the Trump administration. It also analyses trends in, and factors affecting, the economic integration of refugees using official survey data from 2011-2015 and case studies.

Key points

- The US sets an annual refugee admissions ceiling (averaging 76,000 from 1999-2016) and admits a number typically close to this ceiling.
- In 2019, the ceiling was cut by 64% compared to 2016 – at a time when the number of people needing resettlement is rising, according to the UN.
- Refugee economic integration is accelerated by having/gaining host-country language skills; gaining recognition for foreign qualifications/professional certifications; support with professional networking; and support with job-seeking (how to write CVs and applications).

Legrain, P. Aug 2017. *How to get refugees into work quickly*. TENT/Step Up. http://www.opennetwork.net/wp-content/uploads/2017/08/TENT_StepUp_FINAL.pdf

Summary

Factors proposed in this report are grouped into three categories: the right to work, appropriate skills and job opportunities. The author calls for speedy asylum procedures followed by immediate access to permanent or long-term residency and work permits; training and skills-matching support; language support including on-the-job language training; access to technology and digital skills; work placements/internships; mentoring programmes; free movement within the host country to find work; anti-discrimination laws; and clear information for businesses on hiring refugees.

Legrain, P. May 2016. *Refugees work: A humanitarian investment that yields economic dividends*.

http://www.opennetwork.net/wp-content/uploads/2016/05/Tent-Open-Refugees-Work_V13.pdf

Summary

This study, drawing on IMF estimates, finds that one euro invested in welcoming refugees returns two euros to the economy within five years—without taking into account contributions to enterprise and growth. Refugees contribute economically as workers of all skill levels, entrepreneurs, innovators, taxpayers, consumers and investors. Benefits to the host economy are higher once a refugee starts work. To support refugees into work, the author proposes a combination of the US’ strong access to job and enterprise opportunities with the active social support provided by Sweden. Employability support is needed, including literacy and language training, job training and skills development, and recognition of foreign qualifications. Governments should allow free movement to seek jobs, streamline bureaucratic processes for starting up a business, and ensure refugee children don’t get left behind in school. Businesses can help above all by employing refugees.

Namak, S, Sahhar, F, Kureshi, S, El Rayess, F and Mishori, R. Jun 2018. “Integrating refugee doctors into host health-care systems,” in *Economies: Rights and access to work*. Forced Migration Review, Issue 58. University of Oxford Refugee Studies Centre.

<https://www.fmreview.org/economies>

Summary

The article presents ways in which different countries are enabling refugee medical professionals to integrate into the local health system.

Key points

- The UK has a scheme to retrain refugee doctors to local standards, cover examination costs and relocate them to areas with skills shortages. Sweden has a fast-track programme including training, mentoring and language lessons.

- “In Turkey, Gaziantep University and the World Health Organization teamed up to train and employ 500 Syrian refugee doctors to help care for the Syrian refugee population, with local clinics providing opportunities for the doctors to familiarise themselves with the Turkish health system.”
- The US lags, with refugee doctor integration schemes only operating on a small, local scale. The authors recommend a more centralised system, including more funding for recertification and examination costs.

Omata, N. Jun 2018. “Refugees’ engagement with host economies in Uganda,” in *Economies: Rights and access to work*. Forced Migration Review, Issue 58. University of Oxford Refugee Studies Centre.
<https://www.fmreview.org/economies>

Summary

Refugees in Uganda from neighbouring countries are given basic relief supplies, a plot of land to cultivate and tools. Without restrictions on their economic activity or movement, they have formed trading links with neighbouring communities and boosted local economic activity. The authors conclude that refugee economic activity can be complementary to, not necessarily in competition with, local activity.

Peromingo, M and Pieterse, W. Jun 2018. “The new world of work and the need for digital empowerment,” in *Economies: Rights and access to work*. Forced Migration Review, Issue 58. University of Oxford Refugee Studies Centre.
<https://www.fmreview.org/economies>

Summary

The authors make the case that digital skills are essential to economic and social integration, including for accessing financial services and finding jobs, so digital skills training at all levels should be included in refugee integration programmes.

Soto, A and Selee, A. May 2019. *A profile of highly skilled Mexican immigrants in Texas and the United States*. Migration Policy Institute fact sheet.
<https://www.migrationpolicy.org/research/highly-skilled-mexican-immigrants-texas-united-states>

Summary

The share of college-educated Mexican immigrants to the US has been rising. Among college-educated migrants who are underemployed in low-skilled jobs, barriers to finding higher-skilled work include limited English proficiency, lack of legal status and difficulties gaining recognition of professional credentials earned abroad. The report recommends improving access to language training and streamlining processes for recognition of degrees and certifications gained abroad.

United Nations High Commissioner for Refugees (UNHCR). 2019. *Refugee livelihoods and economic inclusion: 2019-2023 global strategy concept note*. <https://www.unhcr.org/uk/publications/operations/5bc07ca94/refugee-livelihoods-economic-inclusion-2019-2023-global-strategy-concept.html>

Summary

Factors identified as promoting refugees' access to decent work include the rights to work, own a business, access financial services, land/property ownership, and freedom of mobility. In the early stages, humanitarian assistance and education opportunities can improve later outcomes. Refugee economic integration requires finance, training, access to education at all levels, coaching and job placement services, as well as a conducive policy and regulatory environment. Stakeholders who can play a role include financial service providers, private sector entities (eg firms, business incubators – helping to integrate refugees into value chains as both producers and consumers), development actors and NGOs (often best-placed for livelihood interventions), governments, UN agencies and academia. Cash-based interventions (by humanitarian agencies and governments) are considered to have a better impact than in-kind interventions, allowing choice, dignity and economic benefits to the host community. Access to education is a key livelihood intervention.

United Nations High Commissioner for Refugees (UNHCR). 2017. "Building better futures," in *UNHCR global report 2017*, pp. 208-235. <https://www.unhcr.org/uk/publications/fundraising/5b4c89bf17/unhcr-global-report-2017.html>

Summary

Key elements of refugee economic integration are freedom of movement, access to education and the labour market, access to public services, the possibility of acquiring and disposing of property, valid travel and identity documents, and family reunification. Community-based approaches to improving relations between refugees and host communities can provide opportunities for both sections of the community to jointly identify concerns, and design and implement actions to respond to them. Positive steps taken in some countries have included formalising previously informal settlements and education initiatives which are inclusive of both refugees and host communities.

Zetter, R and Ruaudel, H. Jun 2018. "Refugees' right to work and access to labour markets: constraints, challenges and ways forward," in *Economies: Rights and access to work*. Forced Migration Review, Issue 58. University of Oxford Refugee Studies Centre. <https://www.fmreview.org/economies>

Summary

To assess refugees' right to work it is insufficient to look at a country's legal and policy framework, as other direct and indirect hurdles exist. The article outlines measures adopted in some countries to reduce these hurdles and support refugees into the formal job market, in part to avoid the higher levels of exploitation and child labour associated with informal

employment. The authors recommend aligning refugee law and practice with national employment policies.

Key points

- Hurdles to refugees working, starting a business and accumulating capital:
 - Requirement for a work/residence permit prior to employment; and costly/burdensome administrative process to gain permits.
 - Backlogs in refugee status determination, and poor accessibility of immigration offices.
 - Requirement for a local business partner to hold real estate or a business.
 - High fees for refugee business start-ups.
 - Limited access to financial services.
- Measures taken to boost refugee employment in some countries:
 - Easing processes for obtaining permits.
 - Providing language and other skills training, and recognising foreign qualifications.
 - Granting refugees land for farming.
 - Relaxation of restrictions on internal movement and place of residence.
 - Intermediaries providing links to the job market.

Further reading on the potential economic benefits of refugee integration

Bryant, J. 2015. *How the poor can save capitalism: Rebuilding the path to the middle class*. Oakland: Berrett-Koehler.

Clemens, M, Huang, C, and Graham, J. Oct 2018. The economic and fiscal effects of granting refugees formal labor market access. Center for Global Development, working paper 496. <https://www.cgdev.org/sites/default/files/economic-and-fiscal-effects-granting-refugees-formal-labor-market-access.pdf>

International Rescue Committee. May 2019. *Building America's new workforce*. <https://www.rescue.org/sites/default/files/document/3788/reportrescueworksbuildingworkforce.pdf>

National Immigration Forum. 5 Jun 2018. *Immigrants as economic contributors: They are the new American workforce*. <https://immigrationforum.org/article/immigrants-as-economic-contributors-they-are-the-new-american-workforce/>

National Immigration Forum. 14 Jun 2018. *Immigrants as economic contributors: Refugees are a fiscal success story for America*. <https://immigrationforum.org/article/immigrants-as-economic-contributors-refugees-are-a-fiscal-success-story-for-america/>

New American Economy. Jun 2017. *From struggle to resilience: The economic impact of refugees in America*. http://www.newamericaneconomy.org/wp-content/uploads/2017/06/NAE_Refugees_V5.pdf

Measurement as an incentive for policy improvements

Parks, B and Rice, Z. Feb 2013. Measuring the policy influence of the Millennium Challenge Corporation: A survey-based approach. Making Reform Incentives Work for Developing Countries Project, The Institute for the Theory and Practice of International Relations, and The College of William and Mary.
https://www.wm.edu/offices/global-research/_documents/reform-incentives-report-mcc.pdf

Summary

This study assesses the impact of the Millennium Challenge Account's good governance incentives (linked to US foreign development assistance) on accelerating growth-oriented reforms in developing countries, through a survey of policymakers and practitioners in recipient and non-recipient countries. It finds that linking assistance to measurable indicators does encourage policy and institutional reform in developing countries. The impact is strongest on policy areas which are easier to measure, with the implication that such incentive schemes have least impact on areas like political rights and civil liberties.