



MODEL 2

BUYING FROM REFUGEE-OWNED AND INCLUSIVE ENTERPRISES

WHY IS THIS IMPORTANT?

Supporting refugee livelihoods and economic inclusion is one of the most important ways to strengthen the wellbeing and resilience of refugee families. Research shows that access to economic opportunities and functioning markets is a key predictor of household welfare, and enables refugees to contribute to local economies in ways that can have a positive multiplier effect on local employment and development.¹

¹ Legrain, 2016; Ucak, 2017; Hemberger, Muench and Algosio, 2018

This is a key priority of UNHCR's strategy to build refugee self-reliance in the face of diminishing humanitarian budgets for protracted crisis. As the head of the livelihoods unit at UNHCR, Ziad Ayoubi, explained in an interview, "UNHCR has changed its thinking. We want to develop

partnerships to include refugees into development plans and into markets through more inclusive value chains. We need to think about economic inclusion at every phase of the displacement lifecycle."

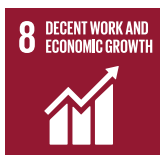
There is a great sense of urgency to strengthen economic inclusion with the incidence of refugees falling into poverty and unemployment on the rise in many host countries. Over 80 percent of Syrian refugees in Jordan live below the poverty line, most of whom are in urban areas.² Jordan's unemployment rate is 18.5 percent, one of the highest in the world.³ Women refugees often face additional constraints linked to more limited mobility, greater unpaid household responsibilities, lack of quality childcare options, and restrictive socio-cultural norms.⁴



SDG 1: END POVERTY IN ALL ITS FORMS EVERYWHERE



SDG 5: ACHIEVE GENDER EQUALITY AND EMPOWER ALL WOMEN AND GIRLS



SDG 8: ACHIEVE FULL AND PRODUCTIVE EMPLOYMENT, AND DECENT WORK, FOR ALL WOMEN AND MEN BY 2030

² UNHCR Jordan Factsheet, <https://reliefweb.int/report/jordan/unhcr-jordan-factsheet-february-2018>

³ The Jordan Times, 2018

⁴ Hunt, Samman, and Manaour-Ille, 2017



LIVELIHOODS

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Benefits for refugees

This model provides greater access to markets for refugee-owned enterprises and other businesses that hire significant numbers of refugees. In doing so, it provides refugees with employment that raises incomes, strengthens family wellbeing, and supports self-reliance, dignity, and resilience.

Benefits to business

For large buyers or brands, engaging refugee-owned enterprises in their supply chain can open doors to new design and production skills, strengthen production capacity in countries, and build relationships with local stakeholders. It can also help companies identify promising innovations and business ventures for investment.

Benefits to host countries

When refugees are able to pursue economic opportunities, they can positively contribute to local economies. This model can also attract investment in local sectors, supporting economic growth, which can have a positive multiplier effect on local employment and other sectors.

While formal employment is often limited, entrepreneurship is growing in many refugee communities. The International Finance Corporation (IFC) study of the Kakuma refugee camp in Kenya found a vibrant economy of refugee-run businesses with more than 2,000 businesses, including 14 wholesalers.⁵ The Syrian Economic Forum and Building Markets found that there were more than 10,000 Syrian-owned formal and informal enterprises in Turkey.⁶

Many of these are informal or unregistered businesses, which not only limits access to markets but can also perpetuate vulnerabilities. Sasha Muench of Mercy Corps explains that “refugee-owned businesses outside of camp settings are in a gray zone that can put them at risk of abuse and exploitation.” Ensuring safe and decent work through entrepreneurship and enterprise development is a

key priority at a global and national level in major host countries.⁷

According to stakeholders consulted, enterprise development strategies to date have largely focused on upskilling and training programs for refugees. However, these training programs are not always aligned with the market needs and they often face difficulty accessing output markets and buyers. As Naohiko Omata of the Oxford Refugees Studies Centre explained in an interview, “There are so many skill development programs but there is often not a market. People are trained but not empowered.”

5 IFC, 2018
6 Ucak, 2017

7 IFC, 2018



DESCRIPTION OF THE MODEL

Sourcing from refugee-owned enterprises and other businesses that support decent work for refugees is one way to strengthen economic inclusion for refugees while also meeting the supply needs of larger companies. Sasha Muench of Mercy Corps explains, “Many multinational companies have gotten better at thinking about more inclusive supply chains. All of those lessons apply to refugees, but they are just harder. If they are expanding supply chains, how could they apply this in refugee settings?”

This can include engaging individual entrepreneurs or enterprises as suppliers in a way that provides a path toward formality and with it, more income and a sustainable livelihood. While the approach will vary depending on the sector, there are several key features of the model. (Note this model is specifically focused on the sourcing of goods from refugee-supporting enterprises. Impact sourcing and other work in the gig economy is covered in a separate livelihoods model.)

In urban areas, refugees may face legal restrictions or financial barriers to setting up a physical business location. Some refugees may work out of their homes or community centres or share space with co-working offices or locally-owned businesses

KEY FEATURES OF THE MODEL

Goods

A basic starting point is determining what goods can be sourced from refugee businesses. It can be anything from agriculture raw materials to finished goods but should align with the skills and know-how of the refugee population and should consider what will add value to the local economy rather than compete with existing businesses. For example, soap production is a skilled craft honed over years in Syria. When soap makers fled Syria, they took the trade with them and have started making soaps on a smaller scale in host countries. Other traditional crafts and trades from origin countries also have potential for sourcing.

There are several other considerations including whether there is an existing supply chain network, the availability of raw materials locally, and whether the goods will be exported or sold at local markets. These affect total costs of production, potential for policy or

legal barriers, and whether there is a consumer demand for the product.

Location of production

Where production takes place depends in part on where refugees reside and their level of mobility. In most camp settings, there are restrictions on setting up production facilities or sales offices. To address this, some companies are working with NGOs that have existing enterprise development programs inside camps or are taking advantage of special economic zones that promote refugee employment and include other incentives for export-oriented businesses.

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Protecting refugee rights

Due diligence and monitoring of compliance with labour, health, and safety standards are also important features of the model. This can be a costly and burdensome process for micro-enterprises and thus, partnering with NGOs or social enterprises to help oversee and support decent working conditions is a minimum expectation.

For companies sourcing from suppliers that are hiring refugees, such as in the light manufacturing sector, clear policies prohibiting discrimination and abusing practices against refugees, regular auditing, training for suppliers, and incentive mechanisms are critical.⁸ In some cases, it may be appropriate



for companies to advocate for reducing legal restrictions on refugees' right to work or set up a business.

Connecting to consumers

Some companies have integrated their sourcing strategy into their brand identity and marketing to consumers. This may include sharing stories about the lives of refugees involved in designing and producing the product.



VERSIONS OF THE MODEL

There are a few different ways this model is currently being applied. Most examples draw on strong support from UN agencies and NGOs to strengthen business management skills and build linkages in the supply chain, in particular with buyers.

Buying from refugee entrepreneurs, often with support from social enterprises, is one version of this model that is widely used by the artisanal sector. Some 65 percent of exports from developing countries are from the artisanal sector and thus the value chains already exist. Moreover, artisans don't directly compete with local sectors.⁹ This also provides an opportunity to preserve cultural heritage and traditional skills. These entrepreneurs are typically self-employed and may be home-based or working out of rented or shared facilities.

UNHCR showcases the Made51 product collection through branding and a marketing platform, widening sales opportunities and offering new market access for refugee artisans.

One example of this is UNHCR's **Made51**, which connects refugee artisans with international markets.

This includes, for example, leathermaking by the Tuareg in Burkina Faso or the embroidery of Syrians in Jordan. There are several key elements of Made51 including technical expertise in logistics, marketing, and technology provided by UNHCR's strategic partners.

UNHCR also showcases the product collection through branding and a marketing platform, widening sales opportunities and offering new market access for refugee artisans. Partnerships with social enterprises help identify refugee artisans and manage orders and logistics. UNHCR also monitors compliance with Fair Trade standards. To attract new buyers, Made51 showcased finished goods at the largest consumer goods trade show.¹⁰

Preemptive Love has also engaged refugee artisans to produce soap and candles for global markets. Although the organization is a registered non-profit, it uses a market-based model to support economic livelihoods for refugees from Syria and Iraq. In addition to purchasing refugee-made products, consumers

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are encouraged to make charitable donations to provide food and water to refugee communities, as well as invest in refugee-owned enterprises.

In Turkey, some apparel start-ups are drawing on the country's garment manufacturing network to link refugee entrepreneurs, specifically women, with global value chains. **Reflect** is a social enterprise in Istanbul focused on producing fashionable clothing by women-owned textile ateliers or ateliers where more than 80 percent of the garment workforce consists of women.¹¹ It has been working with UNHCR and other groups to engage refugee women as designers and seamstresses. **The Dress Code**, also based in Turkey, is launching a sourcing model that engages widows and mothers who live in refugee camps in the production of garments for export.¹²

IKEA is one of the only large companies that has engaged refugee artisans in their supply chain. The company has produced a new limited-edition collection of handcrafted textiles called TILLTALANDE. The company has engaged the Jordan River Foundation to employ refugee women alongside local Jordanians as a way to support social cohesion.



More than 100 artisans are part of the initiative. The company aims to reach 400 by the end of 2020.

While IKEA's model hires refugees as employees of their partner Jordan River Foundation (rather than as suppliers), it offers useful lessons on how to meet the needs of refugee artisans. According to an article in Quartz, each artisan is paid a salary equal to or above the legal monthly minimum wage of 220 dinars (\$310) set by the Jordanian government. Workers who work from home and not in the factory are compensated based on the number of pieces they produce. They also receive social security benefits and insurance. Many artisans start off as at-home workers.¹³

They work on IKEA orders in between cooking meals for their families

¹¹ Reflect, <https://www.reflect.ist>

¹² The Dress Club, <https://thedressclub.com>

¹³ Quito, 2017



Tatari & Partner, which is one of the largest textile manufacturers in the South of Turkey ... now employs around 700 workers, more than 60 percent of whom are Syrian refugees

or caring for their children. Many eventually go into Jordan River Foundation's workshop to be with other women a few times a week and participate in technical and life skills training.¹⁴ Vaishali Misra, who leads the social enterprise initiative at IKEA, said the company really "wanted to move away from common models of mass skill trainings of refugees without mapping the market need or setting access to market."

Another version of the model is **sourcing from refugee-inclusive enterprises**. These are enterprises that may be owned or operated by

refugees, but most importantly, are actively supporting the hiring of refugees. This is particularly common in the light manufacturing sector such as garment production.

For example, a number of Europe-based garment brands source from Syrian-owned Tatari & Partner, which is one of the largest textile manufacturers in the South of Turkey. Originally founded by Hussam and Jihad Tatari in Aleppo, Syria, the company moved to Turkey in 2011 as a result of the Syrian conflict.¹⁵ Tatari now employs around 700 workers, more than 60 percent of whom are Syrian refugees, some that the company transports from the nearby refugee camp.¹⁶

The Jordan Compact in Jordan, signed in 2016, pledged to create 200,000 jobs for Syrians in exchange for aid and more favourable export terms to the EU. While the Compact has attracted criticism for the slower than expected progress in creating jobs for Syrians and the lack of refugee perspectives in the overall design of the Compact, it has spurred investment in export-oriented enterprises that hire refugees, particularly in the light manufacturing sector.¹⁷

While documented examples are limited, **joint ventures with locally or foreign-owned** enterprises is also a promising version of the model. In Gaziantep's industrial zone, Syrian businessman Amer Hadri, founder of the packaging company Zirve Extrusion, resumed his business, originally in Aleppo, through a joint venture with a Turkish company. While the company used to export to the Arab World, it now counts various global buyers as clients.

¹⁵ Tatari & Partners, <http://www.tatari-partner.com>

¹⁶ Information provided by Innovest Advisory

¹⁷ Barbelet, Hagen-Zanker, and Mansour-Ille, 2018

Providing in-kind seeds and tools undercuts agriculture markets, but that partnering with input suppliers who provide these goods can spur business expansion that helps the wider agricultural economy

In an article, Hadri explained, “All the packaging has a ‘Produced in Turkey’ label, which is a ‘guarantee of quality’ on the European markets.”¹⁸

Another version of this model is a **market systems development approach** that seeks to strengthen both supply and demand and address business environment constraints as a way to help entire sectors grow and generate widespread economic impacts.

As part of the **ReHope project** funded by DFID, Mercy Corps and partners helped Ugandans and South Sudanese refugees re-engage in agriculture by promoting land sharing with host communities, offering subsidies for seed purchases from local agro-dealers, improving access to quality inputs from national seed companies, and attracting agriculture trading companies to the area.

This project responds to the market opportunities that have come about as a result of Uganda’s refugee influx. In six months, the number of businesses doubled to 218 in one large market in the refugee settlement of Palorinya. A key finding of the project is that providing in-kind seeds and tools undercuts agriculture markets, but that partnering with input suppliers who provide these goods can spur business expansion that helps the wider agricultural economy.¹⁹



Moving forward, Mercy Corps and its partners plan to continue supporting improvements in the business environment for agriculture, including improving host and refugee joint land sharing and farming investments and supporting the development of agent networks for output buyers that can purchase harvested crops.²⁰

18 Qantara.de, 2018

19 Park and Hemberger, 2018

20 Park and Hemberger, 2018



SCALING THE MODEL

To bring this model to scale requires addressing a number of real and perceived challenges of working with small enterprises, particularly those in highly informal markets. There are other issues to overcome including lack of access to finance for many refugee business owners, disincentives that keep refugees from formalizing businesses, and general logistical and practical roadblocks to building new supply chains and markets for products.

ENABLERS OF SCALE

Scaling decent work

Restrictions on the right to work force the majority of refugees to work informally. This is evident in Bangladesh and Pakistan, where work outside camps is tacitly accepted despite being illegal.²¹ In these situations, promoting entrepreneurship could actually make refugees more vulnerable to exploitation out of fear they could be reported and lose their refugee status.

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Some companies consulted for this brief wondered why they should take on the reputational and operational risks of engaging refugees in the supply chain given these challenges. While navigating informality is not necessarily unique to refugee contexts, these concerns illustrate the need for better guidance and support for companies that are trying to support enterprise development and decent work for refugees.

FSI Worldwide, which provides fair labour workforce solutions, offers a Refugee Fair Labour Facility to consult, audit, and monitor work conditions for brands, manufacturers, and others looking to engage with refugee-inclusive businesses. This Refugee Fair Labour Facility offers a scalable and sustainable sourcing process such as exists through organizations like Fair Trade, Fair Labor Association, or the ILO/IFC Better Work program.²²

Supportive legal and policy frameworks

Laws that directly or indirectly restrict refugees' ability to start and own a business exist in many countries. If there are not direct limits on owning a business, there may be restrictions on the ability to own land or access bank services that indirectly impact enterprise development.

In Pakistan, refugees cannot hold real estate or own a business without a Pakistani partner. In Ecuador and Turkey refugees have limited access to financial institutions to obtain loans, and in Zambia there are high fees for refugee business start-ups.²³ Some businesses may be in sectors that face export restrictions, or the sectors approved for refugee business activity are not the ones where they have the skills. In other cases, practical implementation or enforcement such as administrative burden or fees for setting up a business are the primary barriers.

To scale a model of sourcing from refugee entrepreneurs and enterprises, there needs to be clear recommendations to governments on what a supportive legal framework looks like and practical steps to facilitate implementation. There are some lessons learned emerging, for example, from the agriculture sector. In June 2016, Jordan allowed Syrians to apply for work permits through agricultural cooperatives, enabling them to work for more than one employer. This addressed the fact that individual employers have little incentive to apply for work permits when the labour is typically casual and varies from day to day.²⁴



Incentives for refugees, businesses, and host countries

There is also a need for appropriate incentives for refugees to set up registered businesses, for companies to source from these businesses, and for host countries to welcome these activities.

For example, stakeholders consulted for this research indicated that refugees have expressed concern that they will lose benefits such as EU-financed cash transfers, if they work formally.²⁵ Other factors that can disincentivize refugees, particularly women, from engaging in business activities, is a lack of affordable quality childcare and transportation.²⁶ One company indicated that “It is extremely difficult to get women out of the house. This was because of both cultural norms as well as concerns about losing refugee status and associated benefits if they got a job.”

There is also a need for incentives, such as financing, export licences, or preferred access to markets, for companies to buy from refugee-owned business, especially if it raises production costs. Another important piece is strengthening

23 Zetter and Ruaudel, 2018

24 Lenner and Turner, 2018

25 Del Carpio, Seker, and Yener, 2018

26 Oxfam International, 2018



linkages between buyers and refugee businesses that can meet their respective sourcing needs.

Host country governments also need incentives to support the market ecosystem for refugee businesses. As Ziad Ayoubi of UNHCR explained in an interview, “Host countries need to see that they will benefit from promoting refugee employment and entrepreneurship. When you can offer them additional development – more exports, more quality goods and value chain development, they will be interested.” Other incentives could be foreign direct investment, reductions in tariffs, access to technology and innovation, and local employment opportunities.

Access to finance

Financial inclusion is one of the most important ingredients to strengthen the enterprise sector. Many refugees do not have the funds to set up a business and do not know where or how to access start-up capital. This may also be a challenge for other vulnerable groups in the country, but informal sources of funding are often more limited for refugees given they don’t have established social networks. They also don’t typically have any record of credit history or collateral to secure a bank loan, and often are lacking the requisite identification documents, making access to financing more difficult.²⁷

Partnering with financial services providers to extend credit lines or provide loans to small enterprises is critically important. Several microfinance institutions are developing savings and loans solutions

for refugee-owned enterprises. For example, Innovest Advisory client, Kaah International Microfinance Services (KIMS), is Somalia’s only dedicated, privately owned microfinance institution, providing responsible and Shariah compliant financing and micro-savings to Somali micro and small businesses. Since its launch in 2014, it has provided more than \$7 million in financing to over 8,000 Somalis, including refugee returnees.²⁸

UNHCR is working with the Swedish Development Agency to establish a credit guarantee facility for financial service providers to offer loans to refugees and host populations.²⁹ The Soros Economic Advancement Program has earmarked \$500 million for investments that specifically address the needs of migrants, refugees and host communities. This includes investments in start-ups, established companies, social-impact initiatives and businesses founded by migrants and refugees themselves.³⁰

One of the biggest challenges refugees face in accessing financial services relates to satisfying the ID requirement for “know your customer” (KYC) purposes. Various fintech companies are working to overcome this by using blockchain technology that can build an economic identity. Leaf, which provides digital savings through a mobile phone to secure assets while in-flight, incorporates blockchain technology for safe storage and transport of assets across borders.³¹ BanQu is a refugee-founded and -owned business which connects the unbanked to the global economy through a secure, immutable, and distributed

27 Easton-Calabria and Omata, 2016

28 Innovest Advisory, 2017

29 Ayoubi and Saavedra, 2018

30 Soros, 2016

31 Leaf, <http://www.leafglobalfintech.com>

ledger of financial and personal records using blockchain technology, helping establish an economic identity. It is piloting solutions for refugees in Jordan and Kenya.³²

Innovest Advisory is partnering with Developing World Markets, an emerging markets impact investor, to pursue a new private equity strategy focused on 'Global Displacement', investing in refugee and migrant inclusive businesses world-wide.

The strategy will seek investments in businesses operating in regions with significant displaced populations including refugee host and source countries and fragile countries with populations at risk of displacement. The strategy will primarily target investments into inclusive finance institutions, alongside a smaller proportion of investments in fintechs and operating businesses that are committed to employment, financing and service offerings for the displaced as well as host populations. The Global Displacement strategy will seek commercial risk-adjusted returns and significant, measurable impact to displaced populations through focused investment criteria, rigorous due diligence, active governance and monitoring processes.³³

Improved supply chain infrastructure and marketing networks

If the supply chain network is too complicated and costly, there is very little chance of attracting buyers. This requires taking a full lifecycle approach starting with the sourcing of materials. One company consulted for this brief indicated that when

scoping out a project with refugees on textiles they realized that the host country had no cotton production and textile mills, which meant importing all of this, adding costs.

One way to address this is through better collaboration among industry

If the supply chain network is too complicated and costly, there is very little chance of attracting buyers. This requires taking a full lifecycle approach starting with the sourcing of materials.

peers. Vaishali Misra of IKEA said that “companies could come together and specify what skills they need instead of workers getting trained and figuring out if the company has a need for these skills.” Similarly, companies could work together to strengthen the logistics infrastructure and advocate for improved export policies, among other strategies.

As part of this, there is a need for flexible procurement practices that can help facilitate relationships between refugee enterprises and buyers. This includes translating and making tenders easily accessible and developing inclusive procurement policies.³⁴

³² Banquapp, <https://www.banquapp.com>

³³ Information provided by Innovest Advisory

³⁴ Ucak, 2017



USEFUL RESOURCES

There are a number of efforts underway to strengthen refugee economic inclusion through enterprise development. These include:

- *UNHCR Livelihoods* - <http://www.unhcr.org/livelihoods.html>
- *Mercy Corps Making Markets Work in Crisis* - <https://www.mercycorps.org/research/beyond-cash-making-markets-work-crisis>
- *Building Markets* - <https://www.buildingmarkets.org>

ABOUT THIS BRIEF

This brief is part of a series showcasing different refugee-inclusive business models. The full series is intended to mobilize more business action and strengthen the foundation for partnerships to improve refugees' wellbeing, education, and economic inclusion.

The series is an output of the Business and Refugees Challenge launched by Business Fights Poverty in April 2018, which engaged more than 50 stakeholders through interviews, a survey, and two dialogues.

The Challenge was supported by Pearson and benefited from expert guidance and perspectives of the Challenge core group partners. This brief was written by the Business Fights Poverty Challenge team led by Jessica Davis Pluess. Business Fights Poverty would like to extend its appreciation to the following people for their invaluable insight and input on this brief.

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For the business model taxonomy and other briefs as well as a full list of stakeholders consulted, see the Business Fights Poverty website. businessfightspoverty.org

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ABOUT BUSINESS FIGHTS POVERTY

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

