

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

11 – 12 June 2019

Musée National de l'Histoire de l'Immigration
Palais de la Porte Dorée
293 Avenue Daumesnil
75012 Paris, France

CO-HOSTED BY:

The World Bank Group

The European Investment Bank

The Confederation of Danish Industry

PROGRAMME



Confederation of Danish Industry



WORLD BANK GROUP

THE WORLD BANK
IBRD • IDA

IFC

International
Finance Corporation

INTRODUCTION

CONTEXT

Today, more than 68 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 is co-hosted by the World Bank Group (WBG), the European Investment Bank (EIB), and the Confederation of Danish Industry (DI). The event brings together stakeholders from across the public and private sectors to develop new ways to mobilise expertise, linkages, finance, and resources in support of refugees. While a number of organisations have explored how the private sector can facilitate refugee integration into host community economies, a need remains 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 will be able to feed its conclusions into this process. The conference also aligns 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.

#PS4REFUGEES

#RESILIENCE

CONTENT

The conference is organised around four themes:

/ ENTREPRENEURSHIP

Supporting refugee entrepreneurship; innovation and incubation programmes for refugees; youth entrepreneurship training schemes; diaspora mobilisation in support of refugee entrepreneurs.

/ INVESTMENT

Impact investing to benefit refugees and host communities; private capital mobilisation to scale companies employing or benefitting refugees; business-to-business deals which increase opportunities for refugees; innovative blended finance tools that benefit refugees.

/ EMPLOYMENT

Labour policies and refugees; private sector experience in selecting, training and employing refugees; refugees' voice and representation in the labour market.

/ SERVICES AND PRODUCTS

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.

EXPECTED 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 will culminate in the elaboration of a draft Charter of Good Practice on the Role of the Private Sector in Economic Integration of Refugees. The Charter will be composed of 20 principles, 5 each on entrepreneurship, employment, investment, and services. The principles will be developed collectively during the conference, and designed as a guide for the private sector, government representatives, and development actors in their work on mobilising private sector talent, capital, and innovative solutions in support of refugees and their host populations. A follow-up event is planned for 2021 to report on each component of the principles and to disseminate lessons learned.

FUNDING

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

VENUE LOCATION

Musée National de l'Histoire de l'Immigration
Palais de la Porte Dorée
293 Avenue Daumesnil
75012 Paris, France



ABOUT THE CO-ORGANIZERS

THE WORLD BANK GROUP (WBG)

This conference is organised 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 mobilise 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 upcoming World Bank Fragility, Conflict and Violence strategy, which will seek to address the drivers of fragility, conflict and violence in affected countries and their impact on vulnerable populations. The event is 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' organisation 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 labour 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 organisations in Turkey, Jordan and Lebanon, targeted on inclusion of refugees through labour market policies and entrepreneurship. This event takes 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.

AGENDA

DAY 1 — JUNE 11, 2019

08:15 Registration and light breakfast

09:00 **WELCOME AND ORDER OF EVENTS**

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

09:05 **KEYNOTES:**

GLOBAL PRACTICES FOR THE ECONOMIC INTEGRATION OF REFUGEES

- Saroj Kumar Jah, Regional Director, Mashreq Countries, World Bank Group
- Flavia Palanza, Director, Operations in Neighbouring Countries, EIB
- Thomas Bustrup, Deputy Director General, Confederation of Danish Industry

09:40 **REFUGEE MOVEMENTS, BUSINESS MOBILIZATION:
THE ROLE OF THE PRIVATE SECTOR**

- Raphaële Leroy, Director of Retail Banking Corporate Engagement, BNP Paribas

10:00 **PANEL 1 / ENTREPRENEURSHIP**

This panel will explore how to support refugee integration through entrepreneurship via incubation, impact investing and other support programmes. Panelists will discuss 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 Ögüt 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

11:15 **COFFEE BREAK**

11:45 **PANEL 2 / INVESTMENT**

The second panel will discuss how impact investing can benefit refugees and host communities. Panelists will explore 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, Refugee Investment Network

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

AGENDA

13:00 **LUNCH**

14:00 **PANEL 3 / EMPLOYMENT**

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

Speakers

- Jörg Pohl, Project Leader of Siemens Refugee Program, Siemens Germany
- Feryan Deniz, Unit Manager, 100 Club, Arbetsförmedlingen
- Meriem Ait Ali Slimane, Senior Private Sector Specialist, World Bank Group
- Jonathan Chaloff, Senior Policy Analyst, OECD
- Scarlet Cronin, Senior Director, Private Sector Partnerships, Tent Partnership for Refugees

Moderator: Niels Grøn Seirup, Director, Confederation of Danish Industry

15:15 **COFFEE BREAK**

15:45 **PANEL 4 / SERVICES AND PRODUCTS**

The last panel of the day will discuss how the private sector may support and supplement public aid. Panelists will present 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 Esteveadeordal, 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

17:00 **TRANSLATING IDEAS INTO GOOD PRACTICE**

Outlining the methodology to draft 5 principles from each category (entrepreneurship, investment, employment, services) which will be used on day 2.

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

17:30 **CLOSING REMARKS**

18:00 **OPTIONAL: VISIT OF THE MUSEUM**

Private after-hour guided tour for all conference participants

19:00 **DINNER RECEPTION AT THE MUSEUM**

Special address:

- Sébastien Gokalp, Director of the French National Museum of the History of Immigration

AGENDA

DAY 2 – JUNE 12, 2019

09:00 **OPENING REMARKS: ELABORATING CHARTER OF GOOD PRACTICE**

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

09:15 **CASE STUDIES: GOOD PRACTICES AND GLOBAL LEARNINGS**

This session will be divided into four parallel sessions around one of the four main topics (entrepreneurship, investment, employment, services). Each session has four country examples. Participants are encouraged to stay in their groups for the entire session.

Facilitation:

/ ENTREPRENEURSHIP: Alexandre Hugo Laure, Senior Private Sector Specialist, Entrepreneurship Coordinator for Africa, World Bank Group

/ INVESTMENT: Kristina Mikulova, Policy Advisor, Institutional Strategy, European Investment Bank

/ EMPLOYMENT: Peter Helk, Senior Advisor, Confederation of Danish Industry – Jonas Devantier, International Advisor, United Federation of Danish Workers (3F)

/ SERVICES AND PRODUCTS: Naila Ahmed, Senior Social Development Specialist, Forced Migration Lead for the Mashreq Countries, World Bank Group

ROOM I: ENTREPRENEURSHIP	ROOM II: INVESTMENT	ROOM III: EMPLOYMENT	ROOM IV: SERVICES AND PRODUCTS
<p>CASE 1 My Path to Entrepreneurship in Canada, and Building a Purposeful Business Tareq Hadhad, CEO, Peace by Chocolate</p>	<p>CASE 5 Blended Finance for Refugees François de Borchgrave, Managing Partner, KOIS</p>	<p>CASE 9 How We Create Jobs for Refugees, a Company Perspective Ariane Olsen, Business Partner People and Culture, ISS Facility Services A/S</p>	<p>CASE 13 Rethinking Refugees in Each Step of the Value Chain Jens Odgaard Olsson, CEO, Lifeshelter</p>
<p>CASE 2 Inclusive Entrepreneurship Program with Refugees in Europe Camille Soulier, Entrepreneurship Coordinator, SINGA France</p>	<p>CASE 6 Catalysing Investments for the Benefits of Refugees and Host communities: Designing the Jordan Investment Catalyst Pierrick Judeaux, Associate Director of Policy, Open Society Foundation</p>	<p>CASE 10 Palliser Furniture's experiences working with refugees in Canada and Mexico – A learning journey Art DeFehr, CEO, Palliser Furniture</p>	<p>CASE 14 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</p>

AGENDA

10:45 **COFFEE BREAK**

11:00	ROOM I: ENTREPRENEUR- SHIP	ROOM II: INVESTMENT	ROOM III: EMPLOYMENT	ROOM IV: SERVICES AND PRODUCTS
	<p>CASE 3 Turning a Refugee Camp into a Marketplace for Investment and Entrepreneurs Luba Shara, Senior Operations Officer, IFC, World Bank Group</p>	<p>CASE 7 Success Factors in Fostering Investment at the Local Level: The Case of Athens Hon. Lefteris Papagiannakis, Vice Mayor for Migrants and Refugee Affairs, Municipality of Athens</p>	<p>CASE 11 Creating Remote Workplaces for Refugees in the Language Sector Aline Sara, CEO, NaTakallam</p>	<p>CASE 15 Uganda Bidibidi Refugee Camp – Private Provision of Solar Water Systems Pia Yasuko Rask, Head of Engagement and Responsibility, Grundfos; Solenne Delga, Global Advisor, Danish Refugee Council</p>
	<p>CASE 4 Entrepreneurship and Diaspora Networks Samer Chamsi-Pasha, Chairman, Syrian International Business Association</p>	<p>CASE 8 Does Microfinance Work for Refugees? Bdour AlHyari, Director of Business Development and Strategic Planning, Jordan Microfund for Women</p>	<p>CASE 12 How to Prepare the Labour Market for Employing Refugees Husam Saleh, Co-Chair, Jordan Garment Alliance; Wassim Rifi, MENA Region Project Coordinator, Building and Wood Workers' International</p>	<p>CASE 16 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</p>

12:30 **LUNCH**

AGENDA

DAY 2 – JUNE 12, 2019

- 13:30 **WORKING SESSIONS AND SPEED WRITING: DESIGN OF DRAFT CHARTER OF GOOD PRACTICE**
Participants develop five key guidelines for each of the four themes and draft a paragraph each for the final guidelines document. This work will draw from the conclusions from day 1, as well as the country case studies explored during the morning sessions.

Facilitation:

/ **ENTREPRENEURSHIP**: Alexandre Hugo Laure, Senior Private Sector Specialist, Entrepreneurship Coordinator for Africa, World Bank Group

/ **INVESTMENT**: Kristina Mikulova, Policy Advisor, Institutional Strategy, European Investment Bank

/ **EMPLOYMENT**: Jesper Friis, Regional Manager, Confederation of Danish Industry

/ **SERVICES AND PRODUCTS**: Mette Grangaard Lund, Consultant, Confederation of Danish Industry

ROOM I:
ENTREPRENEURSHIP

ROOM II:
INVESTMENT

ROOM III:
EMPLOYMENT

ROOM IV:
SERVICES AND PRODUCTS

- 15:00 **COFFEE**

- 15:30 **PRESENTATION OF CHARTER OF GOOD PRACTICE**
The four groups reconvene in plenary and rapporteurs present their respective guidelines, regrouped into a draft Charter of Good Practice. The Charter includes a preamble and 20 principles, five from each theme.

Vote by show of hand on adoption of the draft Charter

Facilitation:

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

- 16:30 **CLOSING REMARKS: ROADMAP AND NEXT STEPS FOR THE KNOWLEDGE AND PARTNERSHIP AGENDA**
- Una Clifford-Bahçecik, Senior Strategy Advisor, Migration Lead, Institutional Strategy, European Investment Bank
 - Peter Helk, Senior Advisor, Confederation of Danish Industry
 - Penelope Lewis, Senior Communication Officer and Head of Partnership Group, World Bank Group

CASE DESCRIPTIONS



CASE DESCRIPTIONS

/ ENTREPRENEURSHIP



PEACE BY CHOCOLATE

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

“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 as well as integration. Peace by Chocolate plans to become one of the top 5 chocolate companies in Canada and create 50 jobs for refugees by 2022.

CASE DESCRIPTIONS

SINGA

Inclusive Entrepreneurship Programme with Refugees in Europe

SINGA is an NGO that creates opportunities for newcomers and their host communities in order to meet and cooperate, as well as supporting those with entrepreneurial projects. It 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, individualised 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.

IFC AND KAKUMA

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

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

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 regulatory, skills, inclusion, financial and linkages issues.

CASE DESCRIPTIONS

/ INVESTMENT



KOIS **Blended Finance for Refugees**

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 programmes 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%.

CASE DESCRIPTIONS

OPEN SOCIETY FOUNDATION

Catalyzing Investments for the Benefits of Refugees and Host Communities: Designing the Jordan Investment Catalyst

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.

MUNICIPALITY OF ATHENS

Success Factors in Fostering Investment at the Local Level: The Case of Athens

The Municipality of Athens is building a resilient community and workforce via the Urban Innovative Actions Initiative, which features a pilot program for refugee inclusion, "Curing the Limbo". Aimed at adult refugees who have been granted asylum in Greece after 2015 and speak Greek, English, Arabic, Farsi or French, the program's primary objective is skills development and social cohesion. As the first local government with its own refugee management authority, Athens can share first-time experience with fostering resilience to enhance longterm prospects for investment in a financially constrained environment, characterized by budget cuts due to the economic crisis and austerity measures, lack of extra funds for the management of the refugee crisis and insufficient competence with allocating EU funds. Under these circumstances, private financing is a key source of investment inasmuch as it can enhance sustainability which suffers under short-term funding cycles.

MICRO FUND FOR WOMEN

Does Microfinance Work for Refugees?

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 one million 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.

CASE DESCRIPTIONS



ISS **How We Create Jobs for Refugees, a Company Perspective**

ISS, the global leader in facility management, runs an in-house consultancy dedicated to support people on the edge of the labour 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 completes 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.

CASE DESCRIPTIONS

PALLISER FURNITURE

Palliser Furniture's Experiences Working with Refugees in Canada and Mexico – A Learning Journey

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

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 \$550,000+ through NaTakallam.

JORDAN GARMENT ALLIANCE AND BUILDING AND WOOD WORKERS' INTERNATIONAL

How to Prepare the Labour Market for Employing Refugees

Recognising that acceptance into the formal labour market with access to trade union membership is a prerequisite for sustainable jobs and livelihoods for refugees. Business member organisations and employers' organisations are playing an important role in addressing labour market issues, including how to deal with topics such as how to integrate refugees into the labour 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 will present two country examples of two business member organisations who have worked to integrate refugees in the labour market.

CASE DESCRIPTIONS



/ SERVICES AND PRODUCTS

LIFE SHELTER

Rethinking Refugees in Each Step of the Value Chain

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.

CASE DESCRIPTIONS

INYENYERI AND UNHCR

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

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 \$.05 per person per day.

GRUNDFOS AND DANISH
REFUGEE COUNCIL

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

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 Displace

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 unbanked 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.



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