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## Mediterranean City-to-City Migration

## **Dialogue, Knowledge and Action**

## **MC2CM** Dialogue on:

## **Private Sector Engagement in Migration Governance**

## **Background document**

## 17 December 2020

Location: Online via Zoom (Hosted by the Municipality of Rabat)

This background document has been drafted by UN-Habitat's MC2CM project team, for the purpose of the Mediterranean City-to-City Migration project (MC2CM) digital Dialogue Event on "Private Sector *Engagement in Migration Governance*", which will take place online on 17 December 2020.

The objective of the document is to produce an evidence-based analysis about private sector engagement in migration governance. It specifically aims to explore how local governments and authorities can cooperate with the private sector to strengthen local migration governance, foster social cohesion and increase the quality of life for all inhabitants. It also introduces practices from the field, models, mechanisms and tools that have proved promising.







## **TABLE OF CONTENTS**

1.	INTRODUCTION
	THE ECOSYSTEM OF THE PRIVATE SECTOR – REASONS AND MODALITIES OF ENGAGING IN RATION GOVERNANCE
3.	WHAT IS THE MAIN PUBLIC SECTOR INTEREST TO ENGAGE WITH PRIVATE SECTOR STAKEHOLDERS?.6
4.	WHICH ROLE CAN THE PRIVATE SECTOR PLAY IN MIGRANT INTEGRATION?7
5.	WHAT ROLE FOR THE PUBLIC SECTOR?
6.	ANNEX - EXAMPLES OF PRIVATE SECTOR INITIATIVES BY SECTOR

## 1. Introduction

The last decade has seen an increase in attention on the needs and benefits of engaging the private sector along the entire migration cycle and the development of sustainable solutions for migration related challenges.

In the Global Compact on Safe, Orderly and Regular Migration (GCM) signatories acknowledged the need to "promote broad multi-stakeholder partnerships to address migration in all its dimensions by including [...] the private sector, trade unions, the media and other relevant stakeholders in migration governance"<sup>1</sup>.

The Global Compact on Refugees details the different aspects that the private sector could contribute to the integration of refugees in the framework of a multi-stakeholder partnership approach. These include "policy measures [..]; and opportunities for private sector investment, infrastructure strengthening and job creation [...]; and greater access to financial products and information services for refugees and host communities"<sup>2</sup>.

Furthermore, private sector representatives, like the International Organisation of Employers and the Business Mechanism of the Global Forum on Migration and Development, have continuously highlighted the stakes they have when it comes to ensure well-functioning labour markets, foster skill mobility and help to combat negative public perception.

Businesses can also contribute existing infrastructures, established partnerships and relationships, as well as specific expertise that can be leveraged to support migration governance. Private sector partners can propose innovative solutions to some of the challenges faced by national and local governments.

It is therefore at governments and international organisations' interests to carefully consider the multifaceted role that the private sector can play in different stages of the migration cycle, comprising pre-departure, transit, arrival, integration and return phases.

Too often coordination with the private sector is, in fact, sought in matters of employment or financial support, when public-private partnerships represent a potential to fill gaps at any stage of the migration and integration process, especially in moments of critical pressure on public infrastructure and services. In this light, public-private partnerships are crucial to create and maintain the momentum for innovative solutions within a more holistic and comprehensive migration governance.

<sup>&</sup>lt;sup>1</sup> Global Compact for Safe, Orderly and Regular Migration (A/RES/73/195), 2018 - <u>https://www.iom.int/global-compact-migration</u>

<sup>&</sup>lt;sup>2</sup> Global Compact on Refugees (A/73/12 (Part II)), 2018 - <u>https://www.unhcr.org/gcr/GCR\_English.pdf</u>

The Mediterranean City-to-City Migration Project has already highlighted in its policy recommendations the importance of engaging with the private sector beyond its role as an employer or financial supporter.

This background paper therefore builds on the recognition of some specific areas where the private sector is currently active - providing goods and services to migrants; as capacity builder; and advocating for migrants' rights and for policy change.

The paper will highlight the specific interests and roles of both the public and private sector. It will attempt to shed light on good practices and lessons learnt on cooperation in the Mediterranean area and globally with the aim to transfer knowledge and experiences.

# 2. The ecosystem of the private sector – reasons and modalities of engaging in migration governance

Private sector is defined as the part of the economic system that is run by individuals and companies, rather than governments. In most cases, private sector organisations are run with the goal to make profit.

As any other sector of society, though, the private sector is not a monolithic group. It is an ecosystem of different actors ranging from transnational and multinational corporations, nationally owned business, small and medium enterprises, corporate foundations, start-ups and social enterprises.

Within this environment, businesses owned by migrants or refugees are also exponentially growing in market share and impact, with the IOM's World Migration Report<sup>3</sup> 2020 concluding that immigrants tend to have higher entrepreneurial activity compared to natives. In numerous countries, including the United States, Uganda and South Africa, migrants' owned businesses are slightly more likely to hire employees than non-migrants owned firms making them a driver of economic inclusion.

Private sector actors can be categorised according to different characteristics, including:

- <u>Goal and objective</u>: For many actors within the private sector, profit maximisation is the main objective. For other businesses like private universities or foundations, though, this is not necessarily the case. Finally, social enterprises are characterised by specific social objectives that serve as its primary purpose and revenue is sought merely for the economic sustainability of the project.

<sup>&</sup>lt;sup>3</sup> IOM, World Migration Report 2020 - <u>https://publications.iom.int/system/files/pdf/wmr\_2020.pdf</u>

- <u>Size</u>: Private sector actors can be classified in different categories according to the number of people employed, spanning from micro-enterprises (with fewer than 10 employees) to medium-sized one (50 to 249 employees), and large enterprises employing 250 or more people.
- <u>Geographical scope</u>: Actors can be active at a local, national, or multinational level. This affects their negotiation power with the public sector, as well as their employees and consumer basis.
- <u>Sector of activity</u>

The intersection of all these characteristics determine the reasons and modalities of interactions with migrants and other stakeholders in migration governance.

For example, private sector engagement can stem from business interests as migrants and refugees can be recruited as potential employees in what is often referred to as "global competition for talent". According to a 2012 World Economic Forum report<sup>4</sup>, talent markets are impeded by four key problems: widespread unemployability, skills gaps, information gaps, and private and public constraints on mobility. For companies based in countries experiencing important numbers of immigration, migrants are an important source of skills at all levels. However, their mobility is not always guaranteed but constrained by national legislations and labour market conditions.

In line with the above discussion, the GCM urges signatories to "review and revise existing options and pathways for regular migration, with a view to optimising skills-matching in labour markets [...] in consultation with the private sector and other relevant stakeholders" (objective 5).

In addition to skills and labour, additional business interest for engaging with the migrant population is to increase the consumer base, to find business partners, and to expand the pool of business in the supply and value chain.

Finally, social interest is also frequently mentioned by private sector actors as the main factor in determining their engagement in migration and integration. This is often the case of businesses owned by refugees, diaspora or migrants who have first-hand knowledge of the migration process. For instance, the Tent Partnership for Refugees was founded by Hamdi Ulukaya, a former refugee himself and CEO of Chobani the biggest producer of yoghurt in the United States. Hamdi launched Tent because he believes the private sector is uniquely positioned to address the refugee crisis by mobilizing the networks, resources, innovation, and entrepreneurial spirit of the business community. Tent works closely with businesses to leverage their core business operations to hire refugees, integrate them into supply chains, support refugee entrepreneurs, and deliver services. The Partnership also advocates for enabling policies that will empower refugees as economic agents.

<sup>&</sup>lt;sup>4</sup> World Economic Forum, Talent Mobility Good Practices Collaboration at the Core of Driving Economic Growth, 2012 - <u>http://www3.weforum.org/docs/WEF\_PS\_TalentMobility\_Report\_2012.pdf</u>

As a contribution to the preparation of the Global Compact on Safe, Orderly and Regular Migration, the World Economic Forum Global Future Council identified **significant gaps in the actors that are normally engaged in public-private forums.** 

It noted that efforts are often focusing on mobilising large enterprises and those nationally owned by Western countries. Lack of engagement of 1) nationally owned enterprises from developing countries and regions, 2) SMEs and 3) companies without a direct business interest in migration that might still benefit from a diverse workforce, in return, result in lack of full representativeness of the convened actors.

# 3. What is the main public sector interest to engage with private sector stakeholders?

Both national and local governments have an interest in engaging with the private sector in migration governance. This stems from the existing infrastructures, partnerships, relationships, and expertise that businesses can mobilise, often in a relatively short time and in many cases across borders. Private sector partners can also propose innovative solutions to some of the challenges faced by public partners. As aforementioned, this can support the delivery of services, or fill existing gaps, especially in moments of pressure on public infrastructure. For instance, in Lebanon, Cisco<sup>5</sup> has developed the Refugee First Response Centre prototype (two more were built in Hamburg - Germany, and Samos - Greece). The Centre provides 'healthcare in a box' that will enable access to the internet, remote translation services, and medical care for refugees.

Furthermore, some migration issues require coordination with the private sector as the ultimate stakeholder. For example, in a letter addressed to the UN Secretary General on February 2019, from the International Organization of Employers and the Business Mechanism of the Global Forum on Migration and Development: attention is brought on the role of the private sector in supporting fair and ethical recruitment initiatives and in the enforcement of regulatory frameworks on employment.

At the same time, the private sector can contribute its experience and good practice on matters like skills mobility, recognition and development that can in turn feed into the development of government backed initiatives and policies.

Private sector can also generate and gather accurate information on migration and support governments designing evidence-based policies and interventions. For instance, IBM has developed a cognitive solution to help track population movement over time, allowing for improved humanitarian planning and response. This cloud-based application, called Mixed Migration Foresight, helps government agencies and aid organisations to forecast migration flows, both forced and voluntary, through various hypothetical scenarios, machine learning, advanced analytic, and statistical models.

<sup>&</sup>lt;sup>5</sup> <u>https://newsroom.cisco.com/feature-content?articleId=1809931</u>

This will eventually better equip government agencies in ensuring safe routes for refugees and migrants; increase effectiveness and efficiency of the response; make evidence-based policy decisions ahead of time by understanding mobility trends. The initiative has already benefited over 10,000 migrants and refugees by helping better plan for services and support for arriving people.

Further, employers can have a pivotal role in integration. Research indicates that the employment environment is a site of critical learning, networking and knowledge transfer for migrants, not just about trade or business, but also about the host society, as well as the local language.

Moreover, the private sector can act as a champion of positive narratives on migration and support public bodies in challenging negative perception about migration. For instance, the local administration of Erlangen (Germany) partnered with Siemens<sup>6</sup> to develop and run an Anti-Rumour campaign, by leveraging the role of Siemens as the major employer in the region (23 000 employees). The campaign aimed at dismantling rumours regarding asylum seekers and make employees reflect on their own bias. It included capacity-building workshops for the company staff that in return have become myth-busting agents in their communities. Siemens also provided traineeships to qualified asylum seekers, to promote diversity in the company's workforce.

## 4. Which role can the private sector play in migrant integration?

As mentioned above, the MC2CM project aims at shifting the focus on the role that the private sector can play beyond contributing as a sole employment provider, donor, or financial supporter. Therefore, the present paper focuses on the areas of service provision, support to entrepreneurship and advocacy. These currently represent areas of engagement of the private sector as well as avenues to further develop private-public partnerships and general cooperation.

### a) Providing goods and services to migrants

As a provider of goods and services, the private sector is involved in creating solutions for migrants, their families and relatives, both in host and originating countries. This can be done either by sharing expertise with NGOs and governments or by extending and adapting services to specific needs of migrants and refugees. These services can be accessed in origin, transit, and destination countries.

Areas of intervention in goods and services are numerous and intersect with the migration cycle at different moments. Some of the areas that are currently showing good practice in terms of coordination and partnerships between the public and private sector are presented below.

<sup>&</sup>lt;sup>6</sup> Handbook on Anti-rumours Methodology, Council of Europe - <u>https://rm.coe.int/anti-rumours-handbook-a-</u> <u>standardised-methodology-for-cities-2018-/168077351c</u>

# Collecting and sharing reliable information and data to inform policy making and support people on the move

The private sector can support both governments and individuals in accessing reliable information by providing tracking systems, as well as tools capable of reaching displaced persons and migrants. Technology-based solutions, like mobile applications, can assist people during their journeys and support integration into their host communities on arrival.

At the same time, the use of tech and data processing should be closely monitored and overseen to avoid breaching the privacy of individuals and creating risk for their lives.

#### Recognition of documentation and accreditation

When people are forced to abandon their homes, many leave behind important documents such as birth certificates, marriage licences, passports, ID cards and property documents for land and housing. These are nearly impossible to retrieve after leaving the country.

Research from the <u>Norwegian Refugee Council</u> has highlighted that up to 70% of refugees in Lebanon, Iraq, and Jordan lack basic identification and property ownership documents. This has a wide impact on people's ability to claim a range of rights and protections, as well as accessing education and other services. This situation also affects the possibility to claim ownership of land and housing when returning to their country of origin.

Tech companies have provided possible solutions to this challenge, in particular through blockchain, a technology that can host and transmit unlimited amounts of data that cannot be forged. Identities verified on the blockchain cannot be faked and are time-stamped and public.

By leveraging blockchain technology, host governments and aid organisations could issue digitally authenticated identification documents that could in turn be used by people to prove their identity and that of their families, open bank accounts, sign contracts or apply to university.

#### Language, Education, and training

Already in 2017, MC2CM recommended to local and national authorities to mobilise the private sector in providing vocational and language training as a way to bring forward the work on migrant inclusion and urban development<sup>7</sup>.

A similar spirit can be found in the GCM. Among the first objectives, in fact, we find "invest in human capital development by promoting education, vocational training and skills development programmes [...] in cooperation with the private sector and trade unions, with a view to reducing youth unemployment, avoiding brain drain and optimizing brain gain in countries of origin, and harnessing the demographic dividend" (Objective 2).

<sup>7</sup> MC2CM Policy Recommendations:

https://www.icmpd.org/fileadmin/1 2018/MC2CM/Policy Recommendation EN Online.pdf

Private education and training institutions are part of the actors providing training on technical and vocational skills, as well as language courses. These trainings represent an opportunity for people to increase their chances of employment and personal growth in both their host communities as well as in case of returning to their country of origin.

Many universities and tertiary institutions also offer educational services for refugees and migrants through scholarships provided by private foundations with the aim to attract talents and diversify their student body.

As access to education serves as an important pathway towards increasing mobility, it is important for private and public actors both in countries of origin and destination to align and balance their interest. In particular, they should avoid mismatch between universities' policy to attract foreign students and governments' restriction on visa as well as other barriers to mobility.

#### Housing

Different companies and private foundations can partner with local and national governments, as well as international organisations to create shelter and housing solutions for migrants. SMEs also provide basic services in settlement areas. In recent years, a process of privatisation of reception centres and housing solutions for refugees and migrants has also interested many European countries.

Another aspect of private engagement in the housing sector is connected to recruitment policies. As part of their programmes to attract foreign workers some companies provide accommodation or housing support mechanisms as a benefit for recruited workers.

As migrants and refugees are often likely to be uninformed about their rights, governments (both national and local) play the crucial role of overseeing housing conditions and ensure that the fundamental human right to adequate shelter is respected for everyone in their territory.

#### Investment and financial services

Strengthening access of migrant population to banking, insurance and financial services, including innovative forms of remittance, is crucial to achieve sustainable economic growth. This goal is not only mentioned in the GCM (objective 20), but also as target 8.10 of the Sustainable Development Goals.

Providing investments and financial services to migrants and refugees, though, requires – more than in the case of other services – tailoring them to a moving and often difficult to reach population. As in other cases, the needs for financial products differ according to the individual situation of people and families.

It is of crucial importance for private and public sectors to cooperate in this area as, failing to do so, might result in the exclusion from financial assistance of large communities unable to provide the required credit history or collateral. Private sector actors normally do not invest when the risk is considered too high and when these requirements are not met.

Government intervention is therefore needed to devise risk management strategies and build confidence among all players to address the concerns of banks and other financial institutions.

### Employment

Employment plays a pivotal role in the integration and inclusion of migrants into a new community. Yet, newcomers face numerous challenges when accessing the labour market, from legal barriers to cultural differences, language and training needs and skills and title recognition. Private sector employers are emerging as influential and critical leaders in developing, testing and sharing solutions that help migrants and refugees to transition to employment and settle into their new communities.

Further, as mentioned before, the private sector has an interest in the mobility of workers, which allows them to recruit talents and fill skill gaps. National labour policy might, though, create restrictions to the recruitment and employment of foreign workers. At the same time, their actions have a major impact on recruitment practices, their sustainability and ethical aspects, as well as in ensuring decent employment conditions and respecting workers' rights.

In line with the above discussion, the GCM urges signatories to "review and revise existing options and pathways for regular migration, with a view to optimising skills-matching in labour markets [...] in consultation with the private sector and other relevant stakeholders" (objective 5).

### b) Advocating for policy change in migration and integration

Finally, more and more private sector actors are directly engaging with policy makers on a range of issues that spams from migrants' rights to conditions for entry and stay, recognition of qualifications, and working conditions.

A very articulated engagement is brought forward by Ben & Jerry's since 2017, when they committed to launching the European-wide Together for Refugees Campaign in partnership with the International Rescue Committee (IRC). Through the campaign, the company asked its customers to urge their representatives, through a digital tool enabling them to email directly, to agree on a historic new piece of legislation (the "Union Resettlement Framework"), creating a more coordinated response to the refugee crisis through refugee resettlement. Further to this first engagement Ben and Jerry's has developed a structured campaign focusing on: 1) pushing for greater international coordination; 2) improving national systems of asylum and resettlement; 3) building connections between locals and newcomers. An example of their most recent activities is the campaign 'Waiting isn't working" as part of the Lift the Ban coalition to ask the UK government to give people seeking asylum the right to work.

Another key interest for private sector actors is to promote and support social integration policies and mainstream fair narratives on migration, challenging the increasingly polarised environment. For instance, Bertelsmann Foundation funds research on migration policies and the integration of migrants into host communities. The findings of this research allow them to inform government decisions and push for more liberal migration policies.

## 5. What role for the public sector?

FIGURE 1

#### WHEN CONSIDERING INVESTMENTS IN THE REFUGEE SPACE, HOW SIGNIFICANT ARE EACH OF THE FOLLOWING TYPES OF BARRIERS ON A SCALE OF 1 TO 5? (N=58) National policy and regulatory constraints (e.g., right-to-work legislation, requirements for identification) Lack of relevant data/information to understand commercial 3.6 viability or potential investment opportunities Cultural and social context (e.g., economic outlook of host 3-5 communities, similarities between refugee and host populations) Physical and geographic barriers (e.g., accessibility of refugee 3.5 camps, distance to camps) Economic context (e.g., ease of doing business) 3.4 Difficulty in navigating the humanitarian aid landscape (e.g. 3.3 international actors, NGOs) Limited understanding of the refugees (e.g., demographics, skill 3.3 sets, spending habits, credit-worthiness) Reputational risks 4 Average score Note: 5 = Very significant

IFC, Private Sector & Refugees Pathways to Scale, 2012

As it might have become clear through the previous discussion, numerous roles can be taken by the public sector when engaging businesses. Figure 1 lists the factors that attract and create barriers for the private sector when considering engaging in migration governance, and could shed further light on the discussion.

#### > Setting frameworks and governance conditions

In their letter to Mr Antonio Guterres, International Organization of Employers and the Business Mechanism of the Global Forum on Migration and Development, highlighted the need for governments to set in place "clear, transparent and efficient national immigration laws and policies that permit the movement of workers when and where they are needed. Overly complex or too cumbersome systems hinder compliance with national laws and make it difficult for businesses to recruit individuals with the necessary skills and for individuals to advance their careers and to support their families".

Governments, through their policies and initiatives, have the ability to set the tone on the issue of migration, as well as to encourage economic transformation, creating incentives for the private sector to engage.

#### > Information sharing

As any other actor, private companies need information to inform their actions. In particular, as specified by the International Finance Corporation (IFC) in their note "*Private Sector & Refugees Pathways to Scale*", information about skills, education levels, and qualifications is vital to private sector initiatives aiming to enable employment or integrate refugees and migrants into value chains.

Further, information about needs and preferences, purchasing power, and household consumption is also critical to private sector investment.

Finally, understanding the local conditions of communities, such as the geography, economy, infrastructure and connectivity, and resource availability is crucial to inform and make decisions.

#### > Convene different partners

Answering the challenges of migration governance and integration depends on a whole set of actors and sectors. Local and national governments have the authority and capacity to convene different partners to the table, as well as build trust and mutual understanding between different stakeholders.

## 6. Annex - Examples of private sector initiatives by sector

Collecting and sharing reliable information and data to inform policy making and support people on the move

#### IBM – Middle East and North Africa, Europe

IBM has developed a cognitive solution to help track population movement over time, allowing for improved humanitarian planning and response. This cloud-based application, called Mixed Migration Foresight, helps government agencies and aid organisations to forecast migration flows, both forced and voluntary, through various hypothetical scenarios, machine learning, advanced analytic, and statistical models. This will eventually better equip government agencies in ensuring safe routes for refugees and migrants; increase effectiveness and efficiency of the response; make evidence-based policy decisions ahead of time by understanding mobility trends. The initiative has already benefited over 10,000 migrants and refugees by helping better plan for services and support for arriving people.

Similarly, the company has designed mobile apps for Italian NGOs to help implement better health interventions based on data and analytics and track the medical data of refugees and migrants in real-time, regardless of connectivity. Through these apps, medical data for 20,000 migrants and refugees have been captured, allowing for better medical care and targeted services.

More information can be found <u>here</u>.

#### Microsoft, Tripadvisor, Google, Cisco – Jordan, Serbia, Bulgaria, Hungary, El Salvador, Greece, Italy

The companies provide financial and technical support for the development and expansion of Signpost, a platform providing potentially lifesaving, up-to-date information on legal rights, accommodation, transportation, medical facilities and others to people on the move. Signpost delivers information in 6 languages and customised according to the legal framework of the country and local user needs. More than 1.5 million crisis-affected people were reached in Europe, Middle East and Central America.

More information can be found here.

#### **Ericsson and Zain – Jordan**

The two companies developed a tech platform for REFUNITE, a non-profit organisation helping refugee families that have lost contact with each other during escape from conflict with an anonymous service to reconnect. The platform has more than 1 million registered users and has supported over 40 000 families to reconnect. Thanks to the partnership with mobile operators like Zain, REFUNITE can communicate with refugees and forcibly displaced people and send them SMS messages to their phones to create awareness about the REFUNITE family-tracing platform.

#### Recognition of documentation and accreditation

#### **Bitnation - Global**

Bitnation is a blockchain start-up providing refugees with digital ID documents, which host governments, can use to verify their identity. To build trust in the blockchain identity, the service verifies a person's multiple social media accounts and links them to their social security number, passport and other documents.

More information can be found <u>here</u>.

#### Microsoft, UNICEF and University of Cambridge – Global

Microsoft commits to apply technology and expertise to develop initiatives that promote access to education and protection to refugee and migrant children.

In partnership with UNICEF and the University of Cambridge, they have developed a 'learning passport,' a digital, personalised, globally accredited platform that aims to enable children to keep learning wherever they are.

The Passport has recently undergone rapid expansion to facilitate country-level curriculum for children and youth whose schools have been forced to close due to COVID-19. The platform will also provide key resources to teachers and educators.

#### Language and Education and training

#### **Coursera - Global**

Provides free access to the entire Coursera catalogue of courses for all refugees, along with support services, by working with 24 program partner organisations – including governments and nonprofits – to ensure the programme reaches as many people as possible. Coursera for Refugees currently serves over 26,000 refugees in 119 countries around the world. Refugee learners access Coursera's content through programs on nearly every continent.

#### Funzi -Middle East and North Africa

Provides a scalable and cost- effective tool for training, capacity building, and outreach. Funzi provides a multilingual, mobile learning platform to facilitate the development and delivery of free courses to displaced people, covering themes of livelihoods, health and wellness, and global citizenship. Through cooperation with NGOs, governments and private sector partners, the company has conducted outreach to more than 3 million refugees in the Middle East, resulting in 300,000 course starts and 30,000 course completions.

#### Housing

#### Libra – Greece

The Libra Group is the founding sponsor of The HOME Project, which rescues children from the hostile conditions of the streets, holding camps and detention centres and brings them to the safety of professionally managed shelters that have been set up specifically to provide a secure home environment in which children can socialize, integrate and flourish.

#### Airbnb Open Homes – Global

The Airbnb Open Homes program offers free, temporary housing to refugees and asylum seekers. More so, the program is in partnership with local social enterprises and NGOs that employ refugees as experience hosts for travelers, potentially providing pathways for them to access work permits.

#### Better Shelter - Greece, Italy, Iraq, Jordan and others

A social enterprise with a mission to improve the lives of forcibly displaced persons by providing affordable temporary shelter. Since 2010 in partnership with the IKEA Foundation and UNHCR, more than 40 000 shelters have been deployed in refugee camps, transit sites and emergency response programs in 40 countries in Europe, Africa, South America, the Middle East and Asia. The units are used not only as temporary shelter but also serve as communal infrastructure such as clinics, classrooms and child friendly spaces.

#### Engie

ENGIE set up ENGIE Rassembleurs d'Energies (RDE) in 2011, an impact investment fund aiming at promoting access to sustainable energy for all. RDE invests in social enterprises that offer clean energy solutions, ranging from solar off-grid electrification, to clean cook stoves, and energy efficiency for social housing in Europe and in emerging economies. RDE is now exploring opportunities to invest in enterprises that address refugee needs through the RDE fund.

#### Investment and financial services

#### Equity Bank – Kenya but looking for expansion

The bank, which has made banking available to low-income families in East Africa for more than 30 years, considers reaching out to refugee groups as a natural extension of its financial inclusion work. Equity Bank now provides banking products and services to thousands of refugees in Northern Kenya and is looking to expand.

#### Refugee Investment Network (RIN) – Global with a specific focus on Jordan

RIN works to bridge the gap between an increasing number of investors interested in refugee investments and the growing ecosystem of refugee entrepreneurs and ventures. Its mission is to connect investors with refugee ventures, build the field of refugee investment, change the narrative around the contribution of refugees, and advocate for more inclusive refugee policies, with the ultimate goal of creating quality jobs, economic growth, and measurable improvements to the livelihoods of millions of refugees and host community members.

#### Healthcare

#### Cisco - Lebanon

Cisco funded the first two Refugee First Response Centre prototypes, units to provide 'healthcare in a box' that will enable access to the internet, remote translation services, and medical care for refugees.

#### *Employment and support to entrepreneurship*

#### Citigroup – Jordan

Citigroup launched a 2-year project that provides business training and start-up grants to help young people (refugees, IDPs, and vulnerable youth from host communities ages 16-24) start their own businesses, in order to generate reliable income and contribute to their local economies.

#### **General Confederation of Moroccan Enterprises and IOM – Morocco**

The partnership has launched two tools – a manual to support the recruitments of foreign workers, highlighting the main bureaucratic and legal requirements, as well as the available resources; guidelines to integrate cultural diversity within the activities of companies.

#### **IKEA and Jordan River Foundation – Jordan**

Following the social enterprise model IKEA has implemented in other countries, IKEA partnered with JRF, a local no-profit focused on employment generation. They train and employ Jordanian and Syrian refugee women to create handicrafts that sell in IKEA stores worldwide. The IKEA-JRF partnership could challenge the for-profit sector's view of refugees mostly as beneficiaries of corporate social responsibility projects.

#### Kois – Jordan, Turkey, Lebanon

After an initial feasibility study, the financial company is currently raising funding for a multi-country Development Impact Bond that will provide employment assistance and entrepreneurship support to Syrian refugees and local vulnerable populations. The first phase of the Refugee Livelihoods DIB will, in fact, scale-up a vocational, entrepreneurship training and start- up grants programme. It will target up to 9,000 refugees and host populations in disadvantaged urban areas of Jordan and Lebanon. The DIB will last over 3 and a half years. It aims to lead to the creation of up to 5,750 sustainable home-based enterprises.

More information available here.

#### **Business for Social Cohesion (B4SC) – Turkey**

B4SC is a service designed to deepen the sense of belonging among private sector and disadvantaged communities, regardless of their background. The main tools designed for this are mentoring schemes, outreach, training and support to entrepreneurship. B4SC aims to expand its network through chambers of commerce, business and investor networks located in different cities, particularly in the top 10 refugee-hosting cities in Turkey. More information available <u>here</u>.

#### Advocacy

#### Ben and Jerry's - EU

Ben & Jerry's has committed to launching the European-wide Together for Refugees Campaign in partnership with the International Rescue Committee (IRC). Through the campaign, launched on World Refugee Day 2017, Ben & Jerry's and the IRC are asking customers to urge their representatives to agree on a historic new piece of legislation (the "Union Resettlement Framework"), creating a more coordinated response to the refugee crisis through refugee resettlement. Ben & Jerry's has created a digital tool that enables citizens to email their representatives directly. Ben & Jerry's has committed to using all of their communication channels to amplify the campaign, including digital, PR, events and an all new awareness-raising flavour Home Sweet Honeycomb.

Further to this first engagement Ben and Jerry's has developed a structured campaign focusing on: 1) pushing for greater international coordination; 2) improving national systems of asylum and resettlement; 3) building connections between locals and newcomers. An example of their recent activities has been the campaign 'Waiting isn't working", partnering with Refugee Action as part of the Lift the Ban coalition to ask the UK government to give people seeking asylum the right to work.

#### **Bertelsmann Foundation - Germany**

The foundation funds research on migration policies and the integration of migrants into host communities. The findings of this research allow them to inform government decisions and push for more liberal migration policies.

#### **Equity Bank - Global**

Ultimately, Equity Bank sees refugees as long-term customers, and advocates for changes, such as more cash-based assistance, that will help them participate better in the private sector. Equity Bank also seeks to affect policy changes regarding identification requirements to access banking and government services, which constitute significant barriers for refugees, and advocates for further innovation – such as digital identity – on their behalf.

#### **Tent Partnership for Refugees - Global**

The Tent Partnership for Refugees was founded by Hamdi Ulukaya. As founder and CEO of Chobani, and an active donor to humanitarian organizations, Hamdi launched Tent because he believes the private sector is uniquely positioned to address the refugee crisis by mobilizing the networks, resources, innovation, and entrepreneurial spirit of the business community.

Tent works closely with businesses to help them identify and understand opportunities to help refugees. The Partnership believes that companies have the greatest impact when they treat refugees not as victims, but as economically-productive workers, suppliers, entrepreneurs, and customers — and when they leverage their core business operations to hire refugees, integrate them into supply chains, support refugee entrepreneurs, and deliver services to them. The organization also advocates for enabling policies that will empower refugees as economic agents.

#### Tunisian General Trade Union (UGTT) – Tunisia

The trade union is advocating for the drafting and implementation of a comprehensive policy framework and strategy on migration and labour mobility to lift barriers for migrant workers.