

BUSINESS AND REFUGEES CHALLENGE



RESILIENCE THROUGH REFUGEE-INCLUSIVE BUSINESS



EMERGING BUSINESS MODELS
AND ENABLERS OF SCALE

BUSINESS FIGHTS POVERTY

September 2018

We are grateful for the support of the following organisations that have provided invaluable guidance and input on these business model briefs as part of the Business and Refugees Challenge core group.



ABOUT THIS DOCUMENT

This document introduces a series of briefs on practical refugee-inclusive business models and key enablers of scale. The full series is intended to mobilize more business action and strengthen the foundation for partnerships to improve refugees' wellbeing, education, and economic inclusion so refugees can thrive, not just survive. It is intended for a business audience but is also useful for civil society, government, and humanitarian and development agencies who are important private sector partners.

Each brief describes a different business model including information on the model's key features, examples of how the model is being applied, and emerging lessons on how to scale it. It is being launched to coincide with the release of the

UN Global Compact on Refugees at the UN General Assembly annual meeting in 2018. The hope is that this series will offer tangible, practical ways to realize a shared responsibility approach that views business as more than a source of funding but rather as a key partner in the development of sustainable solutions.

This series of briefs is an output of the Business and Refugees Challenge launched by Business Fights Poverty in April 2018, which engaged more than 50 stakeholders through interviews, a survey, and two dialogues. The Challenge was supported by Pearson and benefited from expert guidance and perspectives of several content partners including Business Call to Action, Innovest Advisory, Mercy Corps, Thomson Reuters Foundation, and UN Refugee

Agency (UNHCR). Business Fights Poverty Challenges facilitate open collaboration on a specific, strategic question about how to harness and scale the positive impact of business on people or planet. They leverage innovative approaches to engage the best thinkers and passionate practitioners in identifying solutions to the Challenge.

This introduction and the full series were written by the Business Fights Poverty Challenge team led by Jessica Davis Pluess with support from Charlie Hare. See acknowledgements and the full list of stakeholders consulted in the appendix.



INTRODUCTION

CONTEXT

The world is experiencing an unprecedented level of displacement. More than 68 million people have fled their homes in search of safety from conflict and natural disasters, of which some 25 million are refugees.¹ The conflict in Syria alone has uprooted more than 11 million Syrians from their homes, about half of whom have sought refuge in Turkey, Lebanon, Jordan, Iraq, and Egypt.²

1 UNHCR Figures at a Glance, <http://www.unhcr.org/figures-at-a-glance.html> (accessed 30 August 2018)

2 UNHCR Syria Emergency, as of April 2018

Given that the average length of time a refugee spends in exile is over a decade, many refugee children, who make up more than half the world's refugees, will spend most of their childhood in exile, putting their education and access to future economic opportunities in jeopardy.³

to support their families. Many of these refugees live outside of camp settings, relying less on donor aid and more on local infrastructure and services, putting increasing pressure on the capacity and political will of host country governments.⁴

There is a wealth of research showing that when refugees have the right to work and access to markets, goods and services like energy, health, and education, they become important contributors to their host economy.⁵ With more than 85 percent of refugees residing in low to middle income countries, this makes including refugees in the development of local and national economies critically important for refugees themselves as well as the countries that serve as hosts.⁶

Meeting the needs of refugees is enshrined in the core principles underpinning the 2030 Sustainable Development Agenda. Paragraph 4 of the 2030 Agenda Declaration pledges that “no one will be left behind and that Goals and targets will be met for all nations and peoples and all segments of society.”

For millions of refugee adults, decades of displacement have immediate and long-term effects on their income-earning potential and ability

3 Devictor, World Bank, 2016

4 UNHCR Diagnostic Tool for Alternatives to Camps, <http://www.unhcr.org/59b2a6f07.pdf>

5 IRC, In Search of Work, 2017; Legrain, 2016

6 UNHCR Figures at a Glance, <http://www.unhcr.org/figures-at-a-glance.html> (accessed 30 August 2018)

VISUAL 1

5 Pillars of the UN Comprehensive Refugee Response Framework (Roadmap for Uganda)

Source: <https://data2.unhcr.org/en/documents/download/63266>

The long-term nature and urbanization of displacement requires a new model for preparing and responding to refugee crisis that shifts from *aid as the solution* to *aid as an enabler of solutions* that build refugee self-reliance and resilience.⁷ It is part of a wider recognition that an effective refugee response must not only include emergency relief but also long-term development solutions.⁸ As Mercy Corps stated in a recent study on the coping strategies of Syrians living through conflict, the “aid sector’s definition of ‘lifesaving’ must evolve to include ‘livelihood saving’.”⁹

This model is captured in the UN Comprehensive Refugee Response Framework that looks at the roles of different actors, policies, and interventions as part of a whole of society approach, from admission and rights to building resilience and self-reliance to eventual voluntary repatriation. The visual above captures how the approach has been adapted

at a local level in Uganda, which has a long history of providing asylum and encouraging refugee self-reliance.¹⁰

The private sector, including small and medium-sized enterprises as well as state-owned and global companies, has an essential role to play in the development of solutions to strengthen refugee resilience. They are not only key creators of jobs but provide essential goods, services, and investment to support refugee economic inclusion, self-reliance, and improved wellbeing. They also have tremendous power to shift mindsets through their communications and advocacy.

Resilient communities and economies depend upon the welfare of individuals and their families, most of whom work in some way within the private sector, which makes it a fundamental part of any effort to support refugees’ host countries and countries of origin.¹¹

7 Yong Kim, 2016

8 Saldinger, 2017

9 Mercy Corps, *The Wages of War*, 2018

10 Comprehensive Refugee Response Framework Uganda, 2017

11 OCHA, 2017



THE BUSINESS OPPORTUNITY

There is not only a moral obligation to supporting the refugee response and ensure that refugees and host countries are not left behind – there is also an economic and social imperative. When people are not able to achieve their full potential because they are uprooted from their homes, their education is interrupted, or they are exploited in work on the margins of society, humanity as a whole suffers the consequences.

The rationale for business engagement goes beyond a sense of moral responsibility though. There is a clear commercial case for engaging in the refugee response as a way to access new markets, test new products, or secure commercial contracts for the delivery of goods and services.

services are flourishing in the area despite significant practical and legal constraints.¹²

As the global refugee response approach shifts away from a focus on building camps and toward greater integration of refugees into local communities, there are even more opportunities for businesses to expand access to employment and basic services that equip and empower refugees to rebuild their lives and contribute to their host communities.

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The UN Office for the Coordination of Humanitarian Affairs argues that, beyond the commercial case, there are three other rationales for business engagement in humanitarian action such as the refugee response. As highlighted in the visual, this includes strengthening business assets by, for example, improving staff skills and recruitment, reducing risks such as from market interruptions, and building relationships and influence with key stakeholders such as government.¹³

A recent study by the International Finance Corporation found that the Kakuma refugee camp and surrounding neighbourhoods in northern Kenya, one of the largest and most long-standing refugee settlements, represents a US\$56 million market opportunity. Entrepreneurship and markets for consumer goods, real estate, education, telecommunications, and many other goods and

For most companies there is a mix of drivers for supporting the refugee response. The Tent Partnership for Refugees has secured commitments

¹² IFC, 2018

¹³ OCHA, 2017



IKEA is an example of a company that is leveraging assets across both its foundation and company with everything from product design, customer engagement, employee volunteerism, advocacy campaigns, hiring in their supply chain, to direct grants to NGOs

changes to protect refugee rights.

IKEA is an example of a company that is leveraging assets across both its foundation and company with everything from product design, customer engagement, employee volunteerism, advocacy campaigns, hiring in their supply chain, to direct grants to NGOs.¹⁵ This holistic, multi-pronged approach is logical given the complex nature of the predicament of refugees and the increased recognition that making a positive contribution to society is simply good business.

from more than 70 companies to support the refugee response.¹⁴ Many of these commitments were driven by a sense of shared responsibility and moral obligation in response to the Syrian conflict but are being designed and implemented with a view toward long-term business opportunities.

While charitable donations, particularly multi-year funding, remain an important way for business to support the refugee response, they can also draw on a range of other assets and means to not only respond to a “refugee crisis” but be better prepared for one. This includes everything from hiring refugees in their operations, to commercial sales of goods and services to refugees, to advocating for regulatory and policy

14 Tent Partnership for Refugees, <https://www.tent.org>

15 IKEA Foundation, <https://www.ikeafoundation.org/tag/refugees/>



WHAT IT TAKES TO MOBILIZE BUSINESS

Despite greater recognition of the important role for business, and the growing interest of business in supporting the refugee response in a way that goes beyond financial contributions, it has proved difficult to translate pledges and commitments into tangible actions.

In April 2018, Business Fights Poverty launched a Challenge on Business and Refugees to explore what it would take to mobilize more business action to support refugee inclusion and resilience. Through a series of engagement activities including interviews, a survey, and dialogues, it became immediately clear that there is very little knowledge about what refugee-inclusive business models look like and what can enable these models to work effectively and scale. As one company representative we engaged

other models are needed that consider the diversity of refugee skills, education levels, and needs, as well as local policies and the social and economic context.

KEY CONSIDERATIONS FOR SUPPORTING REFUGEES

Refugee-inclusive business is not business as usual. There are several considerations when developing business models that support or include refugees. These include:

Refugee protection:

Refugees' rights are enshrined in the 1951 Convention on the Status of Refugees.¹⁶ This includes the right to seek asylum as well as other civil, economic, and social rights that any other foreigner who is a legal resident in a country would have. In practice, realizing these rights is difficult because local laws vary and many governments struggle to manage a sudden influx of people into their country. As a result, refugees are considered to be particularly vulnerable to physical violence,

“Refugee-inclusive businesses” are commercially viable business ventures that include refugees as employees, suppliers, distributors and/or consumers/users and take into consideration the unique needs, external context, and obstacles refugees face to inclusion.

said, “Companies aren’t sure how to engage in the refugee response, especially when they aren’t affected by displacement directly. There is not enough awareness on how to engage.”

Formal hiring of refugees in company operations and supply chains is one important model. But, many

¹⁶ Convention and Protocol relating to the Status of Refugees 1951, <http://www.unhcr.org/1951-refugee-convention.html>



exploitation, and poverty.¹⁷ They may also be suffering from trauma that requires special psycho-social support.

For business, this means that refugee-inclusive business models must include specific mechanisms to protect refugees. This could include policies and practices that seek to eliminate discrimination of refugees in hiring, offer support for work permits, or ensure equal access to services and benefits for refugee workers. Refugee women and children are particularly vulnerable and thus, specific strategies that reduce risks to their protection are important.

Legal frameworks:

Studies have found remarkable diversity in legal provisions and constraints on refugees' right to work or access to services such as education, banking, and healthcare.¹⁸

Companies are expected to comply with local laws assuming they align with human rights standards. In some cases, this may mean exploring non-traditional ways to engage refugees in decent and safe work. As an example, the European Bank for Reconstruction and Development is working to set up sole proprietorships to allow refugees to provide freelance or contract services in Turkey and elsewhere.¹⁹ Companies can also consider advocating for strengthening refugee rights as, for example, garment brands have done in lobbying for work permits for Syrian refugees in Turkey.²⁰

Practical constraints to mobility:

Refugees may not be able to move freely within and outside host countries due to laws, remote location of refugee camps, and access to modes of transport. Therefore, refugee-inclusive business models may require tapping into different types of supply and distribution networks in order to reach refugees. This could include partnering with humanitarian agencies that reach refugees and have established logistics operations.

Lack of assets and networks:

Most refugees left their homes with whatever they could carry. This means that many lack identification papers, education certifications, and access to bank accounts. They often need to establish entirely new social and professional networks when they arrive, which can make it more difficult to establish a business or find work.

Companies can help address this by, for example, working with banks to extend credit lines to refugee-owned enterprises. As many refugees receive support such as cash-based assistance from aid agencies, companies can also explore ways to use this to help refugees access goods and services.

Business models that strengthen social ties through features such as community events, workplace mentorship programs, and interactive communications can help rebuild networks and promote social cohesion. Refugees are also not a uniform group and therefore skillsets, education levels, and coping strategies vary significantly, requiring tailored approaches for specific demographics.

¹⁷ UNHCR Protecting Refugees: Questions and Answers, 2002

¹⁸ Zetter and Ruadel, 2016

¹⁹ Information gathered through interviews

²⁰ Business and Human Rights Resource Centre, 2016

Difficulty translating qualifications:

Even in cases when refugees have proof of their education qualifications, they may not be recognized in the country or location where they reside.

For business, this may mean rethinking traditional ways of recruitment to allow refugee candidates to prove aptitude in other ways or developing new systems to recognize degrees. In some cases, business can work with governments, universities, and education ministries to find ways to formally recognize education certifications especially in fields like medicine, law, and education where requirements tend to be specific to a location.

Uncertainty about the future:

Many refugees, especially those recently displaced, face constant questions about their refugee status, the duration of exile, and whether they will return or resettle in a third country. Many companies consulted for this research indicated that this uncertainty affected their willingness to make significant investments in refugee-inclusive business.

In reality, research shows that the majority of refugees are in protracted situations and in exile for more than a decade. This makes it worthwhile from a business perspective to invest in building up infrastructure or services for refugees as well as for local economies.

In some cases, the most effective solutions will be those that are mobile and transferable to other locations. This could include products that harness mobile devices that

are already widely used by refugee populations and easy to carry. It could also include a focus on training refugees in skills that they can apply in host countries and in a future location wherever that may be. Justin Sykes at Innovest Advisory said, “there is a need for circular refugee models that also consider ways to create opportunities for refugees back in their countries of origin.”

“There is a need for circular refugee models that also consider ways to create opportunities for refugees back in their countries of origin.”

Host country benefits:

One of the most important factors for the success of refugee-inclusive business models is their ability to create a triple-win for all parties involved. This includes refugees, the business, and host countries. Without this, there will be very little political support. Many host countries are reluctant to integrate refugees for fear that what they thought was a short-term solution could turn into a long-term problem.

This includes identifying sectors for investment that have the potential to create opportunities for refugees and strengthen local economies and infrastructure. This is also about supporting vulnerable groups among the local population in addition to refugees and finding solutions that promote social cohesion. As an example, this could include developing education services that support learning for local and refugee children.

BUSINESS MODEL TAXONOMY

There are many ways that the private sector can support the refugee response. However, not all of these present viable business opportunities. The BFP Business and Refugees Challenge identified five key refugee needs that present the greatest potential for scalable, refugee-inclusive business models.

These include: **education, livelihoods, health and wellbeing, information and communications, and financial inclusion**. Within each of these areas, companies support refugees as employees, producers, suppliers, distributors, and/or customers/users in their value chains. In many cases, refugees are engaged in multiple ways. For example, refugees can be engaged as producers or distributors of a product that is also intended for refugee markets.

There are some emerging examples of refugee-inclusive businesses by both large and small companies, often in partnership with UN agencies and NGOs. The taxonomy below captures some of the emerging models and examples. These were selected by the Challenge core group based on: 1) the potential to deliver benefits to all parties (refugees, host countries, and business); 2) potential to scale and become financially viable; and 3) sufficient evidence and insight on how these models are being applied.

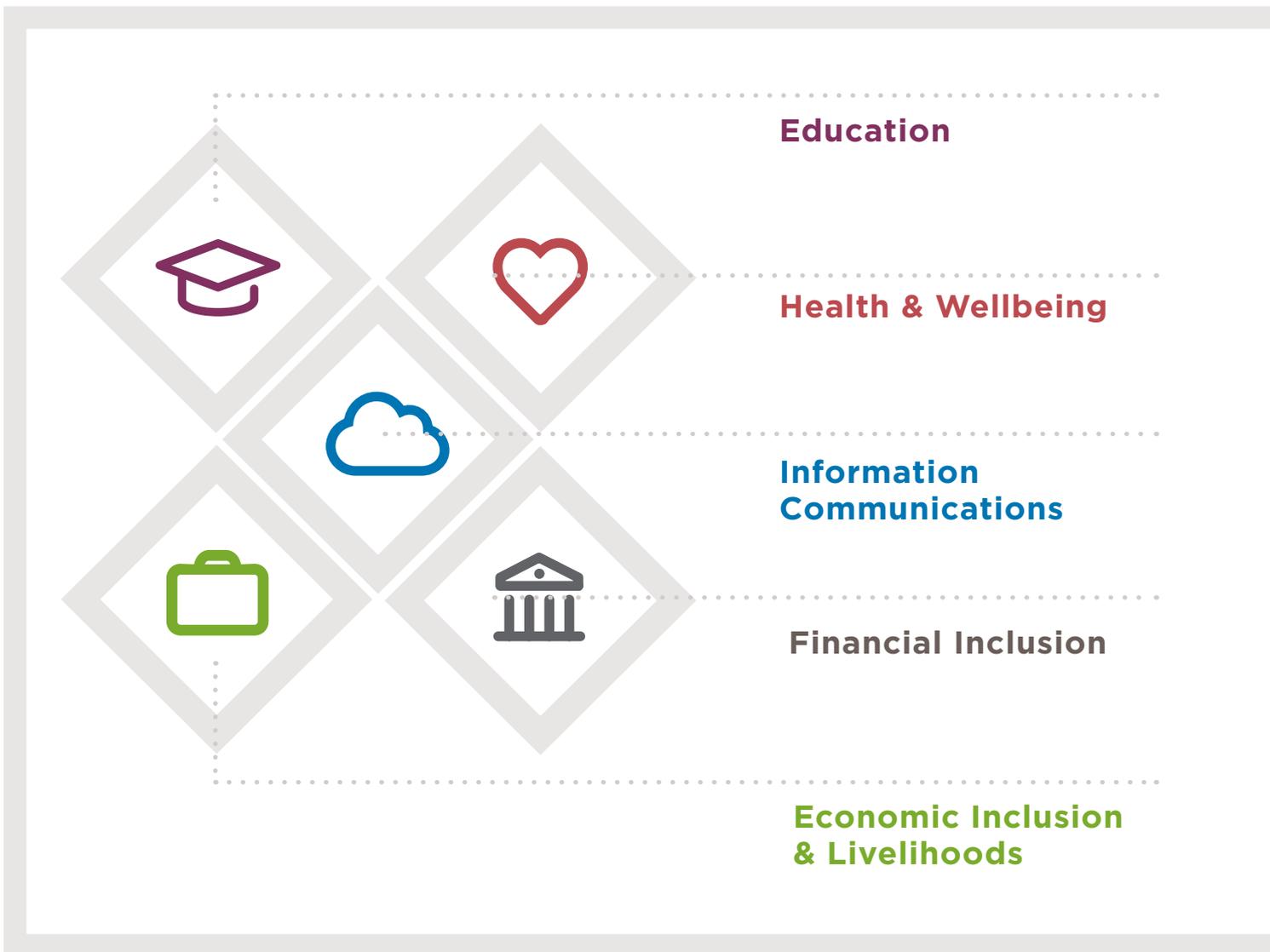
EXPLANATION OF BUSINESS MODEL BRIEFS

Three briefs accompany this introduction and provide a more in-depth investigation into three models identified below. These briefs include:

- ◆ **Education:** *Digital education for integration and improved learning outcomes for refugee children*
- ◆ **Livelihoods:** *Buying from refugee-owned and inclusive enterprises*
- ◆ **Health and Wellbeing:** *Safe and sustainable off-grid energy solutions*

These were selected based on the interests of Challenge partners and the availability of information (via interviews, studies, survey) on these models. We also aimed to add to the work of other initiatives including the Tent Partnership for Refugees, Promising Practices for Refugee Education, and the Business Refugee Action Network.

Additional business model briefs will depend upon the interest and engagement of BFP partners.



There are a few limitations to the taxonomy:

◆ **No one-size-fits-all:** *These models are not intended as one-size-fits-all and many models will require significant tailoring to the local context. While some may also apply to other vulnerable groups, they should each be adapted to the unique obstacles refugees face to inclusion.*

◆ **Different sector perspectives:** *The opportunity to engage refugees varies based on the sector and where the company sits in the supply chain. One company may be a buyer in one chain, and a supplier in another.*

◆ **Support from partners:** *Many models will not be financially viable or scalable for some time, and many require strong partnerships that include in-kind resources or contracts with public sector agencies in order to reach beneficiaries and provide proof-of-concept. In some cases, models or examples are included that were developed by the aid sector but have the potential to become viable business models.*

Despite these limitations, the aim is that this taxonomy provides companies and partners with a basis for developing and scaling viable business models that support refugee inclusion and resilience.

BUSINESS MODEL TAXONOMY



Education

<i>Emerging models</i>	<i>Description</i>	<i>Relevant sectors</i>	<i>Beneficiaries</i>	<i>Examples</i>
Digital education for integration and improved learning outcomes for refugee children	Portable and flexible education technology systems that can be deployed in low-resource settings and when formal classrooms are unavailable or unsuitable.	Education services; technology	Refugee school-age children	Pearson Every Child Learning; Microsoft YouthSpark Schlaumause; Samsung Smart Schools; Vodafone Instant Network Schools; Kolibri; Ideas Box
Self-guided learning	On-demand learning for children and adults, typically using technology such as video, mobile, or tablets. Particularly useful for learning languages, boosting skills for a job, or independent learning for school children.	Education services; technology	Refugee youth and adults	Khan Academy; Udacity; Edu4App Syria with Orange; DotLearn; Pearson Every Child Learning; SABIS e-learning; Akelius Foundation and UNICEF language learning
Private schools/ learning centres	Creation of new non-state funded schools, typically in a camp setting. Some may charge a fee.	Education services	Refugee children	SABIS network schools



Economic Inclusion & Livelihoods

<i>Emerging models</i>	<i>Description</i>	<i>Relevant sectors</i>	<i>Beneficiaries</i>	<i>Examples</i>
Formal hiring in operations	Hiring refugees in company-owned operations.	All sectors	Refugees as employees	IKEA; WeWork; Starbucks; Tatar & Partners
Buying from refugee-owned or inclusive enterprises	Sourcing raw or finished goods from refugee entrepreneurs, refugee-owned enterprises, or other businesses that include refugees.	Artisanal/ consumer goods sector; food and beverage; light manufacturing	Refugees as suppliers and producers	Made51; Preemptive Love; Reflect; the Dress Code; Tatar & Partners;
Selling to refugee-owned enterprises as distributors for local & refugee market	Engaging refugee-owned or operated businesses to distribute goods and services to refugee or local markets.	Consumer goods, services, banking/ investment, telecoms	Refugees as distributors and consumers/ users	Mercy Corps & d.light solar microretailers
Impact sourcing or freelancing	Engaging refugees as freelancers or subcontractors via mobile platforms that bring together workers and purchasers of their services. This includes crowdsourcing work carried out digitally or on-demand work done locally.	Technology sector; consumer goods, education, service sector	Refugees as employees and suppliers	Re-Coded, Samasource; WeWork; Bilforon (food service); Mrayti (beauty service); Natakallam, UNICEF and Digital Opportunity Trust Lebanon BOT
Apprenticeships and skills development programs	Providing job training by working alongside a company employee for a fixed period of time	All sectors	Refugees as employees	Ben & Jerry's ICE Academy; Intel CORE project; IRC and Citi Foundation Rescuing Futures project



Health & Wellbeing

<i>Emerging models</i>	<i>Description</i>	<i>Relevant sectors</i>	<i>Beneficiaries</i>	<i>Examples</i>
Safe and sustainable off-grid energy solutions	Selling distributed energy solutions such as solar lanterns and clean cookstoves to refugee markets. These often include payment models such as pay-as-you go to fit refugee consumers' ability to pay.	Energy; financial; technology	Refugees as consumers/users; employees; distributors	Pawame; Nafa Naana; BBOX; African Renewable Energy Distributor; Inyenyeri; Low Smoke Stoves with Nile Petroleum
M-health	Providing health education and access to services via mobile phone.	Health; technology	Refugees as consumers/users	Sana in Lebanon; Leap mlearning
Franchise sanitation solutions	Providing sanitation facilities by engaging refugee communities as franchisees who charge a fee to use facilities. It often includes a waste collection service and conversion of waste to energy.	Water & sanitation; energy; health	Refugees as consumers/users; employees; distributors	Sanergy; Sanivation



Information Communications

<i>Emerging models</i>	<i>Description</i>	<i>Relevant sectors</i>	<i>Beneficiaries</i>	<i>Examples</i>
Crowdsourcing communication networks	Creating a platform for refugee communities to share information and advice.	Technology	Refugees as users	Atma Go/Connect; Facebook groups
Information portals	Building easily-accessible portals for up-to-date information on how to access services and technology.	Technology	Refugees as users	Signpost/refugee.info;
WiFi network installations	Installing WiFi networks in refugee communities or in services provided by refugees.	Technology	Refugees as users	Meraki Cisco network



Financial Inclusion

<i>Emerging models</i>	<i>Description</i>	<i>Relevant sectors</i>	<i>Beneficiaries</i>	<i>Examples</i>
Microfinance	Providing financial services to refugee entrepreneurs and small businesses.	Financial	Refugees as consumers	Al-Majmoua; UNCDF's MicroLead; Microfund for female entrepreneurs Jordan; KIMS Microfinance;
Mobile money/payment systems	Enabling aid disbursements to refugees and other financial services for individuals and enterprises via mobile.	Technology; consumer goods; financial	Refugees as consumers, distributors, and users	M-Pesa and World Food Program; BanQu; Mastercard prepaid debit cards with Mercy Corps and WFP
Remittances facilitation	Facilitating remittances by refugees.	Technology; financial	Refugees as consumers	Western Union; Global MESA

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ABOUT BUSINESS FIGHTS POVERTY

With its origins dating back to 2005, Business Fights Poverty has grown into one of the world's largest business-led collaboration networks focused on social impact. Business Fights Poverty has launched a wide variety of Challenge-based collaborations with many of the world's leading companies, civil society organisations and development agencies.

