

In Practice

# Working for Inclusion: Economic Inclusion in Contexts of Forced Displacement

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# About the *In Practice* Series

The Partnership for Economic Inclusion introduces the *In Practice* series featuring accessible, practitioner-focused publications that highlight learning, good practice, and emerging innovations for scaling up economic inclusion programs.

## Guide to Navigation

The *In Practice* series is interactive and provides built-in technical features to assist readers as they progress, including a navigation bar, progress bar, and the ability to jump to endnotes and back to the text throughout.

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This bar orients readers to their progress in each chapter and through the document.

### Jump notes

Endnotes throughout the text are interlinked to allow easy navigation from notes and the main text.

# Definitions

## **Asylum Seeker**

An individual who has “sought international protection and whose claims for refugee status have not yet been determined.”<sup>1</sup> When people flee their own country and seek sanctuary in another country, they apply for asylum—that is, the right to be recognized as a refugee and receive legal protection and material assistance. Not every asylum seeker will ultimately be recognized as a refugee, but an asylum seeker may not be sent back to their country of origin pending a final determination.<sup>2</sup>

## **Camp**

“Any purpose-built, planned, and managed location or spontaneous settlement where refugees are accommodated and receive assistance and services from government and humanitarian agencies. The defining characteristic of a camp . . . is some degree of limitation on the rights and freedoms of refugees, such as their ability to move freely, choose where to live, work or open a business, cultivate land or access protection and services” (UNHCR 2014).

## **Economic Inclusion Program**

A bundle of coordinated multidimensional interventions that support individuals, households, and communities in their efforts to increase their incomes and assets. Economic inclusion programs therefore aim to facilitate the dual goals of strengthening both the resilience of and opportunities for individuals and households that are poor. These goals are met by strengthening community and local economy links. The term *economic inclusion* is sometimes used interchangeably with the term *productive inclusion* (Andrews et al. 2021).

## **Forcibly Displaced People**

Refugees, asylum seekers, internally displaced people, Venezuelans displaced abroad, and returnees.

## **Host Community**

The country of asylum and the local, regional, and national government social and economic structures within which refugees live. Urban refugees live within host communities with or without legal status and recognition by the host community. In the context of refugee camps, the host community may encompass the camp, or it may simply neighbor the camp but interact with, or otherwise be affected by, the refugees residing in the camp (UNHCR 2011). For internally displaced people, the host is the city or community that accommodates internally displaced people within the country of origin.

## **Internally Displaced People (IDPs)**

Persons or groups of persons who have been forced or obliged to flee or to leave their homes or places of habitual residence as a result of or in order to avoid the effects of armed conflict, situations of generalized violence, violations of human rights, or natural or human-made disasters. They have not crossed an internationally recognized border.<sup>3</sup>

**Migrant**

Persons who choose to move not because of a direct threat of persecution or death, but mainly to improve their lives by finding work or perhaps for education, family reunion, or other reasons. Unlike refugees who cannot safely return home, migrants face no such impediment to return. If they choose to return, they continue to receive the protection of their government (UNHCR 2016).

**Refugee**

A person who has been forced to flee his or her country because of persecution, war, or violence. A refugee has a well-founded fear of persecution for reasons of race, religion, nationality, political opinion, or membership in a particular social group.<sup>4</sup>

**Returnee**

Returned IDPs: "IDPs who were beneficiaries of UNHCR's protection and assistance activities and who returned to their areas of origin or habitual residence during the calendar year."<sup>5</sup> Returned refugees: "Former refugees who have returned to their country of origin, either spontaneously or in an organized fashion, but are yet to be fully integrated."<sup>6</sup>



# Abbreviations

DRDIP	Development Response to Displacement Impacts Project
FAO	Food and Agriculture Organization
FCV	fragile, conflict, and violence
G2R	Graduating to Resilience
IDP	internally displaced person
IGA	income-generating activity
IOM	International Organization for Migration
IPT	interpersonal therapy
IŞKUR	Turkish Employment Agency
L&J	livelihoods and jobs
MCRP	Multisectoral Crisis Recovery Program (Nigeria)
PEI	Partnership for Economic Inclusion
PFS/BNS	Projet Filets Sociaux Burkin Naong Sa Ya (Burkina Faso)
PRA	participatory rural appraisal
PWR	poverty wealth ranking
RCT	randomized controlled trial
RYSE	Resilient Youth Socially and Economically Empowered (Jordan)
SSN	social safety net
SuTP	Syrians under Temporary Protection
TMF	Transforming My Future (Colombia)
UN	United Nations
UNHCR	United Nations High Commissioner for Refugees
UNICEF	United Nations Children's Fund
URB	Unified Registry of Beneficiaries (Nigeria)
VSLA	village savings and loan association
WFP	World Food Programme

# Introduction


When people flee their homes to escape conflict, persecution, or humanitarian shocks, they often face significant challenges to their economic and personal well-being. At the end of 2021, 89.3 million people were classified as forcibly displaced due to persecution, conflict, violence, or human rights violations (UNHCR 2022). As the dynamics of poverty, food insecurity, climate change, conflict, and displacement grow increasingly interconnected and mutually reinforcing, more and more people are being driven to search for safety and security.<sup>7</sup>

Meanwhile, the COVID-19 pandemic has further exacerbated this situation. The World Bank predicts a 3.6 percent decline in global income per capita, which will result in the first increase in global poverty since 1998 (Dempster et al. 2020), bringing the total number of new entrants into extreme poverty to up to 150 million (World Bank 2020b). Although the full impact of the pandemic on wider cross-border migration and displacement globally is not yet clear, forcibly displaced people and stateless people have been among the hardest-hit groups.

Forcible displacement presents challenges for those who have been displaced, the communities that host them, and governments that receive them. Forcibly displaced people often have low standards of living and lack suitable livelihood opportunities. They face numerous barriers to meeting their basic needs, including the health and trauma-related vulnerabilities associated with being uprooted. They struggle to meet their immediate expenses for basic needs, lack proper documentation and support networks, and face vulnerability to crime and violence,

particularly in urban areas (World Bank 2017a). Host governments often struggle to provide sufficient long-term support. Host communities also face significant challenges as markets, infrastructure, and services are stretched by the influx of arrivals. Governments frequently struggle to respond because they are uncertain how long displaced populations will remain in a given location.

In response, governments, humanitarian organizations, and other institutions are relying on economic inclusion programs as one strategy to support both forcibly displaced people and their hosts. These programs, defined as a bundle of coordinated, multidimensional interventions to support individuals, households, and communities in their efforts to increase their incomes and assets, are designed to respond to the multiple constraints faced by forcibly displaced people when integrating into the economy and by their hosts. Emerging evidence suggests that a comprehensive suite of interventions has a greater and more sustained impact on income, assets, and well-being than stand-alone interventions.



Many economic inclusion programs that aim to facilitate self-employment do so with business capital to jump-start economic activity and provide training, coaching, and access to finance (Andrews et al. 2021).

Currently, about one-third of economic inclusion programs identified through the Partnership for Economic Inclusion (PEI) Landscape Survey serve forcibly displaced people and their hosts.<sup>8</sup> PEI recently updated its Landscape Survey, which revealed that the number of economic inclusion programs serving forcibly displaced people and their hosts has increased in the last three to five years and that many government programs with economic inclusion interventions targeting forcibly displaced people are in an early stage of development—that is, in either the planning or early implementation stage.<sup>9</sup> Programs led by nongovernmental organizations (NGOs) have been under way much longer and are contributing to the knowledge base. Emerging experience from a rapidly growing pipeline of economic inclusion programs provides useful insights for adapting programs for forcibly displaced people and their hosts.

This note examines the experience of economic inclusion programs that serve forcibly displaced people, including internally displaced people (IDPs), refugees, and their host communities. It also examines the emerging lessons learned in program design and delivery based on new data on the footprint of economic inclusion programs and a review of evidence on forced displacement and economic inclusion programming.<sup>10</sup> The first section explores the context within which these displacement-context programs have emerged, and the second reviews the geographic footprint and key issues faced by forcibly displaced people. The third section then explores in greater detail some key considerations when designing economic inclusion programs for forcibly displaced people and identifies promising practices. The fourth section highlights considerations for program delivery together with promising practices. The fifth and final section offers conclusions.

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# Forced Displacement: Understanding the Context

Recent events have increased displacement around the globe, with 14.4 million people newly displaced within their countries in 2021 (UNHCR 2022) and an additional 5.1 million from the crisis in Ukraine by June 16, 2022.<sup>11</sup> Of the 89.3 million forcibly displaced globally through 2021, over half (53.2 million) are IDPs and 27.1 million are refugees—that is, people who have crossed an international border to find safety in another country (figure 1.1).

An additional 4.6 million displaced people are in the process of seeking asylum. Many refugees find themselves in protracted situations. In fact, on average, refugees live in exile for 10 years, and the median duration is four years (Devictor and Do 2016). Refugees tend to have few prospects for finding a solution for displacement because of shifting political landscapes and unending conflicts.<sup>12</sup>

Most refugees live in low- and middle-income countries close to their country of origin. Eighty-three percent of refugees are hosted by developing countries. Nearly 10 million refugees are hosted by five countries alone, in descending order: Turkey, Colombia, Uganda, Pakistan, and Germany with smaller countries often hosting a large number relative to their populations. For example, one in eight people in Lebanon are refugees, compared with one in 23 in Turkey (UNHCR 2022).<sup>13</sup>

Hosting displaced populations often puts economic, social, and financial pressures on the host countries, many of which are already struggling to support their own

populations. In such countries, government safety nets, local infrastructure, and even natural resources are likely already strained, and the influx of refugees and other displaced populations, who tend to concentrate in specific areas, often places an additional burden on these limited resources.

Forcibly displaced people live in diverse settings, each with unique barriers and opportunities (figure 2.1). Many people equate displacement with refugee camps—that is, temporary facilities built to provide immediate protection and assistance to meet basic needs. However, only about 22 percent of the world's overall refugee population, or about 6 million people, live in refugee camps.<sup>14</sup> Camp-based refugees often face restrictions on mobility, financial inclusion, economic opportunity, and market access. However, increasingly governments and the United Nations High Commissioner for Refugees (UNHCR) are pursuing policies that favor finding alternatives to camps (UNHCR 2014).

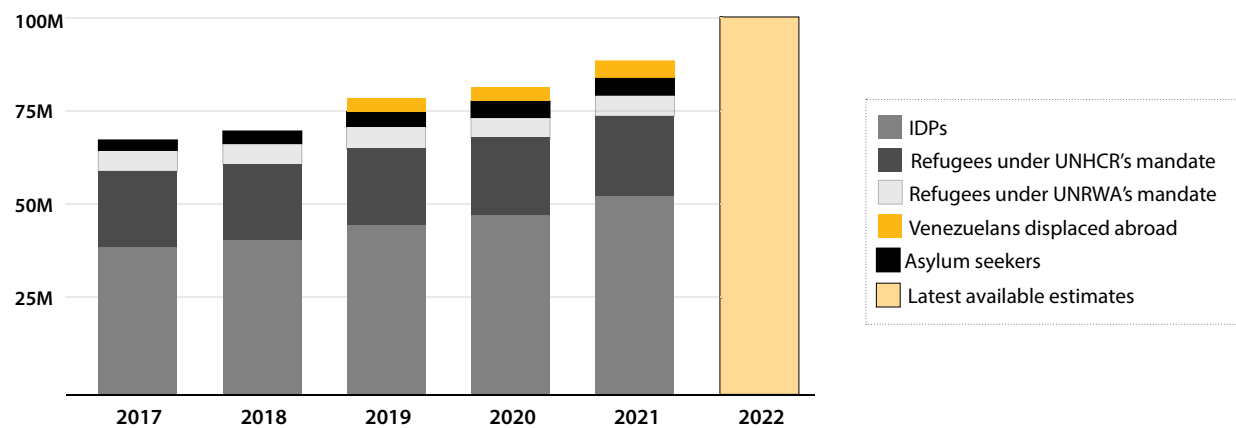
Most forcibly displaced people, including 60 percent of refugees and 80 percent of IDPs, live in urban areas (UNHCR 2017). Although in cities displaced people can live autonomously and engage more readily in livelihood opportunities, they are often more vulnerable to exploitation and detention

and subjected to working in high-risk jobs. Forcibly displaced people living in rural settlements or outside of cities and towns frequently find that these settings have fewer community and infrastructure systems than urban settlements, but they may offer more flexibility than camps.<sup>15</sup>

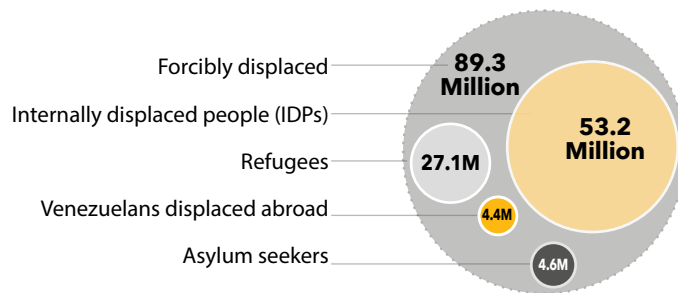
### Figure 1.1: Recent trends in forced displacement

#### a. Population in forced displacement by year and displaced group (millions)

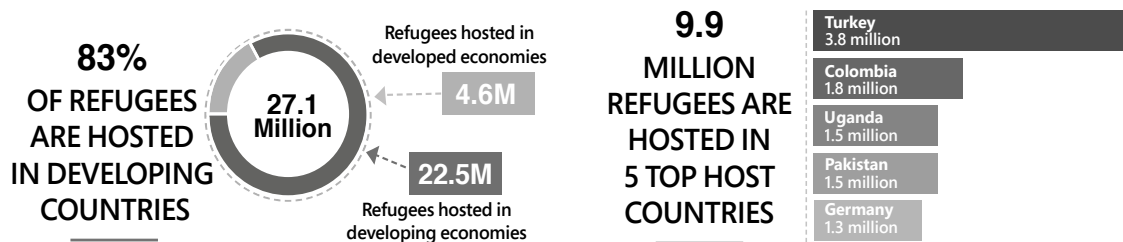
People forced to flee worldwide (2017–2022)



#### b. Distribution of forcibly displaced people, by displaced group (millions)



#### c. Main economies hosting refugee populations



Source: United Nations High Commissioner for Refugees, “Figures at a Glance,” <https://www.unhcr.org/en-us/figures-at-a-glance.html>.

## EFFECTS OF FORCED DISPLACEMENT ON HOST COMMUNITIES

A 2019 review of the evidence on the economic impact of forced displacement on host communities revealed that forced displacement has a positive contribution on overall household well-being (between 45–54 percent of findings) and on employment and wages (between 12–20 percent of findings) (Verme and Schuettler 2019). Meanwhile, host communities are affected negatively—via effects on household well-being, prices, employment, and wages—in less than 20 percent of examined cases, and negative effects tend to dissipate over time.<sup>16</sup>

More recent studies in low- and middle-income countries also show that large inflows of displaced people can have both positive and negative socioeconomic effects on host countries. Positive economic impacts include more economic activity, such as growth of markets (Graham and Miller 2021), firm-level output (Altındag, Bakis, and Rozo 2020), economic growth (David et al. 2020), and local development (Zhou et al. 2022). Negative impacts include lower employment or wages, or both, for host populations (Ayenew 2021; David et al. 2020; Olivieri et al. 2020; Pacheco 2019; Shamsuddin et al. 2021; Suzuki et al. 2019); lower consumption resulting from higher prices (Ayenew 2021; Rozo and Sviatschi 2020); worse access to infrastructure and services (Krishnan et al. 2020; World Bank 2020d); and worse overall economic activity and poverty (World Bank 2020g).

Certain factors influence whether results are positive or negative and whether certain

population subgroups are affected more than others. These factors include the host country's income level, state capacity, and characteristics of its economy; the policies in place for forcibly displaced people; and the characteristics of forcibly displaced people and the nature of their displacement. For example, the negative effects on employment and wages mostly have been felt by vulnerable and low-skilled informal workers in middle-income countries (Altındag, Bakis, and Rozo 2020; Caruso, Canon, and Mueller 2010; Olivieri et al. 2020; Shamsuddin et al. 2021; Suzuki et al. 2019; Verme and Schuettler 2019). If the hosting country does not allow refugees to work or does not recognize their skills certificates, refugees will resort to relying on informal and low-skilled labor opportunities and likely accepting lower wages than the locals. This situation, in turn, pushes informal, low-skilled local workers out of work and drives informal wages down. Allowing refugees and other forcibly displaced people to work, own businesses, and access critical services can lead to overall positive effects on the local economy such as through increases in firm creation and enterprise output and improved labor market outcomes (Altındag, Bakis, and Rozo 2020; Clemens et al. 2018; Verme and Schuettler 2019). Where countries have undertaken investments in, for example, improving service provision and road infrastructure, the negative effects have been neutralized (Aksoy and Tumen 2021). In lower-income countries, international aid inflows have contributed to overall positive effects (David et al. 2020; Verme and Schuettler 2019).

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Although more research is needed to understand the mechanisms through which the positive and negative effects of displacement are felt by host countries, policy responses to forced displacement can help mitigate potential negative effects and create opportunities for local economic transformation, enabling forcibly displaced people to make a positive contribution to the economy and society. Targeted interventions, such as cash transfers and skills training programs, can help vulnerable host and displaced populations better cope with negative impacts in the short term and equip them to access more economic opportunities in the medium and longer term. Interventions that generate employment and increase demand, such as programs that support access to finance and technology for small- and medium-size enterprises, can help create formal employment opportunities for hosts and displaced people. Investments in critical infrastructure and service provision, such as health and education, that benefit both hosts and those forcibly displaced help increase their human capital, which, in turn, has positive impacts on the economy through increased productivity and incomes. Such investments can also support trade, grow markets, and spur local economic processes.

## **ECONOMIC INCLUSION PROGRAMS IN DISPLACEMENT CONTEXTS**

Economic inclusion programs offer governments an opportunity to deliver interventions that can increase income and assets and build the resilience of displaced people and host populations living in poverty (box 1.1 provides a brief summary of the existing evidence base).

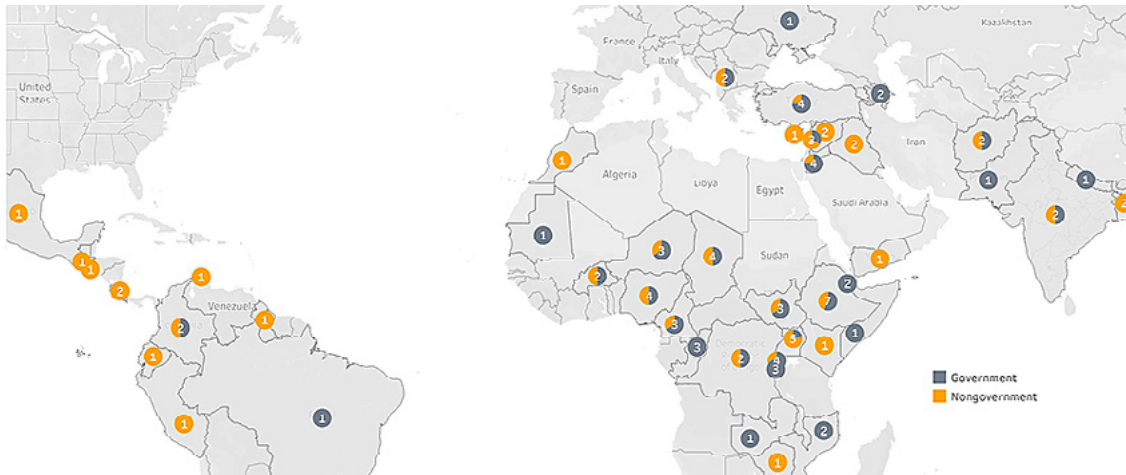
A global review of economic inclusion programs by the Partnership for Economic Inclusion (PEI), including in PEI's Landscape

Survey of economic inclusion programs and a review of the portfolio of World Bank operations, identified about 300 economic inclusion programs in 95 countries. Of these programs, approximately a third serve forcibly displaced people and their hosts (hereafter “displacement-context programs”). The review identified 95 active displacement-context programs in 45 countries (see map 1.1), mostly in Sub-Saharan Africa (54 percent), the Middle East and North Africa (15 percent), and Latin America and the Caribbean (14 percent). Fifty-two percent of all displacement-context programs are government-led, and 48 percent are led mostly by NGOs.

When compared with programs that do not serve people affected by displacement (hereafter “nondisplacement-context programs”), displacement-context economic inclusion programs operate relatively more frequently in low-income countries (42 percent versus 25 percent in nondisplacement-context countries), fragile and conflict-affected contexts (54 percent versus 23 percent), and urban areas (65 percent versus 56 percent). These trends mirror the overall footprint of forced displacement, which is highly concentrated in low-income countries; fragile, conflict, and violence (FCV) settings; and urban areas.

Eighty-one percent of all displacement-context programs focus on a single group of forcibly displaced people—refugees, IDPs, or returnees—with 70 percent of all programs serving refugees. A lower proportion of all programs (42 percent) serves IDPs, which contrasts with the fact that this group constitutes the majority of forcibly displaced people.<sup>17</sup>

## Map 1.1 Government and nongovernment programs supporting displacement-affected populations



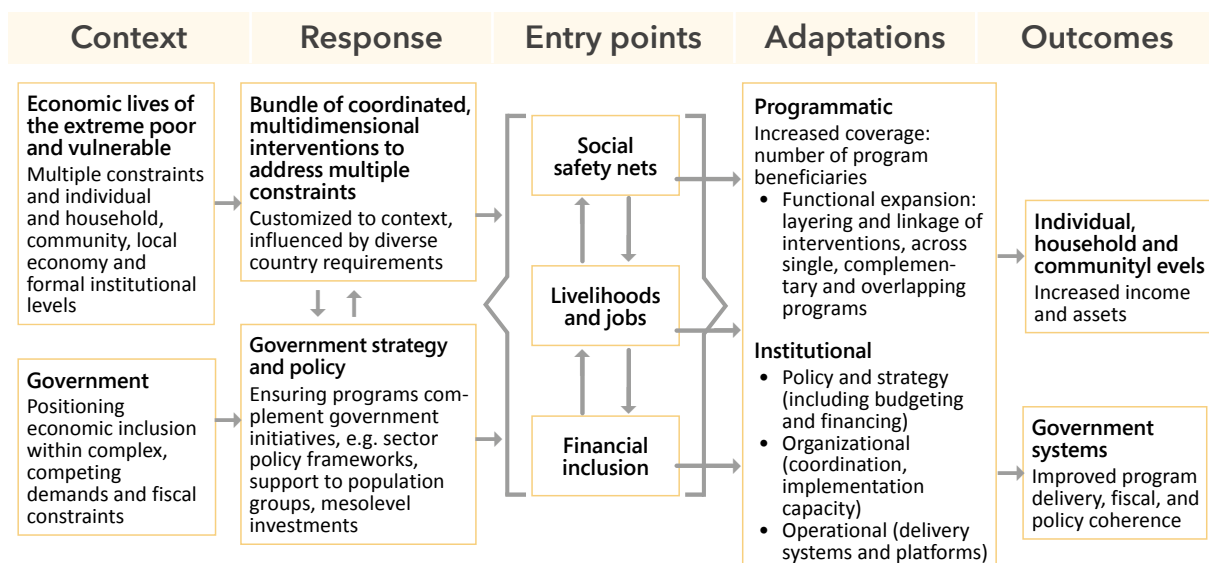
Source: Partnership for Economic Inclusion, World Bank.

Economic inclusion programs are designed to help people living in extreme poverty overcome the multiple barriers they face. They are led by governments and nongovernmental organizations, and typically they are delivered by multiple partner organizations. Because of the number and

variety of programs, the framework in figure 1.2, drawn from *The State of Economic Inclusion Report 2021: The Potential to Scale*, reflects the pathways to scale for economic inclusion programs seeking to strengthen resilience and opportunity for the extreme poor and vulnerable (Andrews et al. 2021).

## Figure 1.2 Pathways to economic inclusion at scale: a framework

Goal: Develop economic inclusion programs that strengthen resilience and opportunity for the extreme poor and vulnerable.





Economic inclusion programs are designed to respond to the local context to enable people living in extreme poverty to achieve the outcomes of more income and more assets (see box 1.1). Programs must respond to the constraints faced by

participants while ensuring strong program delivery and fiscal and policy coherence. Program design decisions are often driven by what is desirable, feasible, and politically acceptable in a given context.

### **Box 1.1 The impacts of economic inclusion**

A review of 80 economic inclusion programs reveals promising and potentially sustained impacts across a wide range of outcomes, including income, assets, consumption, savings, and women's empowerment. Economic inclusion programs have also been found to increase household resilience through more diversified income sources, increased access to financial services, and strengthened social capital (Andrews et al. 2021).

Although the evidence in contexts of forced displacement is scant, the studies that are available suggest economic inclusion programs can also work in these contexts. A recent study of Uganda's Graduating to Resilience (G2R) activity finds large positive economic impacts on both hosts and refugees. On average, 30 months after receiving the first component of an economic inclusion package, beneficiaries enjoy higher levels of productive assets (mainly livestock), income, consumption per capita, food security, and subjective well-being relative to nonprogram beneficiaries.<sup>a</sup> The program is also found to be cost-effective, demonstrating that economic benefits exceed average program costs even under more conservative assumptions.<sup>b</sup> Preliminary results from a study of Mozambique's Livelihoods for Durable Solutions program show its positive and lasting impacts on the food security, income, and savings of participating households, when compared with control households over the same period.<sup>c</sup> This study also finds that, by encouraging refugees and hosts to work together, the program leads to positive impacts on social cohesion and trust between the two communities (Beltramo and Sequeira 2022).

A closer look at the impacts of economic inclusion programs in fragile, conflict, and violence (FCV) settings can also provide insight into the feasibility of economic inclusion interventions in contexts of forced displacement.<sup>e</sup> Impact evaluations of economic inclusion programs implemented by both government and nongovernmental organizations in FCV settings are showing promising positive results in displacement settings as well, including higher levels of income, consumption, assets, savings, labor market participation, financial inclusion, and women's economic empowerment (Arguelles et al. 2019; Bossuroy et al. 2021; Chowdhury et al. 2017; Devereux et al. 2015; Lind, Sabates-Wheeler, and Szyg 2022; Müller, Pape, and Ralston 2019; Noble et al. 2020; Roelen and Saha 2019). These studies indicate that economic inclusion programs can indeed work in FCV settings and, arguably, by extension in displacement-context settings. This research also shows that program implementation and effectiveness can be easily derailed as conflict or shocks similar in nature arise (Lind, Sabates-Wheeler, and Szyg 2022; Müller, Pape, and Ralston 2019). This possibility will require a stronger focus on building the resilience of target populations prior to, during, and after shocks, as well as adaptive programs and delivery systems that can be more responsive in the wake of shocks.

## Box 1.1 Continued

- a. Partnership for Economic Inclusion, “PEI Country Innovation Exchange on Economic Inclusion and Forced Displacement” (online conference), Session 3, Discussion of Thematic Priorities, December 2021.
- b. Innovation for Poverty Action, “The Impact of a Graduation Program on Livelihoods in Refugee and Host Communities in Uganda,” <https://www.poverty-action.org/study/impact-graduation-program-livelihoods-refugee-and-host-communities-uganda>. This study considered different scenarios to analyze costs to benefits, resulting in a return on investment that ranges between 36 percent (7 percent discount rate and 80 percent persistence of benefits) and 336 percent (5 percent discount rate and 100 percent persistence) for the most cost-effective program package (full program package with group coaching).
- c. Mozambique’s Livelihoods for Durable Solutions: Enhancing Self-Reliance in a Protracted Refugee Situation program, led by UNHCR, targets poor refugee and host people living in and around the Maratane Refugee Camp in rural Nampula, Mozambique. The economic inclusion package includes cash transfers, business capital, skills training (including resume-writing, soft skills, language and financial literacy, market-oriented skills, and vocational training), coaching, and facilitation to self-employment and wage employment opportunities.
- d. Colombia’s Transforming My Future program, designed and implemented between the Colombian government and Fundación Capital, is a nine-month program that builds on the government’s conditional cash transfer program to provide armed conflict victims with access to business capital and skills training, including in life skills, business, and financial education.
- e. Over half of displacement-context programs operate in FCV settings. Poor and vulnerable populations in displacement and FCV contexts face similar constraints to sustainable livelihoods, including disrupted livelihood activities; limited or no asset base, which may have been left behind (displacement) or destroyed during conflict; psychological impairment as a result of forced displacement or conflict; and limited access to functioning basic services. See the next section for a more detailed discussion on the constraints found in displacement contexts.

The framework is anchored by the program *entry points*, which are the foundational interventions on which economic inclusion programs are built, including programs targeting people affected by displacement. The three primary entry points are (1) social safety nets (SSNs), which can include cash transfers and public works programs; (2) livelihoods and jobs (L&J) programs, such as training or labor intermediation services; and (3) financial inclusion initiatives such as savings-led or financial skills-building programs.

Forty-three percent of displacement-context programs build on SSN interventions, compared with 27 percent of nondisplacement-context programs. Economic inclusion programs can build

on humanitarian or social assistance programs and can integrate some components of existing interventions designed to respond to forced displacement. Nearly half of the displacement-context programs that build on SSN interventions are linked to existing government cash transfer or public works programs, with the other half building on the humanitarian support delivered by nongovernmental development actors to forcibly displaced people, especially in the initial stages of their displacement. Fifty-five percent of displacement-context programs build on L&J interventions, compared with 71 percent of nondisplacement-context programs. Examples of SSN and L&J programs appear in table 1.1.

**Table 1.1** examples of economic inclusion programs serving forcibly displaced people and their hosts

COUNTRY	BURUNDI	ECUADOR	TURKEY	NIGERIA
<b>PROGRAM NAME</b>	Cash for Jobs Project (World Bank 2021 <sup>a</sup> )	Graduation Model Approach (Cahn 2018)	Employment Support Project for Syrians under Temporary Protection and Turkish Citizens <sup>a</sup>	Multi-Sectoral Crisis Recovery Program (Abdulkarim 2022; World Bank 2017d)
<b>START YEAR</b>	2021	2016	2018	2017
<b>GOVERNMENT-LED</b>	Yes	No	Yes	Yes
<b>LEAD IMPLEMENTING AGENCY</b>	Ministry of Social Affairs	HIAS; jointly implemented by UNHCR and the Ministry of Economic and Social Inclusion	Ministry of Family, Labor, and Social Services, Turkish Employment Agency	Northeast Development Commission; governments of Borno, Adamawa, and Yobe states
<b>PROGRAM DEVELOPMENT OBJECTIVE</b>	To complement the cash transfers delivered by the project and to enable extreme poor households to increase their productivity	To improve food security and nutrition, increase self-sufficiency and resilience, increase access to rights with a reinforced social protection system, promote social and economic integration	To improve the employability of SuTP and Turkish citizens residing in Istanbul, Gaziantep, Sanliurfa, and Adana	To improve access to basic services and livelihood opportunities for crisis-affected communities of three states and enhance regional coordination among these states and other Lake Chad countries
<b>PROGRAM DESCRIPTION</b>	Enhances income-generating capacity of disadvantaged groups with increased productivity of home-based activities (subsistence agriculture, self-production) and strengthened participation in labor markets through access to jobs	Promotes the exit from extreme poverty of families through psychosocial support; home visits; training in entrepreneurship, employability, and financial education; and development-oriented cash transfers	Works in host communities with a high presence of SuTP and builds on existing government active labor market programs to provide a sequence of interventions to address employment barriers for Turkish citizens and SuTP	Designed to meet shorter-term humanitarian needs and facilitate longer-term development by improving service delivery infrastructure; supporting livelihoods, employment creation, and peace-building processes; and building social cohesion
<b>FCV SETTING<sup>b</sup></b>	Medium-intensity conflict	No	No	Medium-intensity conflict
<b>TARGET POPULATION</b>	Hosts, refugees	Refugees	Hosts, refugees	IDPs
<b>GEOGRAPHIC FOCUS</b>	National, urban-rural mix	Regional, urban-rural mix	Regional, urban, peri-urban	Regional, urban/peri-urban
<b>PROGRAM ENTRY POINT</b>	Social safety nets	Social safety nets	Regional, urban, peri-urban	Livelihoods and jobs
<b>ECONOMIC INCLUSION COMPONENTS</b>	Transfer, business capital, training, coaching, financial services facilitation, market links	Transfer, business capital, wage employment facilitation, training, coaching, financial services facilitation, market links	Wage employment facilitation, training, coaching	Transfer, training, financial services facilitation, market links, natural resource management

**Note:** FCV = fragile, conflict, and violence; IDPs = internally displaced persons; SuTP = Syrians under Temporary Protection; UNHCR = United Nations High Commissioner for Refugees.

a. Partnership for Economic Inclusion, “PEI Country Innovation Exchange on Economic Inclusion and Forced Displacement” (online conference), Employment Support Project presentation, December 2021. Also see World Bank (2021h). b. FCV setting is based on the World Bank’s list of fragile and conflict-affected situations for July 2021–June 2022

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# Key Issues Faced by Forcibly Displaced People

Economic inclusion programs around the world share many common components but are customized to fit the needs of the population served, the location (rural, urban), and the mandate of the government or organizations participating and what arrangements can be negotiated between partners. Programs are developed to respond to specific constraints faced by the population served, enabling people in extreme poverty to overcome barriers and develop sustainable livelihoods. Many of these constraints are shared by the poorest people living in displacement, but people in forced displacement may also have acquired vulnerabilities such as trauma or loss of assets, and these additional barriers must be taken into account when designing economic inclusion programs in contexts of forced displacement (World Bank 2017c).

Although displacement-context economic inclusion programs and nondisplacement-context programs share many similarities, four distinguishing features related to the specific constraints faced by forcibly displaced people set them apart: (1) the policy and legal considerations affecting forcibly displaced people; (2) partnerships and institutions working at the intersection of humanitarian and development programs; (3) the local economy in displacement settings; and (4) the relationships between forcibly displaced individuals and households and host individuals and households. None of these constraints precludes the establishment of economic inclusion programs, but

identifying participant constraints and gauging their perceptions and aspirations are precursors to designing effecting economic inclusion programs for forcibly displaced people (Arévalo and Simanowitz 2019; Schuettler 2020).<sup>18</sup> The following sections explore these four features with an analysis of the constraints in these four domains to consider in program design.

## POLICY AND LEGAL

Given the sensitivities inherent in international migration and displacement, international, national, and local policies and practices have a particularly critical

impact on the design and delivery of displacement-context economic inclusion programs, perhaps to a greater extent than those for nondisplacement settings.

Recognizing the development challenges posed by large-scale refugee displacements and the need in refugee hosting areas to build the resilience of local and refugee communities, in 2018 the United Nations affirmed the Global Compact on Refugees, a blueprint for governments, international organizations, and other stakeholders to reduce the pressure of displacement by helping to enhance refugee self-reliance. Signed by 164 nations, the compact acknowledges that the refugee crisis is a shared global responsibility and calls on all sectors of society to help (1) ease the pressures on host countries; (2) enhance refugee self-reliance; (3) expand access to third-country solutions; and (4) support conditions in countries of origin for return in safety and dignity. More broadly, the Global Compact seeks to promote the important role played by host countries and to advance the self-reliance of refugees, empowering them to meet their needs in a safe, sustainable manner and preparing them for their future, while also improving socioeconomic outcomes for host communities through employment creation, entrepreneurship, and private sector investment.

National policies, including the right to work and the right to movement, can facilitate key economic inclusion program activities, but the ability of forcibly displaced people to exercise those rights can vary. Depending on a host country's regulatory framework, forcibly displaced people may face restrictions on their right to work, mobility, or access to services. Forcibly displaced people may also face limitations on the ownership or use of land, access to productive assets, or access to the formal labor market (IDA 2021). However, several countries are ensuring their policy commitments function in practice, thereby allowing host populations to receive the requisite support and refugees to lead productive lives. Ethiopia and Niger have seen a shift in policy toward “out of camps” approaches that aim to improve the economic opportunities of refugees and host communities beyond camp settings (World Bank 2021b). In Cameroon, Chad, Mauritania, and the Republic of Congo governments have taken steps toward integrating refugees into social protection systems, while in Pakistan efforts are under way to reduce the risk of marginalization through a flexible visa program for refugees (World Bank 2021b). Box 2.1 outlines the policy and legal constraints to consider when designing and implementing displacement-context programs.

### **Box 2.1 Policy and legal constraints influencing program design**

**International agreements and platforms** can facilitate the inclusion of forcibly displaced people in host countries and can inform the response to the effects of displacement on hosts. The Global Compact on Refugees has had a positive impact on the global response, but uptake at the national level varies.

**National policies** and regulations may cause restrictions on the right to work (exclusion from the formal labor market or restriction to certain sectors) or the rights to access documentation, own or use land, access productive assets, open bank accounts, move around freely, or access public services.

Several countries are operationalizing their policy commitments so hosts receive the requisite support and refugees can lead productive lives.

## Box 1.1 Continued

### Considerations for displacement groups

**Refugees:** UNHCR estimates that 70 percent of refugees live in countries with a restricted right to work, 66 percent in countries with restricted or no right to freedom of movement, and 47 percent in countries with restricted or no right to bank accounts (Dempster et al. 2020).

**IDPs:** Typically, there are no legal restrictions on work or mobility, but some countries have residency requirements that create a barrier to accessing certain government services.

### Considerations for displacement settings

**Camps:** Refugees may face formal and informal restrictions on mobility, economic opportunity, and market access.

**Off-camp:** Forcibly displaced people are less likely to be registered, documented, regulated by, and supported by national systems, especially in urban areas.

**Note:** See appendixes A and B for more examples.

## PARTNERSHIPS AND INSTITUTIONS

Because of the complex nature of most economic inclusion programs, they are typically delivered by more than one agency or organization (Andrews et al. 2021). Displacement-context programs often feature complex partnership configurations as they work across the humanitarian and development nexus. Humanitarian organizations play a key role from the early days of a displacement crisis, providing forcibly displaced people with education, food, cash, shelter, and legal, psychosocial, and other services to help address their immediate needs. As the emergency transitions to longer-term displacement, traditional humanitarian support does not sufficiently address the long-term needs of displaced populations. Some humanitarian agencies, such as the United Nations High Commissioner for

Refugees, utilize economic inclusion programs to facilitate the transition from emergency to greater stability. Increasingly, development organizations are also working in emergency and fragile contexts to smooth the transition from relief, and coordination across partners is important. Effective partnerships have been forged to implement economic inclusion programs, although differences in program cycles, investment capacity, and links with development plans must be navigated. An understanding of the common institutional constraints and their impacts on forcibly displaced people, as outlined in box 2.2, is important. For guidance on program delivery, see the institutional arrangements for program delivery in section 4.

## Box 2.2 Partnership and institutional constraints influencing program design

Of the range of stakeholders working in the contexts of forced displacement, some are serving displaced people and their hosts. These humanitarian organizations, development organizations, and governments function at varying levels of effectiveness and efficiency.

**Government capacity constraints** may impede coordination, staffing, familiarity with the needs of forcibly displaced people, or data management.

**Humanitarian and development organizations' coordination challenges** can result in parallel service delivery, unequal service delivery to different populations, or gaps in service delivery.

**Discriminatory practices**, formal or informal, may impede forcibly displaced people from accessing programs or services, particularly in the private sector, and some institutions, refugees, and hosts may be unaware of refugees' rights to access services (Arévalo and Simanowitz 2019).

### Considerations for displacement groups

**Refugees:** They frequently receive humanitarian support from United Nations (UN) or nongovernmental actors, but often face nonlegal barriers to accessing public and private services, including discriminatory practices, administrative barriers linked to personal documentation, and lack of awareness about their rights. Governments extending services to refugees may not have experience serving refugees or coordinating with other refugee-serving actors.

**IDPs:** Despite a legal right to government programs, access is often restricted in their settlement location.

**Hosts:** Hosts often do not receive support from humanitarian actors, so they may face greater economic hardships than forcibly displaced people.

### Considerations for displacement settings

**Camps:** Usually, camps are the scene of humanitarian aid and support (shelter, consumption support, health care, education), but coordination is often a challenge, with a significant disconnect between service offerings and actors within and outside of camps. Access to services offered outside camps is extremely limited.

**Off-camp:** If registered, forcibly displaced people may receive consumption support, but they are unlikely to receive other support (shelter, health care, etc.) through humanitarian organizations. They are at higher risk of suffering nonlegal barriers to service access and labor exploitation, especially in urban areas.

**Note:** See appendixes A and B for more examples.

## LOCAL ECONOMIES

The availability of economic opportunities for forcibly displaced people depends on whether they live in urban areas, rural settlements, or camps. Planned refugee camps tend to be located far from urban centers, thereby

limiting access to market opportunities and financial services (Coniglio 2022). Land set aside for camps can be of low quality, with poor soil for agricultural activities and more likely subject to land degradation due to climate change. Degradation can be further exacerbated by camp management practices

if land preservation and protection are not in place (Njenga, Awono, and Watson 2021). The speed of demographic change and the scale of the flow of people living in displacement in cities and towns may overwhelm city services. Compared with the rural poor and economic migrants, forcibly displaced people in urban settings often arrive with limited capital, assets, skills

suitable to urban livelihoods, identification or certification, and support networks (Goga et al. 2022). Displacement-context programs in rural settlements may share many characteristics of rural programs in non-displacement contexts, but forcibly displaced people may not have the right to own or access land.<sup>19</sup> These and other constraints are outlined in box 2.3.

### Box 2.3 Local economy constraints influencing program design

**Some features of the local economy** can inhibit opportunities for the establishment or growth of an economic activity. As a result, forcibly displaced people may find it challenging to move beyond employment in the informal sector.

The **types of services** available may be limited, including markets, health care, and education, each of which can affect people's economic inclusion and self-reliance.

#### Considerations for displacement groups

**Refugees:** Refugees frequently encounter informal barriers in encounters with local actors, including work, public services, legal services, and documentation.

**IDPs:** IDPs may encounter mistrust and harassment by civil servants, private sector actors, and host community members.

**Hosts:** The residents of host communities may have limited access to markets, especially in rural areas. They may face fewer job opportunities, stressed social systems, and diminished natural resources as a result of displaced populations.

#### Considerations for displacement settings

**Camps:** Camps are often physical barriers to accessing markets and service providers, including financial institutions. The number and type of services tend to be limited to what is provided inside the camp. Economic opportunities are often extremely limited, usually revolving around agriculture and other small-scale self-employment or petty trade; there is little opportunity for wage employment. Residents of camps often have limited or no access to land and other natural resources, and what land may be available is of poor quality or limited in size.

**Off-camp:** In rural settings, displaced people often face constraints similar to those faced by rural host communities, with limited access to services, economic opportunities, and markets. Relative to camps, forcibly displaced people in rural settlements and urban areas have greater access to resources. In urban areas, public and private services are more readily available, but the cost of living tends to be higher.

**Note:** See appendixes A and B for more examples.



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## INDIVIDUALS AND HOUSEHOLDS

Typically, economic inclusion programs target specific poverty segments, including the poor, extreme poor, and ultrapoor (Andrews et al. 2021). Poverty-related barriers to success will likely be similar in both nondisplacement- and displacement-context settings, so lessons learned from the design of economic inclusion programs in nondisplacement-context settings may also apply (such as multidimensional constraints, time poverty, and psychosocial barriers).

However, forcibly displaced people can face barriers or opportunities that are specific to the displacement context and that may limit or enhance their ability to pursue economic activities. Barriers may arise if the skill set or experience of forcibly displaced people does not match the local context (Schuettler and Caron 2020), while elsewhere forcibly displaced people may find themselves with stronger skills than their hosts. IDPs often share stronger cultural or linguistic ties to hosts, but in camps or settlements on the border, communities that live across international borders may nonetheless share close bonds. Some nationalities may have migrated regularly to areas where they later seek refuge, such as the Syrians in Lebanon and Jordan, and have connections with the host community and experience in the job market (International Rescue Committee 2016). Most displacement-context programs

serve both forcibly displaced people and their hosts in an effort to minimize tensions between the two populations. Programs including both groups may seek to address disparities such as the fact that sometimes forcibly displaced people are better off because of humanitarian aid or in other cases hosts benefit from legal access to land or market opportunities. In Burundi, IDPs were facing major challenges meeting basic needs and accessing basic services, and returnees were also settling back in and around refugee camps. In response, the Integrated Community Development Project was established to target areas that host refugee camps (World Bank 2020d). The program principally targeted Burundian nationals, including IDPs and returnees as part of the host community, but both host communities and refugees were incorporated through the project's multisector, area-based approach.

Some of these barriers can be mitigated through program design and others cannot but identifying those constraints that will prevent advancement in economic inclusion activities is critical. Therefore, programs often implement additional diagnostics so that they appropriately address the specific barriers and opportunities faced by each target group, including those listed in box 2.4 (also see spotlight 2.1).

## Box 2.4 Individual and household constraints influencing program design

The forcibly displaced, refugees, and IDPs may face additional barriers to economic inclusion:

- Assets and savings may be limited or nonexistent because of the disruption of displacement.
- Skill sets and experience may not align with market opportunities and can affect opportunities for economic and social integration.
- Documentation needed to access services may not be available because displaced people often arrive without the needed IDs, credentials, or certificates. Not all refugees, particularly the most vulnerable, register their presence in a country with UNHCR or national authorities.
- Psychosocial effects linked to the displacement experience (as a result of violence, persecution, xenophobia, or social discrimination) may affect a person's ability to engage in economic activities and have a positive outlook for the future. Some individuals may hesitate to join programs for fear they will lose access to existing programs or lose the ability to access resettlement or other durable solutions.
- Social networks, which can be critical to availing oneself of economic opportunities and supporting vulnerable households, are often limited because forcibly displaced people settle in new places. This limitation may further exacerbate the emotional and psychological stress associated with forced displacement.
- Xenophobia can have a strong negative impact on self-esteem, ability to create networks, and ability to engage successfully in a livelihood. Negative perceptions within the host community may impede social cohesion.
- Mobility of refugees, IDPs, and other forcibly displaced people tends to be higher than in host communities, which may interfere with access to and retention of services, as well as participation in economic activities and programs.

### Considerations for displacement groups

**Refugees:** Cultural and language barriers in interacting with the hosting community may hamper social and economic inclusion, including the ability to engage in economic activities.

### Considerations for displacement settings

**Camps:** With limited economic opportunities, refugees may find their opportunities to align skills and experience severely limited. Refugees living in camps are more likely to find other refugees from the same country of origin, which can help increase social cohesion within groups, but also may lead to social tension between different refugee groups.

**Off-camp:** Refugees residing outside camps have a bigger opportunity to align skill sets with market opportunities, especially in urban areas. Social support networks tend to be weak, with forcibly displaced people living independently. Strains on market opportunities, basic service provision, and natural resources may increase conflict with hosts.

**Note:** See appendixes A and B for more detail.

## Spotlight 2.1

### Promising practice: the role of diagnostics

Practitioners implementing displacement-context programming highlight the importance of using diagnostics to inform program design. Existing diagnostics may not adequately capture the constraints and opportunities faced by forcibly displaced people, and so practitioners note the importance of understanding the roles that setting, context, and identity play in participants' needs and opportunities.

Although diagnostics may highlight multiple constraints and economic inclusion programs are inherently designed to address several of them, programs should prioritize those that are the most pressing and feasible to obtain, without which the economic inclusion intervention will falter. In doing so, they should consider doing the following:

- *Tailor assessments to address program participant diversity.* In Uganda's G2R program, assessments captured the differing needs and market opportunities of urban and rural participants; men and women (who face additional time and travel constraints); and host and refugee populations, who often have different backgrounds and skill sets. Programs targeting youth should assess how their needs and skill sets differ from those of adults<sup>a</sup>.
- *Tailor program design to the unique needs and opportunities of each population.* In Azerbaijan's IDP Living Standards and Livelihoods Project, diagnostics revealed many constraints to income generation and economic self-reliance among IDPs, and it concluded that their biggest concern was about their physical living conditions (World Bank 2016b, 2019b). So the majority of the funds were dedicated to infrastructure and services to improve living conditions, with additional funds provided for a livelihoods intervention focused on lower-cost, small-scale, community-based initiatives, including skills training, technical support, and financing.

a. Partnership for Economic Inclusion, "PEI Country Innovation Exchange on Economic Inclusion and Forced Displacement" (online conference), Session 3, Discussion of Thematic Priorities, December 2021.

# Program Design in Contexts of Forced Displacement

## TAILORING PROGRAM DESIGN TO NEEDS

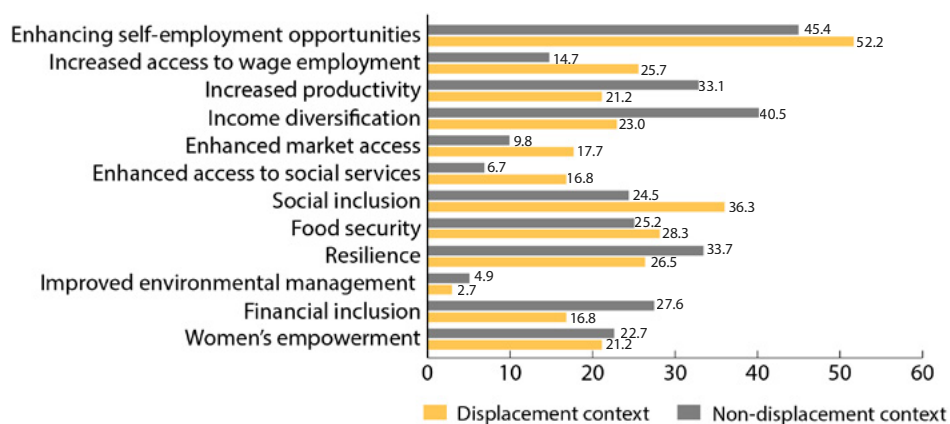
Program objectives help shape many program decisions, ranging from the number and types of components utilized to the implementing partner organizations selected. They represent a program’s intention to respond to participants’ needs, while reflecting institutional priorities.

Program objectives are established based on the type of entry point or program that serves as the basis for the economic inclusion program, whether social safety net, livelihoods and jobs program, or financial inclusion initiative. They are also informed by the setting (border area, urban area,

refugee camp) and the target population, with all the attendant constraints.


Figure 3.1 reveals how displacement-context programs differ significantly from nondisplacement-context programs.<sup>20</sup> The main objectives pursued by displacement-context programs are enhancing self-employment opportunities (52 percent of displacement-context programs), social inclusion (36 percent), and food security (28 percent).<sup>21</sup> For nondisplacement-context programs, the top objective is the same, enhancing self-employment opportunities (45 percent), but the second and third are different: income diversification (41 percent) and increased resilience and productivity (34 percent).

**Figure 3.1 Program objectives of nondisplacement- and displacement-context programs**



**Source:** Partnership for Economic Inclusion, World Bank.

**Note:** Figure shows the percentage of nondisplacement- and displacement-context programs ( $N_1 = 163$  and  $N_2 = 113$ , respectively). Respondents were asked to report a maximum of three objectives.



There is a stronger focus on enhancing self-employment and wage employment opportunities in displacement-context programs than in other settings and fewer instances of objectives focused on income diversification or increased productivity.<sup>22</sup> This finding reflects the likelihood that forcibly displaced people arrive with few to no assets or little savings and need to establish new economic activities, or at least add a significant economic activity to their current income-generating strategies. Wage employment is mainly driven by the fact that it is especially prevalent in urban contexts. In displacement-affected contexts, such as in Turkey and Ecuador, wage employment programming often focuses on sensitizing potential employers to the rights and responsibilities of forcibly displaced people, linking individuals to employment opportunities, and incentivizing hiring of this population.

As shown in figure 3.1, displacement-context programs are more likely to have a social inclusion objective than nondisplacement-context programs (36 percent versus 25 percent). This objective is often achieved by

including both forcibly displaced people and their hosts in program activities; through community mobilization and advocacy; and through programming that serves integrated groups such as village savings and loan associations (VSLAs) and business groups (see spotlight 3.1 for specific program examples).

Supporting food security is also one of the main objectives of displacement-context programs (figure 3.1), especially among nongovernment-led programs, because forcibly displaced people often struggle to meet their most basic needs, especially at the outset of their displacement.<sup>23</sup> Programs frequently seek to address food security by providing beneficiaries with cash or in-kind assistance. Chad's Emergency Food and Livestock Crisis Response program, which ran from 2017 to 2021, focused on short-term emergency operations to improve food security based on the delivery of conditional food assistance offered through the World Food Programme (WFP) before implementing medium- to long-term activities to improve economic inclusion outcomes (World Bank 2014a, 2021c).

### Spotlight 3.1

#### Promising practice: building social cohesion

For 36 percent of all displacement-context programs, building social cohesion between displaced people and host communities is a core strategy.<sup>a</sup> The movement of large numbers of people seeking refuge can affect the environment and natural resources adversely, increase competition for employment opportunities, and heighten competition for resources—all of which can, in turn, result in tension between host communities and forcibly displaced people.

Research is emerging on how the perceptions and attitudes of host communities toward forcibly displaced people can be changed by information campaigns to build awareness or through initiatives building on contact theory, which posits that direct and indirect contact between hosts and forcibly displaced people reduces levels of prejudice (Allport 1954). This research offers lessons on which to build, including that interventions promoting contact between refugees and hosts can strengthen cohesion, but principally those interventions that create conditions for success (Betts et al. 2022).

Whatever the context, program designers should identify the specific concerns of the community, both perceived and actual, and design interventions and communication strategies accordingly. Community-level interventions that provide the host community and forcibly displaced people with the same or similar benefits can be effective in reducing tensions, such as in Uganda.

- **Rebuilding infrastructure and funding natural resource projects for refugees and hosts.** Since 2016, Uganda’s Development Response to Displacement Impacts Project (DRDIP) has sought to effectively mitigate the pressures on social services, economic activities, and the environment of the communities hosting refugees (Limlim 2022; World Bank 2016a, 2019a). It uses labor-intensive public works to support agroforestry, lakeshore restoration, and other infrastructure initiatives to address the damage arising from the presence of refugees, while also promoting sustainable livelihood development among both population groups to help provide economic support. Both refugees and hosts receive financial support and training, but conditions and timing are different to account for their different situations.

Social cohesion can be improved through mixed participation in program activities. Research shows that shared activities that do not result in competition may help to improve hosts’ attitudes toward refugees (Betts et al. 2022).

- **Mixed classes and workplaces.** In Turkey, the Employment Support project, which ran from 2017 to 2020, sought to target Turkish citizens and Syrians under Temporary Protection in equal numbers to ensure that the Turkish host population did not feel left behind. It also created opportunities for close interaction between the two communities through mixed classes and workplaces.<sup>b</sup> The program was beneficial to job seekers, giving both Syrians and Turkish people an opportunity to work in a formal environment and become acclimated to the labor market.

Community mobilization and advocacy models have also been used to address social cohesion within displacement economic inclusion programs.

- Burkina Faso’s *Projet Filets Sociaux Burkin Naong Sa Ya* (PFS/BNS)—formerly the Scale-Up and Responding to the Needs of Refugees and Host Communities program (World Bank 2014b)—has since 2014 conducted awareness-raising and capacity building for traditional and religious leaders on laws affecting refugees. With project teams, the leaders seek to prevent rights infringements, ask the community to avoid stigmatizing refugees, and help refugees and hosts accept that traditional class divisions will become more fluid, “erasing the distinction between masters and slaves.”

a. This proportion is higher for government than for nongovernment displacement-context programs (42 percent versus 34 percent).

b. The Employment Support Project for Syrians Under Temporary Protection and Turkish Citizens Project (Employment Support) and the Development of Businesses and Entrepreneurship for Syrians under Temporary Protection and Turkish Citizens Project (Development of Business and Entrepreneurship).

## CUSTOMIZING A PACKAGE OF SUPPORT

An economic inclusion package is customized to meet the needs of targeted populations and respond to program objectives, institutional mandates, and the context in which programs operate. Customization may be in terms of the types of components included in the overall economic inclusion package, the design of

individual components, or how components are delivered. This section describes some of the key considerations and possible adaptations for forcibly displaced people. Table 3.1 is an overview of the core components of displacement-context economic inclusion programs and examples of adaptations.

**Table 3.1** Key considerations and potential adaptations of core economic inclusion components in contexts of forced displacement

COMPONENT	POTENTIAL ADAPTATIONS	PROGRAM EXAMPLES
<b>TRANSFERS</b>	Build on existing government programs or humanitarian aid to provide consumption support where WFP, UNHCR, or others are already providing forcibly displaced people with a transfer. Such a step can reduce tensions from differential treatment or help facilitate a local partnership with an existing transfer provider.	Chad's Emergency Food and Livestock Crisis Response Project originally provided unconditional food assistance for refugees and returnees and conditional food assistance to all eligible participants (both offered through WFP). Later, all food assistance was made conditional to reduce friction between communities.
	When possible, retain the current design of the transfer (mechanism, amount, frequency, and duration) to support operational efficiency and social cohesion.	Burundi's Cash for Jobs Project plans to extend its basic social safety net system by including refugees and host communities (World Bank 2021f).
	Consider adjusting amounts and duration to respond to varying needs, regardless of displacement status.	In Ecuador, WFP was encouraged to provide HIAS Ecuador's graduation participants with food vouchers for six months (valued at US\$40 per person per month) to ensure sufficient food consumption in the period before livelihood profits were generated. However, this amount was later determined insufficient to cover participants' basic needs, so UNHCR offered a top-up through 12-month supplemental cash transfers for refugees. Hosts received a government cash transfer.
<b>BUSINESS CAPITAL</b>	Provide business capital or assets so that forcibly displaced people can engage in new self-employment economic activities because they arrive with limited or no assets.	The Uganda G2R RCT results reveal that the impacts of the economic inclusion program, including higher productivity and a return on investments, were larger when beneficiaries received an asset transfer than when they did not. <sup>a</sup>

COMPONENT	POTENTIAL ADAPTATIONS	PROGRAM EXAMPLES
<b>WAGE EMPLOYMENT FACILITATION</b>	Work with the private sector to generate wage employment opportunities for targeted groups, including short-term job placement to increase readiness and facilitate inclusion of displaced people in the labor market.	Turkey's Formal Employment Creation Project provides employers with access to capital conditional on employing refugees and vulnerable Turkish citizens (World Bank 2020c). Turkey's Agricultural Employment Support for Refugees and Turkish Citizens Through Enhanced Market Linkages provides large farms with plans for soft skills training to assist in worker management and relationships with refugees (World Bank 2020a).
	Match the sectors that have labor gaps with forcibly displaced people's skills to help ensure that they play a positive economic role in host countries. Where a skills mismatch exists, combine with training for targeted groups to align with market demands (see training).	Brazil's Operation Welcome program <sup>b</sup> offers Venezuelan refugees voluntary relocation to another part of the country to engage in wage employment, matching refugees to existing job vacancies, a recommendation resulting from research revealing that Venezuelan refugees and migrants face challenges integrating into the education system, social protection programs, and the formal labor market (Shamsuddin et al. 2021).
	Make private sector companies more aware of the rights and contributions of forcibly displaced people.	Various NGO- and UNHCR-led programs conduct direct outreach to and capacity building for potential employers to build their interest and willingness to work with and hire forcibly displaced people and hosts. Ecuador sensitizes prospective employers to the value and rights of refugees to reduce the prevalence of discriminatory practices against refugees. It offers legal and administrative support for private companies willing to hire refugees and matches companies with a pool of refugee job seekers (Arévalo 2019).
<b>COACHING</b>	Consider language and cultural norms.	Concern Worldwide's economic inclusion programs in Africa have recruited coaches who speak the same language as refugees to facilitate clear and effective communication (Swatton 2022).
	Include messaging about self-reliance.	HIAS's Ecuador project conducts mentorship services in pairs. A protection case worker conducts regular home visits to provide mentoring and psychosocial support, while a livelihoods mentor works with participants to define a personalized livelihood plan. To address refugees' growing dependence on humanitarian support and reticence to move off cash transfer support, coaches are trained to build participants' understanding of and buy-in for engagement in livelihood activities to build self-reliance.
	Use coaching to address the psychosocial barriers associated with the traumas and experiences faced by forcibly displaced people such as gender-based violence and increase awareness about their rights and obligations in the hosting community.	Uganda's G2R RCT found that approximately 50 percent of the control group suffered from mental health challenges, compared with 30 percent of program participants. Inclusion of interpersonal therapy sees an 80 percent reduction in mental health issues. In response, the program is integrating IPT into its coaching sessions.
	Include job counseling in the mentoring offered to displaced populations to increase knowledge about the local labor market.	Jordan's RYSE project has one family mentor, who focuses on protection, soft skills, and women's empowerment, and one livelihoods mentor, who focuses on support related to income generation (Danish Refugee Council 2020).



COMPONENT	POTENTIAL ADAPTATIONS	PROGRAM EXAMPLES
<b>TRAINING</b>	Offer additional training to help forcibly displaced populations match their skills to local demand, thereby helping them to integrate into the local context or overcome specific challenges.	In Zambia, UNHCR/Trickle Up's Graduation Approach project, which closed in 2020, primarily served refugees fleeing Burundi from urban centers where they worked in government offices (Simanowitz 2019). As a result, significant technical training support was required from Self Help Africa, UNHCR, and its partners to adapt refugees to the agricultural livelihood opportunities in rural Zambia. Burkina Faso's PFS/BNS program incorporates topics of social cohesion and conflict prevention into its social and life skills training.
	Offer language skills, life skills, and other training to support better social, cultural, and economic integration of displaced people.	Turkey's Employment Support Project training. Turkish language training was offered to Syrian refugees and programs translated training modules into Arabic. The modules offered soft skills or life skills training "specifically tailored to refugees." This included training to improve worker adaptation to the agricultural context and the on-the-job behaviors expected by Turkish employers, training on job searches and the Turkish labor market culture, and information on social life, culture, and legal rights and responsibilities.
	Consider remote or e-work opportunities.	The Gaza Emergency Cash for Work and Self-Employment Support Project pays NGOs to train young people in the skills needed to become online freelancers. Participants receive two months of training and six weeks of coaching to help them acclimate to the work. The project was especially successful during the COVID-19 crisis.
	As necessary, help forcibly displaced people overcome formal and informal barriers to accessing training.	Costa Rica's Livelihoods and Economic Inclusion Program worked with the national government's training program to offer vocational training. To increase accessibility, the courses were delivered at the office of the implementing partner ACAI. UNHCR also established a memorandum of understanding that allowed forcibly displaced people to take placement/certification exams in lieu of presenting education certificates as a prerequisite for enrollment because many refugees arrived in Costa Rica without the necessary documentation (Trickle Up 2016).
<b>FINANCIAL SERVICES FACILITATION</b>	Outside of camps, the high mobility, geographic spread, and lack of trust among forcibly displaced people may render group-based access to finance unfeasible or an inappropriate mechanism for supporting financial inclusion. Where legal and feasible, consider establishing links to more formal financial services.	Uganda's DRDIP program has faced challenges related to refugees' high mobility in rural contexts. The program opted to utilize a village revolving fund rather than a grant to support livelihood activities for refugees and host community members. The fund is primarily a precaution against refugees receiving a more traditional cash loan and moving without repaying it. The model was piloted with host community members and then adapted to refugees and mixed groups. The program reduced the amount of funds available to refugees by two-thirds, compared with that offered to host community participants, until they could prove their ability and willingness to repay.
	Provide financial literacy training to increase awareness of how to access financial services locally and encourage savings.	In Ecuador, HIAS and UNHCR's partnership with Fundación CRISFE, the nonprofit arm of Banco Pichincha, used adult learning methodologies to provide financial literacy trainings for participants, which were reinforced by coaches (Arévalo 2019).
	Work with private financial service providers to increase awareness of the rights of forcibly displaced people to access financial services.	In Costa Rica, UNHCR worked with BAC San Jose bank to send circulars informing front-line staff of current regulations that allow financial service providers to serve refugees and providing workarounds for addressing administrative barriers related to refugees' ID cards.
	Facilitate access to saving mechanisms for forcibly displaced people so they can build resilience and assets. This is critical because of their low access to safety nets and an asset base and their high exposure to recurrent shocks.	After facing challenges working with savings groups in an urban refugee context, HIAS's Graduation Model Approach program in Ecuador focused on facilitating access to savings through formal bank accounts. Despite a legal right to open accounts, most refugees were not able to meet the requirement of presenting a valid ID card. The program made Banco Pichincha aware of the challenge and identified a more basic savings product that could be opened with proof of residence including a humanitarian visa.

**Note:** DRDIP = Development Response to Displacement Impacts Project; G2R = Graduating to Resilience; IPT = interpersonal therapy; NGO = nongovernmental organization; PFS/BNS = Projet Filets Sociaux Burkin Naong Sa Ya; RCT = randomized controlled trial; RYSE = Resilient Youth Socially and Economically Empowered; SuTP = Syrians under Temporary Protection; UNHCR = United Nations High Commissioner for Refugees; WFP = World Food Programme.

a. Innovation for Poverty Action, "The Impact of a Graduation Program on Livelihoods in Refugee and Host Communities in Uganda," <https://www.poverty-action.org/study/impact-graduation-program-livelihoods-refugee-and-host-communities-uganda>.

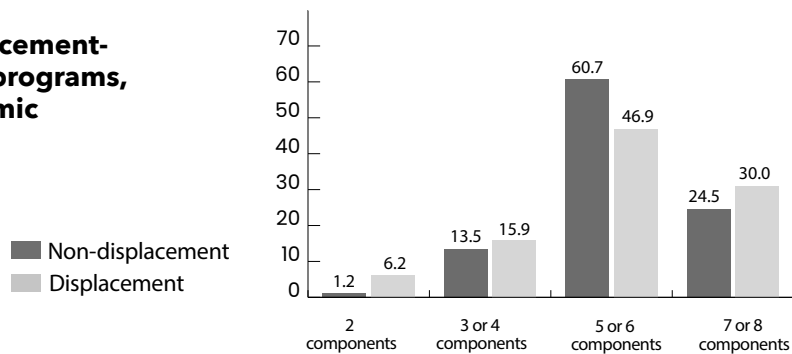
b. Partnership for Economic Inclusion, "PEI Country Innovation Exchange on Economic Inclusion and Forced Displacement" (online conference), presentation on inclusion for Venezuelan refugees and immigrants in Brazil, December 2021.

Despite the challenges associated with forced displacement, 77 percent of displacement-context economic inclusion programs deliver a package that includes five or more of the following components: transfer, business capital, wage employment facilitation, coaching, training, financial services facilitation, market links, and natural resource management (figure 3.2, panel b).<sup>24</sup> Figure 3.2, panel a, shows the percentage of nondisplacement- and displacement-context programs that include each of the broad types of components in their economic inclusion package. Some interesting trends emerge. Displacement-context economic inclusion programs are more likely than nondisplacement-context programs to include

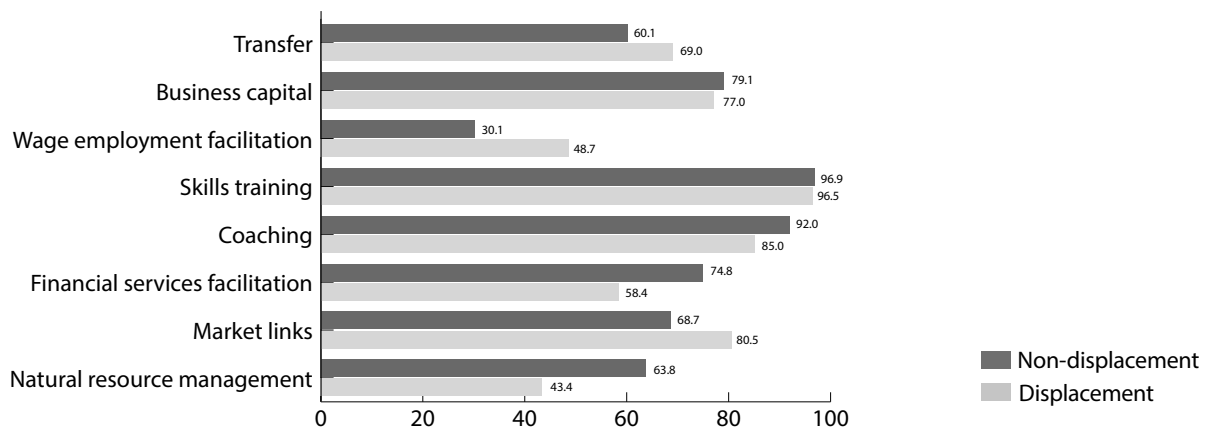
transfers for consumption smoothing and meeting basic needs (69 percent versus 60 percent). This is especially true in programs that serve internally displaced people (81 percent versus 60 percent of other programs not serving IDPs) and that have food security as an objective (81 percent versus 64 percent). Although 90 percent of displacement-context programs provide cash transfers,<sup>25</sup> when programs operate in FCV settings they are much more likely than displacement-context programs in non-FCV settings to provide cash in exchange for work (38 percent versus 8 percent). These cash-for-work programs can help rebuild community infrastructure that may have been damaged during conflict.

**Figure 3.2** Number and types of program components of economic inclusion programs

**a. Distribution of nondisplacement- and displacement-context programs, by number of broad economic inclusion components**



**b. Broad components**



Source: Partnership for Economic Inclusion, World Bank.

Note: Figure shows percentage of nondisplacement- and displacement-context programs (N1 = 163 and N2 = 113), respectively.

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Displacement-context economic inclusion programs are also more likely than other programs to facilitate access to wage employment opportunities (49 percent versus 30 percent) and markets (81 percent versus 69 percent).<sup>26</sup> This finding may, in part, reflect the fact that many of these programs are in urban areas where links to wage employment may be more readily available. However, these components may also be included to address barriers that prevent forcibly displaced people from accessing markets, including lack of knowledge about the local labor market and lack of access to social networks in the hosting community. Thus, programs serving forcibly displaced populations are more likely than nondisplacement-context programs to facilitate access to job placements, including traineeships and apprenticeships (80 percent versus 69 percent) and to work with the private sector to create wage employment opportunities (65 percent versus 47 percent). See table 3.1 for examples of programs working with private sector companies for this purpose.

Programs may also seek to adapt the design of some program components to better respond to the specific needs of displaced people. Because refugees often confront psychological trauma that affects their ability to engage in economic activities, 33 percent of all displacement-context programs (or 39 percent of the 85 percent of displacement-context programs that include coaching—see figure 3.2, panel b) use coaching to provide psychosocial support. Many nongovernment-led programs offer coaches additional training on psychosocial concerns and well-being to enable them to adequately respond to displaced people's needs.

Interventions geared toward supporting the sustainable management of natural resources and climate change adaptation are less common in displacement-context programs than in nondisplacement-context programs (43 percent versus 64 percent). Although

enhancing resilience to climate change and supporting sustainable livelihoods are an area of increasing importance globally, it is particularly important in contexts of forced displacement, especially where there are high concentrations of forcibly displaced people such as in camps or settlements.<sup>27</sup> Some interesting examples are starting to emerge. For example, the Development Response to Displacement Impacts Project, a regional program operating in refugee-hosting areas in Djibouti, Ethiopia, Kenya, and Uganda, facilitates access to renewable energy and improved energy sources, including solar power and clean cooking stoves, and the adoption of sustainable land management practices (World Bank 2017b, World Bank 2021b). In Uganda, the project is also using labor-intensive public works to address the environmental effects thought to be linked to the high presence of refugees and to help reduce social tensions that may arise from them.<sup>28</sup> Learn more in Spotlight 3.1: Building social cohesion.

Often, displaced people require additional training or capacity building to match the demand in the local market or to access livelihood opportunities in the host country. For example, as noted earlier, refugees who were office workers in Burundi's capital required significant technical training support from UNHCR and its implementing partners when they arrived in rural Zambia so they could take advantage of agricultural livelihood opportunities. Displaced people may also benefit from learning more about their legal rights and responsibilities, employee relationships in the host country, or life skills related to specific challenges (see table 3.1 for an example from Turkey).

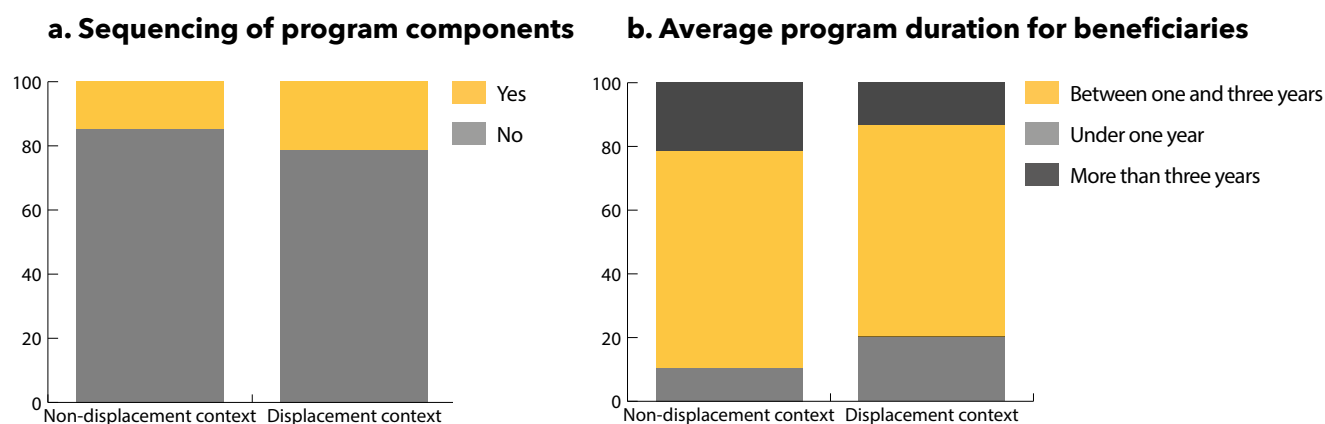
The components described in figure 3.2 relate to the economic inclusion intervention specifically, but most economic inclusion programs led by governments are part of a much larger initiative with other components that may address other important barriers

to the economic inclusion of forcibly displaced people and hosts and increase the impact and effectiveness of economic inclusion initiatives. For example, many displacement-context programs such as the Socio-Economic Inclusion of Refugees and Host Communities project in Rwanda (World Bank 2019d) include economic infrastructure projects that address the degraded environmental conditions in refugee hosting districts. These projects may upgrade or rehabilitate roads connecting refugees and host communities to economic opportunities and market infrastructure near the camps.

Although most nondisplacement- and displacement-context programs deliver components in sequence (85 percent and

79 percent of programs, respectively—see figure 3.3, panel a), the order in which these are provided could be adapted to better respond to the needs of displaced populations. In Turkey’s Employment Support Project, participants were allowed to transition to different types of training programs (language, skills, job, etc.) to keep them engaged, which is a variation on its program for Turkish citizens. Program sequence may also be informed by the need to build the capacity or confidence of participants to undertake livelihood or other program activities. For instance, participants who are struggling with trauma may require psychosocial or other support to ensure they can effectively participate.

**Figure 3.3 Sequencing and duration of economic inclusion program components, by nondisplacement and displacement context**



**Source:** Partnership for Economic Inclusion, World Bank.

**Note:** Figure (both panel a and b) shows percentage of nondisplacement- and displacement-context programs (N1 = 163 and N2 = 113), respectively.

In figure 3.3, panel b, displacement-context programs tend to be of shorter duration than nondisplacement-context programs, particularly among nongovernment implementers. Twenty-two percent of nongovernment implementers report having programs shorter than one year compared with 16 percent of government implementers. Only 9 percent of nongovernment programs run for three years or more, compared with 26 percent of government programs. Many of these nongovernment

programs are likely led by humanitarian organizations, which often have short one-year budget cycles. Uganda’s G2R project, originally designed as a 30-month intervention, saw participation decline significantly after month 24. As a result, the program is being adapted to 24 months.

All program design decisions are based on the best available information at program launch. See Spotlight 3.2 on the importance of ensuring those program designs retain flexibility to respond to changing contexts.

## Spotlight 3.2

### Promising practice: design for flexibility

Programs operating in contexts of forced displacement, balanced between humanitarian and development responses, can be volatile, and so it is important to design and implement programs that are adaptable. Even based on the best diagnostic studies, the initial program design will include assumptions about program implementation that must be verified with monitoring data and information from the implementing staff. Program design may need to be adapted to meet the requirements of different population groups or different settings. Furthermore, the conditions for forcibly displaced people can change, which can affect program design and implementation. These conditions can include legal rights, location, situation in the home country, and level of risk aversion.

Flexible design will depend on good data and information, good communication, and agile decision-making. At a PEI conference on forced displacement and economic inclusion in December 2021, government representatives from Brazil, Kenya, and Turkey all agreed that these are critical elements for success. In Brazil, coordination among the municipal, state, and federal levels was improved with a point person working at the project site to facilitate communication and decision-making. A few guidelines emerged:

- *Balance the humanitarian and development needs of the population.* Nigeria's Multisectoral Crisis Recovery Program (MCRP) is implementing a phased intervention to address short-term humanitarian priorities while planning for medium- and long-term durable solutions. Initially, IDPs, refugee returnees, and host communities receive psychosocial support, in-kind assets, and capacity building to develop livelihoods and peaceful coexistence. This support serves as the base on which to build longer-term economic inclusion solutions, including labor-intensive public works, livelihood support, and community engagement strategies.
- *Shift investments to respond to a changing context.* Designed prior to the civil war, the Republic of Yemen's Smallholder Agricultural Production Restoration and Enhancement Project, which ran from 2017 to 2021, originally targeted poor households and smallholders (World Bank 2017e, 2021g). However, the project was modified to prioritize recovery and rebuilding activities. These activities included expanding programming to specifically target those directly affected by conflict such as IDPs and returnees, reengaging them in the crop and livestock sectors to restore their livelihoods, and providing income for their basic needs.

# Delivering Economic Inclusion Programs in Contexts of Forced Displacement

## INSTITUTIONAL ARRANGEMENTS FOR PROGRAM DELIVERY

The vast majority of economic inclusion programs are delivered by more than one organization because of the complexity of delivering a multipronged intervention (Andrews et al. 2021). However, the types of institutional arrangements that are devised for the program must respond to the context within which the program is implemented.

In contexts of forced displacement, an ecosystem of organizations is often already extending services to forcibly displaced people. Displacement-context economic inclusion programs often build on this humanitarian support, and many government programs use the expertise of these humanitarian organizations for targeting and serving displaced populations. For example, some government programs serving SuTP in Turkey are working with the Turkish Red Crescent (which has a long track record of working with forcibly displaced populations) to support beneficiary outreach and the delivery of program components. In Nigeria, the Youth Employment and Social Support Operation program, which ran from 2013 to 2020, outsourced the process of enumerating and documenting IDPs in the unified register of beneficiaries to humanitarian agencies, civil society organizations, NGOs, universities, or firms—a step taken to speed up the process.

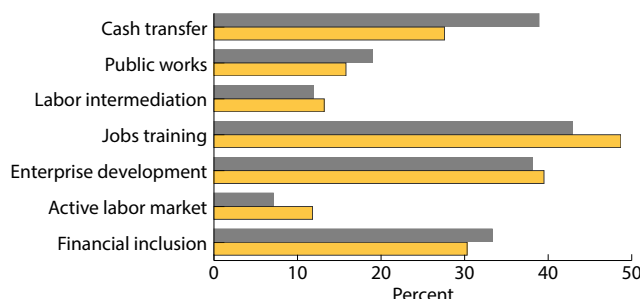
When a government's capacity to extend support to forcibly displaced people or implement complex economic inclusion programs is constrained, partnerships between government and other development

and humanitarian actors are especially important. In Chad, the government's Emergency Food and Livestock Crisis Response project partnered with UN agencies with strong in-country programs, such as WFP, the Food and Agriculture Organization (FAO), the International Organization for Migration (IOM), and UNICEF, for project implementation. The project also used lists of registered resettlement beneficiaries from IOM and WFP to determine food assistance lists.

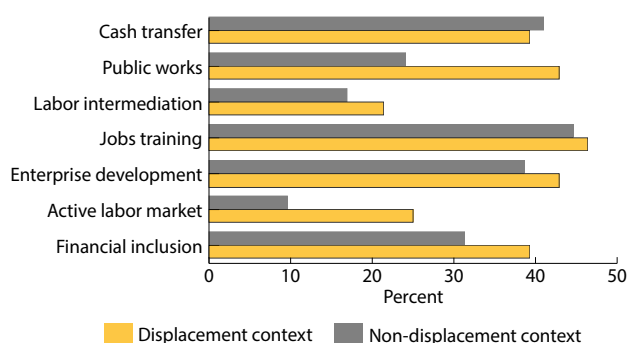
A range of government programs are utilized to deliver economic inclusion interventions, including jobs training, enterprise development, and cash transfer programs (see figure 4.1 which shows the percentage of nondisplacement- and displacement-context programs integrated with an existing government program. Panel b shows the subset of government-led programs in nondisplacement and displacement contexts). For example, rather than create new interventions for SuTP, Turkey's Employment Support Project built on economic inclusion programs that were already in place to serve Turkish citizens. This effort included extending training programs already offered to SuTP through Turkey's Employment Agency (IŞKUR). By making slight adaptations, including adding Turkish language training and capacity building to help IŞKUR staff work with Syrians, the program has effectively utilized its program and systems to serve a new population group.

**Figure 4.1 Economic inclusion programs integrated with existing government programs (overall and government-led), by displacement status**

**a. Overall**



**b. Government**



**Source:** Partnership for Economic Inclusion, World Bank.

**Note:** Panel a provides the percentage of overall nondisplacement- and displacement-context programs (N1 = 163 and N2 = 113, respectively). Panel b provides the percentage of nondisplacement- and displacement-context programs that are government-led (N1 = 87 and N2 = 31, respectively).

Some government agencies may not be accustomed to working with displaced populations and may not be familiar with policies and regulatory environment affecting forcibly displaced people, the formal and informal barriers they might face, or the good practices for engaging forcibly displaced people directly. In response, many governments are building their capacity to serve this population, and some programs plan to build the capacity of the ministries involved in expanding social protection to refugee populations. In Chad, the Refugees and Host Communities Support Project plans to build such capacity because most of the ministries involved in the expansion of social protection to refugee populations have no experience working with displaced populations.

Further, in some countries the government agency that is responsible for refugee issues, such as the ministry of the interior or ministry of defense, may face a lack of trust because of the ministry’s other organizational mandates. Partnering with organizations with a track record working forcibly displaced populations and ensuring programs are well-designed and responsive to the constraints faced by displaced people will improve the likelihood for program success.

Coordination between different ministries and with, and between, different humanitarian and development organizations is critical to ensure the timely and effective delivery of programs and services, to avoid duplication, and remove barriers that may impede participant success. See Spotlight 4.1 on Effective partnerships for more.

## Spotlight 4.1: Promising practice: effective partnerships

Given the complexity of economic inclusion programs, most of which include five or more components, and the specific constraints faced by forcibly displaced populations, establishing effective partnerships between government and development and humanitarian organizations is important in the early stages of program design. Coordination between different service providers is also important to ensure effective implementation and so as not to duplicate services. Several good practices have emerged to guide enhanced collaboration and coordination:

- Ensure organizations with experience serving people affected by displacement are engaged from early design to ensure programs are responsive to the needs of forcibly displaced people and current data is used in program design. In Guatemala, the Ministry of Labor, in its role implementing a regional comprehensive framework for refugees, is seeking to facilitate a favorable environment for the economic protection of forcibly displaced populations. To support the effort, UNHCR provides detailed information on the socioeconomic status and labor profiles of refugee populations and helps strengthen the operational capacity of the Ministry of Labor to respond to an increasing flow of displaced people.
- Establish effective coordination among government agencies, humanitarian organizations, and development actors to avoid duplication of efforts. Often a humanitarian response to forced displacement includes the creation of a service delivery system that is parallel to that of the host government. The new system may be necessary to establish a suitable response quickly, but it can lead to the duplication of infrastructure, low-quality services, and poor outcomes for both the refugee and host communities.
- Plan for the transition to more sustainable and scalable government-led development responses for forcibly displaced people by designing programs that will be sustainable over the medium or long term. Many economic inclusion programs seek to link with mainstream government provisioning and over half of displacement-context programs are integrated with existing government interventions.<sup>29</sup>
- Utilize interagency committees, which are an effective strategy to facilitate coordination. Many countries create interagency committees for strategic and operational support or agreements between refugee- and nonrefugee-serving ministries, ensuring that the roles and responsibilities of each government agency and implementing partner are clearly delineated. Serving host and refugee populations increases the complexity of project management tasks, requiring enhanced multisectoral collaboration and coordination. Niger's Refugees and Host Communities Support Project works under the High-Level Tripartite Committee on the Humanitarian-Development Nexus and is led by a multidisciplinary project steering committee, composed of four ministries and the High Authority for the Consolidation of Peace, in coordination with key members of the humanitarian, security, and development partners (World Bank 2018, 2021d, 2021e).

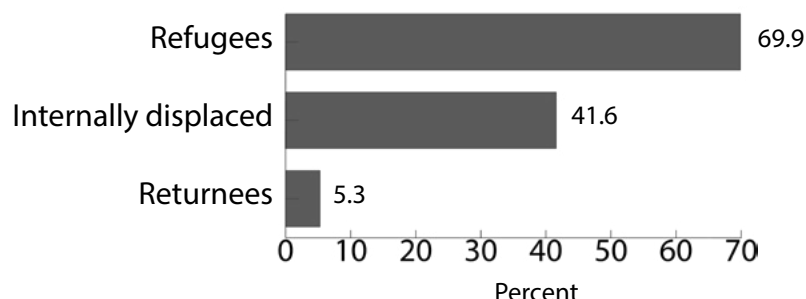
## TARGETING AND SELECTING BENEFICIARIES

Seventy percent of displacement economic inclusion programs serve refugees, 42 percent serve internally displaced people, and only 5 percent target returnees (see figure 4.2). Over 80 percent of displacement economic inclusion programs focus on a single group of people in displacement:

refugees, IDPs, or returnees. In addition to targeting people in displacement, these programs also reach out to poor populations. As shown in figure 4.3, the poverty profile of participants in displacement-context programs is very similar to that of those in nondisplacement-context programs.



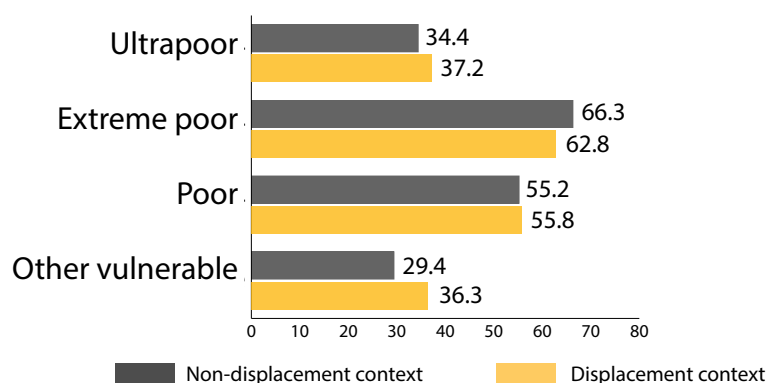
**Figure 4.2 Percentage of displacement-context economic inclusion programs serving groups of forcibly displaced people**



*Source:* Partnership for Economic Inclusion, World Bank.

*Note:* Figure shows percentage of displacement-context programs (N = 113). Programs may target more than one segment.

**Figure 4.3 Profile of people targeted by nondisplacement- and displacement-context economic inclusion programs**



*Source:* Partnership for Economic Inclusion, World Bank.

*Note:* Figure shows percentage of nondisplacement- and displacement-context programs (N1 = 163 and N2 = 113, respectively). Programs may target more than one segment.

The vast majority of displacement-context economic inclusion programs have eligibility criteria. Because of the poverty focus of displacement-context programs, 85 percent use poverty status as a program eligibility criterion. Programs that serve refugees are more likely than other programs to select beneficiaries on the basis of behavioral attributes, such as grit or motivation (41 percent versus 25 percent). This criterion may enable programs to ensure economic inclusion

interventions target forcibly displaced people who are willing and ready to engage and invest in new economic opportunities. Many people may not be immediately ready, as some may be experiencing the psychological impacts often associated with displacement, such as anxiety and depression, or they may fear that engaging in this type of program would mean losing access to humanitarian assistance (Arévalo and Simanowitz 2019; Wilson and Roxani 2017).

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Economic inclusion programs use a range of methods to select participants, including geographic, community-based, and proxy means test targeting. The targeting strategy utilized may depend on the programmatic and institutional arrangements within which the program is developed, the wider context in which economic inclusion programs operate, and displacement-related considerations. For example, although geographic targeting is used less frequently in urban areas (Dutta et al. 2021), where forcibly displaced people are concentrated in or near urban areas (in camps, settlements, or specific city neighborhoods), programs may rely on targeting by geographic location. Where there are political sensitivities or barriers to targeting forcibly displaced people directly, programs may adopt a geographic targeting approach to benefit both forcibly displaced people and their hosts. For example, Kenya's DRDIP project combines community-based targeting with geographic targeting to select the poor and extreme poor living in the subcounties hosting the main refugee camps, including Dadaab and Kakuma. Where tensions are high, programs using geographic targeting may even avoid referencing forcibly displaced people to avoid sensitivities and underscore the benefits to all.

The use of poverty scorecards or other proxy means tests by organizations may be constrained by the difficulty of collecting data from displaced populations, especially when there are security concerns. There may also be uncertainty about whether the existing scorecards can accurately estimate the poverty level of targeted people, including refugees and host communities. In Uganda, AVSI adapted the existing [Poverty Probability Index](#) based on communities' definitions of poor and extreme poor to better identify eligible households for its G2R program. If poverty scorecards are used, it may be

necessary or appropriate to develop slightly varied targeting approaches for host and refugee populations because the definition of poverty for each population may vary slightly.

Participatory rural appraisal (PRA) and poverty wealth ranking (PWR), a targeting methodology used by most economic inclusion programs, may be less reliable in a camp or urban refugee setting. Urban refugee contexts often involve heterogeneous and segregated groups with high mobility and significant distances between households. In urban settings and in many refugee camps or settlements, there may be less sense of community or even distrust between households, particularly when populations from different countries or ethnic groups are living together. As a result, the PRA and PWR approaches are often less effective in displacement settings than in other contexts. Nonetheless, PWR and other PRA processes have proven successful in certain refugee settings, particularly in areas where refugees have settled for prolonged periods.

Nearly half of the government programs serving forcibly displaced people use an existing government social registry to identify program beneficiaries. Some of these programs have included or seek to include refugees and IDPs in the government's social registry, particularly if there are plans to serve them through social protection programs. This approach can help to streamline the selection processes, especially if governments anticipate offering comprehensive and comparable services to displaced people and to host communities. However, it may pose significant challenges in a displacement context, including the availability of data and concerns about managing security during data collecting (see spotlight 4.2).

## Spotlight 4.2

### Promising practice: using existing data sources

Governments and development organizations may find it difficult to collect information on forcibly displaced people. They are mobile, making tracking a challenge, and they may be fearful or distrustful of governments or unknown organizations. Security concerns for staff may also prevent the collection of data and information. Several promising practices have emerged:

- *Partner with humanitarian organizations for key diagnostic information to support program design.* Mauritania's Social Safety Net System Project II is using beneficiary profiling work carried out by UNHCR and WFP to expand its social registry to include camp-based refugees (World Bank 2015a, 2015b, 2020e).
- *Support targeting and serving displaced people by engaging with refugee-serving agencies.* In the Agricultural Employment Support for Refugees and Turkish Citizens Through Enhanced Market Linkages program, the Agricultural Credit Cooperative-Central Union is subcontracting beneficiary outreach activities to the Turkish Red Crescent, which has experience working with refugees.
- *Integrate data from humanitarian organizations where security concerns prevent collection.* Nigeria's Youth Employment and Social Support Operation program updated its Unified Registry of Beneficiaries (URB) to serve as a registry for IDPs (World Bank 2016c, 2019c, 2020f, 2020g). Although it was originally designed for community-based targeting to build the state social registry, because of an insurgency data could not be collected safely in most IDP camps, and so the URB was developed by integrating databases of the IOM, UNHCR, state emergency management agencies, and other local and international civil society organizations.

Led by the Joint Data Center on Forced Displacement, longer-term strategies are being developed to build systems that report data on forcibly displaced people and their hosts that can be used to inform program and policy recommendations that in turn improve sustainable livelihoods. In Kenya, a partnership between UNHCR, the World Bank, and the National Bureau of Statistics is seeking to produce comparative data sets for refugees and hosts that are integrated into the framework of Kenya's Continuous Household Survey. This activity will produce a comparative socioeconomic profile for both populations and provide policy recommendations to improve and reach sustainable livelihoods. With more evidence-based and targeted programs and policies in place, the livelihoods for these populations are more likely to be improved.<sup>30</sup>

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# Conclusion

As economic inclusion programs proliferate globally, building on successful experiences over the past two decades, programs for forcibly displaced people are at a relatively early stage of development, mostly in design or early implementation stages. But interest in these programs is high as the number of people living in forced displacement rises, accentuating the need for strategies that support forcibly displaced people and generate positive impacts on host communities and their economies.

The number of people living in forced displacement is increasing precipitously and the war in the Ukraine together with the ongoing displacements from Syria and Venezuela will soon push the number of forcibly displaced people over 100 million. The most emergent crises like Ukraine trigger humanitarian responses to address immediate needs for food, cash, shelter, and legal and other services. But the majority of forcibly displaced people live in situations of protracted displacement of an average of 10 years in which longer-term development strategies are required.

In addition to challenges faced by forcibly displaced people, there are growing concerns about the burden on host populations. Hosting displaced populations can place economic, social, and financial pressures on the host countries, many of which are already struggling to support their own populations. These countries may already face strains on government safety nets, local infrastructure, and natural resources, and hosting a new population, often in specific geographic areas, can place an additional burden on these limited resources.

Yet the evidence on the economic impact on host communities of forced displacement shows that forced displacement can have a positive contribution on overall household well-being. Providing economic opportunity to forcibly displaced people, particularly when combined with effective policy responses to forced displacement, can help mitigate potential negative effects and create opportunities for local economic transformation. This can enable forcibly displaced people to make a positive contribution to the economy and society.

At the same time, the global community is beginning to consider cross-border migration more broadly as an integral part of the development process, both for forcibly displaced populations and economic migrants, and strategies to help people overcome vulnerabilities are a key development challenge. With these movements, the context of the individual and that of the host country will both inform the appropriate development response, a tailoring that is inherent to economic inclusion programs.

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Within this context, globally an estimated 95 programs launched by governments, humanitarian organizations, and other institutions in 45 countries use economic inclusion programs to try to increase income and assets and build the resilience of forcibly displaced people and host communities living in poverty. A review of evidence from 80 economic inclusion programs reveals promising and potentially sustained impacts across a range of outcomes. Although the evidence in contexts of forced displacement is sparse, studies suggest these programs can work in these contexts too.

Many of the 95 programs identified in this report are just beginning so more evidence and documentation of good practice will emerge in coming years. But a review of recent implementation experience points to the need to:

- *Ensure programs include both host communities and forcibly displaced people* and take deliberate steps, as part of program activities, to build social cohesion and reduce tension. The movement of large numbers of people seeking refuge can impact natural resources and increase competition, which may result in or exacerbate existing tensions between host communities and forcibly displaced people.
- *Establish partnerships that build on the ecosystem of humanitarian and development organizations* working in displacement contexts. Seek to reduce duplication of services and manage the transition to more sustainable development

responses. Leverage the expertise of humanitarian and development actors to respond to evolving needs and help participants build resilience over time.

- *Use diagnostics to inform program design* drawing on government data where possible for host communities and integrating data from displacement-serving agencies to design programs responsive to participant needs. Assess the different constraints, skills, and capacities of displaced people and hosts in each context and design programs accordingly.
- *Build flexibility in partnerships, program design, and implementation* to respond to the unpredictable nature of work in these contexts. Balance the humanitarian and development needs of the population and be prepared to shift investments to respond to changes.

As programs develop, efforts to share experience and evidence will lead to a clearer understanding of how to refine economic inclusion programs in these contexts, how policy makers can facilitate the engagement of forcibly displaced populations in economic activities, and how programs can help beneficiaries overcome the constraints characteristic of contexts of forced displacement. Documenting operational and implementation lessons will be critical and reflecting the variety of contexts, both of the individual and the receiving country, will help inform future program planning. Increasing the landscape of impact, process, and other evaluations will help identify the specific features of successful economic inclusion in forced displacement settings.

# Appendixes

# Appendix A:

## Understanding Target Groups and their Constraints

	Policy and legal	Institutions and partnerships	Local economy and services	Individual and household
<b>INTERNALLY DISPLACED PERSONS (IDPs)</b>	<p><b>International agreements and platforms.</b> IDPs are included, if not explicitly, in most agreements.</p> <p><b>National policies and regulation:</b></p> <ul style="list-style-type: none"> <li>• Typically, IDPs have legal access to existing government safety net schemes.</li> <li>• Social protection systems are often weak due to the fragile, conflict, and violence (FCV) context.</li> <li>• IDPs have no legal restrictions on work, mobility, financial inclusion, public services, and documentation.</li> </ul>	<p><b>Humanitarian support.</b> IDPs may or may not receive humanitarian support for basic services.</p>	<p><b>Accessing services.</b> Services and income-generation activities (IGAs) may not be accessible to people who relocate frequently.</p> <p><b>Recognition of documentation.</b> Local facilities in area of service may restrict access to programs and services despite a legal right to access.</p> <p><b>Appropriateness of IGA opportunities.</b> Market opportunities may be limited in the less desirable locations.</p> <p><b>Discrimination.</b> IDPs may encounter frequent mistrust and harassment by civil servants, private sector actors, and host community members.</p>	<p><b>Skill sets and experience.</b> IDPs' skill sets and experience are often not aligned with market opportunities.</p> <p><b>Psychosocial.</b> IDPs often suffer the psychosocial impacts of FCV contexts, plus displacement.</p> <p><b>Networks.</b> Social and economic support networks are limited.</p> <p><b>Xenophobia.</b> Levels of distrust between IDPs and host communities are high.</p> <p><b>Assets and savings.</b> IDPs often arrive with few assets and little savings.</p> <p><b>Documentation.</b> IDPs often arrive without the necessary IDs and credentials and certificates.</p>



	Policy and legal	Institutions and partnerships	Local economy and services	Individual and household
REFUGEES	<p><b>National policies and regulation.</b> Refugees are directly affected by legal restrictions and regulations.</p> <p><b>Work.</b> Refugees often have no legal right to work formally or informally and have few work protections. They may face strict work permit requirements; restrictions on working in specific sectors; employment quotas based on nationality.</p> <p><b>Mobility.</b> Refugees may require permits for travel; face restrictions on leaving camps; require permits for travel or face barriers to congregating with other refugees.</p> <p><b>Financial inclusion.</b> Refugees often do not have a legal right to open savings or loan accounts, or both.</p> <p><b>Public services.</b> Refugees frequently do not have a right to access government social protection services.</p> <p><b>Documentation.</b> The requirements and timing for needed refugee documentation may be challenging.</p>	<p><b>Government capacity.</b> Governments may not have experience serving refugees or coordinating with other refugee-serving actors.</p> <p><b>Government practice.</b> Policy on paper often does not translate into implementation or enforcement.</p> <p><b>Humanitarian support.</b> Refugees frequently receive humanitarian support from UN or nongovernmental actors, especially in camp settings.</p> <p><b>Coordination between stakeholders</b> may be disjointed.</p> <p><b>Discriminatory practices.</b> Refugees are often denied access to support services (financial, employment, etc.), despite a legal right.</p>	<p><b>Appropriateness of IGA opportunities.</b> Refugees frequently live in less desirable locations with limited market opportunities.</p> <p><b>Access to work and services.</b> Refugees often face informal barriers in encounters with local actors:</p> <ul style="list-style-type: none"> <li>• <b>Work.</b> Legal (potential employers may not be aware of refugees' rights); discrimination (such as police harassment, employer and customer biases, informal barriers to accessing work permits; documentation (necessary education or work experience not recognized); distance/transport (especially in camps/rural areas).</li> <li>• <b>Public services (health, education).</b> Refugees may not be aware of their rights or how to access services:</li> <li>• <b>Legal.</b> Potential employers, financial service providers (FSPs), and others may not be aware of refugees' rights to work, financial inclusion, etc.</li> </ul> <p><b>Distance/transport.</b> Refugees face frequent physical barriers to accessing markets, FSPs, etc., especially in camp/rural settings.</p> <p><b>Discrimination.</b> Refugees encounter informal barriers to work, access to financial services, or access to other services (for example, police harassment of self-employed, discrimination by potential employers or FSPs).</p> <p><b>Documentation.</b> Employers may not recognize certificates of origin, FSP systems may not know how to process refugee IDs.</p>	<p><b>Skill sets and experience.</b> Refugees' skill sets and experience often do not align with market opportunities.</p> <p><b>Psychosocial.</b> Refugees often suffer from the psychosocial impacts of FCV contexts, plus displacement.</p> <p><b>Networks.</b> Social and economic support networks are limited.</p> <p><b>Culture and language.</b> Both may result in difficulty finding work and achieving social integration.</p> <p><b>Xenophobia.</b> Distrust among refugees or host communities may be high.</p> <p><b>Assets and savings.</b> Refugees often arrive with few assets and little savings.</p> <p><b>Documentation.</b> Refugees often arrive without the necessary IDs and credentials and certificates.</p>
HOST COMMUNITY	<p><b>International agreements and platforms.</b> Host communities are included, if not explicitly, in most agreements and platforms.</p> <p><b>National policies and regulations:</b></p> <ul style="list-style-type: none"> <li>• Host communities have legal access to any existing government safety net schemes.</li> <li>• Host communities face no legal restrictions on work, mobility, financial inclusion, public services, and documentation.</li> </ul>	<p><b>Government practice.</b> Extremely poor host community populations are often overlooked by government safety nets, despite a legal right to them.</p> <p><b>Humanitarian support.</b> Host communities are often overlooked by humanitarian support and actors.</p>	<p><b>Access to work.</b> Extremely poor host community members often suffer from high rates of unemployment or underemployment, especially women and youth.</p> <p><b>Access to resources.</b> Host communities may have limited access to markets, especially in rural areas, and may suffer from the strains placed on job opportunities, social systems, and natural resources by displaced populations.</p>	<p><b>Xenophobia.</b> Host communities often blame displaced populations for economic and social inequalities and strains.</p>

# Appendix B:

## Understanding Program Settings and their Constraints

	Policy and legal	Institutions and partnerships	Local economy and services	Individual and household
PLANNED REFUGEE CAMP	<p><b>National policies and regulations.</b> Camp-based refugees are often restricted by specific laws, particularly related to mobility, right to work, and documentation</p>	<p><b>Humanitarian support.</b> Camps usually are the site of significant humanitarian aid and support (shelter, consumption support, health care, education). Significant barriers are imposed to access to services outside of the camp.</p> <p><b>Coordination between stakeholders.</b> A significant disconnect often exists between service offerings and actors in and outside of a camp setting.</p>	<p><b>Distance/transport.</b> Physical barriers are often imposed to accessing markets, FSPs, etc.</p> <p><b>Number and type of services.</b> Services tend to be limited to what is provided inside the camp.</p> <p><b>Economic opportunities.</b> Opportunities are often extremely limited, whereas agriculture and other small-scale self-employment or petty trade are emphasized. There are few opportunities for wage employment.</p> <p><b>Natural resources.</b> Camp residents often have no access to land and other natural resources, or the land is of poor quality and in small lots.</p>	<p><b>Skill sets and experience.</b> Refugees' skills and experience often do not align with the limited IGA opportunities available within the camp.</p> <p><b>Culture and language.</b> Refugees from the same country of origin are more likely to be in the same camp, which can help increase social cohesion. However, they may face distrust from refugees from other countries of origin or other social groups, resulting in a limited opportunity to integrate with the host community.</p>
RURAL SETTLEMENT	<p><b>National policies and regulations.</b> Displaced people in rural settlements are less likely to be registered, documented, regulated by, and supported by national systems.</p>	<p><b>Humanitarian support.</b> Humanitarian aid or support is limited.</p>	<p><b>Access to work and services.</b> Barriers and opportunities are similar to those faced by rural host communities.</p> <p><b>Distance/transport.</b> Physical barriers are often imposed to accessing markets, FSPs, etc.</p> <p><b>Number of services.</b> Services tend to be limited.</p> <p><b>Appropriateness of IGA opportunities.</b> Rural settlements offer more options for income generation, particularly through diverse self-employment.</p> <p><b>Natural resources.</b> Those in rural settlements may have better access to land and natural resources.</p> <p><b>Public services.</b> Some access is offered to health and education services when there is a legal right.</p>	<p><b>Skill sets and experience.</b> Rural settlements offer more opportunities to align with market opportunities.</p> <p><b>Culture and language.</b> More opportunities are available for social cohesion and integration with the host community</p> <p><b>Xenophobia.</b> Strains on market opportunities, basic service provision, and natural resources may increase conflict with the host population.</p>
URBAN AREAS	<p><b>National policies and regulations.</b> Displaced people in urban areas are the least likely to be registered, documented, regulated by, and supported by national systems.</p> <p><b>Government public services.</b> Social protection services are less likely to reach urban communities and even the host community.</p>	<p><b>Humanitarian support.</b> If not registered, displaced people are less likely to receive humanitarian support.</p> <p><b>Stakeholder coordination.</b> Support offered by government, humanitarian, and development actors is frequently uncoordinated.</p> <p><b>Discriminatory practices.</b> Urban areas are characterized by a higher risk of police detention (refugees) and employer exploitation.</p>	<p><b>Access to work and services.</b> Urban areas offer the most opportunities to access:</p> <ul style="list-style-type: none"> <li>• <b>Distance/transport.</b> There is generally no barrier.</li> <li>• <b>Number of services.</b> Density is highest.</li> </ul> <p><b>Appropriateness of IGA opportunities.</b> Urban areas offer the most options for income generation, including off-farm wage employment.</p> <p><b>Discrimination.</b> Refugees and others may still face discriminatory practices despite the increased numbers and short distance to basic services.</p> <p><b>Mobility.</b> Cost of living and lack of housing support result in high mobility.</p> <p><b>Cost of living and security.</b> Urban areas are characterized by a higher cost of living, population density, and unemployment, as well as limited housing options.</p>	<p><b>Skill sets and experience.</b> Urban areas offer more opportunities to align with market opportunities, especially wage employment.</p> <p><b>Networks.</b> Displaced people are often disconnected from social support.</p> <p><b>Psychosocial.</b> The psychological impacts of insecure housing tenure, fear of eviction, and exposure to crime are factors.</p> <p><b>Culture and language.</b> More opportunities are available for social cohesion and integration with the host community.</p> <p><b>Xenophobia.</b> It is often higher because of the close integration with the host community.</p>

Appendix C:  
Active Displacement-  
Context Economic Inclusion  
Programs Mapped Globally

Project name	Country	Lead implementing agency	Started	Surveyed <sup>a</sup>
Stronger Women Stronger Nations Program	Afghanistan	Women for Women International	2002	Yes
Women Economic Empowerment Project	Afghanistan	Ministry of Rural Rehabilitation and Development (MRRD)	2010	Yes
Socio-Economic Support Program (SESP)	Aruba	HIAS	2021	Yes
Azerbaijan Employment Support Project	Azerbaijan	The Ministry of Labor and Social Protection of Population (MLSP) for Republic of Azerbaijan	2020	Yes
IDP Living Standards and Livelihoods Project	Azerbaijan	Social Fund for Development of IDPs	2012	No
Improving Peaceful Co-Existence and Self-Reliance Opportunities for Refugees and Host Community	Bangladesh	Mukti Cox's Bazar	2019	Yes
Self-Reliance and Peaceful Co-existence for Refugees and Host Communities	Bangladesh	Centre for Natural Resources Studies	2019	Yes
Internal Relocation Based on Job Opportunity	Brazil	Brazilian Army	2018	Yes
Projet Filets Sociaux Burkin Naong Sa Ya (PFS/BNS)	Burkina Faso	Supervising Ministry and Ministry of Finance	2014	Yes
Supporting Host Communities and IDPs to Facilitate Sustainable Transition Towards Inclusive Solutions (SHIFT)	Burkina Faso	Danish Refugee Council	2021	Yes
Burundi Integrated Community Development Project	Burundi	Ministry of Interior	2020	Yes
Burundi Skills for Jobs: Women and Youth Project	Burundi	Ministry of National Education and Scientific Research	2021	No
Cash 4 Jobs Project	Burundi	Ministry of Social Affairs	2021	Yes
Adaptive Safety Nets and Economic Inclusion Project	Cameroon	Ministry of Economy, Planning, and Regional Development (MINEPAT)	2022	No
Cameroon Social Safety Nets Project	Cameroon	Cameroon Social Safety Nets Project Implementation Unit	2014	Yes
Strengthening the Resilience, Self-Reliance, and Socio-Economic Inclusion of Central Africa Republic's Refugees and Host Community Households Living in Extreme Poverty in Cameroon	Cameroon	Danish Refugee Council	2021	Yes
Chad Refugees and Host Communities Support Project	Chad	Cellule Filets Sociaux	2019	No
Inclusive Development in Reception Zones (DIZA-Sud)	Chad	Caritas Suisse	2018	Yes
Inclusive Development of Host Areas Programme (DIZA)	Chad	Concern Worldwide	2018	Yes
Lake Chad Region Recovery and Development Project	Chad	Lake Chad Basin Commission, PROLAC PIU	2020	No
Transforming My Future	Colombia	Fundación Capital	2013	Yes

Project name	Country	Lead implementing agency	Started	Surveyed <sup>a</sup>
Families in their Land (Familias en su Tierra)	Colombia	Prosperidad Social	2016	No
Eastern Recovery Project	Congo, Democratic Republic of	Fonds Social de la République Démocratique du Congo	2020	Yes
Stronger Women Stronger Nations Program	Congo, Democratic Republic of	Women for Women International	2004	Yes
CG. Rep. Lisungi Safety Nets System Project	Congo, Republic of	Ministry of Social Affairs	2014	No
Commercial Agriculture Project	Congo, Republic of	Ministry of Agriculture, Fisheries and Livestock	2018	No
Northern Congo Agroforestry Project	Congo, Republic of	Ministry of Forest Economy	2021	No
Graduation Model Approach (GMA)	Costa Rica	HIAS	2020	Yes
Livelihoods and Economic Inclusion Programme	Costa Rica	United Nations High Commissioner for Refugees (UNHCR)	2017	Yes
Help Refugees Work	Cyprus	Cyprus Refugee Council in partnership with UNHCR Cyprus	2017	Yes
Development Response to Displacement Impacts Project in the Horn of Africa (DRDIP)	Djibouti	Agence Djiboutienne de Développement Social (ADDS)	2016	Yes
Integrated Cash Transfer and Human Capital Project Additional Financing	Djibouti	Ministry of Social Affairs and Solidarity	2019	No
Graduation Model Approach (GMA)	Ecuador	HIAS, Ministerio de Inclusión Económica y Social del Ecuador, and UNHCR	2016	Yes
Community Protection Networks and Durable Solutions for Internally Displaced Persons, Deportees with Protection Needs, and Persons at Risk of Forced Displacement	El Salvador	Plan International	2019	Yes
Delivering Resilient Enterprises and Market Systems (DREAMS) for Refugees	Ethiopia	Village Enterprise	NA	No
Development Response to Displacement Impacts Project in the Horn of Africa	Ethiopia	Federal Ministry of Agriculture	2016	Yes
Enhanced Response for Nutrition Emergency	Ethiopia	Concern Worldwide	2020	Yes
ET Productive Safety Nets Project 4 (PSNP 4)	Ethiopia	Ministry of Agriculture	2015	No
Ethiopia Economic Opportunities Program	Ethiopia	Ethiopian Investment Commission	2018	No
Integrated Programme towards Health System Strengthening, Building Resilience, and Enabling Evidence-Based Graduation	Ethiopia	Concern Worldwide	2014	Yes
Urban Productive Safety Net and Jobs Project (UPSINJP)	Ethiopia	Ministry of Urban Development and Infrastructure	2020	Yes
Graduation Model	Guatemala	Acción Contra el Hambre		Yes

Project name	Country	Lead implementing agency	Started	Surveyed <sup>a</sup>
Socio-Economic Support Program (SESP)	Guyana	HIAS	2021	Yes
Partnering to Scale Up Graduation with Jharkhand State Livelihood Promotion Society (JSLPS) in India	India	Pravah and Vedic Society	2017	Yes
Tamil Nadu Rural Transformation Project (TNRTP)	India	Rural Development and Panchayat Raj Department, Government of Tamil Nadu	2017	Yes
Achieving Socio-Economic Stability of Returnees, Host Community, and IDPs in Iraq (ASET)	Iraq	AVSI Foundation	2020	Yes
Stronger Women Stronger Nations Program	Iraq	Women for Women International	2018	Yes
Resilient Youth Socially and Economically Empowered Project (RYSE) Graduation Approach (GA) Program	Jordan	Danish Refugee Council	2020	Yes
Rural Economic Growth and Employment Project (REGEP)	Jordan	Jordan Enterprise Development Corporation (JEDCO)	2015	Yes
Small-Ruminant Investments and Graduating Households in Transition (SIGHT)	Jordan	Ministry of Agriculture	2018	Yes
The Youth, Technology, and Jobs Project (YTJ)	Jordan	Ministry of Digital Economy and Entrepreneurship	2020	Yes
Healthy Food Snacks for Improved Health and Nutrition Status Among Children and Pregnant Women in Poor Urban Informal Settlements in Nairobi County: An Innovative Public-Private Partnership Approach	Kenya	Concern Worldwide Kenya	2018	Yes
Kosova Women 4 Women	Kosovo	Kosova Women 4 Women (KW4W)	1999	Yes
Municipalities for Youth in Kosovo Project	Kosovo	Ministry of Local Government Administration	2020	No
CHASE Youth Empowerment Programme (Capable, Hopeful, Accepted, Safe, and Engaged Youth)	Lebanon	Danish Refugee Council	2022	Yes
Emergency National Poverty Targeting Program Project	Lebanon	Ministry of Social Affairs	2014	No
Livelihoods Program	Lebanon	Concern Worldwide	2016	Yes
Mauritania Social Safety Net System Project II	Mauritania	Délégation Générale TA-AZOUR	2020	Yes
Co-Meta Women's Economic Empowerment Program	Mexico	ProSociedad (in collaboration with UN Women Second Chance Education Programme)	2018	Yes
Programme d'Insertion Economique des Réfugiés Urbains au Maroc (PISERUMA)	Morocco	Association Marocaine d'Appui à la Promotion de la Petite Entreprise (AMAPPE)	2007	Yes
Northern Crisis Recovery Project	Mozambique	Ministry of Agriculture and Rural Development (MADER)	2021	No

Project name	Country	Lead implementing agency	Started	Surveyed <sup>a</sup>
Northern Mozambique Rural Resilience Project	Mozambique	ProAzul, National Sustainable Development Fund (FNDS), and BioFund	2021	No
Forests for Prosperity at a Time of Transformation Project supporting the implementation of the Nepal Forest Strategy (2016) and the National Forest Policy (2019)	Nepal	Ministry of Forests and Environment (MoFE)	2021	Yes
Enhancing the Well-Being of the Extreme Poor in Tahoua	Niger	Concern Worldwide	2017	Yes
Lake Chad Region Recovery and Development Project	Niger	Lake Chad Basin Commission, Executive Secretariat for the SDS Sahel Niger (SE/SDS Sahel-Niger)	2020	No
Niger Refugee and Host Communities Support Project	Niger	Strategy for the Development and Security of Sahelian-Saharan Areas of Niger (SDS)	2019	Yes
Agro-Climatic Resilience in Semi-Arid Landscapes (ACReSAL)	Nigeria	Federal Ministry of Environment	2021	No
Multisectoral Crisis Recovery Program (MCRP Additional Financing)	Nigeria	North East Development Commission; Governments of Borno, Adamawa, and Yobe States	2017	Yes
Removing Hunger from Poverty Through Agriculture in Africa	Nigeria	Central Bank of Nigeria NIR-SAL Microfinance Program	2018	Yes
Stronger Women Stronger Nations Program	Nigeria	Women for Women International	2002	Yes
Balochistan Livelihoods and Entrepreneurship Project	Pakistan	Planning and Development Department, Government of Balochistan	2020	No
Graduation Model Approach (GMA)	Peru	HIAS	2020	Yes
Pathways to Economic Inclusion and Self-Reliance of the Refugees and Host Communities in Rwanda Through Scaling Up Graduation Approach	Rwanda	Caritas Rwanda	2022	Yes
Social Economic Inclusion of Refugees and Host Communities in Rwanda Project (SEIRHCP)	Rwanda	Six districts hosting refugee camps, Development Bank of Rwanda, and Rwanda Transport Development Agency	2019	Yes
Stronger Women Stronger Nations Program	Rwanda	Women for Women Rwanda (formerly a country office of Women for Women International)	1997	Yes
Vision 2020 Umurenge Programme—Minimum Package of Graduation (MPG)	Rwanda	Local Administrative Entities Development Agency (LODA)	2008	Yes
Social Transfers to Vulnerable People	Somalia	Ministry of Employment, Social Affairs, and Family (MESAF)	2020	Yes
Emergency Locust Response Project	South Sudan	Ministry of Agriculture and Food Security, IGAD Climate Prediction and Application Center	2021	No



Project name	Country	Lead implementing agency	Started	Surveyed <sup>a</sup>
South Sudan Resilient Agricultural Livelihoods Project	South Sudan	Ministry of Agriculture and Food Security	2021	No
Stronger Women Stronger Nations Program	South Sudan	Women for Women International	2013	Yes
RESTORE II Graduation Approach	Syrian Arab Republic	GOAL	NA	No
Agricultural Employment Support for Refugees and Turkish Citizens through Enhanced Market Linkages	Turkey	Agricultural Credit Cooperatives of Turkey	2021	Yes
Development of Businesses and Entrepreneurship for Syrians Under Temporary Protection and Turkish Citizens Project	Turkey	Small and Medium Enterprises Development Organization (KOSGEB)	2019	Yes
Formal Employment Creation Project	Turkey	Development and Investment Bank of Turkey (TKYB)	2020	Yes
Social Entrepreneurship, Empowerment, and Cohesion Project	Turkey	Ministry of Industry and Technology	2021	No
Building Self-Reliance and Resilience in West Nile	Uganda	Danish Refugee Council	2022	Yes
Delivering Resilient Enterprises and Market Systems (DREAMS) for Refugees	Uganda	Village Enterprise	NA	No
Development Response to Displacement Impacts Project (Regional)	Uganda	Office of Prime Minister	2016	Yes
Graduating to Resilience Activity	Uganda	AVSI Foundation	2017	Yes
Prevention through Sustainable Graduation from Poverty in West Nile, Uganda (GRA-PRO-CHILD)	Uganda	BOMA Project	NA	No
Eastern Ukraine: Reconnect, Recover, Revitalize (3R) Project	Ukraine	Ukravtodor, Ministry for Reintegration of Temporarily Occupied Territories	2021	No
Gaza Emergency Cash for Work and Self-Employment Project	West Bank and Gaza	NGO Development Center	2019	Yes
Yemen Social Protection and COVID-19 Response Project	Yemen, Republic of	UNICEF, UNDP	2021	No
Transforming Landscapes for Resilience and Development (TRALARD)	Zambia	Luapula, Muchinga, and northern provincial administrative authorities	2019	Yes
Zimbabwe Idai Recovery Project	Zimbabwe	United Nations Office for Project Services (UNOPS)	2020	No

**Source:** Partnership for Economic Inclusion, World Bank.

**Note:** a. Surveyed programs have submitted a PEI Landscape Survey in 2020 or 2022. Those not surveyed did not but were identified during a scan of World Bank-supported programs and outreach to organizations supporting or implementing economic inclusion programming to identify programs serving people in displacement and their hosts.

# Notes

- 1 United Nations High Commissioner for Refugees, “Persons Who Are Forcibly Displaced, Stateless and Others of Concern to UNHCR,” Refugee Data Finder, Methodology, <https://www.unhcr.org/refugee-statistics/methodology/definition/>.
- 2 United Nations High Commissioner for Refugees, “Frequently Asked Questions: Facts, Figures and Terminology,” <https://www.unhcr.org/en-us/frequently-asked-questions.htm>.
- 3 United Nations High Commissioner for Refugees, “Persons Who Are Forcibly Displaced, Stateless and Others of Concern to UNHCR,” Refugee Data Finder, Methodology, <https://www.unhcr.org/refugee-statistics/methodology/definition/>.
- 4 United Nations High Commissioner for Refugees, “What Is a Refugee?” Refugee Facts, <https://www.unrefugees.org/refugee-facts/what-is-a-refugee/>.
- 5 United Nations High Commissioner for Refugees, “Persons Who Are Forcibly Displaced, Stateless and Others of Concern to UNHCR,” Refugee Data Finder, Methodology, <https://www.unhcr.org/refugee-statistics/methodology/definition/>.
- 6 United Nations High Commissioner for Refugees, “Persons Who Are Forcibly Displaced, Stateless and Others of Concern to UNHCR,” Refugee Data Finder, Methodology, <https://www.unhcr.org/refugee-statistics/methodology/definition/>.
- 7 United Nations High Commissioner for Refugees, “Global Trends: Forced Displacement In 2020,” <https://www.unhcr.org/flagship-reports/globaltrends/>.
- 8 PEI Landscape Survey 2020. In this context, populations affected by displacement include people in displacement (mainly refugees, internally displaced persons, and returnees) and their hosts.
- 9 Nearly 80 percent of all economic inclusion programs serving people in displacement and their hosts have been launched since 2017.
- 10 Data and experiences shared in this report have been compiled from (1) the PEI Landscape Survey 2020 (and an update in 2022), as well as a scan of World Bank–supported programs to identify economic inclusion programs serving people in displacement and their hosts; (2) a review of over 30 government-led programs in 2022; (3) interviews with 12 World Bank task team leaders supporting government-led programs; (4) a selected literature review; (5) the PEI Country Innovation Exchange held December 2, 2021, convening over 100 government and World Bank representatives; and (6) the Fragility Forum 2022 session on economic inclusion and forced displacement.
- 11 United Nations High Commissioner for Refugees, Operational Data Portal, Ukraine Refugee Situation, <https://data2.unhcr.org/en/situations/ukraine>.
- 12 United Nations High Commissioner for Refugees, “Figures at a Glance,” <https://www.unhcr.org/en-us/figures-at-a-glance.html>.
- 13 United Nations High Commissioner for Refugees, “Global Trends: Forced Displacement In 2022,” <https://www.unhcr.org/flagship-reports/globaltrends/>.
- 14 United Nations High Commissioner for Refugees, “Refugee Camps,” Refugee Facts, <https://www.unrefugees.org/refugee-facts/camps/>.
- 15 United Nations High Commissioner for Refugees, “Settlement in Rural Areas,” UNHCR Emergency Handbook, 4th ed., <https://emergency.unhcr.org/entry/36033/settlement-in-rural-areas>.

16 Verme and Schuettler (2019) reviewed 49 empirical studies from 1990 to 2018 in 17 displacement contexts in low-, medium-, and high-income countries, and then conducted a meta-analysis of 762 results in the reviewed studies (2019).

17 Data on targeted groups affected by forced displacement are from the PEI Landscape Survey 2020. The data include active and closed programs, with no differences between these programs in the groups being targeted.

18 Useful guidance on early assessment and guidance on minimum requirements for economic inclusion can be found in the [Minimum Economic Recovery Standards](#) and Trickle Up's [Graduation in an Urban Refugee Context](#).

19 Appendix A provides a more comprehensive review of constraints for different groups of people in displacement. Appendix B is a more comprehensive review of constraints in program settings.

20 Data in this and the following sections are from the PEI Landscape Survey 2020 of economic inclusion programs, unless otherwise stated. The survey captured responses from 276 unique programs, of which 169 are active and 107 are closed. The 277 economic inclusion programs represent 66 percent of all such programs mapped globally (418 programs, 291 active and 127 closed). For the purpose of comparing the main characteristics of nondisplacement- and displacement-context programs, both active and closed programs captured through the survey are included. Most of the programs not captured through the survey are government-led. Therefore, the characteristics of the displacement-context programs presented here are likely skewed toward nongovernment programs. Where differences exist in the characteristics of government versus nongovernment-led displacement-context programs, such differences are noted in the text.

21 There are some differences between government- and nongovernment-led programs in displacement contexts: Government-led programs are more likely than nongovernment-led programs to focus on increasing access to wage employment opportunities (36 versus 22 percent), social inclusion (42 versus 34 percent) and enhancing access to social services (39 versus 9 percent). Nongovernment-led programs in displacement contexts are more likely than government-led programs to have as a goal income diversification (29 versus 7 percent), food security (35 versus 10 percent) and resilience (29 versus 19 percent).

22 Irrespective of whether programs are in low- or higher-income settings. Although the percentage of all programs that have increased access to wage employment as an objective is higher in upper-middle-income countries (33 percent) than in low-income (13 percent) and lower-middle-income (14 percent) countries, in low-income countries displacement-context programs are more likely than other programs to aim for increased wage employment opportunities (21 percent versus 8 percent in nondisplacement contexts). Nongovernment-led programs in displacement contexts are more likely than government programs to have income diversification as a strategy.

23 Thirty-five percent of nongovernment-led programs in displacement contexts have food security as a main objective, as opposed to 10 percent of government-led programs in displacement contexts.

24 Eighty-three percent of nongovernment-led programs versus 64 percent of government-led programs in displacement contexts deliver economic inclusion packages consisting of five or more components.

25 Cash transfers includes cash, near-cash (e.g., vouchers), and cash for work. The percentage of displacement-context programs delivering cash transfers is similar to the proportion (87 percent) of nondisplacement-context programs that provide cash transfers.

26 This trend is also observed when looking at the subset of programs implemented in Sub-Saharan African countries, where 33 percent of displacement-context programs facilitate access to wage employment versus 14 percent of nondisplacement-context programs. Equally, within FCV contexts displacement-context programs are more likely than nondisplacement-context programs to include wage employment programming (33 percent versus 18 percent). Within displacement settings, government-led

programs are more likely than nongovernment-led programs to facilitate access to wage employment opportunities (58 percent versus 45 percent). On the contrary, nongovernment-led programs are more likely than government-led programs in displacement contexts to support access to markets (87 percent versus 66 percent).

27 Evidence on the effect of hosting forcibly displaced people on the hosting environment appears to be mixed. Some studies suggest that hosting large numbers of forcibly displaced people leads to negative environmental effects, such as soil erosion, overall land degradation, and deforestation (Maystadt et al. 2020; Ogude 2018; UNDP Bangladesh and UN WOMEN Bangladesh 2018), while others find that impact is small or dependent on local factors, such as government capacity and response to the influx of forcibly displaced populations (Aksoy and Tumen 2021; Salemi 2021). Regardless of the direction of the evidence, the studies reviewed point to the need for concerted efforts to preserve and protect the environment.

28 Labor-intensive public works include tree planting, agroforestry, wetlands/riverbank/ lakeshore restoration, and gully control structures (World Bank 2021b).

29 Seventy-seven percent of government-led and 42 percent of nongovernment-led programs build on existing government interventions to deliver program components for people affected by displacement.

30 World Bank, “Kenya: Integrating Vulnerable Populations into Continuous Household Survey Framework,” World Bank–UNHCR, Joint Data Center on Forced Displacement (JDC), <https://www.jointdata-center.org/kenya-integrating-vulnerable-populations-into-continuous-household-survey-framework/>.

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**The Partnership for Economic Inclusion (PEI)**

is a global partnership with a mission to support the adoption of national economic inclusion programs that increase the earnings and assets of extremely poor and vulnerable households. PEI brings together global stakeholders to catalyze country-level innovation, advance innovation and learning, and share global knowledge. PEI is hosted by the Social Protection and Jobs Global Practice of the World Bank.