

# THE ROLE OF THE PRIVATE SECTOR IN **ECONOMIC** INTEGRATION OF REFUGEES

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## PROCEEDINGS

June 11-12, 2019

Including the Charter of Good Practice

# 1. INTRODUCTION

## CONTEXT

Today, 70 million people have been forced from their homes worldwide, including 25 million refugees, according to UNHCR. Almost 85 percent are hosted by low or middle-income countries such as Jordan, Lebanon, Ethiopia, Uganda, Turkey, and Bangladesh. With half of the world's refugees staying for more than four years on average in the host countries, the international community has moved from a predominant use of humanitarian approaches to an increasing appreciation of development responses. The New York Declaration for Refugees and Migrants (2016) set out key elements of the Comprehensive Refugee Response Framework (CRRF) and emphasized the private sector's role in finding solutions for refugees and host communities. The CRRF became part of the Global Compact on Refugees (2018) - to ease pressures on host communities and enhance refugee self-reliance.

## PURPOSE

This global event on the role of the private sector in the economic integration of refugees was co-hosted by the World Bank Group (WBG), the European Investment Bank (EIB), and the Confederation of Danish Industry (DI). The event brought together stakeholders from across the public and private sectors to develop new ways to mobilize expertise, linkages, finance, and resources in support of refugees. While a number of organizations have explored how the private sector can facilitate refugee integration into host community economies, a need remained for global lessons learned, for practitioners dealing with entrepreneurship, investment, employment, and services and business development. Following up on the adoption of the Global Compact, the first Global Refugee Forum will be held in December 2019 in Geneva, and the Paris conference on the Private Sector's Role in Economic Integration of Refugees fed its conclusions into this process. The conference also aligned with the collaborative platform for Multilateral Development Banks (MDBs) on economic migration and forced displacement (2018), with the WBG and EIB as two MDBs directly co-organizing the conference, and with the growing work of the World Economic Forum on the topic.

## FUNDING

The conference was funded by the co-organizers as well as through generous financing from DANIDA, UK Aid as part of the Jordan UK Initiative, and the World Bank Group SDG Fund.







A Yemeni women entrepreneur in the Obock refugee camp in Djibouti  
Photo credit: © B. Herzberg



## CONTENT

The conference was organized around four themes:

<b>Entrepreneurship</b>	Supporting refugee entrepreneurship; innovation and incubation programs for refugees; youth entrepreneurship training schemes; diaspora mobilization in support of refugee entrepreneurs.
<b>Investment</b>	Impact investing to benefit refugees and host communities; private capital mobilization to scale companies employing or benefitting refugees; business-to-business deals which increase opportunities for refugees; innovative blended finance tools that benefit refugees.
<b>Employment</b>	Labor policies and refugees; private sector experience in selecting, training and employing refugees; refugees' voice and representation in the labor market.
<b>Services and Products</b>	How corporations and small businesses adapt to the influx of refugees through market-driven approaches; private business support to supplement public aid; adapting and redesigning business models.

## RESULTS

Building on the general lessons from the panel events on day 1 and the in-depth working sessions on day 2 (including country cases and sector discussions), the conference culminated in the elaboration of a **Charter of Good Practice on the Role of the Private Sector in Economic Integration of Refugees**. The Charter is composed of 20 principles; 5 each on entrepreneurship, employment, investment, and services & products. The Charter is included in these proceedings on page 7-15.

The principles were developed collectively during the conference, and designed as a guide for the private sector, government representatives, and development actors in their work on mobilizing private sector talent, capital, and innovative solutions in support of refugees and their host populations.

The Charter design process is open and consultative, even beyond the workshop: comments, edits and suggestions for the Charter can be submitted online until December 1<sup>st</sup>, 2019 on [danskindustri.dk/ps4refugees](https://danskindustri.dk/ps4refugees). If need be, a revised version will be published taking the suggestions into account.

A follow-up event is planned for 2021 to report on each component of the principles and to disseminate lessons learned.

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# VENUE

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## 2. ABOUT THE CO-ORGANIZERS

### The World Bank Group (WBG)

This conference was organized in the context of the Refugee Investment and Matchmaking Platform, launched in September 2018 by the WBG to support refugees and host communities through enterprise and market development. The Platform, piloted in Jordan, seeks to mobilize the private sector in support of refugees and their host communities through several channels and is built around four key pillars: (i) matchmaking, (ii) investment, (iii) policy linkages and institutional development, and (iv) global knowledge, outreach and advocacy. This initiative reflects the WBG's Maximizing Finance for Development approach to leverage all sources of finance, expertise and solutions to support developing countries' sustainable growth. The WBG is seeking ways to collaborate with an increasing number of non-traditional development partners, stepping up efforts to support refugees and host communities. This work is funded through the World Bank – UN SDG Trust Fund, as well as through UK Aid as a follow-up to the Jordan London Initiative 2019 Conference. It is integrated into the World Bank Fragility, Conflict and Violence strategy, which seeks to address the drivers of fragility, conflict and violence in affected countries and their impact on vulnerable populations. The event was also aligned with the WBG's new Mashreq Displacement Strategy, aiming to enhance support for the people and governments of the Mashreq throughout the stages of forced displacement, including support to job creation and private sector development.

### The European Investment Bank (EIB)

As the EU bank, the EIB is committed to working with partners to define and deliver an effective response to the global forced displacement crisis and strengthen economic development contributions. This is being achieved by: a) focusing on the socioeconomic aspects of the crisis; b) helping communities facilitate the acceptance and inclusion of the forcibly displaced; and c) supporting economic resilience through initiatives as investing in the private sector to create jobs and economic opportunities. The current refugee crisis is a reminder of the interconnectedness of development issues, not only with geopolitics, but with growth and investment policies in every country. The EIB is committed to aiding EU Member States in addressing the refugee crisis in host countries, transit countries and countries of origin, and co-coordinates the Multilateral Development Bank initiative on Migration and Forced Displacement.

### The Confederation of Danish Industry (DI)

DI is the largest employers' organization in Denmark with over 11,000 member companies. DI is a key social partner, negotiating the largest Collective Bargaining Agreements and is a key knowledge provider on private sector growth. DI is a signatory to and vocal supporter of the Danish Tri-Partite Agreement on integration of refugees into the Danish labor market. This agreement (2016) allowed for the integration of refugees following the European refugee crisis. DI is also a partner of the Ministry of Foreign Affairs, promoting growth and decent job creation in developing markets. Through this partnership, DI is involved in projects with its sister organizations in Turkey, Jordan and Lebanon, targeted on inclusion of refugees through labor market policies and entrepreneurship. This event took place under DI's commitment to foster knowledge and deploy expertise on economic inclusion and public-private dialogue as part of its partnership with the WBG and DANIDA.

### 3. CHARTER OF GOOD PRACTICE ON THE ROLE OF THE PRIVATE SECTOR IN ECONOMIC INTEGRATION OF REFUGEES

The Charter was consolidated during the international conference on the Role of Private Sector in Economic Integration of Refugees held in Paris, June 11-12, 2019.

#### PREAMBLE

**Conscious** that more than 68 million people have been forced from their homes worldwide, including 25 million refugees who are likely to stay in the host countries for multiple years,

**Recognizing** the transition from predominantly humanitarian approaches to complex development responses,

**Observing** that the 2016 New York Declaration on Refugees and Migrants set out key elements of a Comprehensive Refugee Response Framework emphasizing the private sector's contribution as part of the 2018 UN's Global Compact on Refugees,

**Supporting** the principle that better cooperation amongst private sector stakeholders, development actors, government representatives and civil society is helpful to define and deliver a comprehensive response to forced displacement.

**Encouraged** by initiatives mobilizing private sector talent, capital, and innovative solutions in support of refugees and their host populations,

**Aware** of the demand and challenges faced by the private sector to scale refugee-inclusive pilots, and cognizant of the demand that practitioners have voiced for good practice recommendations and baselines for measuring success,

**Now therefore** we, practitioners from the private sector, development intermediaries and public institutions, put forward the following principles hereby set forth as a Charter of Good Practice on the Role of the Private Sector in Economic Integration of Refugees, which reflect collective experiences of professionals from the private, public and development spheres and lessons learned from research into refugee-inclusive mechanisms and private sector mobilization for the forcibly displaced.



# ENTREPRENEURSHIP

To enable integration, self-reliance, and contribution to market development and economic growth through entrepreneurship, the private sector and policy makers should consider the following five principles:

## 1. INTEGRATION

**Entrepreneurship is an important mechanism to advance economic integration.**

- Refugee entrepreneurship programs should be customized to the local context, but integrated, in a spirit of inclusion, into broader national- and regional-level initiatives focused on entrepreneurship and SME development.
- Refugee entrepreneurs should be supported by host community entrepreneurship ecosystems, and refugee businesses ought to be integrated in local value chains to harness the potential of local investors.
- Apart from being a gateway to income and employment, entrepreneurship should foster inclusion of both refugees and local communities, especially through actions of local authorities, to accelerate refugees' insertion by recognizing their contribution as actors of local development.
- Private partners should support and promote women's participation in refugee-driven and refugee-oriented businesses.

## 2. REGULATION

**Entrepreneurship requires a clear, transparent and non-discriminatory legal and regulatory environment, which enables host and refugee businesses to take off quickly and thrive in an inclusive and sustainable fashion.**

- Regulatory framework for enterprise creation, registration and operation needs to be designed in a non-discriminatory manner to ensure fair competition and decent jobs for both forcibly displaced and host communities; this includes equal rights to access property, to trade, and to benefit from financial services, as well as equal freedom of movement.
- Refugee startup businesses and host entrepreneurs should have equal access to entrepreneurship support programs and self-employment schemes, regardless if these are offered as part of the broad pre-existing entrepreneurship ecosystem, or if they were prompted by the refugee influx.
- Refugee and host entrepreneurs should be able to use digitally-authenticated identification to prove identity, open bank accounts, sign contracts or register new businesses, or otherwise facilitate administrative and business procedures.
- Sensitization, outreach and awareness campaigns should be deployed to ensure that displaced and host populations alike (including refugee entrepreneurs, host businesses, and counterparts such as banks, institutions, employers, and customers) gain equal knowledge of relevant business and refugee-related laws and regulations, and for rules to be applied transparently and equally for the benefit of all.

## 3. CAPACITY BUILDING

**Entrepreneurship support programs inclusive of newcomer and local entrepreneurs alike can help close education and skills gaps as well as address adaptive challenges.**

- Entrepreneurship and business training should be adapted in duration, style, type of instructors and techniques to acknowledge differences in culture, regulations, language or competencies and maximize skills transfer as well as understanding of local (host) context.
- Capacity building should provide continuous capability enhancement and make support available at all stages of the entrepreneurial process.
- Entrepreneurship programs should create spaces & platforms to share and align best practices and evaluation frameworks, and should mobilize peer-to-peer support, from groups and individuals, to evaluate newcomer competencies and experience.
- Entrepreneurship practitioners should leverage technology to deliver capacity building activities at large scale, making use of existing high-quality content, and thus gaining in financial and operational efficiency all the while facilitating inclusivity and accessibility for wider impact.
- Capacity building ought to help enhance visibility of entrepreneurial success stories to help deconstruct negative stereotypes in communities and contribute to changing the narrative on refugee entrepreneurship.

#### 4. FINANCING

**Refugee-driven and refugee-oriented startups and enterprises require greater access to and promotion among private financiers.**

- Financing of refugee entrepreneurs' ventures should adopt a more flexible approach when it comes to financing instruments, – such as microcredits, credit guarantees, or community-based financing, and impact-investing programs.
- Financiers of refugee ventures ought to relax and/or adapt their requirements for credentials, including documentation, credit rating, seed funding.
- Financial institutions and private funds should be encouraged and supported by governments and multilateral development banks and development finance institutions to provide the financing needed by refugee entrepreneurs;
- financial products and services offerings that are inclusive of the forcibly-displaced persons ought to receive additional support from the public sector to help crowd in private partners.

#### 5. NETWORKING

**Networks of diverse support partners and functions facilitate business creation and contribution to economic growth of forcibly displaced people and host communities.**

- Entrepreneurship programs should create relevant and effective linkages to the host community, government affiliated organizations, corporate partners, NGOs, financing institutions and intermediaries, and diaspora support networks.
- Public-private dialogue can be useful at gathering sector partners and help discover and solve constraints and opportunities in a collaborative fashion.
- Matchmaking schemes, online e-commerce and transaction platforms or sectoral promotion approaches are essential to build up refugee-related entrepreneurship as an important part of the Business-to-Business ecosystem.
- Local business associations should be encouraged to reach out to refugee communities and customize programs/discounts/networks to integrate new companies into their organizations.



# INVESTMENT

To promote and deploy investments that enhance economic integration of refugees, enable inclusive growth of host economies, and benefit investors and target beneficiaries alike, the private sector should consider the following five principles:

## 6. ADDITIONALITY

**Refugee-related investment makes a contribution complementary to what is available in the market and crowds in the private sector.**

- Ideally, investments ought to provide both financial and non-financial additionality in terms of (innovative) financing structures, resource mobilization, risk-sharing, policy and regulatory change, standard-setting and knowledge-sharing.
- Investments should enhance opportunities for the host community as well as the forcibly displaced.
- Investors should attempt to channel refugee-related funds through local financial institutions before they consider building new mechanisms with additional intermediaries and resources.
- Alternative or new mechanisms are warranted when a lack of flexibility, speed, or competency prevents the mobilization of assets for deployment to the target recipients.

## 7. RESILIENCE

**Investments contribute to the host economy's resilience, long-term viability and growth potential through market development to counter shocks, including those caused by forced displacement.**

- Investing in alignment with the host countries' priorities and boosting resilience is fundamental to economic integration of refugees and social cohesion with host communities.
- Investors should prioritize sectors most likely to be impacted by a high influx of refugees such as basic services and climate adaptation.
- The private sector ought to work in partnership with public investors, civil society organizations and refugee communities to increase the marketability of the host economy and drive its growth through investments in competitive sectors, business-to-business matchmaking, and integration into global value chains.
- Investors should acknowledge vulnerability factors and support targeted measures such as insurance schemes and innovative technology solutions to address those in order to enhance the resilience of refugees and host communities.
- Investments into resilience require an evidence-based approach as it is vital to carefully assess market failures and investment gaps, and to couple investment with adequate technical assistance and capacity building.

## 8. INCLUSION

**Investment furthering the economic integration of refugees supports financial and social inclusion and benefits both the forcibly displaced and host communities.**

- The private sector should prioritize investment and financial offerings targeting inclusive businesses that expand access to goods, services and livelihood opportunities on a commercially viable basis to people at the Base of the Pyramid (BOP), be they refugees or members of the host communities.

- Investment ought to promote diversity and offer solutions that help reduce compounded inequality and remove barriers related to gender, disability and other vulnerabilities that hamper financial and social inclusion.
- Investment should be designed to extend services to the unbanked, and to enable the formalization of informal businesses, which cannot access investment outside of the world of micro-finance.
- The private sector ought to base its investment strategy upon a consultative process with relevant stakeholders (inclusive of civil society, labor market partners, target beneficiaries, and policy makers) in the host communities.

## 9. INSTRUMENTS

**Solutions for investment, banking and access to finance for refugees and host communities are flexible and agile, in order to respond and adapt adequately to the increased demand and risks inherent to a refugee-affected market configuration.**

- Policy makers should seek to create an enabling environment for a variety of funding mechanisms by the public and private sector, including different financial instruments deployed for different return horizons and risk appetites, depending on the needs of the market linked to the situation at hand, including recovery, stabilization and restoration.
- Cooperation between different actors (public – private) is necessary to promote blended finance solutions to de-risk investments.
- Instruments ought to be designed with an ambition to crowd in private finance.
- Innovative financing solutions, including development impact or sustainability awareness bonds and outcome-based instruments should be sought and promoted.
- Financing instruments should be perceived as part of a larger toolkit and ensure that refugee seeking financing can access the mainstream financial actors and intermediaries.

## 10. IMPACT

**Refugee-related finance and investment delivers long-term impact and is profitable and sustainable for target beneficiaries, investees and investors alike.**

- As global appetite for impact investment is as high as US\$ 26 trillion, the focus should be on how to best measure and track intentional impact via appropriate indicators.
- Capital result frameworks should be linked with those of internationally recognized targets and standards for impact, such as the Sustainable Development Goals (SDGs), the Global Compact for Refugees, etc., to avoid “impact washing”.
- Impact ought to be monitored consistently on an-going basis, to identify and share lessons learned that emerge develop through your investment cycle.
- It is recommended that a migrant/refugee lens with clear sets of criteria is applied to capture investments’ economic and social impact on both host communities and refugees.
- Investors should complement traditional investment analysis with specific analytics to better understand risks related to investments in/by refugee-owned or oriented business. For example, productivity and debt repayment risks may not be higher than under comparable non-refugee circumstances.

# EMPLOYMENT

When considering refugee employment, businesses and their representative organizations should advocate for and consider the following five principles:

## 11. ACCESS

**Refugee talent has equitable access to larger societal structures, institutions and resources.**

- Social partners and international organizations should work towards raising awareness among policy makers and host communities of the contribution refugees could make upon entering the labor market.
- Refugees should be able to access information to learn about their rights to work and the possibility to join bridging employability programs from day one.
- To minimize the loss of competencies and motivation, refugees should be able to undergo skills mapping, skills upgrading and perform temporary jobs while their refugee status is under clarification.
- To ensure alignment and complementarity of support programs, employers and their representative organizations should work closely with local employment services, integration support providers, and development partners.

## 12. LEGAL FRAMEWORK

**The legal framework for employment guarantees refugees freedom of movement, right to work and to receive training, to decrease their reliance on aid and help the economy of the host country tap the full potential of their skills and consumption.**

- The legal framework needs to be clear, predictable, comprehensive and coherent to create incentives for companies to hire and invest in skills upgrading for refugees.
- Social partners, i.e. employer's representative organizations and trade unions, should advocate to reduce the legal uncertainty and bureaucratic burden that currently hampers employment of refugees.
- Social partners need to engage in public private dialogue with host governments on the economic integration of refugees.
- It is vital for host countries to seek ways to facilitate access to regional labor markets, especially in neighboring countries and/or markets with many migrant workers.

## 13. INTERMEDIATION

**As social partners, the employers' representative organizations, government and the trade unions play a unique intermediary role in the economic integration of refugees.**

- Government should facilitate social dialogue with employers and trade unions on employment opportunities for decent work for refugees in accordance with ILO conventions.
- The employers' representative organizations and trade unions should promote and raise awareness among their members on the possibilities and advantages of allowing refugees to enter the labor market.
- The employer's representative organizations and trade unions ought to help create opportunities for in-work training for refugees and participate in the design and organization of vocational training modules.



- Trade unions and business associations have an instrumental role to play to in matching the skills available in the refugee and host labor pool with demand from employers.
- The social partners should help facilitate the recognition of certifications required for technical and professional trades.

## 14. SKILLS

**Foreign qualifications and skills are assessed, recognized and levelled swiftly, efficiently and in an equitable manner.**

- It is imperative to conduct a skills gap analysis to enable long-term evidence-based planning to meet the actual and future needs in the labor market on the private sector side.
- Matchmaking of aspiration and jobs, soft skills training, mentoring and coaching to provide orientation and sustain motivation, need to be available to refugees to pave way to satisfactory/promising employment. Employers ought to consider the use of prior learning developing bridging programs.
- Initial and continuous training, including language, should respond to labor market needs and be delivered by qualified dedicated institutions equipped with relevant facilities and curricula.
- In the absence of official certificates and with respect to different recognition systems, it is recommended to develop an approach to assess, validate and certify previously acquired qualification and skills levels. Employers should, where there is no documentary proof of qualifications, consider the use of ad-hoc assessment methods.
- To enhance long-term prospects for the highly skilled, governments, municipalities, job centers and social partners should enable refugees with these skillsets to resume the original career pathways.

## 15. SOCIALIZATION

**Successful integration of refugees depends on insertion programs based on the local context.**

- Programs addressing challenges such as transport, childcare and language adaptation are paramount to the integration of refugees into the work environment.
- Employers and relevant government entities should design programs catering to refugees who may suffer from mental stress and physical health issues, to detect such issues quickly and offer support measures.
- The refugee dimension should be incorporated into diversity management tools for the workplace, which aim to enhance more inclusion towards cultural diversity and gender balance.
- Anti-racism and anti-xenophobia sensitization campaigns for the host country workforce and local communities should seek to fight racist and xenophobic attitudes, alleviate social tensions and reduce hostility in the work place; conflict-resolution mechanisms ought to be envisaged in case tensions arise.
- Employers should support efforts to overcome discriminatory attitudes in the workplace and among employers in supply chains, and to enhance understanding and appreciation in teams and between refugee employees and managers.

# SERVICES AND PRODUCTS

When exploring, developing and implementing business models that support or include refugees, the private sector should consider the following five principles:

## 16. ADAPTATION

**Adaptive and flexible responses factor in the complexity of refugee situations and the dynamics of the interactions between the stakeholders engaged.**

- Solutions should be designed based on the realities of displacement and with the understanding that refugees are unique clients; there is no one-size-fits-all, and service delivery models require significant tailoring to the local context.
- Businesses should cultivate a willingness to test, learn and adapt based on client feedback and changing contexts, on an ongoing basis and beyond crises.
- Services and products providers should acknowledge trade-offs between speed of delivery and long-term relevance and impact.
- Multi-sectoral approaches are required to improve the user experience and enable infrastructure and service delivery that contributes to inclusive growth.

## 17. SUSTAINABILITY & ACCOUNTABILITY

**Services and products are economically and environmentally viable, ‘do no harm’ and actively seek to deliver positive social impacts for refugees.**

- Services and products should be market-based beyond a “refugees as customers” only, but inclusive of refugees as customers and consumers.
- Services and products should be designed with a vision for long-term economic viability, beyond a particular crisis response scheme.
- Products and services should be designed in collaboration with refugees to best speak to their needs as customers and consumers, in light of context-specific cultural, social, legal realities.
- Product and service design needs to consider environmental and social impact and avoid aggravating negative impacts, especially those that could perpetuate displacement.
- Services and products should be sourced locally as much as possible to maximize relevance and environmental sustainability.

## 18. PARTNERSHIPS

**Private groups and business affiliates, non-profit organizations, development institutions, and government institutions create and sustain a level playing field for partnerships to deliver products and services to refugees.**

- Local authorities, structures, and actors should be an integral partner in the design and delivery of products and services to refugees from the outset.
- Risks need to be shared equitably between partners to create mutual interdependence and accountability.
- Successful partnerships require complementary competencies and upstream coordination.
- Stakeholders should identify existing locally proven business models and forge partnerships with them in the refugee space.

- Partnerships should help ensure that products and services for refugees are best fit for purpose and at value for money.

## 19. MARKETABILITY

**Commercial viability is a pre-requisite to sustain and scale a business that provides services and products to refugees.**

- Financial modelling that accurately projects a break-even point is essential in the development of new business cases.
- In the start-up phase, there is a need for prolonged soft funding opportunities, as refugee-oriented services and products can take several years to transition from subsidized provision to breaking-even on market terms.
- Financing for product and service providers should combine non-profit and profit elements and consider blending grants with commercial revolving instruments.
- Financiers ought to identify and create a market place for alternative revenue stream opportunities, such as carbon credits, water credits etc.
- UNHCR needs to harness its convening power to connect financiers with service and product providers.

## 20. COMMUNICATION

**Provision of adapted services and products that target refugees is communicated openly and carefully to/by all stakeholders (including refugees) to minimize risks and enhance internal and external support.**

- Open, structured and coordinated communication channels should be established to help address weaknesses and challenges faced by the private sector and refugees, and to share data and knowledge.
- A coordinated message, vision and approach can facilitate policy dialogue with the host governments to improve the market enabling environment and remove systemic obstacles which hamper investments.
- Language matters, and businesses addressing refugee integration through their products and services should not hesitate to speak “differently” in the spirit of respect for diversity and inclusion; business model canvas terms should be adapted to recognize the social dimensions of the refugee market: Customer Segments could be changed to Beneficiaries; Cost Structure to Mission Cost/Budget; Channel to Deployment; Customer Relationships to Buy-in/Support.
- An inclusive approach to communication should help manage expectations of refugees but also perceptions of poor members of host communities (who may feel that they are not benefiting equally).



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## 4. PROCEEDINGS: DAY ONE

### WELCOME



*Benjamin Herzberg, Senior Private Sector Specialist, World Bank Group*

### **B. Herzberg**

The welcome address highlighted the global imperative to address the issue of refugee integration. Fresh numbers, courtesy of UNHCR, listed countries hosting large numbers of displaced people in absolute numbers and per capita – the brunt of the burden is borne by small low-income or middle-income countries, often suffering from fragility, such as Lebanon and Chad.

Facts and figures: 20,000,000 refugees; 2,090,898 asylum seekers; 39 million IDPs; almost 5 million returnees, 2.8 million stateless persons.

Livelihoods and jobs for refugees underpin their economic integration. The challenge remains towering as we need scale and a robust contribution from the private sector to deliver it. The four pillars that will prop up this “tower” are entrepreneurship, investment, employment, and services & products. They provide the guideposts for today’s and tomorrow’s discussion on good practices that can serve policy-makers and private partners alike.

## KEYNOTES



*Saroj Kumar Jha, Regional Director, Mashreq Countries, World Bank Group*

### **Saroj Kumar Jha**

In a moving introduction, Mr. Jha related his personal story of experiencing poverty and a sense of lost opportunity in India, stressing that displaced people needed special attention.

In recent years, the World Bank Group has focused on the nexus between fragility and mobility. Earlier this year, it published a landmark [report](#) on displaced Syrians that introduces a 'mobility calculus' and thus marks the first quantitative analysis of refugees' choices to stay or return.

Mr. Jha underlined the importance of addressing structural challenges faced by countries hosting large numbers of refugees, such as inclusive growth and jobs and the investment climate, concluding that there will be more conflict if people continue to compete for limited opportunities.





*Flavia Palanza, Director, Neighbouring Department, European Investment Bank*

### **Flavia Palanza**

Ms. Palanza also grounded the global issue of forced displacement in her family's story of fleeing conflict in Northern Africa. "Behind the word refugee is always an individual story. Anybody can be affected and suddenly."

From the EIB perspective, it is vital to transition from a cyclical approach to a global and long-term approach that spans decades and entail building resilience. She agreed with Mr. Jha that addressing structural barriers was critical but stressed that "jobs were not all" and highlighted public infrastructure and climate change mitigation/adaptation as essential areas for public and private investment. "It is based on the quality of public infrastructure and services that refugees and hosts alike decide where to live".

Ms. Palanza therefore urged to work towards sustainability - water, education and healthcare for all. She then gave examples of EIB projects that made a difference to refugees and host communities, citing the umbrella Economic Resilience Initiative and Africa/Caribbean/Pacific Migration Package focused on impact investment.

Through these envelopes, the EIB has provided support to a local education company in Lebanon that enables refugee children to study online using 60-euro tablets, the Micro fund for Women in Jordan, and hospitals in Serbia that provide healthcare for both refugees and hosts.



*Thomas Bustrup, Deputy Director General, Confederation of Danish Industry*

### **Thomas Bustrup**

Mr. Bustrup called on European countries to lead by example: born and raised a Dane with all the prosperity and opportunities that the society offers, he said that, "If we don't succeed here, how can we hope to succeed elsewhere?"

Refugees become a part of local communities via education and work. Employing refugees is "good business", with the value added of providing individual self-esteem and self-realization to the displaced themselves. This is the motto of the Confederation of Danish Industry and its network of sister organizations around the globe.

Mr. Bustrup underscored the importance of gearing more attention and support to girls and women, who must be empowered to enter the labor market in advanced economies and emerging markets alike. To illustrate, he noted that the average employment rate among refugee women is 17% lower than among refugee men due to obstacles such as language, education and lack of networks.

"Integration is the only path to social cohesion. Otherwise, imbalances ensue that businesses do not need."



*Raphaelle Leroy, Director of Retail Banking Corporate Engagement, BNP Paribas*

## **Raphaelle Leroy**

In crisis mode at the time of the 2015/2016 refugee influx into Europe, BNP took a conscious decision to be a part of the response to the emergency. Hence, the bank pledged to devote EUR 12 billion over the 2015-2021 period from all of our business lines to build an ecosystem inside and outside BNP to support refugees. BNP has action plans for refugees, especially recent arrivals, around five thematic areas: education (especially language training), entrepreneurship, socialization with assistance from employees, partnerships and social entrepreneurship.

Ms. Leroy emphasized that the company believes in “integration through better employability”, hence the focus on language and skills.

Yet this is merely a starting point: BNP is encouraging its SME clients to hire refugees and supporting incubators and accelerators that will help refugees create their own businesses. One will open in Montreuil on the second half of the year for 20 refugee businesses.

Refugee integration also rests on financial inclusion and investment. On the BNP side, steps will be made to lower barriers to accommodate people on the move. When it comes to investment, BNP is an advocate of social impact bonds, whereby states will reimburse private investors if businesses achieve social goals.





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/ ENTREPRENEURSHIP



# ENTREPRENEURSHIP PANEL DISCUSSION



This panel explored how to support refugee integration through entrepreneurship via incubation, impact investing and other support programs. Panelists discussed the entrepreneur's journey, regulatory and competitiveness challenges, and learnings from financial support schemes for inclusive entrepreneurship and enterprise growth.

## Speakers

- Ahmad Sufian Bayram, Founder, Startup Syria; author of "Entrepreneurship in Exile"
- Michel Botzung, Manager for Africa Fragile and Conflict Situations, IFC, World Bank Group
- Figen Öğüt Çeliktürk, Business Development and Strategy Coordinator, Gaziantep Chamber of Commerce
- Mohammed Zawahreh, Head of the Local Development Unit, City of Zarqa, Jordan
- Saad Chouihna, CEO and Partner, Saad Plast

Moderator: Najy Benhassine, Director, Equitable Growth, Finance and Institutions, Middle East and North Africa Region, World Bank Group

### **Saad Chouihna (Saad Plast)**

Rebuilding our company from scratch in Turkey was a massive challenge. However, with useful assistance from the EBRD employment program, we grew from eight to 20 employees, with improved processes, machines and products. To give back, we support families from the refugee community. Entrepreneurship provides a sense of empowerment.

The local ecosystem is crucial for success: the local Chamber of Commerce, which created space dedicated to Syrian refugees and their needs, made a big difference.

### **Ahmand Sufian Bayram (Start up Syria)**

In six years, we went from 150 to 8,900 businesses started by Syrians in Egypt, Jordan, Turkey. We are building up an ecosystem of hubs, incubators, networking spaces – over six years, we have worked with 5,000 businesses and see that Syrians have a tremendous passion for business.

We have heard: “This is the only chance for me to start a new life. Not a chance of winning but surviving the game.” This is the “why” of refugee entrepreneurship.

The typical profile of Syrian businessmen differs if they operate inside or outside the camps. Those operating inside typically lack a residency card, study at the same time, circulate their products/services only within the community and sell via social media. Those outside have often reinvested profits from their business in their home country and become integrated in the entrepreneurship ecosystem.

### **Michel Botzung (IFC)**

What would it take to grow the private sector in Sudan, Ethiopia, Uganda and Kenya? Kenya faces a protracted

situation: 450,000 people are living on the Somali border and 190,000 in the north. Some of them have been in Kenya for 10-20 years already. Kakuma is a full informal settlement not very different from a Kenyan town. Out of 5,000 registered businesses, about half is run by refugees.

Refugees are an engine of the economy (despite all odds). Host communities are a social license to operate

Most initiatives supported by humanitarian organizations are very small and local – ad hoc bits here and there. No large private sector investment as a result. Private sector and humanitarians should spend time together to discuss business opportunities. We can bridge gaps by tackling the communication challenge.

### **Figen Öğüt Çeliktürk (Gaziantep Chamber of Commerce)**

There are 3.6 million refugees in Turkey. We went from 6 to 2,000 Syrian companies registered in the Chamber of Commerce, mostly on foodstuffs, textile and plastics. We should transform them into higher value-added sectors.

The Chamber established a special department to provide refugees with vocational and soft-skills training, and ecosystem services (such as marketing, finance, advice on starting a business, etc.). The Chamber will also create an entrepreneurship hub/incubator and an industrial design and modelling center for incubation using EU funds.

Refugees provided an infusion of dynamism into the economy, which needs to graduate from industry-oriented to creative, tech-driven. At first, we faced overload and had to strike a balance between catering to the host community and refugees. It is not easy to get by and be sustainable for local businesses either – the long-term goal of integration

demands that we divide our attention equitably.

What needs to be avoided is unfair competition: our members compete with informal business which do not pay taxes or social security, which fosters negative perceptions by the host community.

### **Mohammed Zawahreh (City of Zarqa)**

In Jordan, we need to shift the paradigm from “waiting for a central government solution” to “working creatively to build our own solutions”. There are 700,000 people registered as refugees, but only 100,000 live in camps: so, there are many more displaced people in Jordan living directly in host communities.

There is palpable social tension around jobs and a threat of conflict between refugees and hosts. Home-based businesses are a partial solution – they are flexible and accessible for certain groups, especially women, youth and the disabled, which are the most disadvantaged on the job market.

Our municipality trains women home entrepreneurs, refugees and hosts alike, and grants licenses for businesses in areas such as production of cheese, jewelry and accessories. We hope to up

with the help of donors. Not all home entrepreneurs want licenses – we must create incentives to encourage them to go formal.

### **DISCUSSION**

This is a local development challenge. Transform camps into urban settlements and come up with strategies to connect them to cities and value chains. (M. Botzung)

In Jordan, we approach the issue from a humanitarian perspective, not distinguishing between hosts and refugees. (M. Zawahreh)

Challenges for those inside the camps differ drastically from those faced by refugees outside the camps. It is actually easier for entrepreneurs inside the camps. The entrepreneurship rates are 4.2 vs 3.7 for Syrian businessmen and businesswomen inside versus outside camps. On top of that, they are 1.9 for Syrian business ventures outside camps versus 9.3 for host ventures. Entrepreneurship outside the camp – in exile – has a cost: you need to learn the language, register, learn about the culture and business environment. Inside the camps, it takes only 1 month to start a business. (A. Sufian Bayram)





The background image shows two individuals, likely workers or professionals, wearing white hard hats and high-visibility safety vests. They are looking down at a set of documents or plans they are holding together. The scene is set in what appears to be an industrial or construction environment, with blurred lights and structures in the background. The entire image has a blue color overlay.

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/ INVESTMENT



# INVESTMENT PANEL DISCUSSION



The panel discussed how impact investing can benefit refugees and host communities. Panelists explored how private capital mobilization, innovative blended finance and global supply chain integration can help companies and employment growth.

## Speakers

- *Katherine Brown, Sustainable and Impact Investing, World Economic Forum*
- *Josien Sluijs, Director, NpM, Platform for Inclusive Finance*
- *Philippe Bernard-Treille, Investment Officer and Impact Investing, European Investment Fund*
- *Thit Aaris-Høeg, CEO, the Danish Foundation for Social Responsibility*
- *Tim Docking, Managing Director, Refuge Investment Network*

Moderator: *Una Clifford-Bahçecik, Senior Strategy Advisor, Migration Lead, Institutional Strategy, European Investment Bank*

### **Katherine Brown (WEF)**

The mainstream finance and investment community is convinced that their capacity to influence things is limited. We are changing the narrative through a new humanitarian investment framework, which steers attention away from “mis-priced risk” to the market opportunity. It will complement the existing ODA system, not supersede it. *We are transitioning from funding to investing.*

### **Josien Sluijs (NpM)**

Financial inclusion is key to SDGs, which is why Dutch stakeholders have invested EUR 4.5 billion into financial services providers. We have to work to reduce risk perceptions among intermediaries such as MFIs and banks and relax Know Your Customer (KYC) requirements set by central banks. Lending to refugees should not be ramped up at the expense of local (host) populations.

### **Philippe Bernard Treille (EIF)**

We are the SME-financing arm of the EIB, with a strong track record of impact investment since 2013. EIF pioneered the social outcome contract concept (=impact bonds) at the EU bank, investing in the largest social impact bonds in Europe that target labor market integration of migrants and refugees. In Finland, via COTOSIB, a state commissioner can contract a social service provider, who pre-finances the investment and collects reimbursement *only* if it can manifest impact on vulnerable beneficiaries. This approach brings robust savings for the government that are interesting from the budget perspective.

We are living in an era of increasing social needs, pitted against continuing decline in public investment. A new way of thinking is necessary: we must marry public and private sectors. The flexibility and creativity of private partners enlivens public sector work.

### **Thit Aaris-Hoeg (Foundation for Social Responsibility)**

We pursue preventive activities in Denmark aimed at children, youth and their parents, as well as vulnerable groups such as refugees on a non-commercial basis. We work with municipalities and use innovative financing mechanisms, including social impact bonds/social outcome contracts to support initiatives such as our Peer-to-Peer program for refugee mothers.

Refugee women face social isolation, limited access to services, exposure to negative social control and violence. It is imperative to engage refugee women in community-based, job-oriented programs, to boost their chances of integration in the labor market.

We currently have a 20-30% success rate. According to the UN Sustainable Development Solutions Network for Northern Europe, we achieved impact on 7 out of 17 of the SDGs. What we need now is to scale from several to all Danish municipalities.

### **Tim Docking (Refugee Investment Network)**

The Refugee Investment Network (RIN) will launch formally on June 20, the World Refugee Day.

Investors know “why” they should invest, but not “how”. We will publish a report on the paradigm shift toward impact investing and blended finance for durable solutions to the refugee crisis, based on interviews with 200 investors.

The RIN approach rests on four principles: 1) Mobilizing investment capital; 2) Mainstreaming refugee investment; 3) Changing narrative and portraying this as an opportunity; 4) Adapting the policy environment – jointly with the Economist Intelligence Unit, RIN will launch a Refugee Opportunity Index



to measure country performance in this regard.

Economic behavioralism in practice is to work to incentivize governments by convincing them that by investing into refugees, they can attract more FDI.

## **DISCUSSION.**

*On narrative:*

Who is the audience? Who are we talking to when we say, “engage private sector”? Can we talk with them rather than at them? (K. Brown)

To an investor, it is key to demonstrate correlation between social impact and investment return. (P. Treille)

We need to align our work better along the public-private nexus and show examples, such as the ING collaboration with EIF in Turkey, with EIF providing first loss). (J. Sluijs)

We need to transition to agent banking and figure out how to track “credit history on the move”.

*On lack of investable deals in the refugee space:*

We need to add more structure to the intent and provide a matchmaking service. Identification is the key phase. Village Capital has software that helps entrepreneurs self-assess the stage of their business development, train and gain exposure to interested capital. (T. Docking)

Incubators, accelerators and other middlemen are doing a great job. The digitalization of social economy via outfits such as Techfugees and Integrify is key. (P. Treille)

The investable landscape often reduced to lowest common denominator. There are concentric circles around the core that is investment: the investors and other ecosystem actors, the legal and regulatory environment, etc. (K. Brown)



*On instruments that enable scale and thereby inclusion:*

Blended structures: donors take the “refugee-first” approach – guarantees, first loss and grants have a proven track record. (J. Sluijs)

*How do investors de-risk capital?*

Concessionality. The private sector must become better educated about the use of development finance. (T. Docking).

Social and financial return must go hand in hand. Social enterprises can be as profitable as regular startups.

Companies care more about reputational risk than financial risk. Socially-oriented investments are thus evaluated differently. (K. Brown)

*On actions that panelists would like to see:*

You can't tell capital what to do – simply raise investors' awareness. (T. Docking)

We need to build ecosystems around social impact bonds/payments by results schemes that go beyond individual projects to bring scale. (T. Aaris)

How much capital can you put forward to test new ways of delivering social innovation? Public sector must put money on the table and where the mouth is – that is, where the refugees/migrants are.

We need to enable and enhance access. Let's make sure that we link refugees to institutions that can help them rebuild their lives. (J. Sluijs)





A photograph of a man with a mustache, wearing a cowboy hat and a plaid shirt, smiling broadly. He is wearing dark overalls and has glasses hanging from his shirt. The background is a greenhouse with a complex metal structure and rows of plants. The entire image has a blue color overlay.

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/ EMPLOYMENT



# EMPLOYMENT PANEL DISCUSSION



This panel discussed labor market policies for refugees and host communities. Panelists presented global practice from companies and governments addressing forced displacement, including regulatory, re-skilling and integration challenges and opportunities.

## Speakers

- Feryan Deniz, Unit Manager, 100 Club, Arbetsförmedlingen
- Meriem Ait Ali Slimane, Senior Private Sector Specialist, World Bank Group
- Jonathan Chaloff, Senior Policy Analyst, International Migration Division, Directorate for Employment, Labor and Social Affairs, OECD
- Helene van Melle, Director, Europe, Tent Partnership for Refugees

Moderator: Niels Grøn, Director, Confederation of Danish Industry

### **Meriem Ait Ali Slimane (World Bank)**

We need to distinguish between high-income and middle- and low-income host countries in terms of fiscal burden, private sector composition/organization and tailor our approaches.

The essential prerequisite is sound design of government policies and including host communities in the process of formulating responses.

Signatories of the 1951 Convention should at least in theory allow refugees to work, but in practice it is often not clear. Those that have not signed may in turn have more flexible policies, such as the Jordanian flexible work permit or the Turkish and Lebanese waivers.

In the absence of well-formulated policies and strong administrative capacity, refugees work informally. For instance, in Jordan, where there are many home-based businesses.

### **Feryan Deniz (Arbetsförmedlingen)**

Sweden is one of highest per capita hosts of refugees in Europe. The labor market would have suffered without migrants/refugees, but there is a mismatch: whilst the unemployment rate among those born in Sweden is 4%, among those born outside the country, it is 16%. In the early 2000s, many Iraqis were received. As asylum seekers, they could not work, but during their first two years in the country, they learned the language, culture, norms, which prepared them well for the next stage of integration.

The Prime Minister launched a bridging program for initially 100 people to receive training and internships over a three-year period, with incentives for companies to admit refugees. Around 3850 refugees benefitted.

Matchmaking is a protected pathway to employment: we need a tailored package of initiatives for individual countries.







### **Jonathan Chaloff (OECD)**

Refugee taxi drivers represent possibly the biggest stock of untapped and underused skill potential. Hiring refugees is not business as usual, and employers cannot apply their established practices. We need an intermediary/matchmaker for skills development. How to go about this?

Employing refugees is not CSR anymore: we must make a business case for hiring refugees.

### **Helene van Melle (Tent)**

At Chobani, we have 20% of refugees in the workforce. We needed to think about additional issues, such as connectivity to workplace (we hired buses), translation in the workplace, etc. Our Tent Partnership for Refugees supports 130 companies and tailors support to each of them.

Hiring refugees directly or indirectly is a sound business decision.

Research conducted in the US suggests that refugees score high on employee loyalty. There are higher retention rates and consistency across industries and geographies.

Perceptions also count and are predominantly positive on refugee participation in the workforce, especially among millennials, who will represent 50% of the total workforce by 2020.

Employee engagement as such rises when policies are inclusive and geared toward diversity. Creativity and productivity thrive.

### **DISCUSSION**

Social partners should represent all. Their imperative is to pressure public authorities to make the refugee hiring process more transparent – we need clarity on refugee rights of access to labor market. Another is to communicate to employers that these are people that can be hired. (J. Chaloff)

In middle-income countries, it is important to pursue Public Private Dialogue via business associations, chambers, tripartite/social partners. (M. Ait Ali Slimane)

We need to go beyond multinationals and work with SMEs, which – if examples indicate a wider trend – tend to adopt a community-based approach and ensure that refugees are integrated not only at but also outside the workplace. (H. van Melle)



A woman wearing a headscarf and a patterned dress is carrying a large, shallow bowl filled with soil on her head. She is smiling and holding a mobile phone to her ear. The background is blurred, showing other people in a similar setting. The entire image has a purple tint.

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**/ SERVICES AND PRODUCTS**

# SERVICES AND PRODUCTS PANEL DISCUSSION



The last panel of the day discussed how the private sector may support and supplement public aid. Panelists presented private sector examples of how companies have helped service delivery by adapting their business models to meet the demand of the refugee customer segments and markets.

## Speakers

- Sasha Kapadia, Director, Humanitarian & Development, Mastercard
- Joanna Kirk, Head of Paris Chapter, Techfugees
- Jaime de Bourbon de Parme, Senior Advisor on Private Sector Partnerships, UNHCR
- Antoni Esteveordal, Special Advisor, Migration Initiative Coordinator, Inter-American Development Bank
- Mark Vivier, Group Head of Banking, MyBucks

Moderator: Olivier Lavinal, Senior Operations Officer, World Bank Group



### **Sasha Kapadia (Mastercard)**

We are a financial services company. *80% transactions worldwide transpire in cash - and cash is vulnerable/fragile.* Seven years ago, we launched the largest cash transfer program with UNHCR, for 2.1 million people in Lebanon and Jordan, followed up by East Africa, the Western Balkans, Turkey...

On services more broadly, Mastercard/Western Union research in Kakuma suggests that inside camps or settlements, needs are compartmentalized – education, water, financial services – and evaluated individually, which indicates that the refugee experience is fragmented.

Mastercard also teamed up with USAID to create a Smart Communities Coalition - PPP networks with 40 members, public and private to embrace a new way of working.

There are three unaddressed or sub-optimally addressed areas of focus; connectivity, digital infrastructure and energy access. It is vital to bring the private sector to the design process to deliver services where it makes sense in a sustainable manner.

### **Jaime de Bourbon de Parme (UNHCR)**

Refugees are more than people in need – they are entrepreneurs, employees! To make business sense of it, this framing helps. Refugees bring primarily two things: brain (skills) and heart (values).

Connectivity represents access: to markets, finance, housing, schooling, etc. Private partners can deliver services where we cannot. But a lot is lost in translation: refugees, hosts and humanitarians talk in a language that is different from the private sector. Both sides face challenges. Private partners are not used to working in humanitarian space and often cannot create a deal flow. But humanitarians cannot transition from life-saving to life-building.



In the short run, we should focus on access to energy: cooking, cleaning, connectivity.

### **Mark Vivier (MyBucks)**

We focus on the unbanked and under-banked and have pioneered a refugee financial inclusion model. Our objective is to make them less reliant on humanitarian aid.

While WFP and UNHCR work on resettling 500 refugees from a camp in Malawi to a developed country, 800 babies are born in the camp. We thus established a bank branch directly in the camp. And we trained refugees in financial services and entrepreneurship. We have results: in a short-time span, these trainees went from one to three meals per day per family. 10,000 will be trained by December. We will replicate this in 14 countries.

Refugees are good customers. There are zero arrears for loans. Fintech adds value because it helps deliver scale.



## **Joanna Kirk (Techfugees)**

We are a hybrid organization, an impact-driven global movement that has just turned three years old. It started with a post on Facebook that resulted in the first Paris hackathon on the tech community's response to the refugee crisis. It lasted 72 hours with 150 people.

To empower refugees, we need to work with them, not for them. At techrefugees, we are trying to build an ecosystem around refugee tech together with refugees. We have 18 chapters whose activities depend on sponsorship. Sustainable projects with long-term partners remain a vision.

In the short-term, we will continue organizing hackathons and events. In the medium-term, there will be work-a-thons; fellowships for female refugees, partnerships with public/ private partners that support those women fellows, etc.

In the long run, the main challenges of going to scale revolve around capacity to find stable financial partners. For now, Techfugees continues to rely on donations. Tech giants do not know how to support refugee-oriented or refugee-driven solutions.

## **Antoni Esteveordal (IADB)**

Latin America faces an unprecedented situation as a result of the crisis in Venezuela. Countries have received an influx of refugees, including Belize, Costa Rica, Colombia (1.2 million), Peru (800,000), Guyana (70,000 Venezuelans in a 700,000 country). Many are small countries and large per capita hosts that deserve all the support that they can get.

IADB responded to the crisis, pursued partnerships via the MDB platform on forced displacement and migration, and created a new facility worth US\$ 100 million.

The path to scale is blending: the IADB leveraged additional donor funding and blended grants with loans to ultimately reach US\$ 1 billion, for 9 eligible countries.

There are three investment areas:

1. Registration, identification, access to services;
2. Social services including health and education, housing, water and sanitation;
3. Economic opportunities.

## **DISCUSSION**

The 'private sector' is not a monolith. There are local players, SMEs, multinationals. The latter can lead by example and pull in others to effectuate change. (S. Kapadia)

The private sector has longer-term engagements and ROIs, while UN agencies follow a more short-term cycle. UN uses humanitarian budgets that are replenished year to year – and countries decide what the crisis is. To deal with this, we can get an International Financial Institution guarantee or find leasing facilities. (J. Bourbon de Parme)

Host community involvement is absolutely crucial. We want to fight the perception that refugees bring in food parcel; they bring in cash. In Malawi, there was a misconception on the part of the humanitarians that refugees were wanted by the hosts because there was a clinic and police protection for the entire community. (M. Vivier)

We provide a matchmaking service in France - networking, training, mentorship. Our fellows get prime exposure to the French ecosystem. Private sector provides financial support for fellowships and recruits graduates. (J. Kirk)

Designing public policy "on the move" is a challenge. Tech can tell us what refugees and hosts want and map demand. This would enable us to rebuild their preferences – what type of

healthcare, food, etc. does the consumer need? (A. Estevadeordal)

The private sector does not need the government to call upon it to act. On the contrary, employees are demanding that their companies take a stance on social issues. We have to figure out how to work together. (S. Kapadia)

Businesses need to reconcile the dilemma of social impact versus profit –

some companies, like Mastercard, are giving refugee-oriented units space to break even. This has positive returns in terms of boosting employee morale, retaining talent, showcasing the company voice in forums, harnessing intellectual capacity. We are working with communities where Mastercard has zero relevance. We are using the social license to build business too. (S. Kapadia).



## CLOSING REMARKS FOR DAY ONE



### **Benjamin Herzberg**

*Mr. Herzberg gathered views from the audience – “what were your takeaways today and what do you hope for tomorrow?”*

\*Simon: I am energized and hope to be even more so tomorrow.

\*Andrej: This is not just about writing the document but getting a sense of timeline of where/how we will use it; it is more about building a community.

\*Anonymous: I learned about different investment models. It is interesting to see how we can bring together creative energy and throw our thinking and resources behind things that may work.

\*Anonymous II: I am curious to see how the collective intelligence of the people in

this room manifests in speed writing. It is a hackathon for good practices.

\*UK tech hub: I work with hundreds of startups in London. You think you understand global trends, but you get a new perspective meeting all these people.

\*Anonymous III: I help refugees get higher education in France. I was convinced once again today about the importance of training and skills development for refugees.

\*Thomas: the charter can help us deliver substance on collaboration with the private sector. For me, the main takeaway is that we need to facilitate cross-cutting dialogue across communities on mandates, policies, and most importantly, business conditions/climate/environment.



## DINNER RECEPTION



To conclude Day 1, a visit of the Museum took place followed by a dinner, in which a special address was delivered by **Sébastien Gokalp, Director of the French National Museum of the History of Immigration.**

His remarks were articulated around a note of welcome, recalling the significance of the venue location for the topic of the conference. He mentioned the renewed interest in migrations and refugee issues for all nations and highlighted what it meant in the French context for the Museum in particular, as a host of the event. He insisted on the role of the private sector in the refugee agenda, citing some of the research results of the Museum research department, for instance on integration through entrepreneurship over time.



## 5. PROCEEDINGS: DAY TWO

### CASE STUDIES GOOD PRACTICES AND GLOBAL LEARNINGS

The second day of the workshop was devoted to drawing up the draft charter on good practice on the role of the private sector for economic integration of refugees, composed of 20 points of good practice.

<b>Employment</b>	Principles 1, 2, 3, 4, 5
<b>Investment</b>	Principles 6, 7, 8, 9, 10
<b>Employment</b>	Principles 11, 12, 13, 14, 15
<b>Services &amp; Products</b>	Principles 16, 17, 19, 19, 20

To draft the Charter, participants drew on their collective knowledge and prior studies, the four panels of the first day Plenary sessions, and the 16 case studies presented and discussed on Day 2.

The section below contains a summary of the morning of Day 2, when participants split into four breakout rooms (thus constituting four simultaneous working groups). Facilitated by a moderator, four case studies were presented in each group.

For each of these working groups, the section presents an overview of the cases presented, a table summarizing discussions as well as the takeaways for each case, classified alongside the five principles.







THE ROLE  
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/ ENTREPRENEURSHIP



# ENTREPRENEURSHIP WORKING GROUP

## CASE SUMMARIES



### Peace by Chocolate

#### **My Path to Entrepreneurship in Canada, and Building a Purposeful Business**

*Tareq Hadhad, CEO, Peace by Chocolate*

“Peace by Chocolate” is a testimony to refugee entrepreneurship. Arriving in Canada in 2016, a Syrian family relaunched their business with homemade chocolate in two months. The integral brand of “peace” used the power of their experience to inspire and boost sales. They became an internationally renowned success story. Alongside the business, they have a foundation to support projects such as the Special Olympics and Canadian NGOs. The key lesson is that there are tangible benefits in learning from the host community and enriching local markets via new practices. This enhances acceptance of newcomers and integration. Peace by Chocolate plans to become one of the top 5 chocolate companies in Canada and create 50 jobs for refugees by 2022.

### SINGA

#### **Inclusive Entrepreneurship Programme with Refugees in Europe**

*Camille Soulier, Entrepreneurship Coordinator, SINGA France*

SINGA is an NGO that creates opportunities for newcomers and their host communities to meet and cooperate, including by supporting those with entrepreneurial projects. It has incubated 211 organizations in the past 3 years in 6 European cities, and aims to support another 100 businesses in 2019. SINGA provides state-of-the-art support adapted to entrepreneurs’ needs and goals, including networking opportunities, mentorship, workspaces, individualized follow-up, and workshops. Incubated startups are in various fields such as art, fashion, culture, technology, food, professional orientation, etc. SINGA enables inclusion through joint cohorts of newcomers (refugees, migrants) and locals, and by using collective intelligence to solve entrepreneurial issues. Entrepreneurs are presented as leaders and contribute to changing the narrative on migration.

## **World Bank and Kakuma Camp**

### **Kakuma in Kenya: Turning a Refugee Camp into a Marketplace for Investment and Entrepreneurs**

*Luba Shara, Senior Operations Officer, IFC, World Bank Group*

Kakuma camp, in a remote area of northwest Kenya, is one of the largest and longest-standing refugee camps in the world, which was established in 1992 for refugees fleeing conflict in Sudan. Set on the border of the town of Kakuma, home to Kenya's Turkana people, Kakuma camp is a melting pot of more than 180,000 refugees from South Sudan, Somalia, Ethiopia, Burundi, the Democratic Republic of the Congo, and Sudan. Kakuma is a vibrant market that presents business opportunities for the private sector such as commercial firms (SMEs, banks, microfinance institutions, telecommunications companies), social enterprises and local entrepreneurs (from the refugee and host communities).

## **SIBA**

### **Entrepreneurship and Diaspora Networks: Lessons Learned from Syrian Refugees/Entrepreneurs Globally**

*Samer Chamsi-Pasha, Chairman, Syrian International Business Association*

The Syrian International Association (SIBA) represents and empowers the Syrian business community outside Syria through the generation of meaningful business and employment opportunities across sectors, development of relevant technical business skills, and integration of Syrian economic interests into the economies of host countries. Many displaced Syrians find themselves in foreign environments where culture, law and practices present difficulties. With chapters in several countries, SIBA knows that in spite of the hardships experienced by Syrian refugee entrepreneurs in host countries, many have taken the initiative to start their own businesses. SIBA can thus offer a global view of conditions that have either supported or hampered entrepreneurship of Syrian diaspora entrepreneurs, such as such as regulatory, skills, inclusion, financial and linkages issues.

# ENTREPRENEURSHIP: Working Group Notes

Moderated by Alexandre Hugo Laure,  
Senior Private Sector Specialist, Entrepreneurship Coordinator for Africa, World Bank Group

	<b>Peace by Chocolate</b>	<b>Singa</b>	<b>Kakuma Refugee Camp</b>	<b>SIBA (Syrian International Business Association)</b>
<b>Description</b>	Syrian refugees rebuilding their chocolate business in Canada, now among top 5 chocolate businesses in Canada.	Provides space, incubator/accelerator for newcomers and locals to develop ideas with positive impact on migration.	Kakuma as business opportunity; IFC's Kulima Challenge Fund (KKCF) seeking to attract investments and scale up existing ones.	Representing Syrian business community outside of Syria, providing support to new arrivals, jobs, knowledge exchange, etc.
<b>Challenges</b>	Navigating fiscal / tax system; conversion of skills and qualifications which turn entrepreneurship into a livelihood.	Systemic (financial, legal, cultural/language barriers) and individual (low self-esteem, isolation, lack of local experience). Other: detecting potential entrepreneurs; diversifying revenue streams.	Remote location; lack of awareness about market potential; low level of education and financial literacy; language/cultural/ethnic diversity; social tensions with locals; little access to cash.	Navigating fiscal / tax system; conversion of skills and qualifications which turn entrepreneurship into a livelihood.
<b>Beneficiaries</b>	Refugees starting businesses for mentorship; local community for jobs.	Newcomers and locals; 211 companies and NGOs supported so far, and 300 jobs created.	Refugee and host community-owned businesses; companies already active in the area; businesses that create jobs, services, etc.	Newcomers, particularly youth and women.



## 5 PRINCIPLES FOR GOOD PRACTICE

	<b>Peace by Chocolate</b>	<b>Singa</b>	<b>Kakuma Refugee Camp</b>	<b>SIBA (Syrian International Business Association)</b>
<b>Integration</b>	Community support is essential, easier to integrate oneself and business in a small community versus a big city.	Businesses and associations need inclusive boards (locals and newcomers), businesses and support services should be accessible (starting with language).	Investments should always be about host and refugee communities. Cash improves social cohesion.	It is a first port of call for new arrivals; services help integrate refugees into local business communities and build cohesion in the Syrian émigré groups.
<b>Legalization</b> (Legal and regulatory framework)	The tax system and legal framework are hurdles.	Legal issues are a challenge.	Informal and formal activities co-exist side by side.	Legal, travel restrictions pose challenges for starting a business.
<b>Education</b> (Capacity building)	Conversion of titles and qualifications can help turn entrepreneurship into a livelihood.	It is crucial to provide training (including language skills).	Lack of education/training and financial literacy poses obstacles.	Mentoring and language training can help overcome initial barriers.
<b>Capitalization</b> (Access to capital)	Community crowd-financed and contributed \$5000 to cover start-up costs.		Access to finance is not sufficient.	Access to finance is inadequate.
<b>Connection</b> (Networks)	Local community, networks and online search helped identify local suppliers, partners and customer base.	Links between locals and migrants are essential.	Partnerships and their quality are extremely important.	Social networks and support from established Syrians to newcomers made a difference; informal networks helped gather data.

**Soundbites**

“To start a business, you need two things; a laptop and the internet.”

“Entrepreneurship is a solution to social and professional downgrading. Local communities need to adapt too”

“Money is not the problem; finding new innovative ideas is.”

“Anyone who has lived through the experience is much more likely to become an angel investor.”

**Recommendation for the future**

There should be more awareness programmes to help find entrepreneurs. Access to finance should be more inclusive.

Messages should be inclusive of hosts. Current training offered to entrepreneurs is not sufficient; we need the private sector to invest. We should always keep in mind the “do no harm” approach.

There is a need for operational seed funding (which is the hardest one to get) and handholding to launch an association and a business.





A photograph of a man with a mustache, wearing a light-colored cowboy hat and a plaid shirt, smiling broadly. He is wearing dark overalls with a pair of glasses hanging from the neck. The background is a greenhouse with a complex metal structure and rows of plants. The entire image has a blue color overlay.

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**/ EMPLOYMENT**



# EMPLOYMENT WORKING GROUP

## CASE SUMMARIES



### ISS

#### **Why We Hire Refugees: a Company Perspective**

Simon Dalsø, Account Manager, CSR and Job Development, ISS

ISS, the global leader in facility management, runs an in-house consultancy dedicated to support people on the edge of the labor market. Servicing 20 Danish municipalities, ISS offers a job development program for refugees, matching refugee talent and needs with a 13-week internship with either ISS or another Danish company. 56 per cent of the participating refugees complete the ISS job development program with a full-time- or wage-subsidized job, or an education enrolment. Through this program ISS is actively contributing to the economic integration of refugees, positively impacting Danish society, while also gaining an early recruitment access to a great number of motivated people.

### Palliser Furniture

#### **Working with Refugees in Mexico**

Art DeFehr, CEO, Palliser Furniture

Palliser Furniture is Canada's largest furniture manufacturer and a family owned company. Palliser's long history in immigrant employment is demonstrated by its current Canadian workforce with people from 70 nations who speak 40 languages. Palliser's experience is that immigrants are motivated employees and to respond to their needs innovative human resources practices need to come from observing new recruits adapting to their needs, e.g. in-house training, safety posters in 12 languages, buddy systems, cultural events and much more. A diverse workforce on the factory floor means diverse challenges. Palliser has participated in the local integration program implemented by UNHCR, the UN Refugee Agency, since its inception in 2016.

## **NaTakallam**

### **Creating Remote Workplaces for Refugees**

*Aline Sara, CEO, NaTakallam*

Transient populations need access to an income, especially when barred from the local economy, due to legal restrictions experienced during displacement/migration, or even when resettled through official channels, due to linguistic and cultural barriers- and even discrimination. NaTakallam finds, vets, recruits and trains refugees/displaced persons as online tutors, teachers, translators and conversation partners, when relevant, with NGO partners in countries neighboring conflict zones. Once onboarded, NaTakallam supports candidates with additional training and matches them with “jobs”, including teaching a language, engaging in cultural exchange sessions, or translating a variety of projects. Clients include major US universities such as Duke, Yale, International Rescue Committee, Ben&Jerry’s and the Malala Fund. To date, refugees & displaced persons have self-generated US\$550,000+ through NaTakallam.

## **Jordan Garment Alliance and Building and Wood Workers’ International**

### **How to Prepare the Labor Market for Employing Refugees**

*Husam Saleh, Co-Chair, Jordan Garment Alliance*

*Wassim Rifi, MENA Region Project Coordinator, Building and Wood Workers’ International*

Recognizing that acceptance into the formal labor market with access to trade union membership is a prerequisite for sustainable jobs and livelihoods for refugees. Business member organizations and employers’ organizations are playing an important role in addressing labor market issues, including topics such as how to integrate refugees into the labor market. Jordan Garment Alliance and Building and Wood Workers’ International have taken strategic steps towards inclusion and promotion of decent jobs in Jordan and Lebanon. This case presented two country examples of two business member organizations who have worked to integrate refugees in the labor market.

# EMPLOYMENT: Working Group Notes

Moderated by Peter Helk, Senior Advisor, Confederation of Danish Industry

	<b>ISS – facilities Management</b>	<b>Palliser/Mexico - furniture</b>	<b>Natakallam</b>	<b>Jordan Garment Industry</b>	<b>Building &amp; Woodworkers</b>
<b>Description</b>	ISS offers four-week coaching. 90% of the beneficiaries go on to 1- week internships for refugees and other marginalized groups. 56% of the refugees go on to work, fully funded by municipalities.	Run by a family of refugees, founded in 1934, Palliser has become the employer of choice for refugees. Upholstering furniture is a learned skill. They work with UNHCR in Mexico to help relocate refugees from southern to northern/central provinces for work.	The company offers language tuition one on one or class-based via Skype and translation services reviewed by linguists. Refugees can also do networking: students become friends with teachers and help each other resettle, find jobs.	The association is dedicated to employing Syrians in the industry. 15% Syrians currently – the industry is customs exempt in Europe, but most export goes to the US, so Syrians are not being recruited for the customs exception.	This is a global union based in Geneva. 90% of Syrian refugees in Lebanon work informally in the construction sector; they have relevant skills, and they are filling a labor gap. The union wants to apply principles also to migrants, ensure that they can work formally (for that, they need a sponsor).
<b>Challenges</b>	Language barrier (good to offer courses, native speaker mentor where possible), work culture.	Language barrier (ideally overcome through on-site language training, security manuals), housing in Mexico.	Country-related specificities, legislation of the internet economy, money transfers to black-listed countries, connectivity.	Lack of training, legal support and government engagement.	PTSD of refugees.
<b>Beneficiaries</b>	Refugees, non-Western women, youth, people with disabilities.	Newcomers.	Refugees globally.	Syrian refugees.	Migrants and refugees.



## 5 PRINCIPLES FOR GOOD PRACTICE

	<b>ISS – facilities Management</b>	<b>Palliser/Mexico - furniture</b>	<b>Natakallam</b>	<b>Jordan Garment Industry</b>	<b>Building &amp; Woodworkers</b>
<b>Access</b>	Municipalities have to be involved; tailored training should be on offer.	Word of mouth always works.	Internet networks are essential.	Transparent recruitment standards must be in place.	Coaching and advice on rights ought to be offered as soon as possible.
<b>Certainty</b> (Legal framework)	Loyal employees	Whatever the newcomers want, they should get (demand-driven).	It is important to try to match minimum wage in country.	We should address fear of losing refugee status, which influences right to work.	Assistance from trade unions should be at the refugees' disposal.
<b>Skills</b>	Training/coaching should be coupled with follow-up throughout the integration process.	It is advisable to match training to aspirations of the person.	It is vital to assess CVs and offer short training early on.	Anyone can be trained in 4-12 weeks.	Refugees have skills.
<b>Integration</b> (Socialization)	Mentoring is of essence.	Support for families should be on offer.	The purpose of the process of integration should be to build capacity to generate income.	Most refugees live in cities, not in camps, so our response needs to adapt.	Formalization helps reduce resentment.
<b>Social partners</b> (Intermediation)	-	CSOs should be involved.	NGOs are key partners and service providers.	ILO provides useful training	We should have a social dialogue forum and build alliances with NGOs.
<b>Other</b>	Municipality funding can go a long way.		This is a truly global solution based on a private sector model.	There is a need for vetting of employees by clients.	-

**Soundbites**

"Refugees are very motivated to make a new start in life. Refugees are more loyal employees."

"There are few challenges that we cannot manage. If you want to participate, we are all on your side."

"NGOs are key partners and recruiters. "Refugee" is a limiting term; we treat them as customers."

"The textile sector is the most efficient generator of new jobs. More jobs can be created."

-

**Recommendation for the future**

"We should be looking to integrate women."

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"We have to learn to scale."

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/ INVESTMENT



# INVESTMENT WORKING GROUP

## CASE SUMMARIES



### KOIS

#### **Blended Finance for Refugees**

*François de Borchgrave, Managing Partner, KOIS*

KOIS, an international blended finance advisory firm headquartered in Brussels, is launching the 'Refugee Livelihoods Development Impact Bond' for Syrian refugees and affected host community beneficiaries in Jordan and Lebanon. The capital at-risk will be used to fund skilling programs over three years, to be delivered by selected NGOs Near East Foundation (NEF) and SPARK to 11,000 refugees and host community beneficiaries towards small business and job creation in Jordan and Lebanon. If the DIB-funded programs deliver maximum outcome targets, social investors will earn up to an 8% IRR, 5 to 6,000 sustainable home-based enterprises and jobs will have been created, and household spending on basic needs such as food, children's education and health will have increased by up to 22%.

### Open Society Foundation

#### **Catalyzing investments for the benefits of refugees and host communities: designing the Jordan Investment Catalyst**

*Pierrick Judeaux, Associate Director of Policy, Open Society Foundation*

In spite of numerous efforts and increased interest, private sector investment in businesses and projects that benefit refugees and vulnerable host communities has remained more limited than many had hoped. This is driven, in part, by a limited pipeline of investable opportunities. In Jordan, a country hosting one of the largest refugee populations globally, the Open Society Foundations have been working along the World Bank Group and other partners to create a new initiative to address this challenge. The Jordan Investment Catalyst will stimulate the expansion of investable opportunities by offering the combination of three services: the provision of capital, deal structuring and execution services, and firm-level technical assistance and capacity building.

## **Danish Foundation for Social Responsibility (FSA)**

*Thit Aaris-Høeg, CEO, the Danish Foundation for Social Responsibility*

The Danish Foundation for Social Responsibility pursues preventive activities aimed at children, youth and their parents, as well as vulnerable groups such as refugees on a non-commercial basis. They work with municipalities and use innovative financing mechanisms, including social impact bonds/social outcome contracts to support initiatives such as the Peer-to-Peer program for refugee mothers. They seek to help refugee women face social isolation, enhance access to services and reduce exposure to negative social control and violence. They currently have a 20-30% success rate in refugee integration. According to the UN Sustainable Development Solutions Network for Northern Europe, they have achieved impact on 7 out of 17 of the SDGs.

## **Microfund for Women**

### **Does Microfinance Work for Refugees?**

*Bdour Al-Hyari, Director of Business Development and Strategic Planning, Jordan Microfund for Women*

MFW started out as a pioneer in financial inclusion in Jordan in 1994, becoming the largest not-for-profit microfinance institution dedicated to empowering the entrepreneurial poor, especially women. Since its inception, it has provided loans valued at 500 million JOD. 96% of its clients are women. MFW continues to update its product portfolio to cater to vulnerable groups: it offers a life insurance scheme for low income households and a hospital cash plan. In 2017, MFW launched an e-wallet, Mahfazati, which was extended to Syrian refugees last year. It also piloted a mixed lending scheme for Syrian and Jordanian women. Finally, MFW will share experience with adapting its largest group-loan project, Tadamun, to Syrian refugees, and with offering them individual business startup loans.

# INVESTMENT: Working Group Notes

Moderated by Kristina Mikulova,  
Policy Advisor, Institutional Strategy, European Investment Bank

	<b>Kois – Blended Finance for Refugees</b>	<b>Danish Foundation for Social Responsibility (FSA)</b>	<b>OSF – Jordan Investment Catalyst</b>	<b>Jordan Microfund for Women (MFW)</b>
<b>Description</b>	Kois is launching an Impact Bond to fund 2 projects (livelihoods for women, youth) implemented by NGOs over 4-5 years. If pre-set goals are reached, donors will provide follow-on funding.	FSA forged a partnership with municipalities and companies to give 6-month training to refugee women in Denmark to help them find jobs, which in turn curbed municipalities' social spending.	The catalyst will address the lack of investable deals benefitting refugees, access to capital for locals and help with closing transactions. It is a joint initiative of the WBG, EIB, EBRD, OSF and DFID.	MfW offers microfinance in support of poor Jordanian and refugee entrepreneurs, almost exclusively women, via microloans, life and hospital insurance, group microcredits, e-wallets and a blockchain Digital Identity Platform.
<b>Challenges</b>	High perceived risk of investing in refugees.	Difficult to replicate in a decentralized system with many municipalities and labour-intensive. Political sensitivities about "integration" (a better narrative is "giving back to society").	New concept (catalyst will enable others to make deals), so it is tricky to bring different actors together.	Fund faced initial mistrust as it launched the first microfinance program for refugees. Political sensitivity surrounds question of refugees remaining in the country for a long time (makes sustainability an issue).
<b>Beneficiaries</b>	Women and young refugees mainly, up to 17000 beneficiaries will be trained, of which some will find jobs or create businesses.	Young, non-western women living in Denmark, with little job experience and understanding of Danish society.	Jordanian companies serving refugees and hosts in broadly defined areas (jobs, services or products, selected sectors, etc)	Poor Jordanian entrepreneurs as well as Syrian refugees in Jordan, with a special focus on women.



## 5 PRINCIPLES FOR GOOD PRACTICE

	<b>Kois – Blended Finance for Refugees</b>	<b>Danish Foundation for Social Responsibility</b>	<b>OSF – Jordan Investment Catalyst</b>	<b>Jordan Microfund for Women (MFW)</b>
<b>Additionality</b>	Kois does the legwork of identifying good investment, which is the intermediate step before securing additional financing.	Major benefit is incurred savings of municipalities and tax returns from beneficiaries.	Scope and instruments are defined specifically to bring additional capital.	This is the first microfinance program targeting refugees in the country.
<b>Inclusion</b>	Kois will help offer livelihoods opportunities for vulnerable and refugees.	It is key to contribute to change in society by helping women to work and integrate.	Catalyst targets refugees and hosts for greater impact, efficiency, replicability.	We target vulnerable Jordanians and refugees alike, including women.
<b>Instruments</b>	This is an impact bond focusing on refugees.	It is vital to design an innovative, flexible scheme that adapts to needs.	This instrument will provide access to capital, technical assistance and transaction services.	Fund is expanding menu of instruments to address different needs and situations.
<b>Impact</b>	Ex-post financing offered, subject to attaining outcome.	Signed with 10 municipalities, 10 more this year.	Trade-off between impact-replicability.	Growing, but lower for refugees due to mistrust in society and other factors.
<b>Resilience</b>	It is building a sustainable chain of financing.	It enhances social cohesion, leading to a more inclusive economic model.	It looks into the needs of host communities related to access to finance.	It strengthens micro-enterprise in the local economy.
<b>Soundbites</b>	This is not a very risky investment – it is just perceived as risky.	To make an investment work, one needs 1) somebody willing to pay for results; 2) somebody that will benefit if target is reached; 3) data and knowledge to measure results.	(Investing in) innovative initiatives often has a small scale and impact – but it takes greater efforts to convince big companies to do something different.	We had to help change the narrative and prove that refugees do pay back.

**Recommendation  
for the future**

Kois is currently raising funds from investors.

FSA needs support and buy-in from municipalities' management to make it work.

Catalyst is piloted in Jordan but will be replicated in other countries.

Fund is very successful as the board of directors supports taking risks: programs started small and grew gradually.



A woman in a patterned headscarf and floral-patterned dress carries a large, shallow, light-colored bowl filled with dark soil on her head. She is smiling and holding a mobile phone to her ear with her right hand. The background is blurred, showing other people in a similar setting. The entire image has a purple tint.

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**/ SERVICES AND PRODUCTS**



# SERVICES AND PRODUCTS WORKING GROUP

## CASE SUMMARIES



### Life Shelter

#### Rethinking Refugees in Each Step of the Value Chain

*Jens Odgaard Olsson, CEO, Lifeshelter*

Lifeshelter offers an innovative approach to creating sustainable temporary communities for internally displaced persons and refugees. Addressing the biggest concern after food and water for people in distress, the unique lifeshelter design also incorporates a multiplier impact on the local economy by sourcing local materials, engaging with local business partners and offering vocational training for local employees. Being able to deliver up to 80% of the total project costs locally, Lifeshelter plays a crucial role in fast and efficient establishment of sustainable communities, offering relief to people in distress. Lifeshelter has been deployed in 8 different countries over the last 6 years and is currently being scaled for further commercialization.

### Kigeme Camp and UNHCR

#### Selling Cooking Fuel to Refugees in Rwanda through a fuel/stove business model

*Valerienne Maltemp, Kigeme Camp Shop Manager, Inyenyeri*

*Jakob Øster, Livelihoods Officer & Partnerships, UNHCR*

The solution to selling clean cooking to refugees, it turns out, is to focus on the fuel not the stoves. Inyenyeri's innovative solution provides best in class wood pellet gasification stoves free of charge, in return for customers buying fuel. UNCHR enables that by providing an unrestricted cash transfer every month. To date, 95% offered sign up, and 99% are still customers a year later. And no wonder: Inyenyeri cuts Household Air Pollution by 98%, while also being faster and easier to use than charcoal. Customers also get a free solar panel to charge the stove's fan, which they can also use to charge their phones and LED lights for free—meaning they're getting light, heat, and power in one affordable package: it only costs US\$.05 per person per day.

## **Grundfos and Danish Refugee Council**

### **The Business-Humanitarian Partnership Lab: Delivering Sustainable Water Solutions in Displacement Settings**

*Pia Yasuko Rask, Head of Engagement and Responsibility, Grundfos*

*Solenne Delga, Global Advisor, Danish Refugee Council*

In 2016, Danish Refugee Council (DRC) and Grundfos established the Business-Humanitarian Partnership Lab, a joint initiative to innovate through co-creation to bring sustainable water solutions to refugees and internally displaced people. Leveraging DRC's presence on the ground in Uganda and Grundfos' solar-driven water solutions, the partners developed cost-efficient and environmentally friendly water systems benefitting 20,000 individuals from both refugee and host populations. Building on their joint pilot project, DRC and Grundfos went on to further refine the concept, promoting a Build-Operate-Transfer approach to enable a shift to more sustainable water solutions

## **Dinarak**

### **Unleashing Mobile Payments in Jordan: A Private Sector Tool to Promote Resilience and Productivity of Host Communities and the Forcibly Displaced**

*Imad Aloyoun, Co-Founder and CEO, Dinarak*

Dinarak is a mobile wallet, money transfer, electronic bill payment, funds disbursement service, licensed by the Central Bank of Jordan and launched in late 2015 as part of its efforts to advocate financial inclusion for the un-banked segment of the Jordanian population. Dinarak allows users to deposit, withdraw, transfer money and pay for goods and services via their mobile phone. Customers can deposit as well as withdraw money from a network of agents including many retail outlets, the post office and Exchange houses acting as banking agents. The system is user-centric and versatile and can be used for many kinds of in/out payments. Dinarak is accessible to non-Jordanians, including refugees, through their passport, or UNHCR card, as applicable.

## SERVICES AND PRODUCTS: Working Group Notes

Moderated by Naila Ahmed, Senior Social Development Specialist, Forced Migration Lead for the Mashreq Countries, World Bank Group and Mette Grangaard Lund, Consultant, Confederation of Danish Industry

	<b>Lifeshelter</b>	<b>Inyenyeri/UNHCR</b>	<b>Grundfos/Danish Refugee Council</b>	<b>Dinarak</b>
<b>Description</b>	Lifeshelter is a preferred shelter for Temporary Communities, now in 12 different countries. It strives to find better and more sustainable ways of building shelters.	The goal is to deliver clean Cooking Fuel to Refugees in Rwanda through a Fuel/Stove Business Model (get stove for free, pay for pellets) as an alternative to firewood.	Grundfos delivers sustainable water to refugees as currently, there most of the solutions in place are environmentally unfriendly.	The objective is to offer mobile payment services in Jordan to the un- and underbanked, women, youth and refugees.
<b>Challenges</b>	Technology and materials (environmental impact versus sustainability in place and time); scaling up (investors demand scale but lack potential to do so in the short-term); fragmented landscape; red tape.	Strong 20-year tradition of firewood received for free (versus paying for pellets), price of pellets; distance that has to be travelled to buy pellets; capital-intensive model and difficulty to get capital to scale up.	The main obstacle is the financing model – structure of humanitarian funding, donors’ reluctance, etc. Moreover, safe water, sanitation capacity, integration into projects. There is a need to pilot, then tailor and expand to different settings.	Cultural barriers, dependence on cash, humanitarian aid, regulatory issues, sustainability of the business model and scaling up, technical issues with telecom networks.
<b>Beneficiaries</b>	Tested for 6 years, now in 12 different countries, targets local supply chains.	Pilot of 100 families, expanded to 2236 households, which have now signed up and are using the product.	Refugee and host communities in Uganda.	100,000 registered women, youth, underbanked, unbanked, refugees.



## 5 PRINCIPLES FOR GOOD PRACTICE

	<b>Lifeshelter</b>	<b>Inyenyeri/UNHCR</b>	<b>Grundfos/Danish Refugee Council</b>	<b>Dinarak</b>
<b>Participate</b>	Founded Uganda bamboo association – local supply chain of bamboo which helps scale up.	Build confidence and skills of the workers.	Integrate systems in both host and refugee communities.	Both hosts and refugees can open accounts with the UNHCR card.
<b>Adaptation</b> (Sustainability and accountability)	It is vital to make the transition from small personal shelters to schools and other types of facilities (for women, community centers...).	Need to expand to bring solar panels to households for light and power.	We must consider how it can work after the refugee camp is disbanded.	The solution still requires paperwork but has limited upfront requirements to open an account.
<b>Partnerships</b>	Allied with DRC, Rockwool, trainers and bamboo providers, NGOs and Uganda as the partner country.	Forged a partnership with an equity bank – we can pay by mobile.	It is important to work with NGOs to upgrade sanitation.	Agent network operates under the Jordan Central Bank and works with UNHCR and GIZ.
<b>Innovation (Marketability)</b>	Making people more skilled.	This is a private company that can employ refugees and sell carbon credits to the World Bank.	Mobile enabled payment systems should ensure that people get water when they arrive. Water cards can enable equal access to water for all.	Mastercard is attached to the wallet to access funds when travelling.
<b>Communication</b>	-	-	We need to consult with refugees and prevent clashes with local host communities.	Smart customized communications are effective. Emphasis should be on financial independence for women, empowerment.

**Soundbites**

20-40% women feel unsafe in refugee camps. Being somewhere where you can close the door makes you feel safe.

-

If the biggest hurdle is the funding cycle – let's think outside the box in the business model.

When we started, we didn't have refugees in mind but this makes the case more attractive.

**Recommendation for the future**

Strong local partners; coordination and complementarity to ensure good ideas don't die in a fragmented framework.

What about social (aside from carbon) credits?

Take more responsibility for more years; enhance transparency, risk-sharing, innovation.

Change product design to adapt to different segments in the integration process; partner to create the enabling environment; incentivize agents.



## 6. SPEED-WRITING AND PRESENTATION OF THE CHARTER OF GOOD PRACTICE

After lunch, a 90-minute speed-writing exercise took place in each working group. Each group was tasked with bringing back to the following plenary session the writeup of five principles of the draft charter. The groups were moderated by

<b>Entrepreneurship</b>	Alexandre Hugo Laure, Senior Private Sector Specialist, Entrepreneurship Coordinator for Africa, World Bank Group
<b>Investment</b>	Kristina Mikulova, Policy Advisor, Institutional Strategy, European Investment Bank
<b>Employment</b>	Jesper Friis, Regional Manager, Confederation of Danish Industry
<b>Services and products</b>	Mette Grangaard Lund, Consultant, Confederation of Danish Industry

To get the groups started, broad subjects of the 20 principles were assigned in advance, based on literature review and prior knowledge of the organizing team, though participants were reminded that this early proposal could be changed, merged or added during the working group sessions of at a later date.

Moderators of the speed-writing sessions drove their working group to draw up 5 principles, each in the form of a short summary sentence followed by a paragraph of elaboration and explanation, bringing out the main points.

The four groups reconvened in plenary to present their respective guidelines, regrouped into a draft Charter of Good Practice. Upon distribution of the written Charter, the participants voted by show of hand on adoption of the draft Charter. The conference version was further edited and is presented at the start of these proceedings.







## 7. CLOSING REMARKS: ROADMAP AND NEXT STEPS FOR THE KNOWLEDGE AND PARTNERSHIP AGENDA



Penelope Lewis, Senior Communication Officer and Head of Partnership Group, World Bank Group; Una Clifford-Bahçecik, Senior Strategy Advisor, Migration Lead, Institutional Strategy, European Investment Bank; and Peter Helk, Senior Advisor, Confederation of Danish Industry presented the closing remarks for the event.

In their final address, all three acknowledge the strong partnership of the co-hosts: the World Bank Group, the European Investment Bank, and the Confederation of Danish Industry and congratulated the crowd on completing the two-day hands-on working meeting which convened nearly 200 practitioners from the private and public sectors, from non-profits, all levels of government and the international development and humanitarian communities.

They highlighted that the Charter is an important milestone in efforts to build a solid foundation for knowledge and best practices. It is one beat of the drum as the international community raises the visibility and promotes the importance of the role of the private sector in supporting refugees.

Several high-level events over the next several months will seek to maintain the strong momentum, including the Global Refugee Forum in December, the first since the adoption of the Global Compact on Refugees, which will see concrete pledges from the private sector and others.

Lewis, Clifford-Bahçecik, and Helk also noted that in discussing and drafting the principles of the Charter, participants sought to answer the more elusive question of how: how to move from individual initiatives to change at scale? How to break the silos between businesses and the development and humanitarian community? They concluded their joint address by observing how, in sum, the event and the participants has contributed to change the narrative about the role of the private sector to support the refugee crisis – and by extension, help attain the Sustainable Development Goals.

## 8. Annex: List of Registered Companies and Organizations

More than 200 people registered for the event. Due to General Data Protection Regulations the names will not be disclosed in this document, but the various companies, institutions and organizations are listed below. Thus, it is clear that the Charter of Good Practice is well anchored in the various private sector stakeholders globally.

European Investment Bank	Fonden for Socialt Ansvar
3F - United Federation of Danish Workers	Foundation Grameen Credit Agricole
Afghanistan Central Business Registry and Intellectual Property	Frankfurt School of Finance and Management
Afrique	French National Museum of the History of Immigration
Agence Française de Développement	FSD Africa
Arbetsförmedlingen Sverige	Gaziantep Chamber of Commerce
Beyond Reform and Development	Generali Group
Blue Shield investment	German Development Institute
BNP Paribas	Gesellschaft für Internationale Zusammenarbeit
Building and Wood Workers International	Global Affairs Canada
CBI - Ministry of Foreign Affairs of the Netherlands	Grameen Crédit Agricole Foundation
CDC Group plc	Grundfos Ltd.
Center for International Private Enterprise (CIPE)	Grundfos Ltd.
Center for Mediterranean Integration (CMI) - World Bank Group	IFC (World Bank Group)
Centre for Entrepreneurs	Independent consultant
CGEM - Moroccan Organisation of the Employers	Inter-American Development Bank
Chamber of Commerce, Industry & Agriculture of Beirut & Mount Lebanon	International Chamber of Commerce (ICC)
Classic Fashion Apparel Industry Ltd Co	International Humanitarian Infrastructure Platform
Competence Management Consulting Ltd.(CMC)through CBI	International Labor Organization (ILO)
Confederation de Syndcat du Burundi	International Rescue Committee
Confederation of Danish Industry	Inyenyeri
Council of Europe Development Bank	Jordan Garment Sector Alliance
Danish Red Cross	Juana DE CATHEU
Danish Refugee Council	Jusoor
Danish Trade Union Development Agency (DTDA)	KODIKO
Dinarak	Kois
DLA Piper	Lifeline Syria/Syrian International Business Association (SIBA)
Early Metrics	Lifeshelter
Edmond de Rothschild Foundations	MANPOWERGroup
Embassy of Canada to France	MAS HOLDINGS/ JGATE
ESSILOR INTERNATIONAL	Mastercard
European Investment Bank	MFW
FAIRE (Fund for Action and Innovation by Refugee Entrepreneurs)	Migration Ventures
Finklusive Danmark	Ministry of Foreign Affairs of Denmark
	Ministry of Foreign Affairs of the Netherlands
	Municipality of Athens
	MyBucks S.A.
	NaTakallam
	NpM



OECD  
OECD Development Centre  
Open Society Foundations  
Oxford Brookes University, Centre for  
Business, Society and Global Challenges  
Peace By Chocolate  
Petra Orfali Designs  
PLACE Network  
Provis Endoscopy Services  
ReBootKamp (RBK)  
Refugee Investment Network  
Ruzica Simic Banovic  
Rwanda Trade Unions Confederation  
S. A. INFINITY EUROPE  
Samasource  
Science and Technology Park of Crete  
SCM  
Sequa  
Shell International  
ShopGo  
SINGA France  
SINGA France

Small and Medium Business Incubator Niger  
(CIPMEN)  
Soros Economic Development Fund  
SPARK  
Startup Syria  
State Secretariat for Economic Affairs SECO  
Saad Plast  
Techfugees  
TENT Partnership for Refugees  
TSAP Ltd  
Turkish Confederation of Employer  
Associations  
TÜSİAD EU-Brussels Representative Office  
UK Lebanon Tech Hub  
UNHCR  
UniR Universités & Réfugié.e.s  
Village Capital  
World Bank Group  
World Economic Forum  
Wow!Labs & PLACE

## Limitations

This work is a product of the staff of The World Bank Group, The European Investment Bank and the Confederation of Danish Industry with external contributions. The findings, interpretations, and conclusions expressed in this work do not necessarily reflect the views of these Institutions, board of directors, or the governments and institutions they represent and do not engage their responsibility. The three partner institutions do not guarantee the accuracy of the data included in this work.

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Please cite the work as follows: World Bank Group, European Investment Bank, Confederation of Danish Industry. 2019. "The Role of the Private Sector Role in Economic Integration of Refugees - June 2019 Proceedings and Charter of Good Practice".

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