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Reviewing the contribution of the private sector to economic and labour market development in forced displacement contexts

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Contents

Abstract

There has been an increasing shift away from hallmarking refugees based on their persecution experience and instead viewing them as economic actors and agents of development. This is particularly the case in protracted refugee situations where historically the humanitarian response system is not designed or funded to understand livelihood strategies that displaced persons are pursuing and the general development opportunities that may be available to them. As a result, different actors have been welcomed into the fold such as the private sector, which is well positioned to expand markets, deploy a variety of business models, create employment opportunities and integrate into value chains in forced displacement contexts. This study primarily uses a mixed methodology and charts the burgeoning literature that defines the private sector, its emerging role and, in some cases, its concrete contribution. It considers the current barriers faced by refugees in accessing economic systems and the conditions required for the private sector to enter this sphere. The paper also reviews overarching themes and identifies key questions that might advance our understanding of the most recent trends in relation to private sector development in refugee settings. In particular, the capacity of multi-national corporations and international financial institutions to provide solutions to displacement, and the emerging role of private sector actors in the digital economy which may help us reconsider opportunities for refugee inclusion. Finally, the paper highlights some examples of concrete access for refugees to labour markets and avenues for refugee entrepreneurship. Despite the growing literature on the private sector's contribution in forced displacement contexts, there remain additional questions which the authors highlight in the hope that it may inspire others to pursue further research in this area.

Key words: private sector, protracted refugees, multi-national corporations, international financial institutions, economic integration, digital economy, development, labour markets

1 Introduction

Over the course of several years, data has continued to show that large numbers of refugees remain in protracted situations.[1] In 2022, UNHCR estimated that some 23.3 million refugees were in a protracted situation, including the prolonged displacement of Afghans in Pakistan, Rohingya in Bangladesh, the South Sudanese in Kenya, Uganda and Sudan, and Syrians across the Middle East.[2] Only a small fraction of these populations were able to find a safe and lasting solution.[3] Instead, often a patchwork of humanitarian interventions provides assistance to refugees in protracted situations, but the vast majority struggle to improve their economic prospects or contribute to the development of their host communities or countries.

Partially due to the proliferation of complex and protracted humanitarian situations, refugee assistance has undergone a reconfiguration. There is a move away from the entrenched binary

[1] A protracted situation is defined as 25,000 refugees or more have been in exile for 5 years or more after their initial displacement, without immediate prospects for implementation of durable solutions (UNHCR ExCom, 2009).
[2] UNHCR, Global Trends Report, (2022).
[3] UNHCR, Mid-Year Trends, (2022) shows that in the first six months of 2022: 162,300 refugees were returned, 27,200 were naturalized, and 42,300 were resettled.

paradigm in which either durable solutions are secured, or indefinite aid is provided, with greater focus on the grey area in between. This is exemplified in the evolving discussion on the humanitarian development nexus, the impetus from the Global Compact on Refugees (GCR) and the Comprehensive Refugee Response Framework (CRRF). There is increasing consensus that humanitarian assistance is no longer deemed to be sustainable nor contributes to the long-term resilience of displaced communities. In the search for solutions, the private actor is thus seen as increasingly relevant.

The economic integration of refugees in protracted situations is often distinct from the humanitarian response system, which is well-honed to deliver immediate life-saving relief but generally not designed (or funded) to understand livelihoods strategies that displaced people themselves are pursuing, or the market and the general development opportunities that may be available to them.[4] More and more, there has been a shift away from hallmarking refugees based on their persecution experience and instead viewing them as economic actors or agents of development;[5] buyers, consumers, producers, sellers, borrowers, lenders, employers, employees, and entrepreneurs.[6] In doing so, actors such as the private sector have been welcomed into the fold to contribute to long-term solutions for refugees.

Previously, the private sector's involvement in forced displacement contexts focused on philanthropic endeavours and corporate social responsibility objectives. It has now been recognized that the private sector is well positioned to expand markets, deploy a variety of business models, create employment opportunities, and integrate into value chains in forced displacement contexts. While in some protracted contexts, private sector initiatives have begun, there remain significant barriers, leading some to suggest that the private sector contribution remains 'aspirational'.[7]

The impetus for this paper stems from the renewed attention to the private sector as an important actor in forced displacement contexts. The purpose of this paper is twofold; first, this research aims to collect and briefly analyse the key contributions in relation to private sector development in displacement contexts. It considers the current barriers faced by refugees in accessing economic systems and the conditions required for the private sector to enter this sphere. It charts the literature that defines the private sector and its emerging role and, in some cases, its concrete contribution. While a definition is provided in the below box, the review of the literature will help shed light on the multiplicity of actors that are normally labelled as private sector. Second, on the basis of the literature review, we consider overarching themes and identify questions that might advance our understanding of the most recent trends in relation to private sector development in refugee settings. Here, our interest veers around the extent to which the renewed focus on private sector actors in the digital economy can help us reconsider opportunities for refugee inclusion. The advancement of new technology, tools and platforms linked to the blended economy could potentially overcome the long-acknowledged institutional barriers faced by refugees and asylum seekers to seek employment and pursue self-reliance. Despite the growing literature in this area, there remain additional questions and areas for further research. The conclusion highlights these in the hope that it may be of relevance to academics and practitioners alike.

[4] Crawford, N. et al. (2015) 'Protracted displacement: uncertain paths to self-reliance in exile', HPG Commissioned Reports.
[5] Okai, A. (2023) 'Foreword', *Forced Migration Review*, 71, 'Socio-economic integration: towards solutions for displaced people and host communities'.
[6] Betts, A. et al. (2016) 'Refugee Economies', *Forced Displacement and Development*.
[7] Interview with Francine Menashy, Brock University.

Definition of private sector

The private sector includes organizations that engage in profit-seeking activities and have a majority private ownership, meaning that they are neither owned nor operated by a government. Financial institutions and intermediaries, multinational companies, micro, small and medium-sized enterprises, co-operatives and individual entrepreneurs who operate in the formal and informal sectors are considered as part of the private sector. The term generally excludes actors with a non-profit focus, such as private foundations and civil society organizations.[8] The diversity within the private sector enables it to engage in the displacement context in different ways such as providing products or services, opening business operations and creating employment opportunities as well as making financial contributions.[9] Multiple categorizations of the private sector have been provided. Allen et al. distinguish between local firms versus multilateral enterprises.[10] A study by UNEP classifies private actors by sector,[11] while Malik et al. differentiate private sector actors in terms of socially responsible partnerships.[12] As we will further elaborate in the analytical section, another possible categorization relates to macro versus micro processes.

2 Methodology

The research commenced in 2018 and combines a mixed methodology. First, a review was undertaken of the burgeoning literature elaborating on the many ways in which the private sector relates to displacement. Over 130 studies were considered and categorized. Secondly, 11 key informant interviews were conducted with academics, practitioners and representatives of the private sector. Finally, a webinar was organized with representatives from the University of Oxford, UNHCR, Google.org and the social enterprise NaTakallam in November 2020.[13] While the core of the research centres on the literature review, the interviews and the webinar allowed triangulation of the findings to ensure accuracy, thoroughness as well as comprehensiveness. This qualitative approach aims to comprehensively assess and analyse the relevant literature with a view to identifying key themes and gaps. Before turning to the review of the scholarship on the private sector in displacement settings, it is important to introduce the concept underpinning this paper, namely the reconfiguration of humanitarian work. The discussion on the changing scope of humanitarian assistance is key to understand the reasons why, and the extent to which, the private sector matters.

[8] Di Bella, J., Grant, A., Kindornay, S., and Tissot, S. (2013) 'Mapping private sector engagements in development cooperation', The North-South Institute, Ottawa; OECD (2016) 'Understanding key terms and modalities of private sector engagement in development cooperation'.
[9] OCHA (2017), 'The business case: A study of private sector engagement in humanitarian action'.
[10] Allen, B., Aswat, A., Botzung, M., Brennan, F., Karlin, A., Kata-Blackman, J., et al. (2019) 'Generating private investment in fragile and conflict-affected areas', IFC.
[11] UNEP (2018) Rethinking Impact to Finance the SDGs.
[12] Malik, A., Mohr, E., and Irvin-Erikson, Y. (2018) 'Private-Sector Humanitarians: New Approaches in the Global Refugee Response'. Urban Institute.
[13] Available at AidEx Webinar Series - In search of solutions: the role of the private sector in forced displacement contexts - Crowdcast.

3 Setting the framework: the humanitarian-development nexus

In recent decades there has been growing recognition of the need to better link humanitarian and development interventions. The impetus for this comes from different strands of thinking that have converged. On the humanitarian side, there has been a heightened urgency related to a chronic and systemic financing gap for humanitarian interventions[14] as well as a recognition that reliance on humanitarian aid can either impede or delay the achievement of sustainable solutions for displaced persons and in fact lead to long-term dependence.[15] On the development side, there is a consensus that the cycle from preparedness through humanitarian and development response is not linear. The interaction between the two is being reconsidered and the accepted wisdom is now that complex responses, particularly in conflict situations, require simultaneous humanitarian and development interventions.[16] This is particularly the case in protracted refugee situations where no officially sanctioned category can be found between humanitarian and development funding, leading to humanitarian funding being significantly stretched.[17] In brief, the 'conventional' approach to protracted refugee situations has been deemed to be unsustainable.[18] As humanitarian action is being reconfigured, the private sector is more and more alluded to as critical partner.

In recognizing the need for a diverse range of actors and in order to encourage cooperation with private sector actors, the UN Secretary General issued 'Guidelines on a principle-based approach to the co-operation between the United Nations and the business sector' in 2015. This was followed by a call for the private sector to engage in the displacement context at the Refugees Summit in September 2016. President Barak Obama called on the private sector to promote innovation and make available resources to support refugees residing in countries on the frontlines of the global refugee crisis and in countries of resettlement. In issuing the Call to Action, President Obama challenged the U.S. private sector to "draw on its unique expertise, resources and entrepreneurial spirit to help refugees regain control over their lives and integrate into their new communities."[19] In a similar vein, the Global Compact for Refugees adopted by the UN General Assembly on 17 December 2018 sought to advance a "multi-stakeholder and partnership" approach including, inter alia, increased engagement with the private sector. It encouraged the private sector, together with States and other relevant stakeholders, to explore "policy measures and de-risking arrangements, opportunities for private sector investment, infrastructure strengthening and job creation in contexts where the business climate is enabling" as well as providing greater access to financial products and information services for refugees and host communities.[20]

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[14] High Level Panel on Humanitarian Financing (2016), 'Report to the Secretary General, Too important to fail'.
[15] Aleinkoff, A. (2015) 'From Dependence to Self-Reliance: Changing the Paradigm in Protracted Refugee Situations', Policy Brief, Transatlantic Council on Migration.
[16] Willitts-King, B. et al. (2019) 'New financing partnerships for humanitarian impact', Overseas Development Institute, p6.
[17] Aleinkoff, A. (2015), 'From Dependence to Self-Reliance: Changing the Paradigm in Protracted Refugee Situations', Policy Brief, Transatlantic Council on Migration.
[18] Betts, A. (2015) 'Research in Brief: Refugee Economies', Refugee Studies Centre, University of Oxford.
[19] White House (2016) 'FACT SHEET: White House Launches a Call to Action for Private Sector Engagement on the Global Refugee Crisis'.
[20] UN Global Compact on Refugees (2018).

As envisioned in the New York Declaration, the Comprehensive Refugee Response Framework (CRRF) lays the path for a "more predictable and more comprehensive response" to refugee crises. Premised on the concept of refugee inclusion, efforts are made to, inter alia, "ease pressure on countries that welcome and host refugees, build self-reliance of refugees, [...] and foster conditions that enable refugees voluntarily to return to their home countries. The CRRF makes specific reference to the private sector as instrumental to its very design and implementation.

In fact, during the first Global Refugee Forum (GRF) in 2019, a pledging and stocktaking forum on the implementation of the Global Compact for Refugees resulted in some 1,400 pledges by donors, refugee-hosting governments, private sector companies and NGOs, with 154 pledges focusing specifically on jobs and livelihoods for refugees. The latter pledges were dominated by governments, however some private sector pledges included, for example, the Amahoro Coalition. They committed to systematically mobilize the African private sector to improve access to jobs and the labour market for refugees across Africa.[21] Similarly the Tent Partnership for Refugees mobilized 44 businesses and pledged to hire and place more than 12,500 refugees into jobs.[22] Other pledges have followed ahead of and during the GRF that took place between 13 and 15 December 2023. In fact, the second Global Forum on Refugees led to $2.2 billion in pledges, with an additional $250 million pledged by the private sector.[23] Whilst this is a promising contribution, it will be important for the private sector to reflect on the goals previously set, including the lessons learnt, but more importantly to recognize for these forthcoming pledges the need to contextualize their support, to acknowledge and remedy the unintended negative impacts of their involvement, and remain mindful of the ethical implications of capitalizing upon protracted crises.

These developments provide an indication of the evolving debate within and across humanitarian and development domains and the critical role that the private sector could play. The combination of diminishing funding, donor fatigue, and rapidly growing humanitarian needs have forced key actors to diversify sources of funding and explore new types of partnership.[24] For the good or the bad, as Roger Zetter put it, we are witnessing "the privatization of the humanitarian sector."[25]

4 Review of literature and current practice

The literature review represents the core of this paper. In particular, we wish to synthesize the growing literature on the private sector in relation to forced displacement. As part of our literature review, 86 resources have been compiled including speeches, policy documents, books, and academic articles. This exercise is rendered necessary by the relative lack of work bringing together the multifaceted discussion on the private sector's role in forced displacement contexts. In fact, in a comprehensive analysis of the literature on the private sector in relation to refugee livelihoods in 2012, Naohiko Omata noted the absence of studies

[21] UNHCR Global Refugee Forum, Pledges & Contributions (2019).
[22] Ibid.
[23] UNHCR, Press Release, Global forum closes with over $2.2bn in pledges to improve lives of refugees and hosts, 15 December 2023.
[24] Interview with Dr Chaloka Beyani, London School of Economics, 18 June 2019.
[25] Interview with Professor Roger Zetter, University of Oxford, 16 May 2018.

looking at the "role and potential of the private sector as a centrepiece for enhancing refugee livelihoods".[26] As Omata's work shows, the bulk of the research focuses on the roles of government and humanitarian organizations. Our research points out that this remains largely the case. Albeit attention has been increasingly paid to the role of large international private sector actors, the role of refugees as entrepreneurs and, by and large, as "economic agents" remains poorly understood and theorized. In critically reviewing key resources we elaborate how the private sector has been understood, and argue that the role of local economies and of refugee entrepreneurs has not been sufficiently analysed and supported at the policy level. We provide a largely descriptive, as opposed to analytical, overview of key issues, whether long-standing or emerging, about, inter alia, refugee employment, refugee economies, self-reliance, economic inclusion in relation to the private sector. This section is based on secondary sources as well as the interviews conducted by the authors. The analysis of overarching concepts with reflections of broader relevance will be presented in the final section of this paper.

The literature review is divided into four parts. The first considers the constraints faced by refugees in entering the host economy, whether legal, social or political, as well as the challenges faced in the informal economy such as exploitation and instability. The second section considers the centrality of multinational corporations in the literature on the private sector. The third section looks at how refugee entrepreneurship has gained gradual prominence despite gaps in both the literature and the policy discussion. Finally, the fourth section delves into the emerging area of digital work as an avenue for decent work opportunities for refugees.

The core themes speak to the differing levels of agency, i.e. (1) states and prevailing state-driven rules, (2) multilateral frameworks and evolving international norms reconfiguring humanitarian interventions, (3) private actors in their different forms, and (4) refugees themselves. The fifth section transcends agency with a focus on cross-cutting digital domains. As we elaborate in the concluding section, these levels are closely interlinked. In order to unpack continuing obstacles and identify possible solutions to displacement from the view point of private actors, it is key to appreciate the multiple ways these levels of agency interact.

Before turning to the literature review an important caveat is in order. This research explores the changing role of the private sector in displacement contexts. As such we do not consider in detail the many ethical questions in relation to the private sector vis-à-vis growing global inequalities. By definition, the private sector is driven by profit maximization and capital accumulation. As such the global economic system premised on the principle of endless growth and embodied by profit-making actors is arguably implicated in preserving, rather than subverting, entrenched power relations and old-standing inequities among and within countries and communities. The role of the private sector in widening inequities with either direct or indirect bearing on displacement falls beyond the purview of this research. This endeavour is based on the understanding that, nonetheless, the private sector is not a neutral agent in the face of growing socio-economic disparities. The work of Matthias Schmelzer, Andrea Vetter and Aaron Vansintjan[27] as well as Jason Hickel[28] speaks to the existential challenges that are intrinsic to endless capital accumulation and consumption. While mindful

[26] Omata, N. (2012) 'Refugee livelihoods and the private sector: Ugandan case study', Refugee Studies Centre Working Paper Series No. 86.
[27] Schmelzer, M., Vetter, A., and Vansintjan, A. (2022) *The future is degrowth: A guide to a world beyond capitalism*. Verso Books.
[28] Hickel, J. (2020) *Less is more: How degrowth will save the world*. Random House.

of the continuing predicament of a system centred on capital gain in a planet of finite means,[29] our initial assumption is, however, that there is a margin where some change in the interest of refugees and other displaced persons can still be pursued by the private sector.

Constraints faced by refugees in entering the host economy

The legal instruments applicable to refugees clearly state the socio-economic rights to be afforded to refugees. Amongst them, in Article 17 of the 1951 Refugee Convention is the right to wage-earning employment requiring States to give sympathetic consideration to assimilating the rights of all refugees with regard to wage-earning employment to those of nationals. However, in practice, access to the host economy for most refugees is exceptionally difficult, with several legal, social and political barriers in place in the country of asylum. The analysis conducted by Zetter and Ruandel on refugees' right to work and access to the labour market across 20 countries hosting roughly 70% of the world's refugees shows that while legal provisions vary considerably, "a restrictive approach to the right to work prevails".30 A recent study produced by the World Bank considers the relationship between policy regimes and refugee employment and schooling based on harmonized data. It draws on the Developing World Refugee and Asylum Policy dataset (DWRAP) and suggests, inter alia, that "de jure access to the labor market and free movement are positively related to refugee employment rates" and that "policies in many developing countries have exhibited a liberalizing trend over time". 31 It also observes that "this literature should appease some fears of labor market competition by refugees, but policy makers might still take the negative perceptions into consideration, especially in the developing world where the evidence base is so thin."[32] Many studies have outlined the difficulties faced by refugees in their attempts to enter the host economy. For camp-based refugees, it is usually the case that camps are isolated from major markets where refugees can sell their products or source production inputs. The restriction in movement to access preferable markets and investment capital is an inherent barrier to enter the host economy.[33]

For refugees who are resettled in third countries, the empirical studies have been consistent in their findings illustrating the systemic barriers to gaining employment. These include non-recognition of qualifications gained in their home countries, direct discrimination and racism in hiring practices by employers and in workplace behavior, negative narratives of refugees as social and health threats, queue jumpers, charity cases and a group contributing to population overload.[34] This is also supported by recent studies highlighting the challenges faced by refugees resettled to the United States, with refugees noting that they were unsupported in their job search efforts and that they applied to a vast number of job positions with no success.[35] Similarly, in the UK, Eritrean refugees reported that finding employment was difficult, with

[29] The concept of planetary boundaries falls outside the scope of this paper. A key reference paper on this is Rockström, J., Sachs, J. D., Öhman, M. C., and Schmidt-Traub, G. (2013) Sustainable Development and Planetary Boundaries, Background Research Paper, Submitted to the High Level Panel on the Post-2015 Development Agenda.
[30] Zetter, R. and Ruaudel, H. (2016) 'Refugees' Right to Work and Access to Labor Market – An Assessment'. KNOMAD.
[31] World Bank (2023) 'Do legal restrictions affect refugees' labor market and education outcomes? Evidence from harmonized data set', World Bank Poverty and Equity Global Practice, p2.
[32] Ibid., p11.
[33] UNHCR (2023) Kalobyei Integrated Socio-Economic Development Plan in Turkana West Phase II.
[34] Barraket, J. (2007) 'Pathways to employment for migrants and refugees? The case of social enterprise'.
[35] Habeeb-Silva, R. (2016) Resettlement Challenges for Refugees in the United States. *Electronic Theses, Projects, and Dissertations*. 285.

even volunteering opportunities hard to come by. They noted that when they were able to gain employment they faced racial discrimination, verbal abuse, and bullying.[36]

Resettled refugees face challenges limiting their ability to access work opportunities despite possessing refugee status and the legal right to reside in the country of asylum. These hurdles prove to be greater for refugees in countries where refugee status does not afford wider rights such as access to employment opportunities. In many countries hosting large refugee populations such as Bangladesh, refugee status provides permission to reside in a specific location (camps in Cox's Bazar), but with no formal right to work, no access to local markets, no access to credit from Bangladesh's micro-finance institutions, and no prospects of self-employment or engagement in trade or property ownership.[37] In the absence of a right to seek employment or establish their own businesses, refugees are reliant on humanitarian aid and often forced to enter the informal economy.

The informal economy provides precarious forms of employment, with regular exploitation and instability. It may exacerbate animosity amongst the host community, particularly as demand for employment drives down wages. The strict movement restrictions placed on refugees also put them at risk of arrest and abuse. In one study a Rohingya refugee explained that "whenever we leave our homes to seek work, there are now two check posts even before we reach the first town. If we get caught the police ask us for money or send us to jail."[38] Similarly, a study of Rohingya refugees working in the construction industry in Malaysia illustrated that their work life is compounded by terrible working conditions, physical abuse, either late or lack of salary payments, bribery, forced detention and general feelings of insecurity in their day to day lives.[39] A report on private sector engagement in refugee-hosting areas in Kenya, produced by Asati et al. in 2021 through the Research & Evidence Facility, documents similar challenges faced by refugees in the country. These include, but are not limited to, constraints on movements outside camps, lack of documentation and limited knowledge by private sector actors on how to hire refugees.[40] With the announcement in 2023 to transform Dadaab and Kakuma camps into "permanent settlements" however, the situation of refugees in Kenya might change over the coming years. [41]

The literature in this area is replete with examples documenting the same barriers across different contexts. In Ethiopia, for example, despite progress in the law with the Refugee Proclamation 1110/2019[42] which provides the right to wage-earning employment for refugees in agriculture, industry, small and micro enterprise, handicrafts and commerce, the barriers to enter such markets are high. The administrative burdens placed by the requirement of work permits for refugees, support letters, investment permits, certificates of competence etc.

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[36] UNHCR (2018) 'UNHCR - A journey towards safety: A report on the experiences of Eritrean refugees in the UK'.
[37] WFP (2012) 'The contribution of food assistance to durable solutions in protracted refugee situations; its impact and role in Bangladesh'.
[38] Zetter, R. and Ruaudel, H. (2016) 'Refugees' Right to Work and Access to Labor Markets – An Assessment (Part 1)'. KNOMAD.
[39] Nungsari, M., Flanders, S. and Chuah, H.Y. (2020) 'Poverty and precarious employment: the case of Rohingya refugee construction workers in Peninsular Malaysia', *Humanities and Social Sciences Communications*, 7 (120).
[40] Asati, B. et al. (2021) 'Mapping the Refugee journey towards employment and entrepreneurship; obstacles and opportunities for private sector engagement in refugee-hosting areas in Kenya', Research and Evidence Facility.
[41] The East African, 'Kenya's radical solution to age-old refugee problem', 2 May 2023.
[42] Government of Ethiopia, 'Ethiopia: Proclamation No. 1110/2019'.

preclude refugee integration into the host economy.[43] This leads refugees to seek employment in the informal sector and a study has shown that refugees in Addis Ababa reported discrimination in the workplace, a lack of labour protections, low wages, wages being withheld, the use of 'incentive payments' rather than salaries, and employment often being ended arbitrarily.[44] Similarly, an ILO assessment in Lebanon analysing employment and working conditions before and after the COVID-19 pandemic documents that in 2020, 95 per cent of the employed Syrian refugees in Lebanon lacked valid work permits in Lebanon, indicating that the majority of them work informally.[45]

Against this backdrop of refugees being hosted largely in developing countries (8 in every 10 refugees is in a developing country)[46] and in protracted situations, with numerous barriers to the host economy and limited prospects of self-reliance opportunities, there have been growing calls for reconsidering the scope of humanitarian interventions with more attention to the promotion of refugees' self-reliance. Efforts to go beyond the delivery of purely life-saving assistance as once the hallmark of humanitarian action are wide-ranging. As we shall see in the next section, discussions to bridge the so-called humanitarian-development nexus focus on the pursuit of an enabling environment to ultimately reduce multiple assistance mechanisms. In the process, the private sector has emerged as a potentially key actor to further refugees' resilience. There is in fact an evolving space whereby private and public stakeholders can work together.[47] The private sector could be an important ally in the promotion of access to employment and decent work. The following section considers the literature on how the private sector has worked with different actors to address the vexing issues of protracted displacement and how the scope of this collaboration can be broadened in the quest for lasting solutions.

Multinational corporations, international finance institutions, and their capacity to provide solutions to displacement

Multinational corporations (MNCs) have received significant attention concerning their capacity to, inter alia, provide solutions to displacement. Broadly speaking MNCs are defined as corporate organizations owning or controlling the production of goods or services in at least one country other than its home. As explained by Kogut, MNCs build on direct investment defined as "the ownership claim by a party located in one country on the operations of a foreign firm or subsidiary in another." The MNC is the product of foreign direct investment in virtue of the effective control of operations in a country by foreign owners.[48] MNCs are distinct from international finance institutions (IFIs) that encompass multilateral, regional and national development banks with international operations. While not profit-seeking, IFIs can be instrumental in strengthening economic and financial institutions and thus in the flourishing of private actors. Numerous studies such as those produced by IFC, the Urban Institute[49] and UNEP[50] speak to the relative leeway that IFIs enjoy in displacement contexts.

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[43] Assefa, M. (2020) 'Refugees' Right to Work in Ethiopia: Prospects and Challenges Ethiopian Legal Brief'.
[44] Kindie, F. (2019) 'Challenges and opportunities for urban refugee livelihoods: the case of Addis Ababa'. Addis Ababa University, College of Development Studies.
[45] ILO (2020) Impact of COVID-19 on Syrian refugees and host communities in Jordan and Lebanon.
[46] UNHCR (2020) 'UNHCR Global Trends - Forced displacement in 2020'.
[47] Bisogn, A. and Knoll, A. (2020) 'Mapping private sector engagement along the migration cycle'. ECDPM.
[48] Kogut, B. (2001) Multinational Corporations, International Encyclopaedia of the Social & Behavioral Sciences.
[49] See footnote 12.
[50] See footnote 11.

As summarized by a study conducted by the IFC and the Bridgespan Group, the common pathways employed by IFIs beyond funding humanitarian assistance include a mix of the following: sharing capabilities such as technology or technical expertise; extending services by adapting current business models to sell goods or services to refugees; facilitating employment by providing job training and/or entrepreneurship support to refugees; integrating into value chains by hiring refugees directly and/or working with smaller enterprises that hire refugees through sourcing or subcontracting work.[51]

The underlying assumption is that economic activity promotes stability and poverty reduction in conflict-affected situations: developing an inclusive and sustainable private sector in conflict-affected countries is conducive to long-term prosperity.[52] This is often understood as contingent on the interventions of large private sector actors employing tools such as blended finance. Blended finance is in fact designed to mitigate potential high risk and address potential low profitability found in many private sector projects in fragile and conflict-affected situations (FCS) by offering below-market terms for finance and risk-mitigation products. This is done through a mix of concessional funds from partners such as the World Bank and bilateral development agencies, as well as commercial finance from the IFC, other development finance institutions (DFIs) as well as the private sector.[53] In other words, the objective is to promote interventions that have a strong social and development impact and that could become commercially viable despite high risks and uncertainties, inter alia, to secure and maintain finance.

An area in which IFIs have sought to make a constructive contribution is in the promotion of financial inclusion for refugees.[54] More and more large international financial institutions and financial service providers (FSPs) in general are developing tools to help refugees and other displaced populations access financial services since they remain outside the formal financial system.[55] One such example is the World Bank project 'Socio-economic inclusion of refugees and host communities' in Rwanda, which incorporates a component to provide access to finance for refugees and capacity building for improved access to finance.[56] Another example is Equity Bank which has opened branches in Dadaab and Kakuma refugee settlements in Kenya to offer financial services to refugees and has adapted its standard products to the context.[57]

The literature also highlights the large investments brought to refugee communities by IFIs. For example, the Kakuma Kalobeyei Challenge Fund provided $25 million to support small and medium sized companies, social enterprises and local entrepreneurs. To date, the fund has invested in 52 companies, 34 of which are based in Turkana.[58] These investments are expected to have a multiplier effect and trickle through the local economy.

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[51] International Finance Corporation (IFC) and Bridgespan (2019), 'Private Sector & Refugees—Pathways to Scale', p4.
[52] Allen, B. et al. (2019) 'Generating private investment in fragile and conflict-affected areas', IFC.
[53] Ibid. pp. 23-24.
[54] International Finance Corporation (2021) 'Barriers and Opportunities to Refugee Women Engaging in the Digital Economy in Jordan and Lebanon'.
[55] El-Zoghbi, M. et al. (2017) 'The Role of Financial Services in Humanitarian Crises', World Bank and Consultative Group to Assist the Poor (CGAP).
[56] World Bank, 'Socio-Economic Inclusion of Refugees and Host Communities Project' Rwanda (2019-26).
[57] Wang, W., Cakmak, O. and Hagemann, K. (2021) 'Private Sector Initiatives in Forced Displacement Contexts: Constraints and opportunities for market-based approaches'. IFC.
[58] UNHCR, Kalobeyei Integrated socio-economic development Plan in Turkana West Phase II (2023).

In contrast, MNCs capacity to offer solutions to protracted displacement can be seen in some pockets, such as in education.[59] In the Syrian context for example, Menashy et al. documented the contribution of 46 businesses such as Accenture, Goldman Sachs, IBM, Microsoft, McKinsey and Co amongst others that engaged on Syrian refugee education in Jordan, Lebanon and Turkey.[60] These businesses have contributed in different ways to the promotion of the education sector for Syrian refugees. This was done mostly through funding (mainly to NGOs) and through the development of technological education innovations, such as online digital learning platforms, the development of new operating systems, gaming technology with educational content etc. This has increased access to technology and provided alternative learning methods for Syrian refugee children.

Needless to say, the engagement by the private sector is not problem-free. The private sector behaves rationally in ways that reflect its profit-seeking objectives. This means that individual entities can act in ways that sustain, exacerbate or even cause conflict or displacement. In situations where law and order are absent, the potential for harm increases.[61] In other words, ethical dilemmas are intrinsic to the engagement of the private sector in humanitarian settings.[62] The moral predicament stems from underlying power imbalances, reduced profitability and a risk-averse stance.

This conundrum is partially echoed by a report produced by UNEP identifying opportunities to develop investment for business solutions to address more than one impact and to reduce costs and risks in the process. These challenges pertain to the humanitarian and development settings alike. The mechanisms are multiple and include Foreign Direct Investments (FDIs) as well as traditional financial institutions such as private investors, primarily funds and insurance companies, remittances, foundations, and microfinance.[63]Alternative financial institutions include private equity funds and crowdfunding. Benefits accrue from shifting from the delivery of products to the delivery of a set of service contracts, as this raises the adaptability and hence scalability of the business solutions. Yet, UNEP research concludes, "it remains to be seen" whether such private flows can truly address the financing gaps of, for example, the Sustainable Development Goals (SDGs).[64] Similarly, a paper by Murphy et al. suggests that the "holistic nature and long-term sustainability of disaster risk reduction interventions of the private sector" remain a source of concern.[65] Companies continue to focus on the short-term business gains. The prospects of limited profitability and associated risks partially compromise large scale involvement of private sector actors, such as MNCs, in contexts of forced displacement. This partially explains the continued lack of comprehensive private sector engagement to address the challenges of bridging the development-humanitarian nexus. [66]

[59] Menashy, F. and Zakharia, Z. (2017) 'Investing in the Crisis: Private participation in education of Syrian refugees', Education International.
[60] Ibid.
[61] Ibid. p12.
[62] Andonova, L. B. and Carbonnier, G. (2014) 'Business-Humanitarian Partnerships: Process of Normative Legitimation', *Globalizations*, 11(3), 349-367.
[63] See footnote 11, p39-40.
[64] See footnote 11, p41.
[65] Murphy, K., Salonga, E., and Zaman, E. (2022) 'For profit and progress: Rethinking the role of the private sector in humanitarian action', *The Humanitarian Leader*, Working Paper 025.
[66] See footnote 12; Meagher, P., Malik, A., Mohr, E., Irvin-Erikson, Y. (2018) High-Tech Humanitarians; Airtel Uganda's Partnership with DanChurchAid, Urban Institute.

Recent literature also notes that 'neoliberal market fixes' to costly humanitarian aid are now sometimes portrayed as virtually the only game in town for displacement globally.[67] Brankamp et al. are critical of the private sector's role in protracted displacement contexts observing that "camp spaces are rendered new frontiers for the extractive operations of capitalism writ large." This logic leads, in their words, to "exploitability of public resources, humanitarian spaces and aid activities into which processes of accumulation, expropriation, and capitalist revalorisation can insert themselves to derive present or future profit."[68]

Whilst acknowledging this critique and the underlying tensions between humanitarian principles and capitalist objectives, the practical reality remains that refugees in protracted situations are disadvantaged for they linger outside the market. To that end we now turn to the emerging field of research on the role that refugees can play as economic actors. The focus of the donor community and key humanitarian actors on refugee inclusion and specifically financial inclusion promise to overcome the continuing hurdles faced by refugees. Against this backdrop the role of the private sector and reconsidering refugee entrepreneurship and resourcefulness is key.

Refugee entrepreneurship and social enterprises

There is a growing discussion on the economic role of refugees. Institutional set-ups are often such that refugees are unable to explore their full 'economic' potential.[69] The work by Alexander Betts speaks to the need to approach displacement through the lens of the market. The starting research question that Betts et al. ask is in fact "how can we build upon such activities to create more sustainable opportunities for refugee self-reliance?"[70] By better explaining variations in economic outcomes for refugees, the authors argue, we may be able to rethink the policy and practice of refugee assistance. This approach requires both theory and empirical data. Accordingly, the authors examine the economic lives and market interactions of refugees themselves. Using the concept of "refugee economies" to describe the resource allocation system that shapes refugees' lives in exile, refugees' economic lives are approached as an analytically distinctive concept. Betts et al. conclude that economic outcomes can enhance opportunities in relation to regulation, networks, capital, and identity. At both macroeconomic and microeconomic levels, appropriate interventions can significantly improve the lives of refugees.[71]

The burgeoning literature on refugee livelihoods is comprehensively traced by Naohiko Omata in a research paper also published as part of the RSC Working Paper Series. The analysis reveals that "relatively few studies focus on the role and potential of the private sector as a centrepiece for enhancing refugee livelihoods."[72] This represents a critical gap in so far as "for the promotion of urban refugee livelihoods, neglecting the local private sector is almost irrational."[73] If the private sector is increasingly considered a "solution-provider" in

[67] Brankamp, H. et al. (2023) 'The camp as market frontier: Refugees and the spatial imaginaries of capitalist prospecting in Kenya', *Geoforum*, 145.
[68] Ibid.
[69] Interview with Irene Sun on 14 June 2019.
[70] Betts, A., Bloom, L., Kaplan, J. D., and Omata, N. (2017) *Refugee economies: Forced displacement and development*. Oxford University Press.
[71] Ibid.
[72] Omata, N. (2012) 'Refugee livelihoods and the private sector: Ugandan case study', Oxford Refugee Studies Centre Working Paper Series No. 86, p10.
[73] Ibid.

displacement contexts, the link between resilience and the private sector warrants further conceptualization and operationalization. For Omata and Betts, this can be done by further understanding market-based approaches in relation to displacement. The analysis undertaken by the Overseas Development Institute on the private sector in Somalia and Yemen draws similar conclusions, underscoring the links between private sector and market-based approaches in complex emergencies.[74] Recent research on entrepreneurship in Rwanda also underscores the criticality of refugee entrepreneurship in helping refugees to rebuild their livelihoods.[75] Some literature suggests that understanding the links between the private sector and the market in displacement contexts may unearth opportunities that have so far remained at the fringes of standard humanitarian-development interventions. While not being the silver bullet, the private sector, it is increasingly argued, can unleash new ways for refugees to help themselves.

A concrete example of assistance to refugees to access the labour market is provided by Amy Slaughter. Her research documents the experience of RefugePoint, an NGO based in Kenya, in developing a self-reliance model to bridge the gap between 'care and maintenance' programmes and durable solutions. The initial objective of RefugePoint was to facilitate resettlement for refugees. However, "the caseload continued to grow, with new cases coming into the system and relatively few leaving."[76] RefugePoint thus developed a so-called "one-stop shop" offering "its own set of holistic 'core services' to its core clients."[77] Over an average period of 24 months, "clients" receive "out-of-house referrals" including legal aid, vocational training, and secondary and tertiary medical care. Yet the majority of the clients' needs are handled in-house through internal referrals. One of the unique features of RefugePoint stems from its "intensive case-management". Since "case workers and clients achieve a consensus on what self-reliance will look like for the household", this is a rather "high-touch, resource-intensive model."[78] Costs per capita might therefore be significantly higher than those incurred by humanitarian organizations. Yet opportunities for "cross-pollination" of effective approaches are being pursued.

The experience of RefugePoint testifies to the opportunities that arise when refugees are supported to gradually access market opportunities. The focus on refugees' unique skills makes the experience of RefugePoint likened to that of social enterprises, whose aim is to maximize profits alongside benefits to society. As noted by the IFC, "social enterprises could offer a path toward employment. Social enterprises, defined as private businesses that seek to implement private-sector business solutions to solve social goals, are well-positioned to train and engage refugees in the workforce (including the digital economy) and help them overcome many barriers."[79] The experience of the social enterprise NaTakallam is another case in point. As noted by Aline Sara, the CEO and Co-Founder of NaTakallam, social enterprises have different goals than typical corporations, combining impact, sustainability and profitability.[80]

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[74] El-Taraboulsi-McCarthy, S. and Willitts-King, B. (2017) 'Private sector engagement in complex emergencies: case studies from Yemen and southern Somalia', ODI, p26.
[75] Omata, N. and Gidron, Y. (2023) 'Refugee entrepreneurship in Rwanda', Oxford Refugee Studies Centre Research in Brief no 20.
[76] Slaughter, A. G. (2020) 'Fostering Refugee Self-reliance: A Case Study of an Agency's Approach in Nairobi', *Journal of Refugee Studies*, 33(1), p110.
[77] Ibid., p114.
[78] Ibid., p115.
[79] See footnote 54.
[80] Presentation by Aline Sara, AidEx Webinar Series - In search of solutions: the role of the private sector in forced displacement contexts (2020).

NaTakallam is a US-registered social enterprise that connects refugee language conversation partners to students all over the world. It leverages the freelance digital economy to provide income to refugees, displaced persons and host community members. Regardless of their location and status, it hires them as online tutors, teachers, translators and cultural exchange partners.[81]

A discrete literature has documented the ways in which social enterprises are conducive to refugee entrepreneurship and refugee self-reliance.[82] By applying private-sector business solutions to solve social problems, social enterprises engage refugees in the digital economy and other sectors in innovative and socially responsible manners.[83] Barraket for example, suggests that as an alternative to mainstream labour market programmes, "the social enterprise model provides a range of responsive features that improve transitions to labour market inclusion."[84] For social enterprises to be successful a policy environment should recognize "the value of transitional labour markets for both individuals and the economy" to enable "real opportunities to redress the broader social constructs that perpetuate economic, social and civic exclusion."[85] In other words, social enterprises help promote refugee entrepreneurship by addressing some of the barriers that have long precluded refugee access to the labour market.

The IFC makes a compelling case for social enterprises as an intermediary between refugee freelancers and customers or clients in the digital economy.[86] The business model, whereby an organization maintains a pool of qualified freelancers and matches them with clients looking for a particular skill or task, is well-suited to facilitate the entry of refugees into the digital economy. Here, the client pays the organization for the work, which the organization then outsources to a qualified freelancer. The organization ensures quality control and pays the worker either in cash or via transfer, thus preventing exploitation or low wages.

The above discussion on the impact of social enterprises and refugee entrepreneurship reconfirms the long-acknowledged view in research on forced displacement whereby "refugees are doing it for themselves", as Jeff Crisp put it.[87] As also documented in the work by Oliver Bakewell, refugees again and again have proven to identify solutions beyond and despite often restrictive policies and legal and economic frameworks.[88]

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[81] Natakallam website.
[82] Del Carpio, X., Seker, S. D, and Yener, A. L. (2018) 'Integrating Refugees into the Turkish Labor Market', *Forced Migration Review*, 58.
[83] Bakewell, O. (2011) 'Negotiating Local Protection and Employment: The Silent Integration of Refugees on the Zambia-Angolan Borderlands', Paper presented at the African Borders Research Network Conference.
[84] Barraket, J. (2007) '*Pathways to Employment for Migrants and Refugees? The Case for Social Enterprise*'.
[85] Ibid.; Barraket, J. (2013) 'Fostering wellbeing of immigrants and refugees? Evaluating the outcomes of work integration social enterprise', in S. Denny and F. Seddon (eds) *Social Enterprise Accountability and Evaluation Around the World.* Abingdon, Oxon: Routledge, p102-119.
[86] See footnote 54.
[87] Crisp, J. (2014) 'In search of solutions: refugees are doing it for themselves', Refugee Voices conference, Open Plenary.
[88] See footnote 84.

The digital economy

Research shows that the increasing conversion of work into the digital form has created numerous opportunities, offering the prospect for decent work and economic growth for refugees. The COVID-19 pandemic has also accelerated the global shift to remote work, resulting in work no longer being restricted by geography. Research in this area has identified that the remote and mobile nature of digital work makes it available to refugees while they are on the move or displaced. In the process the private sector is poised to play a central role as a service provider and employer. The clout of the private sector when it comes to information technology as sine qua non of the digital economy cannot be overstated. There is a wide range of digital work, largely provided by the private sector, on offer from translation services, job-matching platforms, digital consulting, graphic design, web design coding schools, e-commerce, digital entrepreneurship, and ICT training.[89] This allows refugees with varying skill levels and experience to tap into economic opportunities that would not otherwise be available to them, and to that end acts as an important economic lifeline. In addition to accessing economic opportunities and networks, digital work may not be bound by restrictions imposed by host countries and offers the potential to bypass informal work barriers such as discrimination, racism, abuse, xenophobia and socio-cultural adaptation. There is also considerable interest in digital work amongst refugees. For example, 53 per cent of women in Jordan and 69 per cent of women in Lebanon with no experience of working in the digital economy expressed an interest in doing so.[90] A study on Somali refugees in Kenya also documents increasing reliance on information communication technology and attests to its impact on mobility and work opportunities for refugee women.[91] This research highlights the strategic role of civil society groups in bridging the digital divide and fostering the inclusion of vulnerable groups such as refugee women by providing, inter alia, economic opportunity. Research by Marie Godin and Ghislain Bahati also documents how innovative YouTube channels launched by Congolese refugees in Nairobi are helping them gain both an income and a sense of belonging.[92] The positive aspects of digital work are also underscored by Andreas Hackl in a study focusing on refugees working through social impact platforms such as NaTakallam. Here, refugees, particularly women, found the flexibility to work from home as being beneficial and enjoyed the connection with people from all over the world.[93]

Whilst digital work brings benefits, there are also considerable challenges that remain for refugees in accessing work online. Studies by the International Labour Organization for example highlight these challenges, such as the need to have a computer or mobile phone, reliable internet connection, good network coverage, electricity, digital literacy, and continued financial ability to fund the high costs of mobile data and devices. In refugee camp settings this is a significant barrier, particularly where refugees are prevented by host countries from having access to reliable internet settings or SIM cards, as has been the case for Rohingya refugees in Bangladesh.[94] Bilic et al. in their research also underscore a risk that digital divides become

[89] UNDP (2019) 'Digital Livelihoods for People on the Move'.
[90] See footnote 84, p3.
[91] Ritchie, H. A. (2022) 'An institutional perspective to bridging the divide: the case of Somali women refugees fostering digital inclusion in the volatile context of urban Kenya', *New Media & Society*, 24(2), 345–364.
[92] Godin, M. and Bahati, B. (2023) 'Forging new lives: Congolese refugees as digital creators', Blog, Oxford Department of International Development, University of Oxford.
[93] International Labour Organization (2021) 'Digital Refugee Livelihoods and Decent Work; Towards inclusion in a fairer digital economy'.
[94] Ibid.

more widespread, perpetuating the social ills of the capitalist system.[95] Another barrier imposed by host countries is access to financial institutions for refugees, limiting financial inclusion. By way of example, Syrian refugees in Jordan cannot receive remuneration for remote digital labour and IT jobs in the local economy are closed to foreigners. Unlike regular employment, digital work also does not offer refugees the protection of labour laws to prevent exploitation. Under these restrictive contexts, even where there are areas of grey in the law regarding digital work, some literature has concluded that the promise of sustainable online work has remained elusive; "the complex (un)realities of linking refugee young adults in restrictive host country contexts to decent work through online labour platforms is laden with risks and contradictions,"[96] as "few initiatives effectively connect the private sector and displaced people en masse due to the time and resources needed to gain employer trust, the 'bottom line' of profit and the corresponding skills threshold."[97]

The literature also illustrates that lifting structural barriers in the Lebanese context would not solve the issue. In fact, work opportunities offered on digital labour platforms that are within the reach of refugees provide the least in compensation, labour protections and job security.[98] This is further exacerbated for women working in the digital economy who are vulnerable to economic shocks and left without an income during common life events such as childbirth.[99]

In restrictive settings the structural barriers imposed by governments hinder refugees' access to digital work and therefore reduce the potential growth of the digital economy. There are ongoing efforts by multiple organizations[100] to reduce these barriers in various forced displacement contexts. However, aside from governments, the literature notes the important role of the private sector in promoting decent work conditions and creating sustainable dignified employment in the digital sphere for refugees.[101] In order to create such conditions, the concerns of the private sector in hiring refugees for digital work need to be resolved. Charles notes the perceptions of the private sector in hiring refugees revolve around the legalities on the right to work for refugees, cultural sensitivity, language and skill gaps, and the need for 'soft skills.' She suggests that some of these issues can be overcome through cooperation between education institutes and the private sector to provide feedback on the skills needed in potential employees.[102]

To date, the perceptions of the private sector regarding refugees coupled with structural barriers imposed by governments have largely contributed to the small-scale nature of digital livelihoods for refugees. The literature shows that there is potential for the private sector operating in the digital space to offer far more to refugees including greater employment

[95] Bilić, P., Primorac, J., and Valtýsson, B. (2019) *Technologies of Labour and the Politics of Contradiction*, Switzerland: Palgrave MacMillan, quoted in Hackl, A. (2022) 'Digital Livelihoods in Exile: Refugee Work and the Planetary Digital Labor Market', in Graham, M. and Ferrari, F. (eds) *Digital Work in the Planetary Market*, MIT Press, p97.
[96] Ibid.
[97] See footnote 101.
[98] See footnote 93.
[99] See footnote 54, p3.
[100] Na'amal, Labour Mobility Partnerships, Talent Beyond Boundaries, Techfugees, Jobs for Humanity, Icoke Ventures, Hack your Future.
[101] See footnote 93.
[102] Charles, L. (2020) 'Remote work jobs for refugees: how to improve lives with livelihoods', Remote Blog. *Forced Migration Review* (2023) Issue 71, 'Opening the digital economy to global refugees'.

opportunities,[103] conducting further research in integrating refugees into the digital employment market,[104] lobbying governments for legal access to the global digital economy, and decent work conditions for refugees.[105]

5 Analysis, commentary and reflections

This section reflects on key concepts, identifies gaps and discusses the broader implications for the private sector when it operates in displacement contexts across humanitarian-development spheres. The literature review shows that a relatively large discussion, whether policy or academic, has considered how the private sector and the market at large have supported the search for solutions to displacement, and can further do so. A key idea underpinning this diversified debate is the recognition that the private sector can be instrumental in the pursuit of refugee livelihoods and their self-reliance. Before we turn to the core of the analysis, a word of caution is in order.

The private sector is driven by profit-making motives, often seeking to create markets, increase visibility, and develop brand loyalty, and is thus implicated in varying patterns of inequalities. The fundamental purpose of private actors can thus be at odds with the principles of "do no harm" and "leave no one behind" that are at the very core of humanitarian action. There is more. The growth paradigm that the private sector, as profit seeking actor, exemplifies has come under growing scrutiny. As eloquently noted by the United Nations Secretary General (UNSG), "the current model of infinite growth in a world of finite physical resources will deliver inflation, climate chaos and conflict."[106] Arguably the private sector is part and parcel of a system that, in the words of the UNSG is "morally bankrupt" and that "favours the rich and punishes the poor".[107] As indicated by Zetter, the fact that the surplus capital is in the North creates a precondition for imbalances. One of the underlying problems is that the interests of the private sector do not necessarily tally with the social needs in the South.[108] This applies particularly to private sector engagement in refugee settings. As Zetter further noted, "converting refugees from welfare recipients into market actors as consumers and producers [...] aligns well with the micro-economic aspects of the neo-liberal agenda of economic globalization."[109] This was further corroborated during another interview with Ammar Malik, who noted that the continuous scepticism from the private sector on large scale involvement in refugee contexts is in fact partially due to limited profitability and risk-taking.[110] This discussion underpins the starting assumption of this paper, i.e. that the endless accumulation of capital and wealth as the ultimate goal of private actors is a mirage. Not only it is unsustainable, but it contributes to deepening inequalities in addition to environmental

[103] The Amahoro Coalition (2022) 'An Assessment of Kenya's Private Sector Digital Outsourcing Landscape and Its Potential to Support Refugee Economic Inclusion'.
[104] See footnote as 54, p3
[105] *Forced Migration Review* (2023) Issue 71, 'Opening the digital economy to global refugees'.
[106] Guterres, A. (2022) 'Secretary-General's virtual remarks to Major Economies Forum on Energy and Climate'.
[107] Guterres, A. (2022) 'António Guterres (UN Secretary-General) on his priorities for 2022 -General Assembly, 56th plenary meeting', 76th session.
[108] Interview with Prof. Zetter, University of Oxford, 16 May 2018.
[109] Zetter, R. (2019) 'Theorizing the Refugee Humanitarian-Development Nexus: A Political-Economy Analysis', *Journal of Refugee Studies*.
[110] Interview with Ammar Malik, Urban Institute, 5 April 2019.

degradation. This is not to say that a private actor approach is to be discarded all together. Our premise is the private sector *can*, *within limits*, contribute to the identification of long-term solutions. In fact, the literature demonstrates that the private sector can support host countries and humanitarian actors in situations of protracted displacement but more can be done.[111] In appreciating that private sector engagement in displacement contexts is fraught with contradictions and biases, with this literature review and related analysis we seek to provide a nuanced and critical overview of pitfalls and potentials.

The above literature shows that the role of the private sector in displacement contexts has been examined from a variety of perspectives along a continuum. At one extreme there is the macro dimension, pertaining to institutions and legal frameworks, and at the other extreme, the micro level concerns refugee entrepreneurship and ad hoc experiences supported by local and international organizations. These two levels are closely intertwined. This proposed framing allows, in fact, to bring together different strands of the scholarship as presented above, reflect on overarching themes, synthetize continuing gaps in our understanding, and present ideas to possibly contribute to the future scholarship on the role of the private sector as the nature of aid is being redefined.

At the macro-level, profit-seeking actors cultivate, and benefit from, a distinctive international outreach and large financial institutions play a crucial policy and financial role. This level reflects the prominence of multi-national corporations, their charitable alter-ego such as philanthropic organizations, as well as international banks and financial and development institutions. From their differing standpoints, these actors grapple with the barriers to private sector development and specifically to refugee entrepreneurship. This level also pertains to conventions defined as prevailing norms, whether or not legally codified. For example, the promotion of socio-economic rights of refugees[112] that is key to sustainability reflects a central debate ascribable to the macro dimension. Research has documented the ways in which legal and institutional frameworks can hamper the pursuit of solutions.

At the other extreme, the micro-level concerns local private actors, including refugee entrepreneurs that seek to identify new roles to carve a space in evolving local and regional markets. The micro-level is about the context-specific experiences of refugees as entrepreneurs as well as other private actors such as social enterprises working with refugees. Local actors are confronted with the same economic and political barriers that often curb their economic potential. The focus here is on refugee agency, resourcefulness and finding innovative ways to work within the confines of the systems in place.[113] Overall, the literature tends to shift between these two registers that are key to understand the nature of the challenges faced by private sector actors in displacement settings. Along this continuum two concepts, refugee status and economic inclusion, are at the core of the discussion and help us further reflect on the many still open questions.

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[111] Wang, W., Cakmak, O., and Hagemann, K. (2021) 'Private Sector Initiatives in Forced Displacement Contexts: Constraints and Opportunities for Market-based Approaches', Note 103. International Finance Corporation, Washington, DC. Zakharia, Z. and Menashy, F. (2018) 'Private sector engagement in refugee education', *Forced Migration Review*, 57, 40-41.

[112] Betts, A. (2021) *The Wealth of Refugees*, Oxford: Oxford University Press, p359.

[113] Betts, A., Delius, A., Rogers, C., Sterck, O., and Stierna, M. (2019) 'Doing Business in Kakuma: Refugees, Entrepreneurship, and the Food Market', Refugee Studies Centre, University of Oxford.

At both the macro and micro levels, the refugee "label"[114] remains a fundamental conundrum. In virtue of their non-citizen status, refugees are, in practice, precluded from accessing the labour market in so far as they are not on a par with citizens. As summarized by Katy Long, in "creating a special route for admission deliberately set apart from migration, the humanitarian discourse that protects refugees from harm actually prevents refugees from finding durable solutions, which depend upon securing an economic livelihood and not just receiving humanitarian assistance."[115] This dilemma runs through the two above-mentioned levels. At macro levels, efforts pursued by multilateral institutions can be hindered by the legal barriers that continue to restrict options available to persons that are not fully recognized as members of the host society. The absence of "enabling rights" such as freedom of movement, housing, land, education, justice, and property rights, or lack of access to relevant services including financial services, training, protection, or employment and business registration prevents refugees from accessing the labour market and the pursuit of self-reliance.[116] Even in cases where host countries are supportive of refugee employment such as Ethiopia[117] and Uganda,[118] restrictions remain prevalent.

At the same time, however, the label is of the utmost importance to the private sector since it provides branding and a marketing narrative to win over customers and clients. There is less focus on the product or service provided than on the immigration status of the person providing it. By way of example, Sodexco, a French food services and facilities management company hired 1,800 refugees across eight countries over the course of three years. While this is commendable, the initiative is highlighted under Sodexco's corporate responsibility webpage, which states 'Sodexco was the first food service company to join the Tent Partnership for Refugees in 2018. Providing refugees with their first opportunity is the least we can do to improve their livelihoods and help them become part of their host community.'[119] Similarly, Philips, a leading health technology company, committed to providing 100 refugees with jobs over a 5-year period (2019-2024) in the Netherlands and Germany. This initiative is referred to as part of Philips' tradition of inclusion and diversity. This too poses a challenge, with refugees being categorized and pigeon-holed due to their displacement experiences, and/or to increase diversity quotas, instead of their attributes and abilities within the economic sphere and regardless of their refugee status.

The central point relates to challenges regarding refugee status; as much as these rights are essential when persons flee persecution and cross international borders, they fall short when it comes to building long-term resilience. In other words, countless impediments to the quest for solutions apply *because*, *and not despite*, their refugee status. The challenges faced by the private sector are indeed a result of unfitting institutional frameworks. At the micro-level, solutions are often ingeniously developed. Yet these remain context-specific, cannot be scaled up and benefit a fraction of the refugee population.

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[114] Zetter, R. (1991) 'Labelling refugees; forming and transforming a bureaucratic identity', *Journal of Refugee Studies*, 4(1), 39-62.
[115] Long, K. (2013) 'When refugees stopped being migrants; movement, labour and humanitarian protection', *Migration Studies*, 1, 4-26.
[116] UNHCR (2018) 'Refugee Livelihoods and Economic Inclusion - 2019-2023 Global Strategy'.
[117] Betts, A., Fryzer, L., Omata, N., and Sterck, O. (2019) 'Refugee Economies in Addis Ababa; Towards Sustainable Opportunities in Urban Communities', Refugee Studies Centre, University of Oxford.
[118] Betts, A., Chaara, I., Omata, N., and Sterck, O. (2019) 'Uganda's Self-Reliance Model; Does it work?' Research in Brief 11, Refugee Studies Centre, University of Oxford; World Bank (2016) 'UNHCR An assessment of Uganda's progressive approach to refugee management'.
[119] Sodexo (no date) 'Respecting Culture, Ethnicity and Origin and acting against racism'.

The other central concept underpinning the literature is economic inclusion, namely access to the labour market and finance. Alongside policy frameworks, the private sector can play an important role in labour market inclusivity. The ability to secure a stable and decent job is understood as a precondition for the attainment of self-reliance.[120] Under the much-debated notion of the humanitarian-development nexus, the literature appears to agree on the necessity to invest in long-term solutions to avoid protracted situations The imperative to reconsider livelihoods and access to employment opportunities presumes private sector engagement and public-private partnerships. Once again, at both macro and micro levels, concerted efforts are made to ensure that refugees are not only the recipient of humanitarian aid but are supported as they identify their own solutions to displacement. The burgeoning discussion around "enabling environment" that considers, for example, the enhancement of market systems and the expansions of financial services testifies to how humanitarian interventions are being redefined. To be effective, economic inclusion necessitates structural changes at institutional levels while bottom-up mechanisms are being continuously developed and adjusted.

The above-mentioned limits in the notion of refugee status are intimately related to the challenges that come with operationalizing the humanitarian-development nexus. Approaching a humanitarian situation through the prism of long-term sustainability remains very much an open as well as elusive goal. Against this backdrop, the literature review also points to key important developments that promise to partially redress rights and opportunities normally withheld in virtue of refugee status. The opportunities represented by the digital economy could potentially shape the role that refugees can play, not only as "economic actors" but in society as a whole. This is a relatively new concept in the literature that certainly necessitates further research.

In the wake of the COVID-19 pandemic, digital solutions have boomed. Governments, large international private sector companies and in fact the private sector as a whole are reckoning with emerging opportunities in the digital economy. Refugees can potentially benefit from online solutions, irrespective of their legal status. As advocated by the co-founder of Na'amal, one of the main benefits of remote work for refugees is that they are gainfully employed in a manner that does not directly compete against the local population. While competition may still hamper refugees' employment opportunities, digital space can potentially broaden and simplify options available to them. Yet macro-level issues persist in respect to the legislation around remote work, which requires careful consideration so as not to push refugees further along the path of informality and place them in more precarious situations.[121] Social enterprises, and more broadly the digital market, expose new, yet under-researched trends, with important bearings on refugees. What does this mean for the private sector in displacement settings?

The scholarship amply documents that the private sector has the capacity to pilot, create and bring at a scale ideas and products that could expand digital solutions for refugees. Examples from the MENA region and beyond evince the critical role played by actors across macro and micro levels in pushing the inclusion of refugees in the market and thus enhancing their self-reliance. Yet, the possibilities provided by evolving technologies and online platforms present some shortcomings. For once, the literature does not sufficiently consider the implications of digitalization for jobs that are necessarily in-person. In fact, many low-skilled jobs available to

[120] See footnote 116.
[121] Charles, L. (2021) 'Giving Refugees Employment Opportunities Through Remote Work', New Lines Institutes.

refugees cannot exist in the digital space. It also remains to be seen the extent to which host countries are willingly to support enhanced digitalization for refugees. Furthermore, the barriers represented by inadequate, or lack of, technology, as well as limited internet connectivity, are not likely to disappear in the foreseeable future. At the same time, more research on motivations and preferences of refugees with regard to the so-called gig economy would fill another gap. One of the fundamental issues pertains to the profit-making motive of private actors. Their business imperatives continue to sit uneasily with the promotion of refugees' well-being. The evolving discussion around "degrowth" that questions the principle of wealth generation as conducive to development might influence the scope of private sector engagement in displacement settings. In addition, whether the digital economy can succeed to "trickle down" and provide refugees with new opportunities at scale remains to be seen. While the COVID-19 period disclosed the potential of online tools and information technologies in general, efficacy, scale and long-term sustainability are yet to be proven.

6 Conclusion

The literature shows that while there is space and a role for the private sector in forced displacement contexts, navigating the terrain both at the macro and the micro levels is a complex endeavour. Changes in legislative and institutional frameworks to allow refugees access to employment opportunities and financial inclusion are often a long-term goal. For this, continuous advocacy and lobbying of governments is required, a task which also extends to the private sector. By utilizing its leverage, some changes in this area can be effected.

It needs to be noted that from the vantage point of long-term solutions, the refugee label can prove to be a hindrance rather than a help. Indeed, some of the literature delves into innovative ways around the restrictions using intermediaries, others highlight emerging areas where refugees may find employment such as the digital sector.

What has been an integral feature of the literature is that the private sector cannot resolve, in one sweep, some of the long-standing issues of economic exclusion of refugees. It is bound by long-standing structural, institutional and legislative systems and working within these confines presents considerable barriers in entering the market in forced displacement contexts. Nonetheless, there are pockets of progress, often initiated at the grassroots level by refugees themselves and/or alongside partners. It is here that there is a need for further research and below we highlight specific areas that could provide additional insights with a view to enrich and guide research in this area:

A comprehensive mapping of the legislative changes required for remote work for refugees taking stock of the Developing World Refugee and Asylum Policy Dataset (DWRAP), the KNOMAD Migration and the Law database, and the Global Refugee Work Rights Report as starting points.

- An overview of skills gaps faced by private sector actors that could be filled by refugees.
- A qualitative study into the employment experiences of female refugees with a view to collating information on their employment and career preferences across countries.

- An assessment of private sector/social enterprise initiatives in forced displacement contexts that have proved to be successful, and further examination of how these initiatives can be scaled up and remain sustainable.
- A comprehensive mapping of the legal parameters that the private sector must adhere to in forced displacement contexts with a view to outlining duties and responsibilities conferred by international law including the UN Guiding Principles on Business and Human Rights (amongst others).
- A qualitative study with the private sector and humanitarian actors to review market initiatives in forced displacement contexts with a view to understanding whether profit motives can be reconciled with the essential principle of Leave No One Behind while taking services and products at scale.

These areas of further research are, of course, dependent on the local context and market forces and like much of the work that has come before, there will be considerable trial and error. Nonetheless, as stated by a refugee interviewed for this research, "work provides hope for a better future", and the private sector is key to contributing to employment opportunities, the local economy, and a better future for those that are displaced.

Finally, at the second Global Forum on Refugees in December 2023, it is important for the private sector to reflect on the goals previously set, including the lessons learnt, but more importantly to recognize for any forthcoming pledges the need to contextualize their support, to acknowledge and remedy the unintended negative impacts of their involvement, and remain mindful of the ethical implications of capitalizing upon protracted crises.

7 Appendix 1: List of interviews

1	Barnaby Willitts-King	Overseas Development Institute
2	Edward Mohr	Urban Institute
3	Ammar Malik	Urban Institute
4	Francine Menashy	University of Massachusetts Boston
5	Irene Yuan Sun	Centre for Global Development
6	Roger Zetter	Refugee Studies Centre, Oxford University
7	Ozan Cakmak	International Finance Corporation
8	Lorraine Charles	Na'amal
9	Amy Slaughter	Refuge Point
10	Jeff Crisp	Refugee Studies Centre, Oxford University
11	Chaloka Beyani	London School of Economics and Political Science

8 Appendix 2: Bibliography

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