![Jobtech Alliance logo]

Na'amal

Digital Employment Pipelines for Refugees:
A Systematic Review

Acknowledgements

Executive Summary

The proliferation of digital technologies has reshaped the global labour landscape, presenting new opportunities and challenges for marginalized communities, particularly refugees, to access sustainable employment avenues. This study provides a systematic review of four emerging digital employment pipelines— freelancing, remote employment, digital entrepreneurship, and content creation—and their potential to foster economic inclusion and self-reliance among refugees. Extending beyond the existing literature's predominant focus on challenges faced and skill-building initiatives, this research examines the pivotal role of intermediary organizations in facilitating refugee access to these digital work opportunities.

> This study provides a systematic review of four emerging digital employment pipelines— freelancing, remote employment, digital entrepreneurship, and content creation—and their potential to foster economic inclusion and self-reliance among refugees.

Drawing from extensive desk research and in-depth interviews with refugee workers, non-governmental organizations (NGOs), international agencies, and digital platform representatives, the study unravels the complex interplay of enabling conditions and employability factors that shape refugee engagement across these pipelines. These factors range from access to digital infrastructure, secure payment methods, and legal documentation to the need for targeted skills training, language proficiency, and relevant work experience.

This study examines how NGOs and international agencies use various strategies to help refugees overcome barriers to accessing the digital labor market.These strategies encompass tailored support programs, capacity-building initiatives, advocacy efforts, and collaborative partnerships with digital platforms and policymakers.

By examining the nuances of each digital employment pipeline and the intermediary facilitation mechanisms, this research contributes to the broader literature on labor market inequalities, the gig economy, and the integration of marginalized communities into the digital workforce. It exposes the hidden challenges faced by refugees in navigating digital work opportunities and underscores the importance of collaborative, multi stakeholder efforts to foster an inclusive and equitable digital economy.

Ultimately, this systematic review serves as a comprehensive resource for policymakers, digital platform designers, and refugee support organizations, providing actionable strategies to unlock the transformative potential of digital employment pipelines as catalysts for economic empowerment, social integration, and sustainable livelihoods within refugee communities.

Empowering Refugees Through Digital Work:

A Practical Guide to Facilitating Livelihood Opportunities

1. | Introduction

The global workforce is undergoing a profound digital transformation, creating unprecedented opportunities for refugees to overcome traditional employment barriers and contribute meaningfully to their host economies. This shift, accelerated by the COVID-19 pandemic, has led to a surge in remote work, the proliferation of digital platforms, and an increased emphasis on digital skills across all sectors. According to a McKinsey Global Institute report, the pandemic accelerated the adoption of digital technologies by several years, with 85% of companies accelerating digitization of employee interaction and collaboration.[1]

This digital revolution aligns particularly well with the needs and circumstances of refugee populations. The World Bank estimates that there are 117.3 million forcibly displaced people globally, 40% of them under the age of 18.[2] This youthful demographic is well-positioned to adapt to the digital economy, which values innovation and adaptability. Furthermore, many developed countries face both digital skill shortages and demographic challenges. For instance, the European Union predicts a shortage of 756,000 ICT professionals by 2025.[3] Refugees, with their diverse backgrounds and potential for rapid upskilling in digital fields, can help fill these gaps.

117.3 million forcibly displaced people globally, 40% under 18

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1   McKinsey Global Institute, 'How COVID-19 Has Pushed Companies over the Technology Tipping Point—and Transformed Business Forever', 2020, https://www.mckinsey.com/capabilities/strategy-and-corporate-finance/our-insights/how-covid-19-has-pushed-companies-over-the-technology-tipping-point-and-transformed-business-forever.
2   UNHCR, 'UNHCR's Refugee Population Statistics Database', UNHCR, 2024, https://www.unhcr.org/external/component/header.
3   European Commission, 'Digital Economy and Social Index (DESI) 2020-Human Capital' (European Commission, 2020), https://digital-strategy.ec.europa.eu/en/policies/desi-human-capital.

The demand for digital skills spans a wide spectrum, from basic data entry to advanced programming, providing entry points for refugees with varying educational backgrounds. Importantly, digital skills often have shorter learning curves compared to traditional professions. A study by the Brookings Institution found that workers can typically master new digital skills within 2-6 months.[4] This suggests that refugees with basic digital proficiency can quickly develop marketable skills, even without extensive formal education.

Moreover, the global demand for digital skills continues to grow exponentially. The World Economic Forum's Future of Jobs Report 2020 predicted that 50% of all employees will need reskilling by 2025 as the adoption of technology increases.[5] This creates a vast array of opportunities across various sectors, from IT and software development to digital marketing and e-commerce.

Digital livelihoods offer unique advantages that address many challenges faced by displaced populations. One of the key benefits is the potential for location independence, allowing refugees to access broader job markets beyond their immediate surroundings. This flexibility is particularly crucial given that 85% of the world's refugees are hosted in developing countries,[6] where local employment opportunities may be scarce. Digital work can thus serve as a pathway for economic integration, enabling refugees to contribute to local economies even when traditional employment avenues are limited.

Economic integration through digital work can be transformative for refugee populations. A report by the United Nations High Commissioner for Refugees (UNHCR) and the International Labour Organization (ILO) found that allowing refugees to access work can significantly

4   Marcela Escobari, Ian Seyal, and Michael J. Meaney, 'Realism about Reskilling', Brookings, 2019, https://www.brookings.edu/articles/realism-about-reskilling/.

5   WEF, 'The Future of Jobs Report 2020' (World Economic Forum, 2020), https://www.weforum.org/reports/the-future-of-jobs-report-2020/digest.

6   UNHCR, 'Global Trends Report 2022' (UNHCR, 2023), https://www.unhcr.org/global-trends-report-2022.

boost local economies. For example, in Uganda, refugee-run businesses employ 40% locals, contributing to the host country's economy.[7] Digital livelihoods can amplify these positive effects by enabling refugees to contribute their skills and earnings to local economies, even in areas where local job opportunities are limited.

The rise of digital livelihoods presents a significant opportunity to address the complex challenges of refugee employment and integration. By leveraging the global trend towards digital work, refugees can navigate traditional barriers to employment, more easily acquire in-demand skills, and contribute meaningfully to both local and global economies.

In recent years, a diverse array of stakeholders—including governments, NGOs, and private sector entities—have increasingly focused on the potential of digital employment.[8] This innovative approach harnesses the power of technology and the internet to provide refugees with remote work opportunities, transcending geographical and traditional employment barriers. By facilitating refugee participation in digital labor, these initiatives aim to economically empower refugees, enhance their skills, and promote their integration into host communities. Consequently, digital employment has attracted significant attention as a multifaceted solution to the complex challenges associated with the refugee crisis.

> In Uganda, refugee-run businesses employ 40% locals contributing to the host country's economy. Digital livelihoods can amplify these positive effects by enabling refugees to contribute their skills and earnings to local economies,

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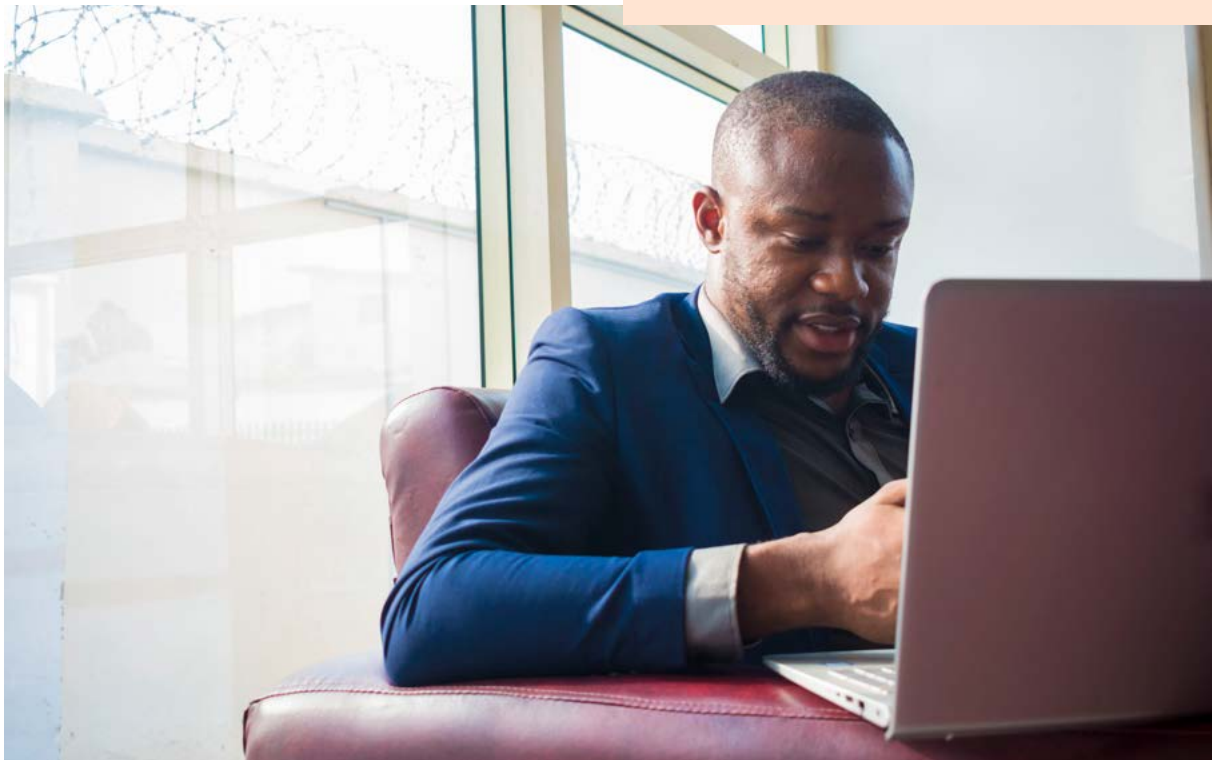
7   UNHCR & ILO, 'Doing Business in Dadaab, Kenya', 2019, https://data.unhcr.org/en/documents/details/87730.

8   Lorraine Charles et al., 'Talent Has No Borders: Creating Connections for Refugees and Other Displaced People to Decent Digital Livelihoods' (Finn Church Aid & Na'amal, 2024).

This report presents an understanding of the digital employment landscape, including an evaluation of the various ways refugees can participate in digital work. A clear grasp of the employment opportunities available to refugees is essential for the success of any initiative aimed at facilitating their digital employment.

This research has identified four primary digital employment pipelines accessible to displaced populations: digital freelancing; full-time remote employment; digital entrepreneurship; content creation via social media platforms. Each of these pipelines offers a unique set of advantages and challenges, reflecting the diverse skills, resources, and circumstances of the refugee population. By leveraging these digital pathways, refugees can potentially overcome traditional barriers to employment, such as geographical constraints, legal work restrictions, and limited local job markets.

This study aims to provide a comprehensive analysis of these digital employment pipelines, examining their current state, potential benefits, and associated challenges. Through a systematic review, we will explore how each pipeline operates within the refugee context, considering factors such as accessibility, skill requirements, income potential, and scalability.

By leveraging these digital pathways, refugees can potentially overcome traditional barriers to employment

geographical constraints

legal work restrictions

limited local job markets

Furthermore, this research extends beyond theoretical analysis to examine real-world applications. We will review relevant initiatives and key players in the field who are actively working to support and promote digital employment opportunities for refugees. This aspect of our study aims to highlight best practices, lessons learned, and potential areas for collaboration and improvement. By analyzing these existing efforts, we can provide a more nuanced understanding of the practical challenges and successes in implementing digital employment solutions for refugees.
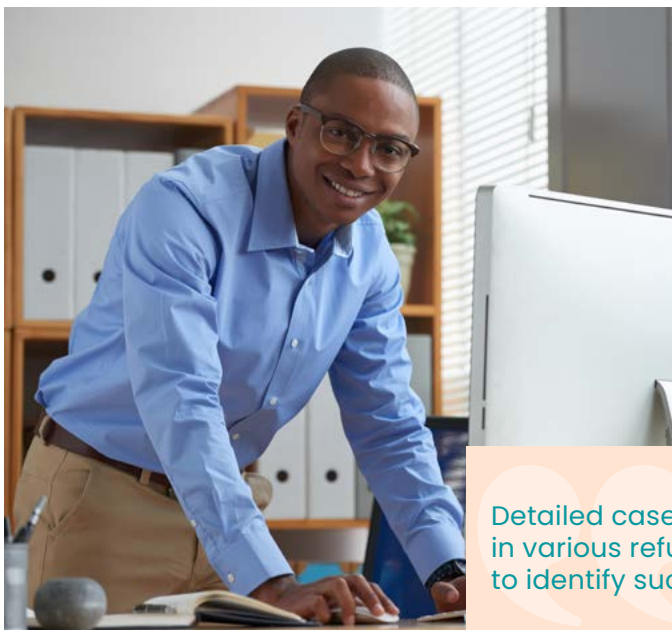
Detailed case studies of digital livelihood projects in various refugee-hosting countries were analyzed to identify successful models and potential pitfalls,

The ultimate goal of this report is to provide actionable insights and recommendations for a range of stakeholders, including policymakers, NGOs, and private sector entities on how to effectively support and empower refugees in accessing and succeeding in digital employment. By examining the four digital employment pipelines, this report aims to contribute to the development of targeted interventions, capacity-building programs and policies that can help refugees overcome barriers. As we delve into each pipeline and examine relevant initiatives, we will consider not only the immediate economic benefits but also the potential for long-term skill development, economic integration, and empowerment of refugee communities. Our ultimate objective is to offer a roadmap for creating an ecosystem that fosters refugee self-sufficiency through digital work.

1.1 Methodology

This study employed a comprehensive two-stage methodology to thoroughly investigate digital livelihood opportunities for refugees, with a primary focus on an extensive scoping review complemented by targeted interviews with key stakeholders.

The cornerstone of the methodology was an extensive scoping review, which formed the foundation of the research and involved a systematic examination of a wide range of sources. Peer-reviewed articles from various disciplines were analyzed to understand the empirical findings related to digital employment for refugees. Policy papers from national governments, international organizations, and NGOs were scrutinized to gain insights into current and proposed initiatives aimed at facilitating digital livelihoods for refugees. Reports from entities such as UNHCR, ILO, and the World Bank were examined to understand global trends, best practices, and challenges in digital employment for refugees. Detailed case studies of digital livelihood projects in various refugee-hosting countries were analyzed to identify successful models and potential pitfalls, while publications from digital labor platforms and tech companies were reviewed to understand the private sector's perspective and initiatives in this area.

This comprehensive review allowed for the identification of current initiatives and practices in digital employment for refugees, recognition of knowledge gaps in the existing literature, understanding of the policy landscape surrounding refugee digital livelihoods, and mapping of the ecosystem of stakeholders involved in this field. A systematic approach was employed for this review, using predefined search terms across multiple databases and platforms. The literature was then categorized and analyzed thematically, allowing for the synthesis of information across diverse sources and the identification of key trends and patterns.

To complement the extensive literature review and gain additional insights, a limited number of semi-structured interviews were conducted with key stakeholders. These interviews, while not the primary focus of the methodology, served to validate findings from the literature review, gather up-to-date information on ongoing initiatives, and capture perspectives that may not be fully represented in published materials. Interviewees included practitioners in the field of refugee digital employment, representatives from NGOs working on digital livelihood projects, and a small number of refugees engaged in digital work. These conversations provided valuable context and helped to ground the literature-based findings in real-world experiences.

The data from both stages was analyzed using a thematic analysis approach. This involved coding the information from the scoping review and interviews, identifying recurring themes and patterns, and synthesizing findings to create a comprehensive picture of the digital livelihood landscape for refugees. This analysis allowed for the development of a nuanced understanding of the enabling conditions and employability factors crucial for refugee success in digital employment.

By prioritizing an extensive scoping review and supplementing it with targeted stakeholder insights, this methodology ensured a thorough and multifaceted approach to addressing the research questions. This approach allowed for the presentation of a comprehensive overview of the current state of digital livelihood opportunities for refugees, grounded in a robust analysis of existing literature and informed by real-world perspectives.

1.2 Outline of this report

Chapter One introduces the concept of digital employment for refugees and outlines the study's framework of enabling conditions and employability factors. It provides a roadmap of the report, briefly summarizing the content of each subsequent chapter and highlighting the significance of the study in the context of the global refugee crisis and digital economies.

Chapter Two examines the essential elements required for refugees to effectively engage in digital work. It explores the interplay between enabling conditions (such as access to electricity, internet, devices, and necessary documentation) and employability factors (including technical, digital, and soft skills, language proficiency, work experience, and personal attributes). The chapter also highlights the contextual variability in these requirements across different digital employment scenarios, emphasizing the need for flexible approaches in supporting refugees' entry into the digital economy. This comprehensive overview sets the foundation for understanding the specific requirements of various digital employment pathways, which will be discussed in later chapters.

Chapter Three offers an in-depth exploration of four distinct digital employment pipelines: freelancing, remote employment, digital entrepreneurship, and content creation through social media platforms. Each pipeline is examined through the lens of enabling conditions and employability factors, offering a comprehensive analysis of opportunities and challenges associated with each pathway.

Chapter Four presents detailed case studies of Kenya, Uganda, and Colombia, offering country-specific analyses of digital employment initiatives for refugees. It examines the unique contexts, policies, and challenges in each country, providing real-world examples of how digital livelihood opportunities are implemented and experienced by refugees.

Chapter Five synthesizes key findings from the pipeline analyses and case studies, presenting a comprehensive overview of the digital employment landscape for refugees. It offers actionable recommendations for stakeholders, including policymakers, NGOs, and private sector entities, on effectively supporting and expanding digital livelihood opportunities for refugees.

2. | Enabling refugees through digital work

To effectively engage in digital income generation, refugees require access to two key components: enabling conditions and employability factors, as shown in Figure 1. These elements work synergistically to create a conducive environment and equip refugees with the necessary skills and attributes to thrive in the digital job market.
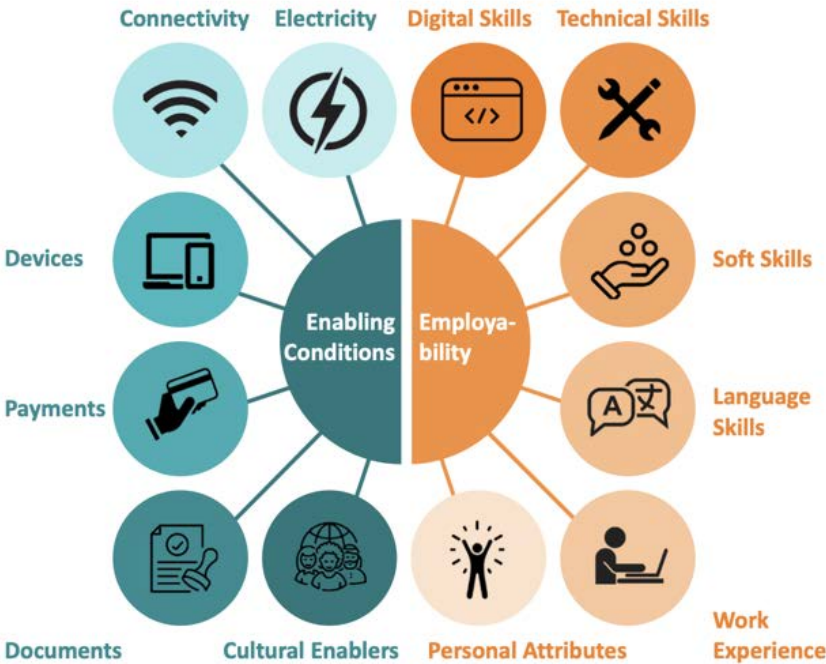
Figure 1. Enabling conditions and employability factors for digital livelihoods

Table 1 presents an overview of the enabling conditions and employability factors that support refugee's digital livelihoods. Enabling conditions encompass the external factors and resources essential for refugee participation in digital work. These include infrastructural prerequisites such as reliable electricity, robust internet connectivity, and access to necessary devices like computers or smartphones. Secure payment methods and required documentation, such as identification papers or work permits, are also

crucial for formal digital employment. Beyond these tangible requirements, enabling conditions extend to cultural factors, including community support and an inclusive work environment that encourages and facilitates refugee participation in digital labor.

Employability, conversely, focuses on the individual refugee's skills and attributes necessary to secure and maintain employment in the competitive digital job market. This encompasses the acquisition of relevant digital skills and technical abilities, including proficiency in computer literacy, digital communication tools, and specific software or platforms related to the desired field of work. Soft skills, such as effective communication, problem-solving, and teamwork, are equally vital in the digital workplace. General language skills are crucial, with English proficiency playing a particularly critical role for working with global clients. Relevant work experience, whether from previous employment, internships, or volunteering, can significantly enhance a refugee's employability by demonstrating practical knowledge and skill application. Personal attributes such as adaptability, resilience, and a strong work ethic are highly valued, enabling individuals to navigate challenges, learn quickly, and maintain productivity in the rapidly evolving digital work environment.

Table 1. Elements that are essential for refugees to engage in digital work

Key aspects	Components	Description
Enabling conditions	Electricity	Reliable and consistent access to electricity.
	Connectivity	Meaningful internet connectivity, including reliable, stable, and affordable access to the internet.
	Devices	Computers, laptops, tablets or mobile phones with necessary functionality.
	Payments	Secure means of receiving (international) payments.
	Documents	Documents required to access digital work practically, such as IDs, Taxation number, etc. These reflect the rights, policy requirements, and regulatory conditions governing refugee workers.
	Cultural enablers	1) Validation from immediate social circles, including families and friends, and the broader community; 2) An inclusive work environment.
Employability	Digital skills	The abilities and knowledge required to use digital technologies effectively for various purposes.
	Technical skills	Specific, measurable abilities required to perform job functions, acquired through education, training, or experience.
	Soft skills	Non-technical abilities that enable effective interaction, adaptation, and management of work and relationships.
	Language skills	English language proficiency is often crucial for refugees to effectively communicate, collaborate, and work in global digital workplaces.
	Work experience	Prior relevant experience demonstrates skills and adaptability for refugees seeking digital work.
	Personal attributes	Such as motivation, adaptability, resilience, and a strong work ethic.

2.1 Enabling conditions

2.1.1 Electricity

Access to reliable electricity, a fundamental prerequisite for digital work, remains a critical challenge for refugees, significantly impacting their ability to engage in digital livelihoods and improve their overall quality of life. It is estimated that 94% of displaced people living in camps do not have meaningful access to electricity,[9] severely limiting their capacity for digital connectivity, education, and economic opportunities despite the fact that more than 90% of refugees live in areas with 3G or 4G mobile coverage.[10] This also limits access to training opportunities as without adequate lighting, study hours are limited, and access to digital learning resources becomes challenging.

Energy poverty exacerbates these challenges. For instance, A study of Kakuma refugee camp in Kenya found that households spend an average of 15.9% of their income on energy, mainly on low-quality fuels like firewood.[11] This financial burden often forces difficult trade-offs between powering devices for work or education and meeting other basic needs. In the absence of reliable grid electricity, many refugees continue to rely on unsustainable and often dangerous energy sources.

Even in areas with some form of electricity access, the supply often remains intermittent and unreliable. For instance, in Jordan's Zaatari refugee camp, despite significant solar power installations, the electricity is only available for 8-11 hours per day, disrupting work, education, and communication.[12] Regulatory barriers in some countries further complicate the situation by preventing long-term investments in sustainable energy infrastructure for displaced people and their host communities,[13] hindering efforts to improve electricity access for refugees.

94% of displaced people living in camps do not have meaningful access to electricity

90% of refugees live in areas with **3G or 4G mobile coverage**

9   Owen Grafham, 'Energy for the Most Vulnerable Remains a Distant Hope | Chatham House – International Affairs Think Tank', 2022, https://www.chathamhouse.org/2022/05/energy-most-vulnerable-remains-distant-hope.

10   UNHCR, 'Connecting with Confidence: Managing Digital Risks to Refugee Connectivity', 2021, https://www.unhcr.org/innovation/wp-content/uploads/2021/03/CWC-Managing-Digital-Risks-To-Refugee-Connectivity-Report.pdf.

11   Drew Corbyn and Mattia Vianello, 'Prices, Products and Priorities Meeting Refugees' Energy Needs in Burkina Faso and Kenya', 2018, https://www.chathamhouse.org/sites/default/files/publications/research/2018-01-30-meeting-refugees-energy-needs-burkina-faso-kenya-mei-corbyn-vianello-final.pdf.

12   UNHCR, 'Myanmar Emergency - UNHCR Regional Update', 2022, https://data.unhcr.org/en/documents/details/91013.

13   UNHCR, 'Renewable Solutions for Refugee Settlements', 18 December 2019, https://www.irena.org/publications/2019/Dec/Renewable-solutions-for-refugee-settlements.

2.1.2 Connectivity and devices

Internet connectivity, like electricity, is another fundamental prerequisite for digital work and presents a significant challenge for refugees seeking digital livelihoods. While mobile network coverage in refugee-hosting areas has improved, with 94% of refugees living in locations with 2G or higher coverage, only 63% of refugees are actually using mobile internet services.[14] The International Telecommunication Union (ITU) reports in its "Facts and Figures 2023" that only 35% of the population in Least Developed Countries (LDCs) - where many refugees reside - used the internet in 2023. This is far below the global average of 66%.[15] As of 2023, Internet usage among refugee populations remained significantly lower than host communities, with only 22.5% of the total population in Kenya using the internet, compared to 57% in Egypt and 24% in Uganda.[16] While 93% of refugees globally are covered by at least a 2G network, they are 50% less likely than the general population to have an internet-enabled phone.[17]

> Internet usage among refugee populations remained significantly lower than host communities
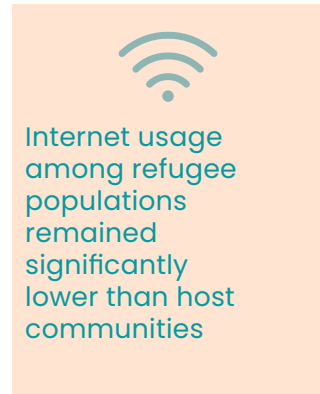
Quality and affordability of internet access pose significant barriers. Data from the Alliance for Affordable Internet (A4AI) shows that in low and middle-income countries, 1GB of mobile broadband data costs about 4% of average monthly income in 2021, twice as much as their 2% affordability threshold.[18] Furthermore, even when refugees have access to the internet, issues such as unstable connections and slow speeds can hinder refugees' ability to engage effectively in digital work.[19]

Access to appropriate devices is crucial for refugees' participation in digital work, yet remains a significant challenge. While mobile phone ownership has increased, it varies widely among refugee populations: 68% of refugee households in Uganda own at least one mobile phone, compared to 33% in Chad.[20] Smartphone ownership is lower, with GSMA's study in Rwanda's Kiziba camp finding only 34% of residents owned a smartphone, despite 65% owning a mobile phone.[21] In Kenya, while 71% of refugees own a mobile phone, only 40% use mobile internet, suggesting limited access to more advanced devices.[22] Device affordability remains a major barrier, with 64% of non-users in the GSMA study citing it as the primary obstacle to mobile internet use.[23]

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14   UNHCR, 'Connectivity for Refugees', UNHCR Innovation, 2022, https://www.unhcr.org/innovation/connectivity-for-refugees/.

15   ITU, 'Measuring Digital Development: Facts and Figures 2023', 2023, https://www.itu.int:443/en/ITU-D/Statistics/Pages/facts/default.aspx.

16   Andreas Hackl, 'Towards Decent Work for Young Refugees and Host Communities in the Digital Platform Economy in Africa: Kenya, Uganda, Egypt' (ILO, 2021), https://www.ilo.org/wcmsp5/groups/public/---ed_emp/documents/publication/wcms_816539.pdf.

17   Ibid.

18   A4AI, 'Mobile Data Costs Fall but as Demand for Internet Services Surges, Progress Remains Too Slow', Alliance for Affordable Internet, 2021, https://a4ai.org/news/mobile-data-costs-fall-but-as-demand-for-internet-services-surges-progress-remains-too-slow/.

19   UNHCR, 'Displaced and Disconnected' (UNHCR, 2020), https://www.unhcr.org/innovation/displaced-and-disconnected/.

20   Ibid.

21   GSMA, 'The Digital Lives of Refugees: Lessons from Uganda', 2021.

22   UNHCR, 'Displaced and Disconnected'.

23   GSMA, 'The Digital Lives of Refugees: Lessons from Uganda'.

Access to computers, crucial for many digital jobs, is even more limited. Even when refugees have access to devices, these are often outdated or have limited capabilities, restricting the types of digital work they can engage in. There has been a move toward creating co-working hubs or spaces in refugee camps. While these facilities provide access to up to date devices, their effectiveness is often limited by operational hours. This limitation is particularly challenging for refugees working with clients in different time zones, such as those in the United States (U.S.), who need to be online during U.S. business hours.

Furthermore, the use of shared devices in these hubs presents additional complications for potential employers and clients. Many organizations have strict data security protocols that require work to be performed on secure, individually-owned devices. This requirement can create a significant barrier for refugees who rely on shared facilities, potentially limiting their employment opportunities in sectors with stringent data protection needs.

2.1.3 Documents and payments

To engage in digital work, refugees typically need various forms of documentation and access to payment infrastructure, though specific requirements can vary depending on the host country, type of work, and platforms used. Generally, refugees require some form of legal identification, which could include a government-issued ID, passport, or refugee identity card[24] to verify their identity and create accounts on digital work platforms or freelancing websites. These documents are essential for meeting legal and regulatory requirements in both the host country and on international work platforms.

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24   ILO, 'Digital Refugee Livelihoods and Decent Work - Towards Inclusion in a Fairer Digital Economy', Report, (29 April 2021), http://www.ilo.org/global/topics/labour-migration/publications/WCMS_785236/lang--en/index.htm.

Work authorization is another critical requirement. Depending on the host country's policies, refugees may need specific work authorization or visas that allow them to engage in employment, including digital work.

For financial transactions, refugees typically need access to a bank account or digital payment platform. This often requires proof of address and additional identification, which can be challenging for those living in temporary accommodations or refugee camps.

Context-specific requirements can add layers of complexity. For instance, in Kenya, all workers, including refugees, are required to obtain a tax identification number to work legally and report income.[25] Some digital platforms have their own verification processes, which may include background checks or skills assessments that can be difficult for refugees to complete without proper documentation.
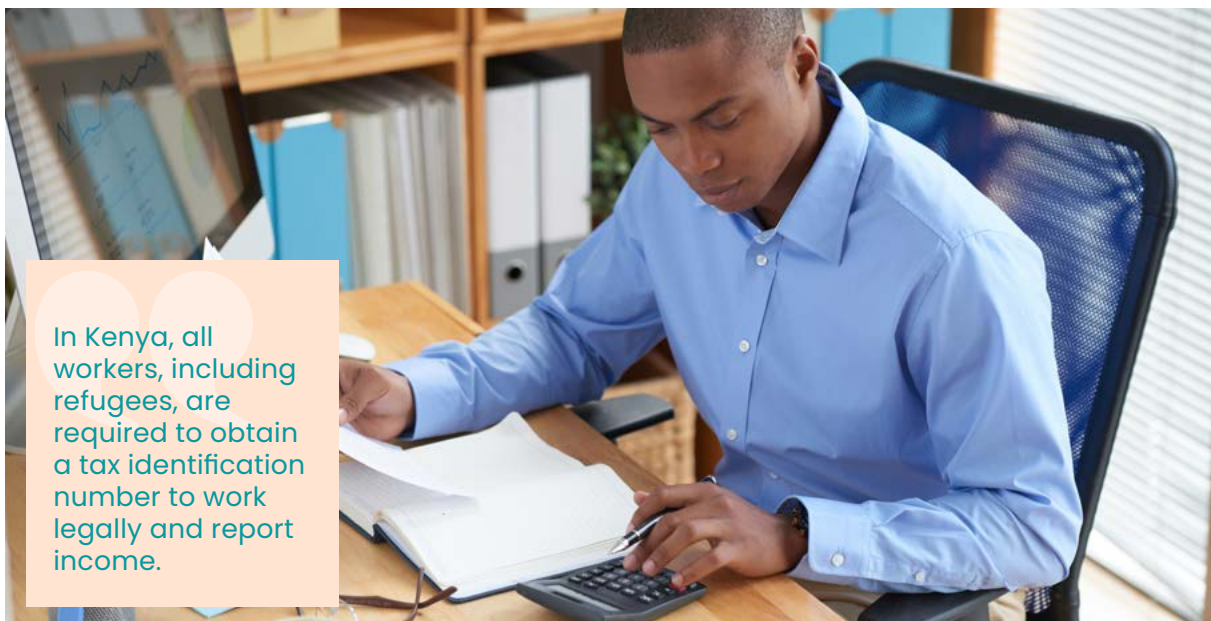
> In Kenya, all workers, including refugees, are required to obtain a tax identification number to work legally and report income.

2.1.4 Social and cultural requirements

Cultural enabling conditions play a crucial role in fostering participation and success in digital work, encompassing societal attitudes, community support, and cultural norms that either encourage or hinder engagement in online labor markets. In the context of refugees, cultural enabling conditions take on even greater significance due to the unique challenges they face.

Refugees often encounter cultural barriers that can impede their participation in digital work. These may include language barriers, unfamiliarity with how to navigate online digital work, and cultural norms that prioritize traditional employment or gender roles. A study found that cultural factors, including the support of social networks within refugee communities and positive attitudes from both refugee and host communities, significantly

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25   Kenya Revenue Authority, 'Requirements for Registration - KRA', accessed 23 July 2024, https://www.kra. go.ke/individual/individual-pin-registration/learn-about-pin/requirements-for-kra-pin-registration.

influenced refugees' ability to engage in various forms of employment, including digital work.[26] These social networks can provide critical resources, information, and encouragement, while community attitudes toward refugee self-reliance and integration play a key role in shaping employment opportunities.

The lack of community support—such as access to social networks, local resources, and positive community attitudes—can significantly hinder refugees' engagement in digital work. Without the endorsement and support of their families, peers, and communities, refugees may struggle to allocate time and resources to develop necessary digital skills or to pursue online work opportunities. The promotion of self-reliance for refugees, including through digital work, often fails to consider the complex social and cultural contexts in which refugees live.[27]

> Refugees often encounter cultural barriers that can impede their participation in digital work. These may include language barriers, unfamiliarity with how to navigate online digital work, and cultural norms that prioritize traditional employment or gender roles.

Furthermore, cultural misunderstanding and bias from potential global employers can also impact refugees' ability to engage in digital work. Assumptions about refugees' skill levels, reliability, and adaptability often result in their being overlooked when seeking work opportunities. The UNHCR emphasizes the importance of addressing these cultural barriers and promoting inclusive policies to enhance refugees' economic inclusion, including in the digital sector.[28]

2.2 Employability factors

2.2.1 Technical and digital skills

In the rapidly evolving landscape of digital livelihoods, employability hinges on a diverse set of skills and attributes. Digital skills form the cornerstone of this employability framework. As highlighted by the ILO, these skills range from basic computer literacy to advanced technical proficiencies.[29] Basic digital skills, as differentiated by the ILO, include the ability to navigate operating systems, manage files, browse the internet, and use email effectively.[30] For participation in the digital economy, additional skills—like data management, digital marketing, and proficiency in specific digital tools—are often required. However, the depth and breadth of digital skills required often vary depending on the specific role and type of digital work involved.

For instance, software proficiency needs can differ significantly across job roles. While

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26   Alexander Betts et al., 'The Kalobeyei Model: Towards Self-Reliance for Refugees?', 4 October 2019, https://www.rsc.ox.ac.uk/publications/the-kalobeyei-model-towards-self-reliance-for-refugees.

27   Evan Easton-Calabria and Naohiko Omata, 'Panacea for the Refugee Crisis? Rethinking the Promotion of "Self-Reliance" for Refugees', Third World Quarterly 39, no. 8 (3 August 2018): 1458–74, doi:10.1080/01436597.2018.1458301.

28   UNHCR, 'Refugee Livelihoods and Economic Inclusion - 2019-2023 Global Strategy Concept Note' (UNHCR, 2019), https://www.unhcr.org/media/refugee-livelihoods-and-economic-inclusion-2019-2023-global-strategy-concept-note.

29   International Labour Office, 'World Employment and Social Outlook 2021: The Role of Digital Labour Platforms in Transforming the World of Work' (Geneva: International Labour Organization, 2021).

30   ILO, 'Changing Demand for Skills in Digital Economies and Societies: Literature Review and Case Studies from Low- and Middle-Income Countries' (ILO, 2021), https://www.ilo.org/sites/default/files/wcmsp5/groups/public/%40ed_emp/%40ifp_skills/documents/publication/wcms_831372.pdf.
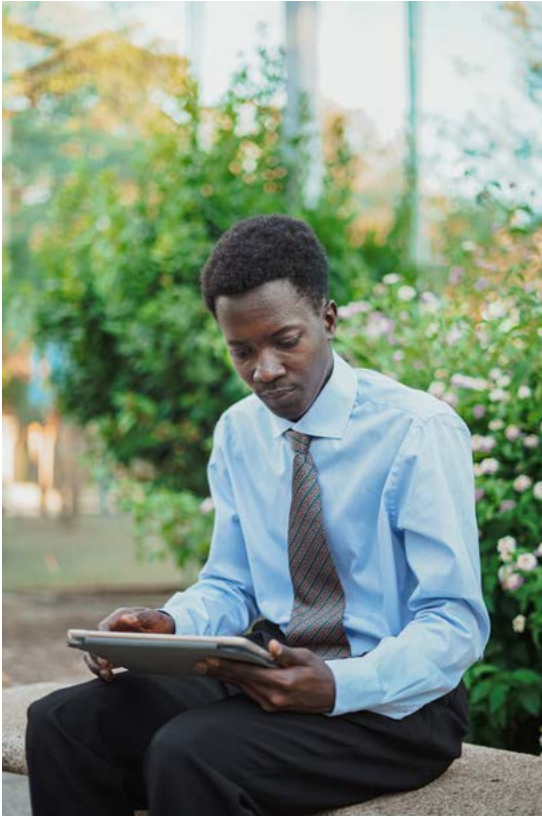
office suite competency (such as Microsoft Office or Google Workspace) is broadly applicable, specialized roles demand mastery of specific tools. Graphic designers, for example, must be adept with Adobe Creative Suite, while web developers need proficiency in various programming languages and frameworks.[31] Moreover, as emphasized by the UNHCR's connectivity for refugees initiative, digital security awareness is crucial across all roles to protect sensitive information in an increasingly interconnected digital ecosystem.[32]

Technical skills, distinct from but often complementary to digital skills, play a pivotal role in employability for digital livelihoods. Technical skills refer to specialized abilities within a specific field, like coding, graphic design, or data analysis, enabling individuals to perform focused tasks. In contrast, digital skills are broader competencies, such as using digital platforms and tools. Together, these skills allow individuals to engage effectively in digital environments and perform specialized roles. The specific technical skills required are typically role-dependent and can range from web and mobile app development to data analysis, cloud computing, and artificial intelligence. According to the World Economic Forum's Future of Jobs Report, skills in areas such as AI, machine learning, and cloud computing are among the most in-demand technical skills in the current job market.[33]

> ## The majority of refugees reside in developing countries,
> where access to basic infrastructure—electricity, internet connectivity, and digital devices—is often restricted,

Assessing the digital skill levels of refugees is essential for creating effective digital livelihood programs, yet comprehensive global data remains scarce. A critical factor often overlooked in discussions of refugee digital skills is the geographical distribution of refugee populations. The majority of refugees reside in developing countries, where access to basic infrastructure—electricity, internet connectivity, and digital devices—is often restricted, as discussed in the previous section. This lack of access is particularly the case in camp settings. Consequently, technical and digital skills among these populations tend to be low and present significant challenges for digital skill development and employability initiatives.

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31   WEF, 'The Future of Jobs Report 2020'.
32   UNHCR, 'Connectivity for Refugees'.
33   WEF, 'The Future of Jobs Report 2020'.

Most existing studies on refugee digital skills focus on a limited scope of regions or refugee populations, often concentrating on those in developed areas. The digital divide is particularly pronounced for the larger refugee populations in developing countries, where limited infrastructure and resources hinder digital skill acquisition and use. Despite these limitations, available research offers valuable insights into refugees' potential employability in the digital economy, highlighting both challenges and opportunities.

Digital and technical skills among refugees vary widely and are influenced by factors such as age, education level, and country of origin. A study focusing on refugee communities in urban areas found that younger refugees tended to have higher digital literacy, with many using smartphones for communication and information access.[34] However, a significant portion of the refugee population, especially older individuals and those from rural backgrounds, had limited digital skills. A survey of digital skills across the technology-rich Organisation for Economic Co-operation and Development (OECD) countries where refugees resettle found that 13% of foreign-born, foreign language adults had no computer experience, compared to 8% of native-born, native language adults, indicating inconsistencies in digital literacy across groups.[35]

> The digital divide is particularly pronounced for the larger refugee populations in developing countries, where limited infrastructure and resources hinder digital skill acquisition and use.

2.2.2 Language skills

Language skills, particularly English proficiency, are considered essential in the global digital economy. A report by Cambridge English and Quacquarelli Symonds highlights that English is the most widely used language in international business, with 61% of employers saying that English is significant for their organization.[36] For many refugees, this requirement often creates a double burden, as they may need to master both English for global digital roles and the local language of their host country to navigate everyday life and local employment opportunities. However, multilingualism can be a significant

34   UNHCR, 'Connecting Refugees', 2016, https://www.unhcr.org/media/connecting-refugees.

35   OECD, Adults, Computers and Problem Solving: What's the Problem? (Paris: Organisation for Economic Co-operation and Development, 2015), https://www.oecd-ilibrary.org/education/adults-computers-and-problem-solving_9789264236844-en.

36   Cambridge English, 'English at Work: Global Analysis of Language Skills in the Workplace', 2016, https://www.cambridgeenglish.org/Images/english-at-work-full-report.pdf.

asset, especially for roles involving localization, international customer support, or global team collaboration. The level of language proficiency required may vary from conversational to near-native, depending on the specific job requirements.

Despite the importance of language skills in the workforce, refugees face significant challenges in acquiring the necessary English proficiency. There is a crucial gap between the language requirements of the global job market and the resources available to vulnerable populations seeking employment.

92% of talent professionals consider soft skills to be equally or more important than hard skills when hiring.

2.2.3 Work experience

Work experience, including internships, freelance projects, volunteer work, or personal projects. remains a valuable component of employability, even in the digital realm. For digital roles, demonstrable experience through portfolios (for creative roles) or GitHub repositories (for developers) can be particularly impactful. Remote work experience is increasingly valued, given the growing trend towards distributed teams in the digital economy.

However, refugees face significant hurdles in acquiring relevant work experience, particularly in the digital sector. Many arrive in host countries with limited or no experience in digital roles, as their previous work may have been in different industries or interrupted by displacement. This can create a significant barrier to entering the digital workforce, as employers prioritize candidates with proven track records in relevant fields.

Many arrive in host countries with limited or no experience in digital roles, as their previous work may have been in different industries or interrupted by displacement.

2.2.4 Soft skills and personal attributes

While technical prowess is crucial, the importance of soft skills in the digital workplace cannot be overstated. A study by LinkedIn found that 92% of talent professionals consider soft skills to be equally or more important than hard skills when hiring.[37] Key soft skills include effective communication, collaboration, problem-solving, and adaptability. In the context of digital work, which often involves remote teams and cross-cultural interactions, skills such as virtual collaboration and cultural sensitivity become particularly relevant. The ability to manage time effectively, prioritize tasks, and meet deadlines is also crucial in the often fast-paced digital work environment.

Soft skills among refugees are often developed through their experiences of displacement and adaptation. Refugees often demonstrate high levels of resilience, adaptability, and problem-solving skills due to their experiences.[38] However, challenges in areas such as professional communication in workplace contexts, understanding of local work cultures, and time management in structured work environments.

37   Linkedin, 'Global Talent Trends', 2019, https://business.linkedin.com/talent-solutions/global-talent-trends.

38   Mustafa Alachkar, 'The Lived Experiences of Resilience among Syrian Refugees in the UK: Interpretative Phenomenological Analysis', BJPsych Bulletin 47, no. 3 (2023): 133–39, doi:10.1192/bjb.2022.16.

Refugees often demonstrate remarkable resilience, adaptability, and motivation - qualities that are highly valued in the fast-paced and ever-changing digital work environment

Personal attributes also play a significant role in determining success in digital livelihoods. Traits such as active learning, and resilience are highlighted in the future workforce.[39] Self-motivation and the ability to work independently are particularly crucial in remote digital work environments. Cultural sensitivity and ethical conduct are also highly valued, given the global nature of many digital roles and the ethical considerations surrounding technology use.

While personal attributes are challenging to quantify, they play a crucial role in success within the digital economy. Refugees often demonstrate remarkable resilience, adaptability, and motivation - qualities that are highly valued in the fast-paced and ever-changing digital work environment. These attributes, forged through experiences of overcoming adversity and adapting to new cultures, can translate into valuable skills for remote work, problem-solving, and innovation in digital roles.

A study by the Tent Partnership for Refugees found that refugees often exhibit high levels of loyalty to their employers, with lower turnover rates compared to other employees.[40] This dedication is particularly valuable in the digital sector, where retaining talent can be a significant challenge.

While research has identified some positive personal attributes among refugees that can contribute to their success in digital employment, it is crucial to acknowledge the significant individual differences within refugee populations. This note serves to highlight the diversity of experiences, skills, and challenges faced by refugees in the context of digital employability.

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39   WEF, 'The Future of Jobs Report 2020'.

40   David Dyssegaard Kallick and Roldan Cyierra, 'Refugees as Employees: Good Retention, Strong Recruitment' (Fiscal Policy Institute, 2018), http://fiscalpolicy.org/wp-content/uploads/2018/05/Refugees-as-employees.pdf.

2.3 Contextual variability in digital work requirements

While the enabling conditions and employability factors discussed above form the foundation for refugees' participation in digital work, it is crucial to recognize that their specific manifestations can vary significantly across different digital employment scenarios. This variability underscores the complex and dynamic nature of the digital economy, particularly as it pertains to refugee engagement.

The fundamental prerequisites, such as electricity, internet connectivity, and appropriate devices, remain constant across all forms of digital work. However, the specific requirements can differ markedly. For instance, while basic data entry tasks might function with a slower internet connection and a simple smartphone, roles involving video conferencing or large data transfers demand high-speed, stable internet and more sophisticated hardware. In such contexts, roles with minimal technological demands, like basic data entry, may be more accessible due to their compatibility with slower internet connections and simpler devices. By contrast, roles that require video conferencing or large data transfers are likely to be more feasible for refugees in areas where access to stable, high-speed internet and sophisticated hardware is more common. Similarly, while all digital work requires some form of payment system, the specifics can range from basic mobile money services for local gig work to international banking capabilities for global freelancing platforms.

The rapid pace of technological advancement means that the specific skills in demand are constantly evolving, necessitating continuous learning and adaptation

Employability factors, including technical skills, soft skills, and work experience, also exhibit considerable variability across different digital work contexts. The depth and breadth of skills required can differ substantially depending on the specific role or project. Some tasks may demand only basic digital literacy, while others might require advanced expertise in specialized areas such as programming, graphic design, or data analysis. Moreover, the rapid pace of technological advancement means that the specific skills in demand are constantly evolving, necessitating continuous learning and adaptation.

The geographical context plays a significant role in shaping these requirements, even in the realm of remote

digital work. Digital work opportunities in different regions or countries may have varying standards and expectations, influenced by local market needs, cultural norms, and technological infrastructure. This global variability is particularly relevant for refugees, who may find themselves navigating unfamiliar digital marketplaces with different priorities and standards.

Legal and regulatory factors add another layer of complexity. The policy landscape of the host country, including regulations on work permits, financial transactions, and digital access, can significantly impact a refugee's ability to engage in certain types of digital work. Moreover, the requirements set by clients and digital platforms can influence the specific skills and qualifications needed, as well as the documentation required.

Individual circumstances of refugees, such as their education level, prior work experience, and personal attributes, also contribute to the variability in how these factors manifest. What might be a critical skill for one refugee in a particular digital work context could be less emphasized for another in a different scenario.

Understanding this variability is crucial for developing effective strategies to support refugees in digital employment. It underscores the need for flexible, adaptive approaches to skill development and work placement. By recognizing that there is no one-size-fits-all set of requirements, stakeholders can create more nuanced, targeted interventions that better prepare refugees for the diverse landscape of digital work opportunities. Effective support strategies must be adaptable, taking into account the unique circumstances of each refugee and the specific environment in which they are operating.

The variability discussed in this section lays the groundwork for understanding the specific requirements of different digital employment pipelines. The following chapter will delve into four distinct pathways: digital freelancing, full-time remote employment, digital entrepreneurship, and monetization through social media. Each of these pipelines presents its own unique set of challenges and opportunities, with varying demands in terms of enabling conditions and employability factors. By examining these pipelines through the lens of contextual variability, we can better design appropriate initiatives to support refugees in engaging with these diverse forms of digital employment.

The policy landscape of the host country, including regulations on work permits, financial transactions, and digital access, can significantly impact a refugee's ability to engage in certain types of digital work.

Effective support strategies must be adaptable, taking into account the unique circumstances of each refugee and the specific environment in which they are operating.

Four distinct pathways: digital freelancing, full-time remote employment, digital entrepreneurship, and monetization through social media.

3. | Digital employment pipelines for refugees: Opportunities, challenges and practices

In the rapidly evolving landscape of digital work, refugees are presented with diverse pathways to economic integration and self-reliance. This chapter examines four key digital employment pipelines that offer promising opportunities for refugees: digital freelancing, full-time remote employment, digital entrepreneurship, and content creation through social media platforms. Each of these pipelines represents a unique avenue for refugees to leverage their skills and overcome barriers to traditional employment.

By offering a comprehensive overview of these digital employment pathways, this chapter aims to illuminate both the opportunities and challenges they present. The goal is to provide a nuanced understanding of how refugees can navigate these diverse digital landscapes, empowering stakeholders to develop targeted support strategies and enabling refugees to make informed decisions about their digital employment journey.

3.1 Digital freelancing

Digital freelancing involves offering services or completing projects for clients on a freelance basis. This pipeline allows refugees to work independently, choose projects that align with their skills and interests, and have the flexibility to manage their own schedules and work. However, it should be noted that freelancing is a form of self-employment, and while the flexibility is appealing, it also has a downside: incomes can often be insecure and require a certain amount of unpaid labour time.

The digital freelance economy that refugees engage in encompasses a wide array of industries ranging from web development and graphic design to content creation, virtual assistance and microwork such as data annotation. Freelancing work encompasses a

wide spectrum of roles, ranging from relatively low-skilled tasks such as virtual assistance to highly technical positions like data analysis. Refugees can tap into this vast marketplace and find projects that align with their experience and expertise.

3.1.2. Pathways to freelancing

Three primary ways have been identified through which refugees enter this digital employment pipeline: online labour platforms; agencies/intermediaries; network/referral. In this section, we explore each pathway in detail and discuss the existing support mechanisms that facilitate refugee engagement in digital freelancing.

3.1.2.1 Online labour platform

Online labour platforms serve as digital marketplaces where individuals can showcase their skills, bid on projects, and engage in short-term or long-term collaborations with clients from around the world. For refugees, these platforms offer a gateway to access the global freelance economy and leverage their expertise to earn a living.

Popular online labor platforms such as Upwork, Freelancer, Appen and Fiverr boast millions of registered users and offer a diverse array of projects spanning various industries. Regional platforms include Gebeya and Afriblocks in Africa, Malt in Europe and the United Arab Emirates, Elharefa and Ureed in the MENA region. Examples of microwork platforms include Appen and SAMA.

> Four key digital employment pipelines that offer promising opportunities for refugees: digital freelancing, full-time remote employment, digital entrepreneurship, and content creation through social media platforms

Individual refugees attempting to engage with these platforms face significant challenges in meeting the enabling conditions. Even if they have access to the basics, including reliable electricity, internet, and devices, they often encounter difficulties when registering an account due to the platforms' requirements for ID documents, tax numbers, and bank accounts. These requirements are typically in place for the platforms to verify freelancers' identities and ensure secure payment processes. Even after successfully registering an account, refugees may find their employability factors do not meet the necessary level to achieve successful bidding, facing serious competition to secure jobs on the platforms. This is often due to the challenge of building up an initial portfolio, meaning they frequently invest time and resources without any guarantee of return, which is particularly problematic for individuals in highly precarious situations.

> Even if they have access to the basics, including reliable electricity, internet, and devices, they often encounter difficulties when registering an account due to the platforms' requirements for ID documents, tax numbers, and bank accounts.

To mitigate these challenges, some global labor platforms have taken action through dedicated initiatives and cooperations with refugee-focused organizations. An example of such dedicated initiatives is Upwork's Opportunity Unlimited, which supports refugees by providing a special registration link that accepts refugee ID.[41] Registering through this special link grants refugees 50 'connects', compared to no connects through the regular link. Connects are crucial for working on Upwork as they are needed to submit proposals, boost proposals to stand out, and signal availability to clients with the 'available now' badge. Applying for a job typically costs an average of 8-15 connects, while submitting a proposal for larger or better-paid jobs can require 20 connects. While freelancers can earn connects through activities like securing contracts or completing Upwork skill certifications, these opportunities are limited and tasks are difficult. Otherwise, connects cost $0.15 each

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41   Upwork, 'Upwork and Tent Announce "Opportunity Unlimited" to Connect Professionals Displaced from Ukraine to Remote Work Opportunities', 2022, https://www.upwork.com/press/releases/upwork-and-tent-announce-opportunity-unlimited.

and are sold in bundles. However, it is important to recognize that this business model is structured to place financial burdens on workers while maximizing the platform's profits. Offering free connects to refugees, though helpful, does not fundamentally alter this exploitative model. Additionally, this initiative is not universally accessible and includes country-specific restrictions. For instance, the initiative is not available in Iran, and other countries may also have varying eligibility criteria and verifications.

Appen, a global microwork platform that provides human-annotated datasets supporting artificial intelligence (AI) and machine learning, has undertaken initiatives to support the inclusion of refugees. Appen's initiatives include partnerships with nonprofit organizations like Konexio and Na'amal, as well as pilots and collaborations, aimed at engaging refugees on the platform. Similarly, Amazon Web Service partners with organizations such as the International Trade Centre (ITC) to onboard refugees to their platform for microwork opportunities.

Case study: Appen

Appen Appen is a global company specializing in providing high-quality training data for machine learning and artificial intelligence. Engaging with refugees as part of its crowd workforce, Appen does not explicitly target or exclude this group, though their presence on the platform became more noticeable during events like the ongoing conflict in Ukraine. Appen acknowledges the need for more efforts to support the inclusion of refugees, especially regarding payment mechanisms. To this end, the organization has undertaken several initiatives:

- **Partnerships:** Appen collaborates with organizations such as Mercy Corps, Recoded, Konexio, Na'amal, and Generation for research projects, pilots, and initiatives involving refugees. These partnerships typically involve establishing agreements (MoUs) and cooperation models with partner organizations who provide training, which ensures a base level of digital literacy among refugee participants.

- **Appen** provides comprehensive onboarding support for refugee workers on its platform through various initiatives. They offer mentorship, troubleshooting, and guidance on navigating complex onboarding procedures. Monthly introductory webinars are available to all Appen users, including refugees, to help navigate the platform and understand Payoneer generally. Additionally, Appen hosts dedicated webinars in collaboration with partner organizations to provide tailored introductions.

- **Payment Solutions:** Recognizing the challenges refugees face with their main payment platform Payoneer, Appen liaises with the provider to advise them about the specific issues that refugees face, such as identification. Appen is exploring alternative payment options, including cryptocurrencies, to increase accessibility for refugees and other underrepresented groups facing financial exclusion and other payment-related challenges. While the organization cannot bypass KYC (Know Your Customer) checks or accept expired or invalid refugee identification documents due to compliance requirements, it aims to provide support and advocate for refugees facing such issues.

Tackling barriers of accessing digital labor platforms

These initiatives and corporations address several barriers that refugees typically face when trying to access digital work platforms. Firstly, some organizations support refugees in accessing work on digital labour platforms by offering digital hubs equipped with devices and internet connectivity. For instance, Learning Lions provides refugees with access to computers and reliable internet within these hubs, making it easier for them to participate in online work opportunities and build digital skills. Dadaab Collective provides mentoring, and co-working spaces, to help refugees in the camp access platforms like Upwork.

However, this approach often has limitations. Work hubs often face limited availability, leading to inconsistent internet connectivity that hinders refugees' productivity. Refugees may not be able to respond to clients' requests promptly, creating a significant barrier particularly at the bidding stage when timely replies are the crucial step for securing contracts. Moreover, travel requirements to these hubs can also be time-consuming and costly for refugees.
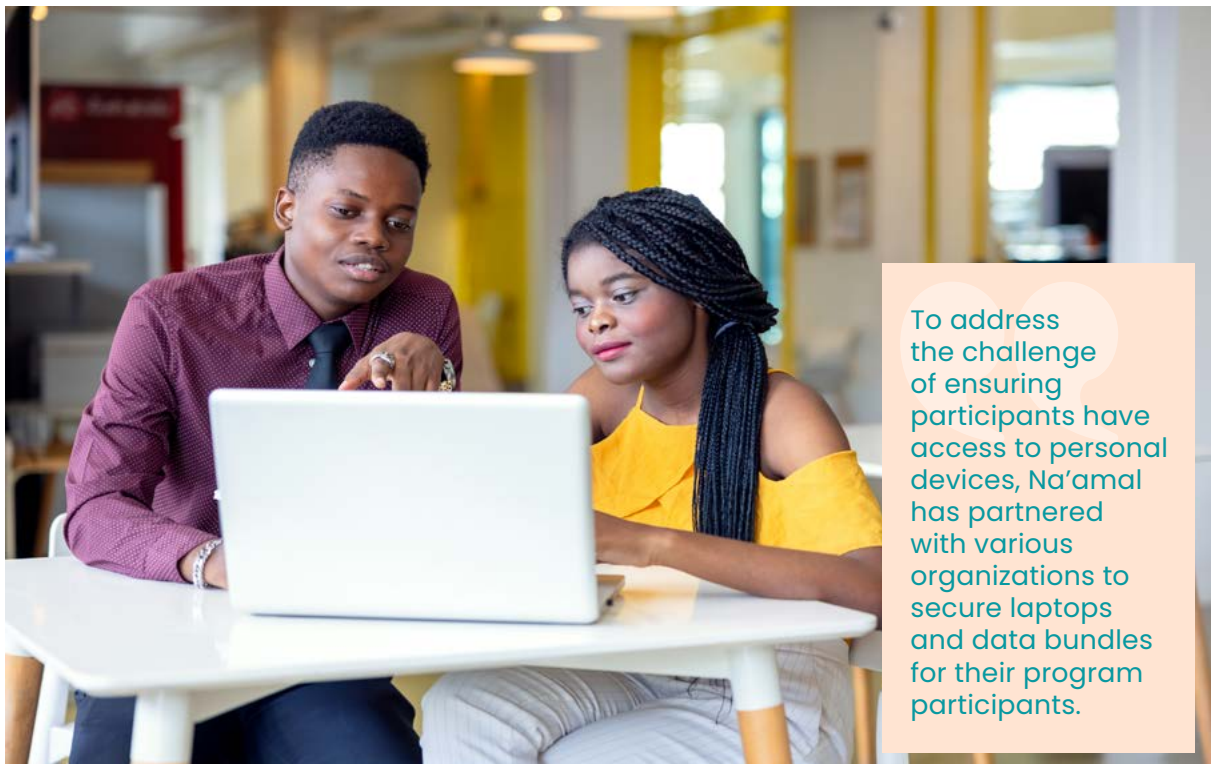
> To address the challenge of ensuring participants have access to personal devices, Na'amal has partnered with various organizations to secure laptops and data bundles for their program participants.

There are instances where access to personal devices is required due to data security concerns. Appen's partnership with various NGOs to provide paid microwork projects to refugees requires them to use personal devices to prevent IP flagging issues that arise from using shared computers. To address the challenge of ensuring participants have access to personal devices, Na'amal has partnered with various organizations to secure laptops and data bundles for their program participants. One such partner is GiveInternet, which donates devices and provides funding for connectivity. This partnership ensures that refugees have the necessary infrastructure to participate in the projects. Another partner is Shortlist, who runs a program that allows under-resourced talent to purchase

laptops in installments with no interest, making it easier for participants to access the necessary technology. Furthermore, another partnership is Jangala, an organization that creates internet boxes designed to amplify internet speed. These boxes are particularly beneficial for individuals with weak internet connectivity. Na'amal has received both GetBox (individual boxes used in homes) and BigBox models. The BigBox supports larger training centers ensuring participants can fully engage in their training programs.

Refugees also face issues with documentation. Some platforms help overcome these challenges by working with partner organizations to verify refugee status, allowing refugees to create accounts on their platforms even if they lack traditional identification documents. Upwork's Opportunity Unlimited initiative has a dedicated link for refugees to create a platform account (access depends on specific country context).[42] This approach eases the onboarding process for refugees who may struggle with standard identity verification requirements. However, Upwork does not openly provide detailed guidance on how refugees can benefit from using this link directly. Despite this lack of clear instructions, there are refugees who have successfully taken advantage of the opportunity by registering through this special link and accessing the resources available, while otherwise facing strict scrutiny in terms of documentation and identity verification. For instance, registering through the special link eliminates the need for a tax number for refugees in Kenya, which many refugees cannot provide but is normally required through the regular registration process.
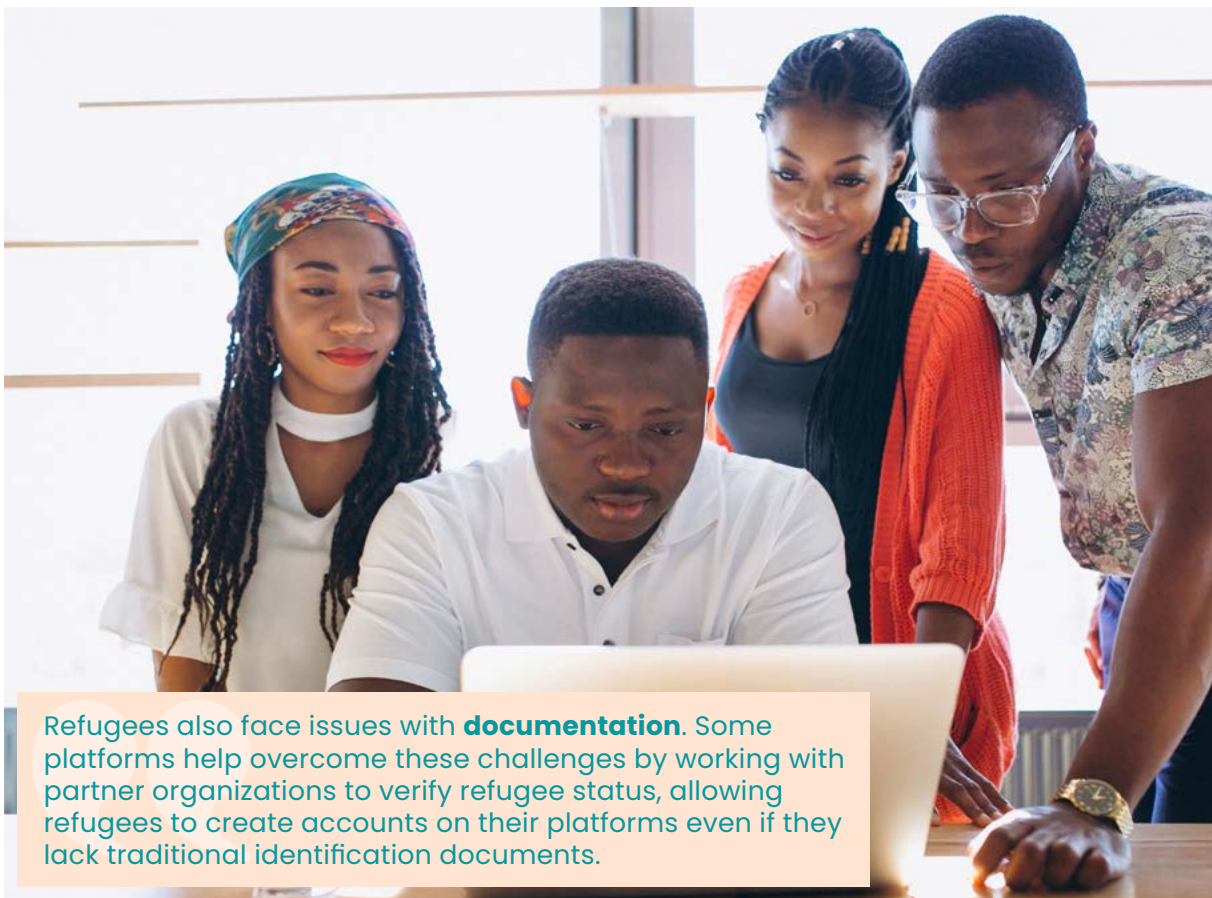
Refugees also face issues with **documentation**. Some platforms help overcome these challenges by working with partner organizations to verify refugee status, allowing refugees to create accounts on their platforms even if they lack traditional identification documents.

42   Ibid.

Documentation is a significant issue for refugees in obtaining a payment method accepted by platforms. In some cases, this payment method is linked to platform account registration, as it can serve as an indirect ID verification by the platforms, which require users to have valid payment methods they recognize. These financial service providers, whether traditional banks or fintech companies, often have strict documentation verification processes.

Appen, in collaboration with Na'amal, helps address this issue for refugees who often struggle to access valid financial accounts. Refugees typically hold either a refugee ID card or a refugee manifest, both of which can pose challenges. During a collaborative project between Na'amal and Appen, the payment platform Payoneer initially refused to accept the refugee ID as valid documentation. After advocacy efforts by Appen, Payoneer began accepting the refugee ID. For participants with only a refugee manifest, Na'amal sought assistance from their partner in Ethiopia to facilitate the issuance of work permits from the Government of Ethiopia, and this was accepted by Payoneer as a valid form of ID.

This situation is particularly challenging because the requirements set by financial companies for refugees to open an account vary based on their specific contexts, and these requirements are always under review by the financial service providers. Refugees must navigate these shifting standards, making it difficult to maintain consistent access to financial services. This variability adds another layer of complexity to their efforts to secure reliable payment methods, further complicating their ability to participate fully in digital labour platforms.

> For participants with only a refugee manifest, Na'amal sought assistance from their partner in Ethiopia to facilitate the issuance of work permits from the Government of Ethiopia, and this was accepted by Payoneer as a valid form of ID.

> There are specialized digital labour platforms specifically created to support refugee freelancers and connect them with businesses interested in working with refugee talent.

Platform-led upskilling has become a common practice. Upwork offers several vital support. It provides training on how to navigate the platform, find work, grow professionally, and ensure safety.[43] Additionally, Upwork partners with organizations like Jasper and Coursera to provide technical skill training in areas such as Structured Query Language (SQL).[44] While these trainings are available to all Upwork users, refugees can also significantly benefit from them. These programs cover topics such as profile creation, proposal writing, and client communication, which are essential for navigating the platform effectively and can be accessed online.[45]

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43   Upwork, 'Upwork Academy', accessed 16 July 2024, https://community.upwork.com/t5/Academy/ct-p/Academy.

44   Upwork, 'Education Marketplace', accessed 16 July 2024, https://community.upwork.com/t5/Upskill-with-our-partners/ct-p/Resources.

45   Jonathan Donner et al., 'Platform-Led Upskilling: How Marketplace Platforms Can Transform Emerging Markets by Investing in Skills Development.' (Farnham, Surrey, United Kingdom: Caribou Digital Publishing, 2019), https://www.cariboudigital.net/wp-content/uploads/2020/04/PLTU-FINAL-WEB-v2.1.pdf.

There are specialized digital labor platforms specifically created to support refugee freelancers and connect them with businesses interested in working with refugee talent. For example, BoundlessSkills.com, launched by Gebeya and UNHCR facilitates businesses in discovering refugee talent in Ethiopia and Kenya.46 These social impact labour platforms offer to redistribute work opportunities to refugees and negotiate fees and conditions with the clients on their behalf.

Case study: Boundless Skills by Gebeya

Boundless Skills is a dedicated talent marketplace created by Gebeya in partnership with UNHCR in 2023 to cater specifically to refugees. It is one of the first job platforms designed with features tailored for the unique needs of refugees, like identifying which camp or country they are from and capturing refugee ID numbers.

As of the end of July 2024, the platform has already onboarded over 650 refugees, exceeding UNHCR's initial target. The vetting process with skills testing is integrated into the platform. Gebeya is also working to provide these refugees with digital upskilling and soft skill training courses delivered through partnership with training providers. While Boundless Skills has made progress in onboarding an initial refugee talent pool across various skills like graphic design, the key challenge has been finding companies and enterprises willing to hire and provide opportunities to refugees as part of their CSR initiatives.

For payments, Gebeya plans to leverage their existing wallet systems integrated with local payment providers for refugee payments where possible. Work authorization will likely require some manual vetting process for each country's regulations regarding refugee employment.

These specialized platforms that specifically support refugee access offer several key advantages for refugee freelancers. They provide targeted opportunity redistribution, negotiation support, and verification services that build trust with potential employers. They also offer skill-matching services, tailored support, and often act as cultural and linguistic mediators between refugee workers and clients. Additionally, these platforms raise awareness among businesses about the potential of refugee workers, potentially opening up more opportunities in the broader job market.

These platforms demonstrate various approaches to including refugees in their workforce, from partnering with local NGOs and training programs to creating dedicated platforms tailored to refugee needs. While challenges related to legal restrictions, access to technology, and finding client opportunities persist, these initiatives showcase the potential for job platforms to support refugee livelihoods and integrate them into the digital economy. However, since these platforms are still in their infancy, their effectiveness in attracting clients, ensuring quality project deliveries by refugees, and maintaining high-quality talent pools remains to be seen.

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46   UNHCR, 'Gebeya and UNHCR Launch New Platform Making It Easy for Businesses to Discover Refugee Talent in Ethiopia', UNHCR Africa, 2024, https://www.unhcr.org/africa/news/press-releases/gebeya-and-unhcr-launch-new-platform-making-it-easy-businesses-discover-refugee.

While these social impact digital labor platforms created to support refugee freelancers have been developed with the intention of providing specific support for refugees, their long-term sustainability and effectiveness face several challenges.

Limited scalability is a significant issue, as these platforms often focus on specific regions or refugee populations, making global expansion difficult. The slow, localized nature of their growth may not keep pace with the increasing global refugee population or the global demand for talent. Additionally, many rely heavily on external funding and support, making them vulnerable to funding cuts or shifts in donor priorities. This also makes them not economically viable as they do not have a business model to sustain themselves and grow.

The quality and consistency of work opportunities on these platforms can be problematic. Inconsistent job availability could lead to income instability for refugee freelancers, undermining the platforms' effectiveness in providing sustainable livelihoods. Moreover, these platforms risk creating a separate, potentially lower-tier labor market for refugees, which could reinforce existing biases and stereotypes.

Incentives for employers and clients to use these platforms are often limited. While some businesses may be attracted to the social impact narrative and by the low fee structure for companies, the reality is that companies prioritize finding the best talent even if rates and fees are slightly greater. The specialized nature of these platforms may result in a limited talent pool, potentially leading to a shortage of diverse job opportunities, in parallel with a talent pool with a limited variety of skills.

Perhaps most importantly, these platforms may inadvertently hinder refugees' global competitiveness. By creating specialized platforms, we risk isolating refugee talent from the broader global job market, limiting their exposure to diverse opportunities and stunting their professional growth. The focus on refugees as a separate category of workers may prevent them from being seen as part of the global talent pool, competing on equal footing with workers worldwide.

The slow, localized nature of their growth may not keep pace with the increasing global refugee population or the global demand for talent.

These platforms risk creating a separate, potentially lower-tier labour market for refugees, which could reinforce existing biases and stereotypes.

The specialized nature of these platforms may result in a limited talent pool potentially leading to a shortage of diverse job opportunities.

By creating specialized platforms, we risk isolating refugee talent from the broader global job market, limiting their exposure to diverse opportunities and stunting their professional growth.
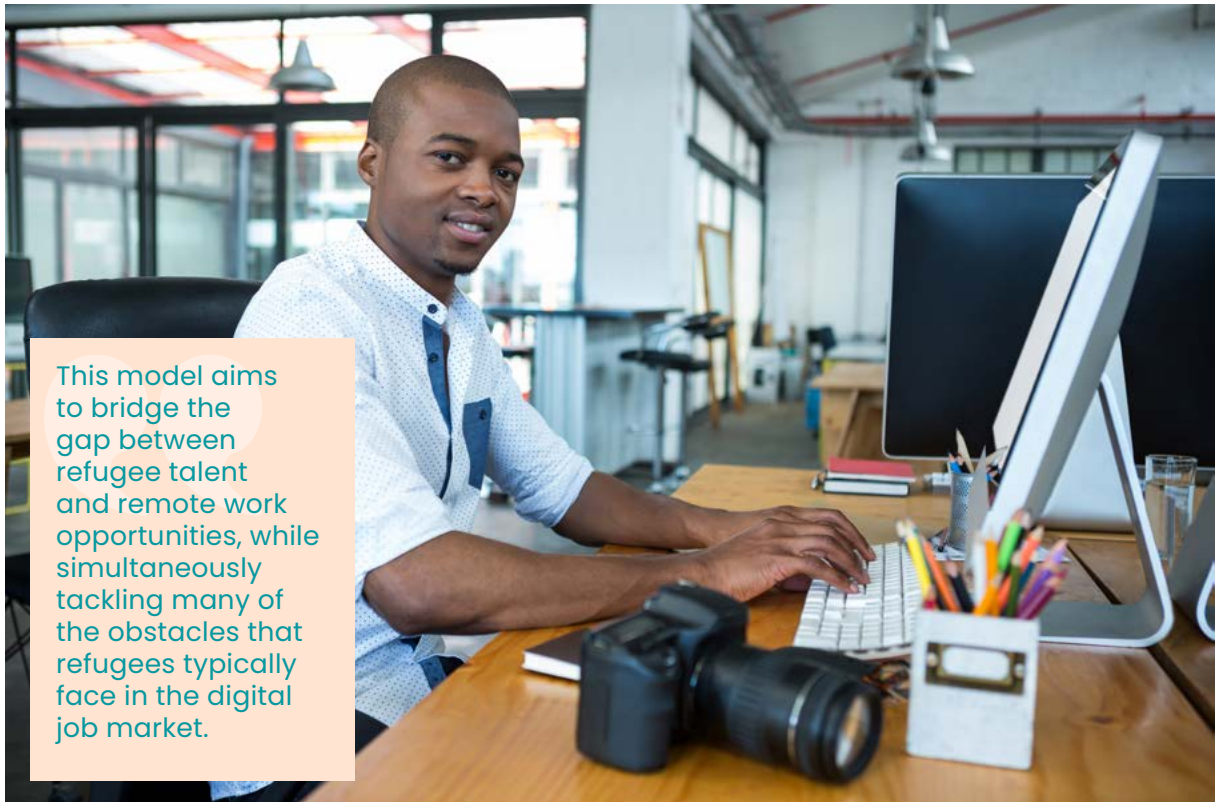
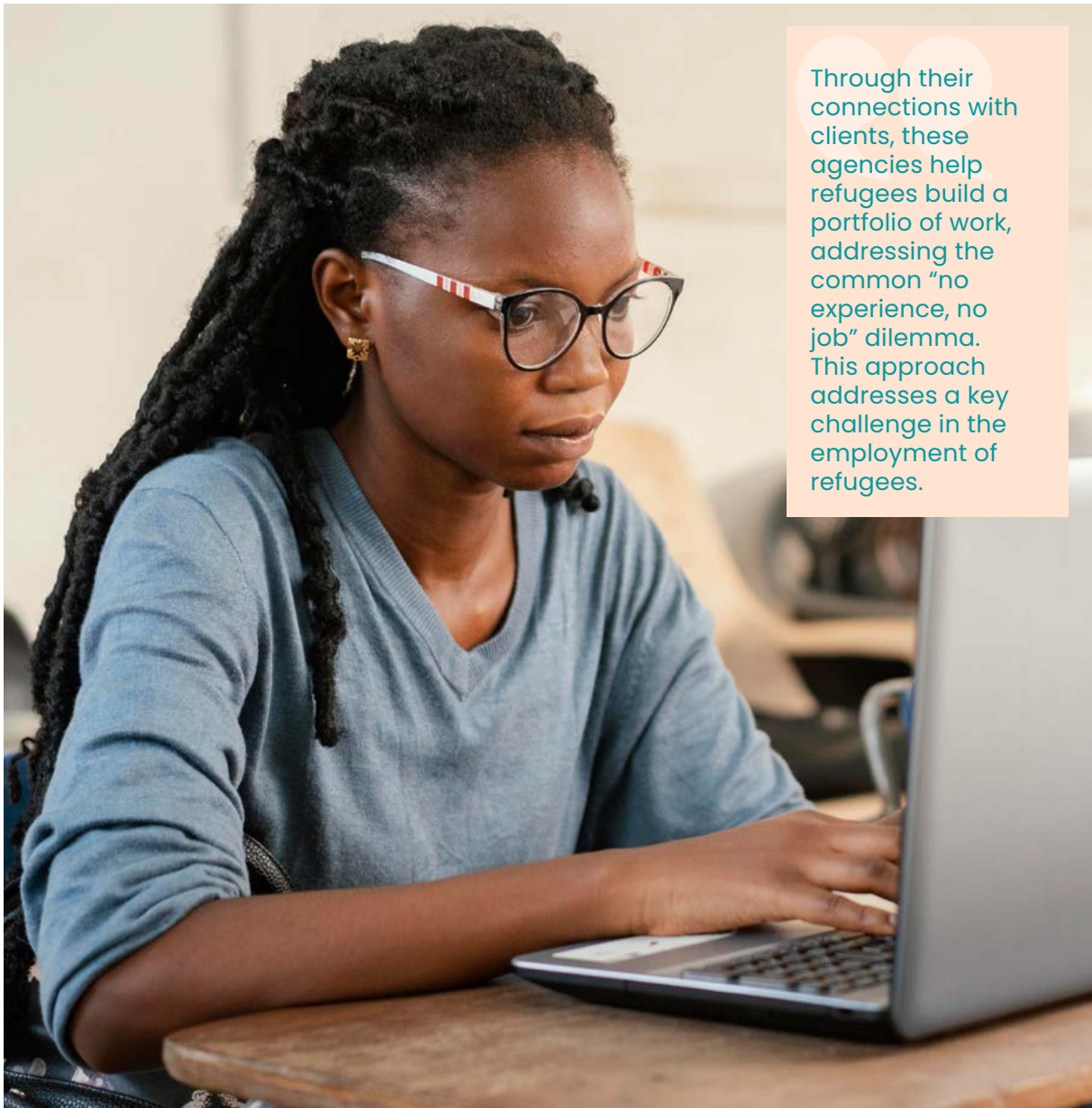## 3.1.2. Through project-based freelancing agencies

There are project-based freelancing agencies that connect refugees with remote freelancing opportunities. These agencies either bring work directly to refugee freelancers or to their partner organizations, which have a vetted team of refugee freelancers capable of delivering quality work. Agencies that facilitate these opportunities can take various legal forms, including NGOs, social enterprises, companies, or other organizational structures.

Often, these agencies take a fee from the projects completed by refugee freelancers to support their operations, which may include sourcing projects, managing client relationships, and providing infrastructure, training, or other necessary support. Examples of such agencies include NaTakallam, Na'amal Agency, an initiative of Na'amal, Dadaab Collective, Digital Freelancing Agency, Zawadie and Humans in the Loop.

The agency model adopted by organizations like Na'amal Agency, NaTakallam, Dadaab Collective, and Humans in the Loop represents an innovative approach to addressing the challenges of enabling conditions and employability for refugee freelancers. This model aims to bridge the gap between refugee talent and remote work opportunities, while simultaneously tackling many of the obstacles that refugees typically face in the digital job market.

In terms of addressing enabling conditions, these agencies work on multiple fronts. Many collaborate with partners to provide refugees with access to necessary technology and internet connectivity via the facilitation of coworking technology hubs, such as Dadaab Collective. Unlike digital labour platforms that operate a B2B model and position themselves as impartial intermediaries, freelancing agencies actively support refugee freelancers throughout the work process. While platforms typically focus on connecting clients with

This model aims to bridge the gap between refugee talent and remote work opportunities, while simultaneously tackling many of the obstacles that refugees typically face in the digital job market.

> Through their connections with clients, these agencies help refugees build a portfolio of work, addressing the common "no experience, no job" dilemma. This approach addresses a key challenge in the employment of refugees.

refugee language tutors. By vetting and preparing refugee talent, these agencies ensure that freelancers can meet the quality standards expected by clients. This helps overcome potential biases or hesitations that clients might have about working with refugee talent. Agencies like Na'amal also provide guidance and support for client interactions, helping refugees who may lack experience in working in professional settings to engage effectively with clients.

Furthermore, through their connections with clients, these agencies help refugees build a portfolio of work, addressing the common "no experience, no job" dilemma. This approach addresses a key challenge in the employment of refugees: the lack of a professional portfolio or work history in the host country. Because the agency applies for jobs and contracts, individual refugee workers are not required to provide extensive portfolios or work histories. Instead, the agency presents its own portfolio and track record as an organization. Once the agency secures a contract or job, they then assign refugee workers, working in teams and supported by the technical lead, to complete the tasks.

Case study: Na'amal Agency
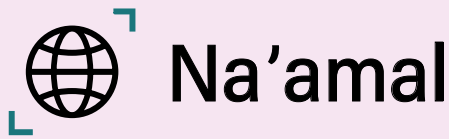
Na'amal

Na'amal Agency, an initiative of Na'amal, under the umbrella of the social enterprise arm of Na'amal, was launched in January 2024. It was designed to address the challenges faced by refugee learners in accessing remote employment opportunities.

The journey for refugees to become part of the Na'amal Agency talent pool begins with their participation in Na'amal's comprehensive training programs. These programs, lasting between six months to one year, focus on developing soft skills and technical skills such as full-stack web development, digital marketing, graphic design, and UI/UX design in collaboration with partners such as Digital Opportunity Trust (DOT). The Na'amal training emphasizes remote work readiness and essential soft skills. Upon successful completion of these programs, refugees become part of Na'amal's alumni network and are eligible to enter the agency's talent pool.

Na'amal Agency partners with EqualReach, an impact sourcing hub that connects refugee talent with organizations seeking impact-focused teams for technical projects. Through this collaboration, the agency has successfully completed several projects for clients in Europe.

This model enables Na'amal Agency to ensure a quality standard of living and fair working conditions for their refugee learners, preventing exploitation and ensuring equitable compensation.

Na'amal Agency has made significant strides in its first year of operation. Notably, they have managed to pay 26 of their refugee learners over $20,000 in total between January to June 2024, demonstrating the tangible impact of their work on the livelihoods of displaced individuals. The agency has also achieved a nearly 50-50 male-female ratio among their talent.

The agency faces ongoing challenges, particularly in matching the proficiency levels of their refugee learners with the technical requirements of projects. To address this, Na'amal provides additional resources and support to help learners bridge skills gaps during project execution. They also offer guidance on client engagement, as many of their learners lack experience in professional client interactions.

The goal is for refugees to stay with the agency for about a year, gaining valuable experience and building their portfolios. After this period, new alumni enter the agency talent pool, creating a sustainable cycle of opportunity and growth.

This model effectively bridges the gap between refugees' skills and the local job market requirements. It provides a structured pathway for refugees to enter the workforce, gain experience, and eventually transition to more independent employment. These agencies also act as communication mediations between refugee freelancers and clients, helping to overcome communication barriers and cultural misunderstandings. Therefore, agencies act as both an intermediary and a stepping stone, facilitating the integration of refugees into the local economy while addressing employers' concerns about hiring individuals with limited local work experience.

By adopting this comprehensive approach, these agencies are able to create a supportive ecosystem that addresses both the practical challenges (enabling conditions) and skill-related barriers (employability) that refugees face in accessing digital work opportunities. This model not only opens up immediate work opportunities but also contributes to the long-term economic integration and skill development of refugee populations.

Case study: Humans in the Loop

Humans in the Loop (HITL) is a social enterprise that connects businesses with skilled data annotators from conflict-affected and vulnerable communities, including refugees. HITL collaborates with local NGO partners to facilitate work opportunities for talent in Bulgaria, Syria, Turkey, Iraq, Afghanistan, Kenya, Lebanon, Portugal, Ukraine, the Democratic Republic of Congo, and Yemen.

In addition to providing access to work in the sphere of data annotation, Humans in the Loop Foundation offers a comprehensive suite of online training to people affected by conflict. This includes English language, introductory and advanced IT skills, and personalized career support in English, Arabic, and Ukrainian. These trainings aim to support beneficiaries to develop their skills and to find remote work, both as data annotators and in other roles within the global digital economy. To date, HITL has provided work and training to over 1,600 people globally in countries including Lebanon, Syria, Turkey, Bulgaria, Kenya, Ukraine, Moldova, DRC, and Portugal.

HITL faces challenges in working with refugees due to legal restrictions and sanctions imposed by countries like the United States. To compliantly serve clients who cannot directly work with teams based in sanctioned areas, HITL has to rely on proxy remote teams located in permitted regions like their operations in Bulgaria within the European Union.

HITL partners with established local outsourcing companies like Roya and Subu in Syria to compliantly engage local talent pools while having a third-party managing payments, contracts, and other logistics within those higher-risk environments. HITL also provides training to refugees, focusing on annotation skills.

To access and work on HITL's platform, refugee workers need to have access to a laptop or desktop computer, which is facilitated by local NGO partners who provide physical centers or workspaces equipped with the necessary computer systems. HITL aims to scale its refugee training initiatives to other settlements such as those in Uganda and expand its reach to refugee talent globally.

Some of these agencies are profit-making, ensuring that the businesses they work with receive smooth project management and high-standard deliverables within a cost-effective budget, while also helping refugee talents work decently and achieve financial self-reliance.

This approach creates a win-win situation for all parties involved.

Digital freelancing is often seen as a promising avenue for refugees to generate income digitally and realize self-reliance, significant challenges persist in both enabling conditions and employability factors. Many support programs fall short in providing essential resources like devices and data bundles, which are crucial for sustainable participation in digital work. Furthermore, while technical skills development is available, there's a noticeable lack of long-term support for soft skills development and portfolio building, which are critical for success in the freelance market.

In this context, the agency model is a particularly promising approach for upscaling sustainable income generation for refugees in the digital economy. This model effectively addresses many of the challenges refugees face when trying to access digital work opportunities, while simultaneously meeting the needs of businesses seeking skilled remote workers.

One of the primary advantages of the agency model is its ability to mitigate risks for clients who provide necessary work opportunities for refugees. Companies are often hesitant to hire refugee talent directly due to perceived risks or uncertainties. Agencies can act as intermediaries, handling project management, quality assurance, and team assembly, as well as payment. This de-risking process makes businesses more willing to engage with refugee talent, opening up more opportunities for sustainable income generation.

Quality control is another area where the agency model excels, which is crucial for building a positive reputation and securing repeat business. By having experienced tech leads oversee projects, agencies can ensure high-quality outputs even when working with less experienced refugee talent. This approach allows refugees to gain valuable experience and build their skills while still meeting client expectations.

The team-based approach adopted by agencies is particularly beneficial. By creating mixed teams of experienced and less experienced workers, agencies facilitate on-the-job learning and skill development. This strategy helps overcome the common "no job without experience, no experience without a job" dilemma that many refugees face when entering the job market.

Comprehensive support is a key factor in the agency model's potential for upscaling. Unlike many traditional training programs, agencies offer 'ongoing on-the job training', mentorship from the

Digital freelancing helps refugees earn income and gain self-reliance but faces many challenges in access and employability.
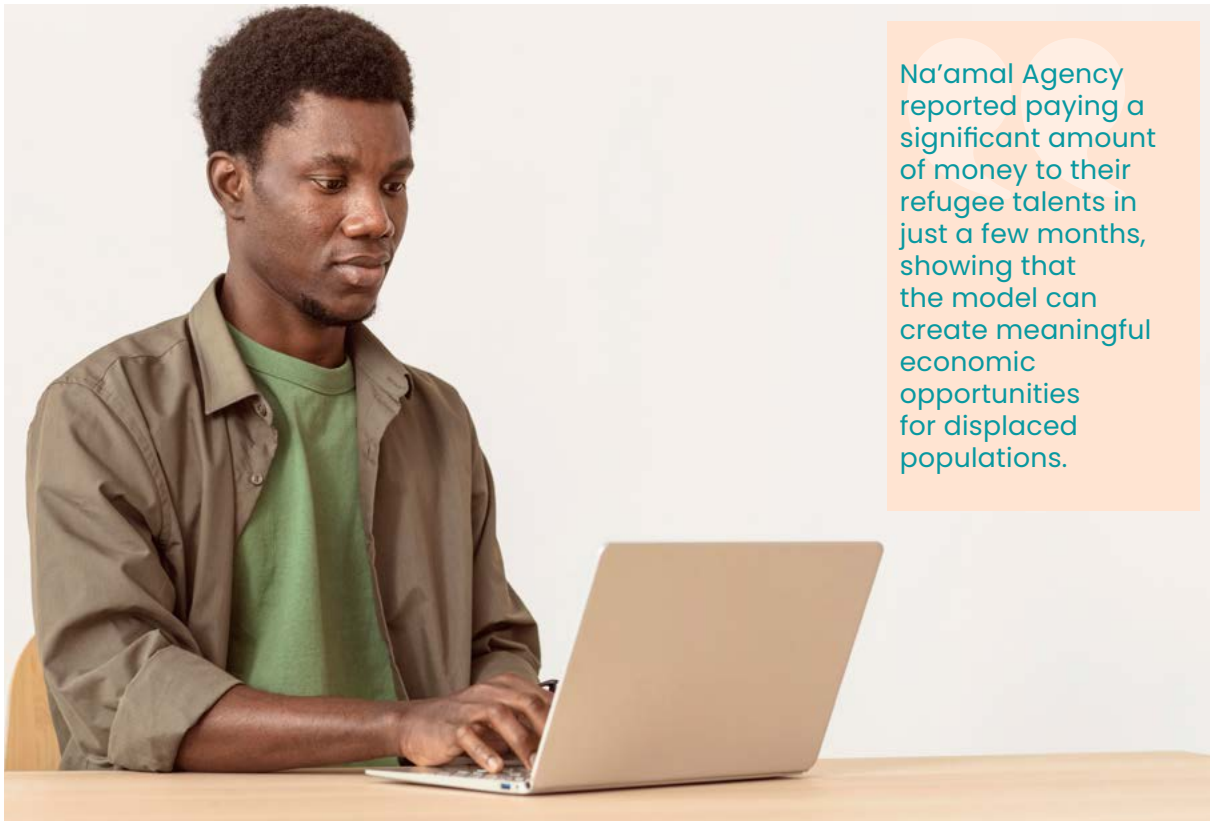
A key advantage of the agency model is reducing risks for clients offering refugee work opportunities.

By creating mixed teams of experienced and less experienced workers, agencies facilitate on-the-job learning and skill development.

Comprehensive support is a key factor in the agency model's potential for upscaling.

> Na'amal Agency reported paying a significant amount of money to their refugee talents in just a few months, showing that the model can create meaningful economic opportunities for displaced populations.

agency teams, and support to refugee talent, addressing both technical and soft skills gaps. This continuous support helps refugees adapt to client needs and industry standards, increasing their employability and earning potential over time. Portfolio building, often missing in traditional training programs, is inherently part of the agency model. Refugees build portfolios through real client work, which is crucial for future opportunities.

The model also assists in overcoming documentation barriers that individual refugees might struggle with on freelancing platforms, handling administrative and legal aspects on their behalf.

The potential for sustainable income generation through the agency model is demonstrated by concrete results. For instance, Na'amal Agency reported paying a significant amount of money to their refugee talents in just a few months, showing that the model can create meaningful economic opportunities for displaced populations.

Scalability is another significant advantage of the agency model. It can be replicated and expanded. By adopting a more business-oriented approach, the agency model also has the potential to achieve greater financial sustainability and reduce reliance on grants. This shift in mindset can lead to more robust and long-lasting initiatives to support refugee livelihoods.

This holistic support system offered by agencies not only addresses immediate practical challenges but also contributes to building a sustainable ecosystem for refugee participation in the digital economy. By bridging gaps in infrastructure, skills, and market access, agencies are playing a pivotal role in unlocking the potential of digital livelihoods for displaced populations.

3.1.3. Through network/referral

Many refugees engage in freelancing through informal channels, relying heavily on personal networks, community connections, and referrals to secure projects. Interviews with refugee freelancers consistently emphasized the critical importance of networks in finding any work, highlighting how these connections serve as lifelines in the digital gig economy.

> Many refugees engage in freelancing through informal channels, relying heavily on personal networks, community connections, and referrals to secure projects.

A common practice among refugees involves taking on gig work from more established freelancers in their network. These established freelancers, often working through platforms like Upwork, sometimes subcontract excess work to their less experienced peers. The arrangement can involve collaborative work or full subcontracting, providing valuable opportunities for skill development and income generation.

The digital landscape has further facilitated these informal networks. Interviews with refugee freelancers indicate that numerous WhatsApp and Facebook groups and communities serve as virtual (and informal) job boards for them. In these groups, established freelancers often post work opportunities, allowing less experienced members of the community to access projects they might not otherwise secure independently. Payment for refugees typically comes in the form of cash or digital wallet transfers, depending on the context and the negotiated terms for the amount and nature of work subcontracted to them.
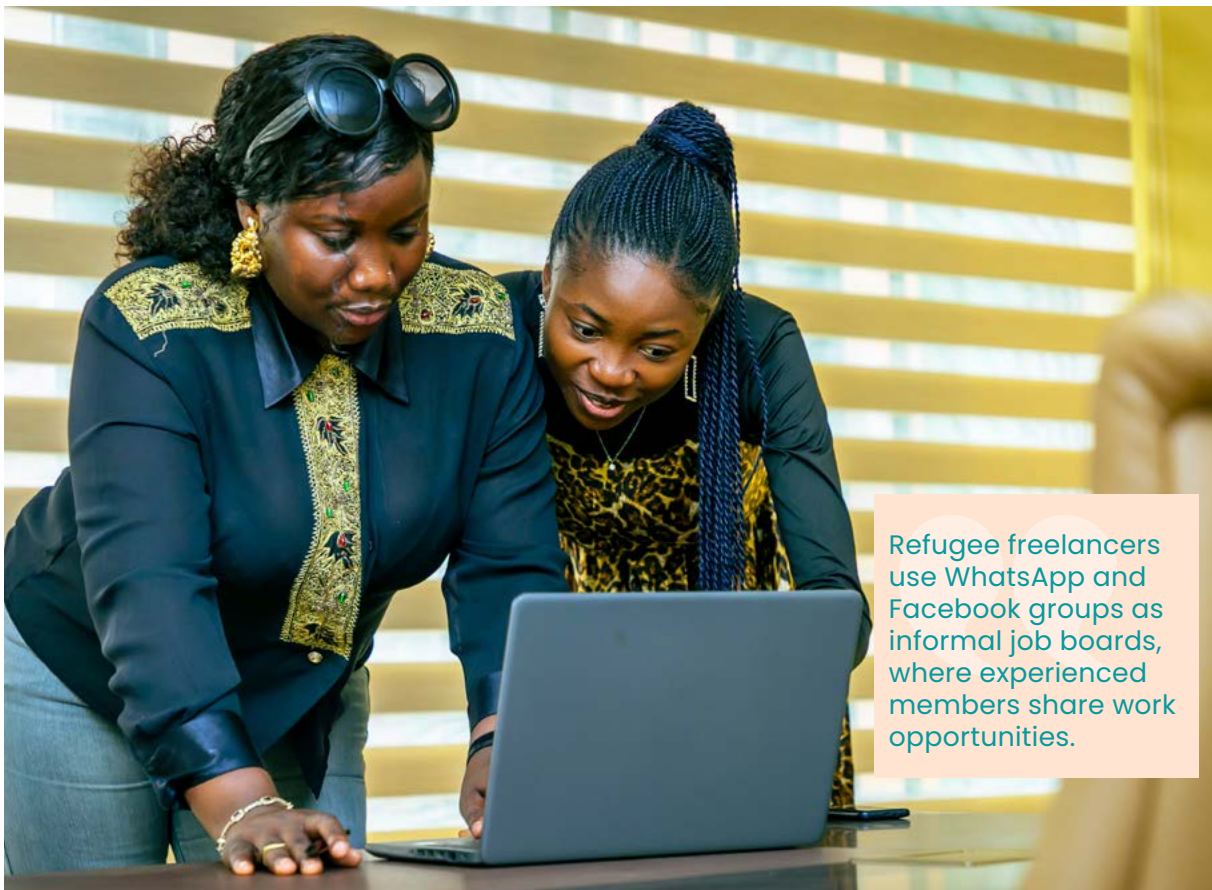
> Refugee freelancers use WhatsApp and Facebook groups as informal job boards, where experienced members share work opportunities.

Informal referrals risk non-payment and offer no income security or protection if workers can't meet client expectations.
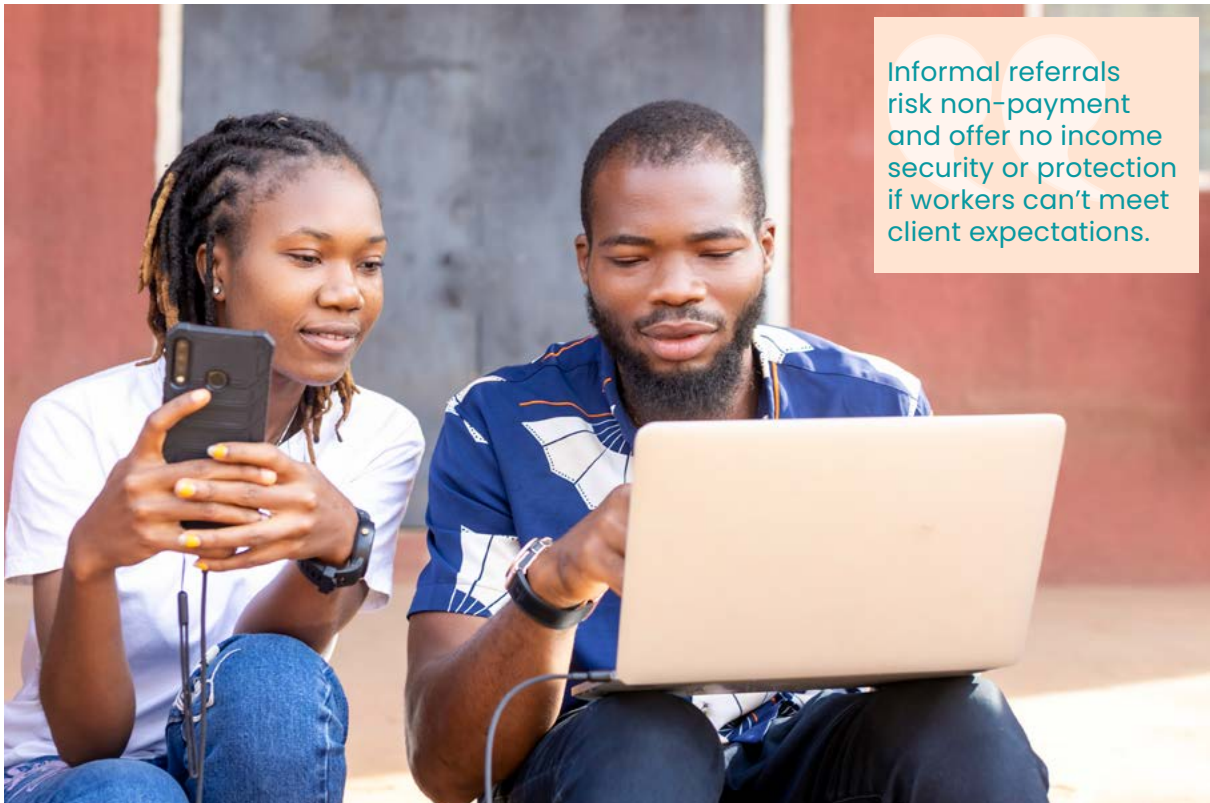
This informal system is typically accessible to refugees who have access to enabling conditions such as reliable electricity and Internet connection, specifically during their work hours, and possess an appropriate device like a personal laptop. This informal network is particularly advantageous for less experienced refugees who might encounter difficulties securing work directly through formal freelancing platforms because of lack of appropriate documentation, a history of projects and ratings on online platforms that clients use to assess proposals from freelancers and in the case of Upwork, 'connects' to apply for jobs. It can serve as a vital stepping stone, enabling them to gain experience, develop skills, and eventually establish their own presence in the digital freelancing ecosystem.
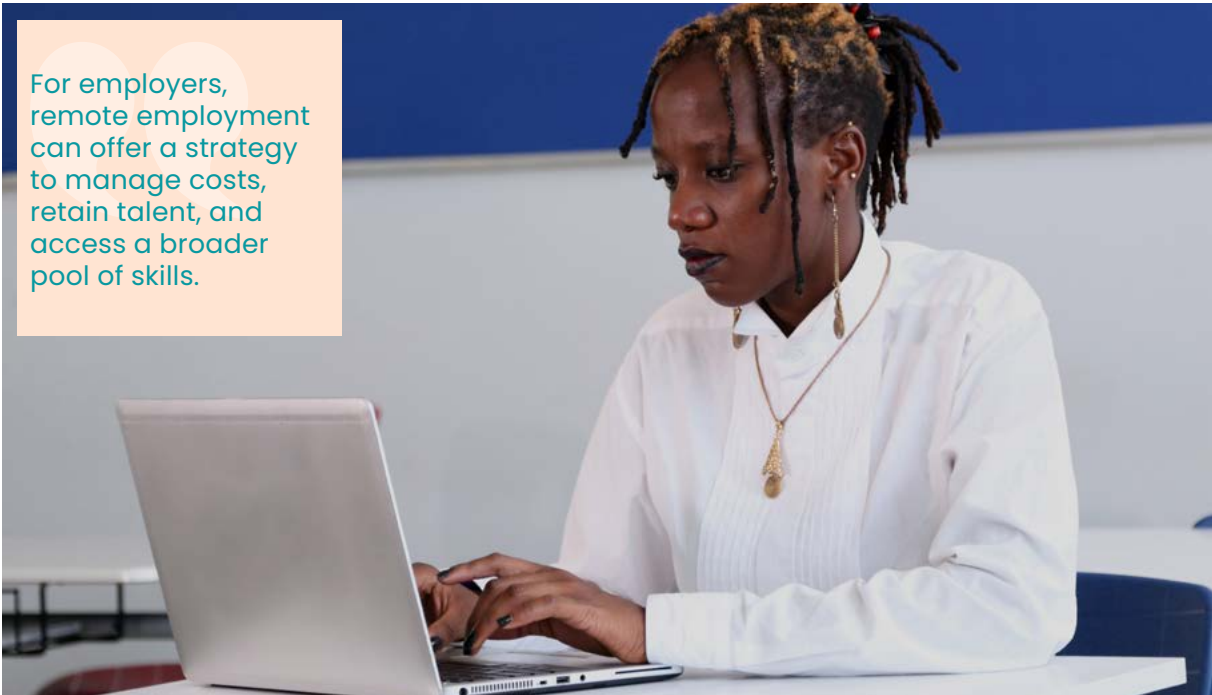
However, these informal networks are often unreliable and pose a challenge in providing sustainable income. While they offer vital opportunities, they also highlight the significant barriers many refugees face in accessing formal digital employment channels. Additionally, informal networks can pose risks for workers, particularly around payment security. Since referrals are informal, there is an increased risk of non-payment if, for example, a worker falls ill or is unable to meet quality standards. This lack of formal safeguards can make these opportunities precarious, with no guarantees of consistent income or fair treatment if circumstances prevent a worker from fully completing a project to client specifications.

LinkedIn is a platform increasingly utilized by refugees to find work and build networks. By creating professional profiles, refugees can showcase their skills and experiences to potential employers, connect with industry professionals, and access job opportunities tailored to their qualifications. Through LinkedIn's job search features and industry groups, refugees can actively engage in professional discussions and apply directly for positions, leveraging the platform to overcome barriers to traditional employment access.

3.2 Full-time remote employment

Remote employment is an avenue for refugees seeking stable income and professional growth opportunities. This pipeline, where employees work regularly for an organization from a distant location, has gained traction in recent years, especially following the COVID-19 pandemic, which accelerated the global shift toward remote work. In response, many countries, including those hosting large refugee populations, have begun reconsidering their labor laws to accommodate remote employment. For example, Türkiye, which hosts a substantial number of refugees primarily from Syria, introduced new legislation in March 2021 that includes provisions for remote work. This law applies to all workers in Türkiye, including refugees with work permits, and reflects a growing trend of adapting legal frameworks to support diverse employment arrangements, ultimately broadening access to work for remote employees, including refugees. For employers, remote employment can offer a strategy to manage costs, retain talent, and access a broader pool of skills. The ability to work across time zones can also allow employers to extend coverage hours and increase responsiveness. Employees, in turn, may benefit from increased flexibility in their work arrangements.

The potential advantages of remote employment for refugees are multi-faceted. It may provide a pathway to more stable income and the opportunity to build long-term professional relationships, potentially overcoming some geographical and legal barriers often faced in traditional employment settings. Many refugees face unique challenges that make remote work particularly appealing: some live in camps or remote settlements with limited access to local job markets, while others face discrimination or legal restrictions that make finding local work difficult. Additionally, some refugees reside far from urban centers, where most employment opportunities are concentrated, making commuting impractical or unaffordable. For those with caregiving responsibilities or large families, remote work provides the flexibility needed to balance work and family obligations.

> For employers, remote employment can offer a strategy to manage costs, retain talent, and access a broader pool of skills.

Unlike freelancing, which has been criticized for its precarious nature due to lack of social protection, unstable income, and unpaid time spent searching for work, full-time remote employment can offer some benefits typically associated with 'traditional' jobs. These may include more predictable income, social protection, and improved working conditions which align with decent work, as defined by the ILO.[47]

Decent work, according to the ILO, encompasses fair wages, workplace security, social protection for families, and better prospects for personal development and social integration. While these conditions are more commonly associated with traditional full-time work, remote employment has the potential to offer similar benefits in some cases. The nature of remote work, not requiring physical presence, makes it theoretically accessible to many, including refugees, regardless of location. However, it's important to note that practical barriers—such as restricted rights to work, internet access, technology skills, and language proficiency —may still limit access for some.

For employers, including companies, non-governmental organizations (NGOs), and other entities, particularly those in high-cost areas, hiring refugees remotely could provide access to a potentially loyal, underutilized talent pool, often at a competitive cost compared to local employees. This approach may also contribute to workforce diversity, which has been linked to improved overall organizational performance in some studies.

In an era of global competition for skilled workers, recruiting from underrepresented communities like refugees may provide employers with a strategic advantage. Some hiring organizations have reported that refugee employees often demonstrate a strong work ethic, possibly stemming from their experiences and appreciation for opportunities.[48] However, it's crucial to avoid generalizations and recognize the diverse skills, experiences, and motivations within refugee communities.

While remote employment offers promising opportunities, it is important to approach it realistically, acknowledging both its potential benefits and limitations in addressing the complex challenges faced by refugees in the global labor market. Many

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47   ILO, UNEP and IUCN, 'Decent Work in Nature-Based Solutions 2022' (ILO, UNEP and IUCN, 8 December 2022), https://www.ilo.org/publications/decent-work-nature-based-solutions-2022.

48   Kallick and Cyierra, 'Refugees as Employees: Good Retention, Strong Recruitment'.

Some live in camps or remote settlements with limited access to local job markets, while others face discrimination or legal restrictions that make finding local work difficult

Hiring refugees remotely could provide access to a potentially loyal, underutilized talent pool, often at a competitive cost compared to local employees

In an era of global competition for skilled workers, recruiting from underrepresented communities like refugees may provide employers with a strategic advantage

remote roles still require employees to be located in the same country as their employers, often due to tax regulations, employment laws, or logistical preferences. Additionally, refugees must have the legal right to work in their host country to qualify for formal remote employment, further limiting access for those who do not reside in regions with free movement, such as the EU. As a result, remote employment may be challenging for refugees unless they are already situated within the employer's country or in regions with cross-border work arrangements. Although remote work has the potential to bridge some barriers, this limitation underscores the need for further adjustments in hiring policies and cross-border employment frameworks to make remote opportunities more accessible to refugees globally. Greater involvement of various types of employers, from private companies to NGOs and international organizations, can create a more diverse and inclusive remote employment landscape for refugees.

3.2.1 Employers' perspectives on hiring refugees remotely

Studies indicate that businesses are interested in employing more refugees, both from a corporate social responsibility (CSR) perspective and to help fill skilled vacancies. However, these organizations often require support to implement effective hiring practices.

> Companies willing but yet to hire refugees struggle to find qualified candidates and navigate recruitment processes.

A survey conducted in London, which did not specify whether it pertained to local or remote employment, provides insights that can be applied to remote work scenarios.[49] This survey included a total of 529 London business leaders and segmented the businesses into three categories by size: micro businesses (fewer than 10 employees), small- and medium-sized enterprises (SMEs with 10-249 employees), and large businesses (250+ employees). The primary motivation for hiring refugees was to support this population, followed by recognizing their work ethic and unique skills. Businesses also valued the diversity refugees bring to the workforce and their ability to meet customer demands.

However, companies who were willing to but had not yet hired refugees faced challenges, primarily in finding qualified candidates and navigating recruitment processes for individuals with refugee backgrounds. Notably, concerns were more about recruitment logistics than the refugees themselves. Large businesses, in particular, struggled to find suitably qualified refugee candidates.

49   London Chamber of Commerce and Industry, 'Employing Refugees: Measuring Business Attitudes in London' (London Chamber of Commerce and Industry, 2023), https://refugeeinvestments.org/wp-content/uploads/2023/06/Employing-refugees-measuring-business-attitudes-in-London.pdf.

The survey revealed a correlation between company size and likelihood of hiring refugees, with large businesses being the most likely and small businesses the least likely to employ refugees. Across all business sizes, there was a common need for more information on laws regarding hiring refugees and guidance on supporting refugee employees. Large companies specifically sought advice on managing a diverse workforce.

In a similar vein, research by Jusoor on potential employers in the US and UK showed keen interest in hiring refugees remotely.[50]   Interestingly, these potential employers weren't primarily motivated by altruism or CSR mandates. Instead, they viewed integrating refugee talent as a strategic business move, underpinned by ethical considerations. Jusoor's research emphasized meritocracy, with employers stressing the importance of recruiting based on skills and experience, regardless of refugee status. While some expressed reservations about potential challenges such as additional training or onboarding requirements, there was a consensus that they would be willing to make the initial investment if the candidate was the right fit. Similarly, some hesitated due to logistical concerns like human resources, payment procedures, data security, and legal compliance, but were open to viable solutions, particularly if an organization like Jusoor could serve as a "matchmaker" addressing these logistics and providing quality control.

However, recent trends show a shift in the remote work landscape. As of January 2024, remote job postings have dropped by 23% compared to the previous year, while the demand for remote roles has doubled.[51]   In the UK, only 9% of jobs are fully remote, yet these positions attract 18% of applicants,[52]   making remote work highly competitive. Companies that hire full-time remote workers tend to prefer senior professionals with many years of work experience, particularly previous remote work experience.

The reality for many companies, especially startups, is that hiring freelance talent or fractional workers for projects is often more beneficial and cost-effective than employing full-time team members. This has led to many large companies having 'hidden

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50   Jusoor, 'Remote Employment Pipeline for Refugee Talent - The Aya Project', 2024, https://www.jusoor.ngo/our-work/remote-employment-pipeline-for-refugee-talent-the-aya-project.

51   Linkedin, 'Global State of Remote and Hybrid Work', 2024.

52   Lindsay Kohler, 'Fully Remote Jobs Are Getting Harder To Find', Forbes, 2024, https://www.forbes.com/sites/lindsaykohler/2024/04/02/fully-remote-jobs-are-getting-harder-to-find/.

workforces' composed of extensive freelance teams. Refugees, who already face numerous disadvantages such as documentation and legal compliance issues, often struggle to find full-time remote work due to their frequent lack of work experience.

Given this complex landscape of remote employment opportunities for refugees, it's crucial to explore effective practices for both job seekers and employers. The next section will delve into strategies for finding remote employment opportunities and examine hiring practices that can bridge the gap between refugee talent and employer needs.

3.2.2 Pathways to remote employment

Remote employment offers a promising pathway for refugees seeking stable, formal work. However, accessing these opportunities is often hindered by the legal requirement of a right to work in their host country. The right to work grants refugees the ability to seek employment, start businesses, and participate in the labor market—entitlements enshrined in the 1951 Refugee Convention and its 1967 Protocol. Yet, in practice, this right varies widely across countries. While nations like Uganda and Colombia allow refugees broad access to employment without work permits, other countries impose significant restrictions, limiting refugees' access to certain sectors or complicating the permit process.
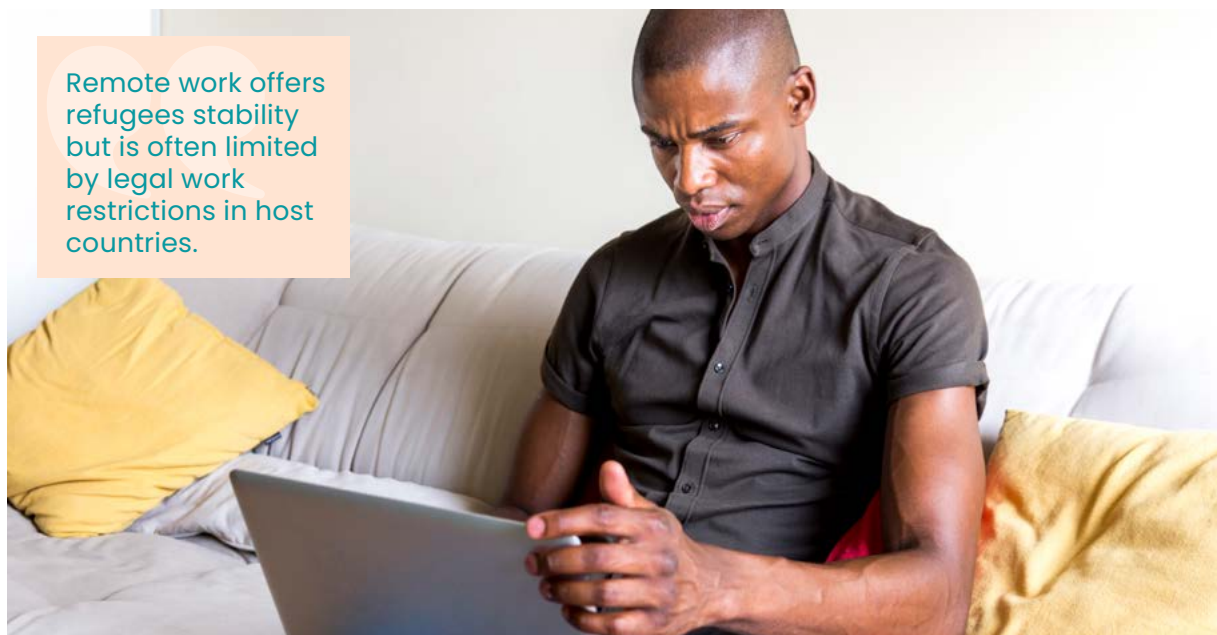
Remote work offers refugees stability but is often limited by legal work restrictions in host countries.

Remote roles, though potentially ideal for refugees, come with their own set of legal and regulatory challenges. In cases where employers want to hire refugees for full-time remote positions, work permit requirements still apply. For project-based contracts, the regulatory framework can be less defined, as remote work policies are still developing globally. Given these complexities, full-time remote employment is especially feasible for refugees who already hold a legal work permit in their country of residence.

Remote employment practices for refugees encompass various aspects of the employment process, from recruitment to payment systems. Two primary approaches to remote work for refugees have emerged: direct hiring and through hiring partnerships.

> Many remote job postings, despite being advertised as fully remote, have location restrictions. Refugees frequently discover during the application process that they are ineligible due to their location being outside the hiring entity's operating country or region. This discrepancy between job descriptions and actual requirements creates significant frustration and disappointment for refugee applicants.

The first approach is direct hiring, where refugees engage in normal job search processes, applying directly to companies for remote positions. This method allows refugees to seek employment opportunities independently, leveraging job boards, company websites, and professional networking platforms.

However, this is a complex process with numerous challenges.[53] Refugees typically begin their job search by utilizing various online platforms, including LinkedIn, Indeed, WeWorkRemotely, Remote.io, and job advertisements on social media sites like Twitter and Facebook. Among these options, LinkedIn is the most preferred and user-friendly platform for many refugee job seekers.

Once potential opportunities are identified, refugees apply for positions that align with their skills and experience, often focusing on roles advertised as remote. However, this is where they encounter their first major challenge. Many remote job postings, despite being advertised as fully remote, have location restrictions. Refugees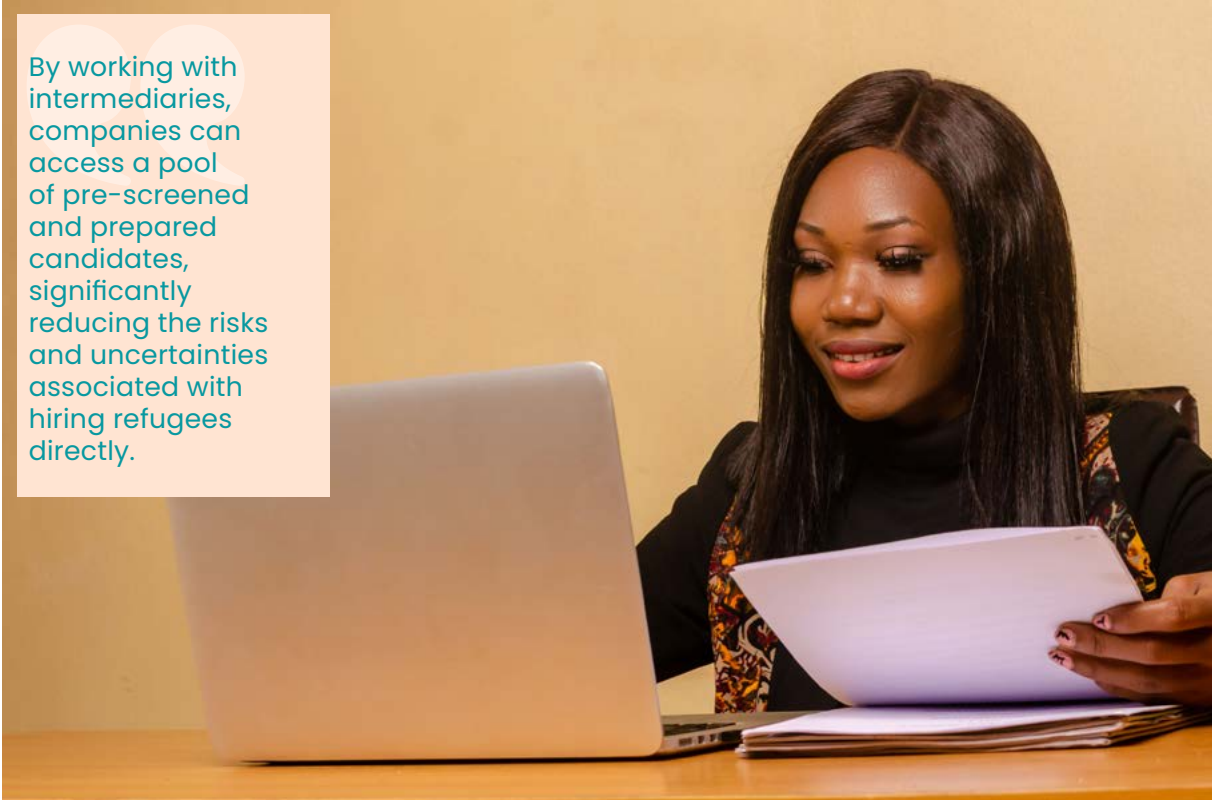 frequently discover during the application process that they are ineligible due to their location being outside the hiring entity's operating country or region. This discrepancy between job descriptions and actual requirements creates significant frustration and disappointment for refugee applicants.[54]

For those who successfully move forward in the hiring process, the next steps involve skill assessments and interviews. However, refugees often face difficulties in these stages. Many struggle with the lack of recognition for their informal learning and experiences, such as freelancing or self-education through platforms like YouTube and Coursera. Additionally, refugees frequently feel ill-prepared for interviews, particularly when faced with complex and specific questions in a foreign language. Our interviews with refugee workers in developing countries such as Kenya and Ethiopia shows that many of them also encounter discrimination during the interview process, with unfair assumptions made about their refugee identity or questioning of their commitment due to family responsibilities.

It's crucial to note that this approach of independently seeking remote work is primarily feasible for refugees who have the required documentation and work authorization in their host countries. Many refugees lack these essential documents, which significantly limits their ability to pursue remote work independently. Even for those who possess the necessary paperwork, challenges persist. Time zone differences can be particularly difficult, affecting work-life balance and communication with colleagues. Infrastructure challenges are common, with many refugees struggling to maintain reliable internet connectivity and access to necessary hardware like laptops or computers, which are crucial for remote work.

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53   Charles et al., 'Talent Has No Borders: Creating Connections for Refugees and Other Displaced People to Decent Digital Livelihoods'.

54   Lorraine Charles et al., 'Talent Has No Borders: Creating Connections for Refugees and Other Displaced People to Decent Digital Livelihoods' (Finn Church Aid & Na'amal, 2024).

> By working with intermediaries, companies can access a pool of pre-screened and prepared candidates, significantly reducing the risks and uncertainties associated with hiring refugees directly.

Given these persistent challenges, a second approach has gained traction: working through recruitment partnerships or intermediary organizations.[55] This method has proven particularly beneficial for both refugees seeking employment and companies looking to hire diverse talent.[56] Many companies have found it advantageous to partner with organizations that specialize in refugee employment, as these intermediaries bring expertise in navigating the complex landscape of hiring displaced individuals.

Some intermediaries, such as Jumpstart-Refugee Talent, play a crucial role in addressing the gaps between refugee talent and employer expectations. They can provide comprehensive support, including training programs that focus on both technical and soft skills, interview preparation for candidates, and introductions of prepared candidates to hiring companies for formal interview processes.

This partnership approach effectively addresses many of the key concerns expressed by potential employers. It helps mitigate the difficulty in finding qualified refugee employees and alleviates uncertainty about recruitment processes for individuals with refugee backgrounds. By working with intermediaries, companies can access a pool of pre-screened and prepared candidates, significantly reducing the risks and uncertainties associated with hiring refugees directly.

Another example of this intermediary approach has been piloted by Jusoor, an international NGO founded in 2011 by Syrian diaspora in the private sector. Jusoor has recently developed innovative programs to support the remote employment of Syrian refugee youth. Their

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55   Lorraine Charles, 'Remote Work Jobs for Refugees: How to Improve Lives with Livelihoods', Blog, 2024, https://remote.com/blog/remote-work-jobs-for-refugees.

56   London Chamber of Commerce and Industry, 'Employing Refugees: Measuring Business Attitudes in London'.

recent Tech Talent Pipeline initiative, a collaboration with TalPods, addresses the global shortage of software engineers while providing opportunities for Syrian refugee talent.[57] The program includes intensive training, real-world apprenticeships, and eventual placement in mid-senior software engineering roles, often resulting in doubled income for participants.

Through programs like these, intermediaries not only prepare refugees for employment but also facilitate their placement and provide ongoing support. This comprehensive approach helps mitigate the risks and challenges associated with hiring refugee talent remotely, increasing the likelihood of successful placements and contributing to the long-term career development of refugee professionals.

3.2.3 Hiring practices

The hiring practices for remote work for refugees have evolved to address the unique challenges faced by both employers and displaced individuals. Companies have developed innovative approaches to navigate the complex legal landscape and provide meaningful employment opportunities for refugees.[58]

One method is the use of an "employer of record" (EOR) model. This approach involves partnering with an entity that manages payroll and social security requirements in the refugee's host country. An EOR acts as a third-party organization that legally employs workers on behalf of another company, managing responsibilities such as payroll, taxes, benefits, and ensuring compliance with local labor laws. This structure enables companies to hire talent from various regions without needing to establish a legal entity in each location, streamlining the international hiring process.

Remote, is an global Employer of Record and HR platform that has developed a dedicated program called Remote for Refugees.[59] This initiative is specifically designed to facilitate the hiring of refugees in remote roles, addressing many of the challenges that both refugees and employers face in the hiring process. Remote's program serves as a bridge, connecting skilled refugee talent with companies seeking to diversify their workforce and access a broader talent pool.

Intermediaries not only prepare refugees for employment but also facilitate their placement and provide ongoing support.

Companies have developed innovative approaches to navigate the complex legal landscape and provide meaningful employment opportunities for refugees.

An EOR acts as a third-party organization that legally employs workers on behalf of another company, managing responsibilities such as payroll, taxes, benefits, and ensuring compliance with local labor laws.

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57   Jusoor, 'Introducing Tech Opportunities for Syrian Youth "TalPods-Jusoor Tech Talent Pipeline"', 2023, https://www.jusoor.ngo/news/introducing-tech-opportunities-for-syrian-youth-talpods-jusoor-tech-talent-pipeline.

58   Charles et al., 'Talent Has No Borders: Creating Connections for Refugees and Other Displaced People to Decent Digital Livelihoods'.

59   Job van der Voort, 'Announcing Remote for Refugees', Blog, 2021, https://remote.com/blog/remote-for-refugees.

> The types of contracts offered to refugee remote workers vary, but contractor or consultant agreements are more prevalent than full-time employment contracts with benefits.

Another prevalent approach is hiring refugees as independent contractors or consultants. This method provides more flexibility and can bypass some of the legal complexities associated with traditional employment models. For instance, some companies have implemented systems where refugees invoice the company directly for their services. This contractor model is particularly common in the digital economy, where project-based or freelance work is already widespread. Concat, a company registered in the UK that hires refugees in Lebanon, exemplifies this approach. Founded in 2020 as the first refugee and female-run design and development company in the Middle East, Concat employs refugees as full-time remote workers in the tech sector. However, it should be noted that this method comes with the risk of misclassification. Employers can potentially be liable for taxes in various jurisdictions if they incorrectly classify a worker as a contractor when, in effect, they are functioning as a full-time employee.[60]

The types of contracts offered to refugee remote workers vary, but contractor or consultant agreements are more prevalent than full-time employment contracts with benefits. However, it is important to note that some companies strive to provide fair treatment and additional benefits even within the contractor model.

Payment systems for remote refugee workers require careful consideration and often innovative solutions. Companies must navigate challenges such as disparities in cost of living between host and origin countries, fluctuating currency exchange rates, and lack of access to traditional banking services among refugee populations. To address these issues, alternative payment methods have been employed. Digital platforms like Wise

60   John Lee, 'Navigating Independent Contractor Misclassification Across Borders: A Comprehensive Guide', 27 April 2023, https://wfa.team/blog/navigating-independent-contractor-misclassification-across-borders-a-comprehensive-guide/.

are increasingly used to facilitate international payments. There are multiple fintech solutions that have emerged such as Pawa Pay and Kutana Pay in Africa, which pays into digital wallets. The use of cryptocurrency as a payment method has also been explored, particularly in regions with unstable banking systems or where refugees face barriers to accessing traditional financial services. While cryptocurrency offers a potential workaround to these financial barriers, in most cases, it is not a feasible solution because refugees often lack the ability to cash out crypto into local currency. Without access to local exchanges or options to convert cryptocurrency into usable funds, this payment method remains largely impractical for everyday needs.

> Digital entrepreneurship empowers refugees to be their own bosses, leverage their unique skills and experiences, and potentially create employment opportunities for others in their communities.

Some employers address infrastructure challenges such as unreliable internet connectivity or lack of access to necessary hardware like laptops,by providing financial assistance for better internet access or supplying the required equipment.

3.3 Digital entrepreneurship

There is no universally agreed-upon definition of digital entrepreneurship, but it is commonly understood to refer to the creation of new business opportunities through information and communication technologies (ICTs), including the internet, mobile technology, social computing, and digital platforms. This approach enables entrepreneurs to leverage digital tools to reach broader markets, innovate products and services, and streamline operations.[61] For refugees, digital entrepreneurship is seen as a promising pathway for refugees to achieve economic and social integration in their host countries. It encompasses a broad spectrum of activities such as e-commerce ventures, providing digital services, and developing innovative digital products. Some of these activities overlap with those found in digital freelancing, such as individual digital service provision. For the purposes of this study, we define digital entrepreneurs as business owners who sell products—whether digital or tangible—or manage teams that provide digital services, rather than engaging in individual freelancing work. Digital entrepreneurship empowers refugees to be their own bosses, leverage their unique skills and experiences, and potentially create employment opportunities for others in their communities. However, this pipeline requires a strong understanding of business principles, access to capital, and the ability to navigate complex legal and regulatory frameworks.

Refugees entering digital entrepreneurship encounter a wide spectrum of opportunities, from basic to advanced levels. At the entry-level, they can sell products on social media platforms or through simple e-commerce websites, requiring minimal technical skills and capital investment. This can then expand into managing medium size business. At the highest level, refugees may innovate with digital products, establish tech startups, or manage complex e-commerce

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61   Elizabeth Davidson and Emmanuelle Vaast, 'Digital Entrepreneurship and Its Sociomaterial Enactment', in 2010 43rd Hawaii International Conference on System Sciences, 2010, 1–10, doi:10.1109/HICSS.2010.150.

operations with global reach. This diverse range of opportunities allows refugees to enter digital entrepreneurship at a level matching their current abilities and resources, with the potential to scale up their businesses over time.

There are numerous examples of refugees successfully engaging in digital entrepreneurship across the globe. In Sweden, female refugees have used digital tools to start businesses and facilitate their integration into the labour market.[62] In Tanzania, refugees have leveraged social media platforms to sell products and services. And in Egypt, digital entrepreneurship has shown potential to help refugees overcome regulatory, financial, and social barriers to running small businesses.[63]

3.3.1 Pathways to digital entrepreneurship: E-commerce

Digital entrepreneurship activities can be broadly categorized into two main approaches: e-commerce platforms and social media-based businesses. E-commerce platforms provide refugees with opportunities to sell products on established online marketplaces or create their own digital storefronts. Social media and messaging apps offer informal yet effective channels for refugees to market their products and services directly to customers.

E-commerce platforms offer various opportunities for economic empowerment and integration.[64] These platforms enable home-based businesses, which are particularly beneficial for refugee women who may face cultural or practical barriers to traditional employment. They also allow refugee entrepreneurs to showcase their products and skills to a global audience, bypassing some of the geographic and legal constraints they might face in local markets.

Refugees participate in e-commerce through several distinct approaches and platforms. Specialized e-commerce initiatives designed specifically to support refugee artisans play a crucial role. MADE51, a global brand and UNHCR initiative, facilitates access to international markets for refugee-made handcrafted products. It collaborates with local organizations and design studios to develop unique, high-quality products that reflect the artisans cultural heritage and skills. These items, including jewelry, home decor, accessories, and textiles, are sold through online platforms, retail stores, and pop-up shops.

62   Ghazal Zalkat, 'Towards Digital Entrepreneurship: Opportunities and Challenges for Female Refugee Entrepreneurs in Sweden' (Routledge, 2024), https://urn.kb.se/resolve?urn=urn:nbn:se:hh:diva-52926.

63   Ghazal Zalkat, 'Towards Digital Entrepreneurship: Opportunities and Challenges for Female Refugee Entrepreneurs in Sweden' (Routledge, 2024), https://urn.kb.se/resolve?urn=urn:nbn:se:hh:diva-52926.

64   Charles et al., 'Talent Has No Borders: Creating Connections for Refugees and Other Displaced People to Decent Digital Livelihoods'.

Similarly, platforms like Mikono, known as the Refugee Craft Shop, initiated by Jesuit Refugee Service (JRS), focus on promoting the economic inclusion of refugees in global value chains. Mikono identifies refugees with artisanal skills, assists them in forming artisan groups, and connects these groups with fair trade buyers worldwide.

Case study: IconnectKenya empowering refugee entrepreneurs

IconnectKenya (ICOKE) is an innovative social enterprise based in Kakuma Refugee Camp, Kenya, dedicated to empowering marginalized entrepreneurs and communities through digital solutions and sustainable business practices by connecting refugee and marginalized community brands with local and global markets. With a focus on refugees, women, and youth, ICOKE aims to bridge the gap between these underserved groups and the wider market, both locally and globally.

Their vision is to improve the economic status of artisans, creatives, and designers by promoting self-reliance and social cohesion. Their slogan, "rebrand, reposition and resell," encapsulates their approach to helping these entrepreneurs transform their businesses and reach new audiences.

Despite possessing valuable skills such as dressmaking, basketry, crocheting, and beadwork, many women and youth in these communities struggle to access wider markets due to economic limitations, lack of marketing skills, and limited access to marketing platforms.

To address these challenges, ICOKE offers a range of services. These include Social Media Management Training, helping businesses leverage social media tools for marketing; an E-Commerce Platform called ICOKE DUKA, which allows community partners to sell their products to a broader market; and Content and Brand Management services to establish a strong online presence for businesses.

ICOKE operates through three main models:

ICOKE DUKA: An e-commerce platform selling products made by refugee and host communities in Kenya. It focuses on environmentally conscious products made from plant-based fibers, promoting the principles of reusing, recycling, and reducing.

ICOKE HUB: A talent nurturing center for youth in Kakuma, focusing on content creation to support Kenyan brands. It provides opportunities in web development, social media management, graphic design, and digital media publications.

ICOKE Story Zetu: A platform featuring stories of successful Kenyan brands and entrepreneurs, available through podcasts, YouTube, and blogs.

Beyond these specialized platforms, refugees can access digital entrepreneurship through various mainstream channels, including popular e-commerce platforms and online marketplaces. Refugees can sell handmade products on platforms like Etsy or set up their own online stores using services like Shopify. These platforms offer a global reach and the flexibility to operate from various locations, which can be particularly beneficial for refugees.

> Even outside the refugee context, e-commerce platforms have limited reach in rural areas where potential entrepreneurs may lack access to necessary hardware, infrastructure and skills.

Many refugees' digital entrepreneurial activities operate in the informal sector. Some impactful e-commerce platforms have recognized this and expanded their services accordingly. For example, Jumia and MaxAB in Egypt, and Sky.Garden and Mookh in Kenya, have extended their reach into the informal grocery market.[65] These platforms help businesses, including those run by refugees, manage their operations effectively while allowing them to track stocks and transactions, thus bridging the gap between informal and formal economies.

Quality is paramount in the competitive global online market. E-commerce platforms supporting refugees often implement rigorous vetting processes and provide training to ensure that refugee artisans can meet high standards and thrive in the digital marketplace. This focus on quality helps build trust with consumers and creates a sustainable model for refugee participation in e-commerce.

However, significant challenges persist. Only a few e-commerce platforms show awareness of the specific challenges refugees face in conducting business online. These challenges include their often rural and marginalized locations, such as refugee camps, connectivity problems, mobility restrictions, and frequent limitations on the right to operate a business. Even outside the refugee context, e-commerce platforms have limited reach in rural areas where potential entrepreneurs may lack access to necessary hardware, infrastructure and skills. Furthermore, logistical challenges in shipping items add another layer of difficulty for refugees aiming to participate in e-commerce. For those in remote or rural locations, such as refugee camps, limited transportation options and high shipping costs can make fulfilling orders challenging and costly. Additionally, cross-border regulations and customs procedures can complicate the process of delivering goods to international customers. These logistical hurdles further restrict refugees' ability to conduct online business successfully, underscoring the need for targeted support from e-commerce platforms and policy adjustments to make participation more feasible.

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65   Hackl, 'Towards Decent Work for Young Refugees and Host Communities in the Digital Platform Economy in Africa: Kenya, Uganda, Egypt'.

An exception to this limited rural reach is found in agricultural platforms and ICT-related initiatives in Uganda, which support smallholder farmers using low-tech ICT infrastructure to maximize inclusivity.[66] This approach could serve as a model for expanding e-commerce opportunities to refugees in more remote or underserved areas.

Supply chain management, particularly for refugees in remote locations, can pose significant hurdles. Additionally, many refugees lack the financial resources or savings mindset necessary for business expansion, highlighting the need for financial literacy training and entrepreneurship education alongside e-commerce opportunities.

Some organizations, like Indego Africa, take a holistic approach by offering a range of training programs, including vocational training in traditional craft techniques, preparing refugees for employment in cooperatives or self-employment. This comprehensive support combines skill development with market access, enhancing the sustainability of refugee e-commerce ventures.

Refugees have increasingly turned to social media platforms and messaging apps like WhatsApp, Facebook and Instagram to run informal businesses, leveraging these digital tools to overcome traditional barriers to entrepreneurship. These platforms offer accessible and cost-effective means for refugees to market their products and services, showcase their products and reach potential customers , and manage their operations.[67] WhatsApp, in particular, is a crucial tool for refugee businesses due to its widespread use and versatility.[68] Refugees utilize WhatsApp groups to create virtual marketplaces where they can advertise their products, negotiate prices, and coordinate deliveries. These groups often serve specific refugee communities or focus on particular product categories. Syrian refugee women in Jordan have used Facebook to sell homemade food and handicrafts,[69] while in Lebanon, Syrian refugees have established WhatsApp groups to sell and trade goods within their communities, creating informal economic networks that operate outside traditional

Many refugees lack the financial resources or savings mindset necessary for business expansion, highlighting the need for financial literacy training and entrepreneurship education alongside e-commerce opportunities.

Refugees utilize WhatsApp groups to create virtual marketplaces where they can advertise their products, negotiate prices, and coordinate deliveries.

These informal digital networks have allowed refugees to build local customer bases, but expanding to broader markets remains challenging.

66   Ibid.
67   Zalkat, 'Towards Digital Entrepreneurship'.
68   IEMed, 'Could Digital Transition Be the Answer to Sustainable Refugee-Run Businesses?'
69   Alexander Betts, Naohiko Omata, and Louise Bloom, 'Thrive or Survive? Explaining Variation in Economic Outcomes for Refugees', Journal on Migration and Human Security 5, no. 4 (1 December 2017): 716–43, doi:10.1177/233150241700500401.

market structures. These informal digital networks have allowed refugees to build local customer bases, but expanding to broader markets remains challenging. Research highlights that, while community networks support refugee businesses, legal, financial, and logistical barriers often limit their ability to scale beyond local markets.[70]

The informal nature of these businesses allows refugees to navigate some of the legal and financial barriers they might face in formal employment or traditional business settings. For many refugees who lack official work permits or face restrictions on formal employment, these digital platforms provide a lifeline for economic survival and self-reliance.

Moreover, these digital platforms enable refugees to maintain transnational business connections. Refugees often use social media and messaging apps to source products from their home countries or other refugee communities, creating complex supply chains that span multiple countries. This transnational aspect of refugee entrepreneurship highlights the innovative ways in which displaced populations use digital tools to overcome geographical constraints.[71]

3.3.2 Supporting digital entrepreneurship

Various initiatives and policies have been implemented to support refugee digital entrepreneurship, addressing both enabling conditions and employability factors. These initiatives vary significantly, reflecting the diverse spectrum of entrepreneurial activities that refugees may engage in. At the most basic level, programs focus on providing access to smartphones and basic digital literacy training, enabling refugees to start simple online businesses through social media platforms.[72] This foundational support is crucial in empowering refugees to take their first steps into the digital economy.

More advanced initiatives offer comprehensive support, including advanced technical training, mentorship, access to capital, and connections to global markets.[73] Partnerships with entrepreneurship support organizations and intermediaries active in the field are particularly valuable. These could include collaborations with accelerators, incubators, membership networks, co-working spaces, and award/prize programs.[74] Such partnerships provide refugees with valuable resources, networking opportunities, and visibility for their ventures.

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70   Betts, Omata, and Bloom, 'Thrive or Survive?'

71   Suzana Brown, Deepak Saxena, and P.J. Wall, 'The Role of Information and Communications Technology in Refugee Entrepreneurship: A Critical Realist Case Study', Electronic Journal of Information Systems in Developing Countries 88 (1 June 2021): 1–20, doi:10.1002/isd2.12195.

72   FasterCapital, 'Unlocking Opportunities: The Rise of Refugee Entrepreneurship', FasterCapital, 2024, https://fastercapital.com/content/Unlocking-Opportunities--The-Rise-of-Refugee-Entrepreneurship.html.

73   Berivan Elis, 'Global Roadmap for Refugee Entrepreneurship' (UNHCR, 2022), https://www.unhcr.org/uk/media/global-roadmap-refugee-entrepreneurship.

74   Ibid.

Case study: Empowering indigenous refugee artisans through E-commerce in Brazil

The e-commerce training program in Brazil, developed by UNHCR in collaboration with the Jesuit Service for Migrants and Refugees (SJMR) and other partners, is an innovative initiative designed to empower displaced Indigenous artisans and help them adapt to the digital marketplace.75 This program aims to equip Indigenous refugees with the digital skills necessary to expand their businesses and achieve sustainable livelihoods.

The program was created in response to the challenges faced by over 7,000 Indigenous people who have fled from Venezuela to Brazil since 2014. While many of these displaced artisans possess exceptional craftsmanship skills, they struggle to sell their creations due to geographical isolation and limited access to markets. The e-commerce training curriculum seeks to bridge this gap by providing participants with the tools and knowledge needed to effectively showcase and market their products online.

The pilot project involved 19 participants from various Indigenous groups. The curriculum was designed with input from the participants themselves, ensuring that it addressed their specific needs and aspirations. The training covered a wide range of topics, including financial literacy, data-protection law, digital photography, corporate marketing, and social media strategies. The training not only focused on technical skills but also emphasized storytelling, encouraging participants to explore how their products reflect and celebrate their cultural heritage.

Some high-end programs provide incubation and acceleration services for refugee-led tech startups, offering specialized resources and expertise to help scale innovative digital ventures. Tern (The Entrepreneurial Refugee Network C.I.C.), a social enterprise and nonprofit registered in the UK, supports refugee entrepreneurs through mentorship and training. It builds a networking community and provides one-on-one support from business experts. ANQA is an example of entrepreneurial support provided by Tern to help refugee entrepreneurs expand their businesses online.

By implementing diverse and tailored support mechanisms, a supportive environment can be created that enables refugees to thrive as digital entrepreneurs. This not only contributes to their own economic stability but also to that of their host communities, fostering integration and economic growth.

3.4 Content creation through social media platforms

Increasingly, refugees have found monetization channels through content creation on social media. By sharing their experiences, skills, or cultural knowledge, some refugees have been able to build audiences and generate income through various social media platforms. This digital phenomenon involves producing and distributing various forms of content across platforms like YouTube, Instagram, TikTok, and Facebook. Content creators develop text, images, videos, and live streams, often focusing on specific niches to engage and grow their audience.

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75   UNHCR, 'Weaving Indigenous Worldviews into Digital Livelihoods', UNHCR Innovation Service, 9 August 2023, https://medium.com/unhcr-innovation-service/weaving-indigenous-worldviews-into-digital-livelihoods-872dea86252d.

3.4.1 Social media as a source of income generation

The proliferation of social media has democratized content creation, offering diverse monetization avenues.[76] Content creators can now tap into various revenue streams, including platform-specific advertising programs like YouTube's AdSense, where earnings are tied to view counts and engagement levels.[77] The rise of influencer marketing has paved the way for lucrative sponsored content deals, with brands collaborating with creators for product promotions and endorsements.[78] Additionally, affiliate marketing enables creators to earn commissions through strategic product promotion.

Subscription-based models, facilitated by platforms such as Patreon, have introduced a steady income stream through exclusive content offerings. The advent of live streaming has further diversified monetization options, allowing for real-time monetary contributions from viewers.[79]

Case study: Congolese Refugees' YouTube success in Nairobi

Congolese refugees have found innovative ways to generate income through social media. For example, the Kanyamukwengo Comedian YouTube[80] channel, run by Congolese refugees in Nairobi, Kenya, has garnered nearly 50,000 subscribers and over 5 million views. This channel demonstrates the multifaceted approach refugees take to monetization in the digital space.

The channel likely earns revenue through YouTube's Partner Program, which includes ad revenue, channel memberships, and Super Chat features. However, its impact extends beyond online earnings. The channel's popularity has created offline income opportunities, with community members hiring the channel's actors to perform at events such as weddings. This showcases how an online presence can translate into real-world economic benefits.

Furthermore, the success of the Kanyamukwengo Comedian channel has enabled its creators to develop auxiliary businesses. They offer training to aspiring YouTube influencers, provide video editing services to both refugees and locals, and rent out equipment used for video production. This diversification of income streams illustrates how refugees leverage their digital skills and popularity to create a broader economic ecosystem.

76   Tibor János Karlovitz, 'The Democratization of Technology – and Its Limitation', in Managing Customer Experiences in an Omnichannel World: Melody of Online and Offline Environments in the Customer Journey, ed. Taşkin Dirsehan (Emerald Publishing Limited, 2020), 13–25, doi:10.1108/978-1-80043-388-520201004.

77   YouTube, 'YouTube Partner Program Overview & Eligibility - Computer - YouTube Help', accessed 25 July 2024, https://support.google.com/youtube/answer/72851.

78   Fine Leung et al., 'Influencer Marketing Effectiveness', Journal of Marketing 86 (10 May 2022), doi:10.1177/00222429221102889.

79   Zhicong Lu et al., 'You Watch, You Give, and You Engage: A Study of Live Streaming Practices in China', in Proceedings of the 2018 CHI Conference on Human Factors in Computing Systems, CHI '18 (New York, NY, USA: Association for Computing Machinery, 2018), 1–13, doi:10.1145/3173574.3174040.

80   Ghislain Bahati, 'Forging New Lives: Congolese Refugees as Digital Creators', 2023, https://www.qeh.ox.ac.uk/blog/forging-new-lives-congolese-refugees-digital-creators.
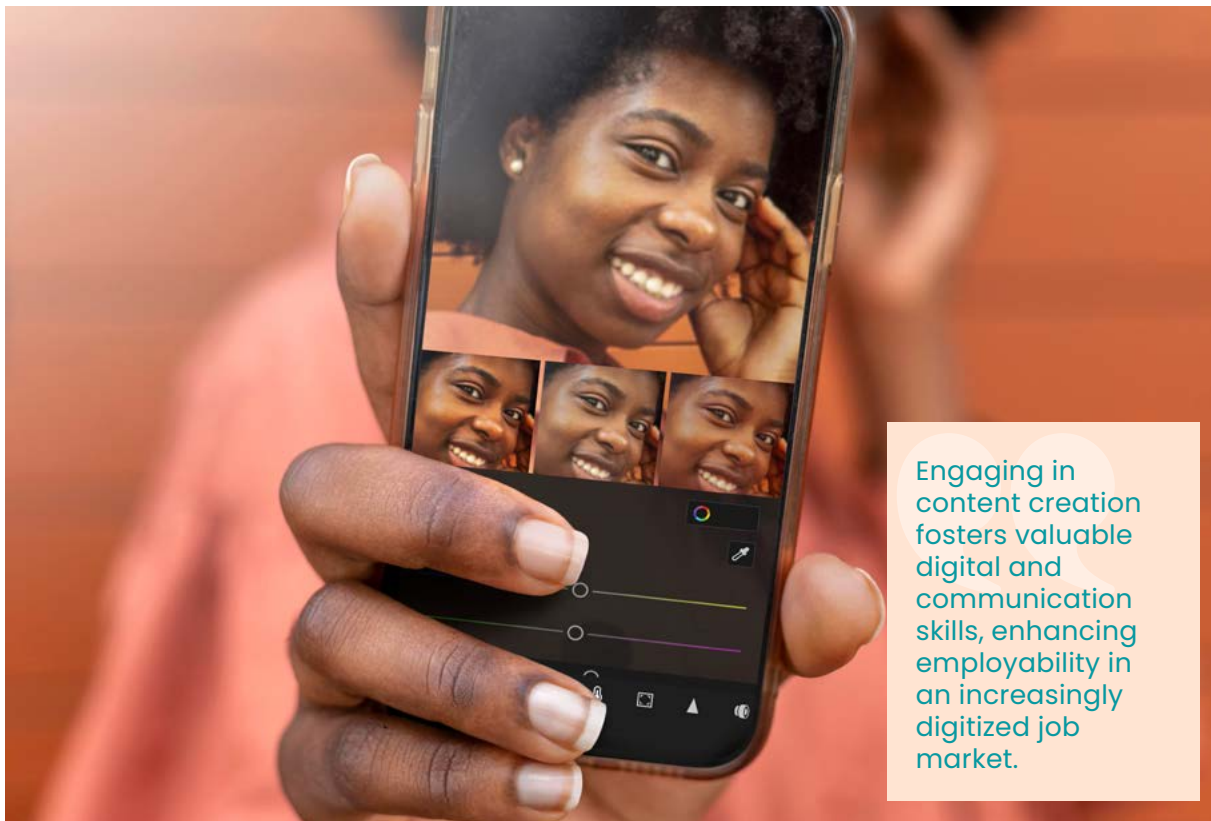
> Engaging in content creation fosters valuable digital and communication skills, enhancing employability in an increasingly digitized job market.

For refugees, social media content creation presents a unique set of opportunities. The widespread availability of smartphones and internet access among refugee populations lowers the entry barrier for content creation.[81] The inherent flexibility of this digital work aligns well with the diverse living situations many refugees experience. Moreover, engaging in content creation fosters valuable digital and communication skills, enhancing employability in an increasingly digitized job market.[82]

Beyond financial benefits, social media platforms empower refugees to share their narratives, fostering cultural understanding and broadening perspectives.[83] These platforms also serve as a conduit for community building, enabling refugees to forge connections with others in similar circumstances and create supportive networks. The ability to diversify income across various platforms and monetization methods provides an added layer of financial opportunity for refugee content creators, opening doors to economic participation that may have previously been closed.

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81 Rianne Dekker et al., 'Smart Refugees: How Syrian Asylum Migrants Use Social Media Information in Migration Decision-Making', Social Media + Society 4, no. 1 (1 January 2018): 2056305118764439, doi:10.1177/2056305118764439.

82 Marie Godin and Giorgia Doná, '"Refugee Voices," New Social Media and Politics of Representation: Young Congolese in the Diaspora and Beyond', Refuge: Canada's Journal on Refugees 32, no. 1 (6 May 2016): 60–71, doi:10.25071/1920-7336.40384.

83 Amanda Alencar, 'Refugee Integration and Social Media: A Local and Experiential Perspective', Information, Communication & Society 21, no. 11 (2 November 2018): 1588–1603, doi:10.1080/1369118X.2017.1340500.

3.4.2 Challenges in social media income generation

The reality of generating income through social media content creation comes with significant challenges. The social media landscape, as part of the broader internet economy, is increasingly saturated, making it difficult for new creators to stand out amidst the noise.[84] This digital space, encompassing platforms like Instagram, YouTube, and TikTok, has become highly competitive, with established influencers and high content volumes often overshadowing newcomers. Success often demands consistent, high-quality content production, which can be time-consuming and resource-intensive.[85]

Platform algorithms frequently change, affecting content visibility and reach, which can dramatically impact a creator's audience engagement and income. Many platforms impose monetization thresholds, requiring creators to attain a minimum follower count or view count before they can start earning.[86] As a result, income from content creation can be unpredictable and unstable, varying greatly from month to month.

For refugee content creators, these challenges are often compounded by additional barriers. Language proficiency may limit their potential audience reach. Limited access to high-quality equipment or reliable internet connections can impact content quality.[87] Moreover, the precarious legal status of some refugees may complicate financial transactions and contractual agreements with brands or platforms.[88]

The pressure to maintain an online persona and constantly engage with followers can also lead to burnout and mental health issues among content creators.[89] This is particularly concerning for refugee creators who may already be dealing with trauma or stress from their displacement experiences.

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84   Crystal Abidin, 'Somewhere between Here and There: Negotiating Researcher Visibility in a Digital Ethnography of the Influencer Industry', Journal of Digital Social Research 2, no. 1 (17 February 2020): 56–76, doi:10.33621/jdsr.v2i1.20.

85   Erin Duffy, (Not) Getting Paid to Do What You Love (Online edn: Yale University Press, 2018), https://doi.org/10.12987/yale/9780300218176.001.0001.

86   Kelley Cotter, 'Playing the Visibility Game: How Digital Influencers and Algorithms Negotiate Influence on Instagram', New Media & Society 21, no. 4 (1 April 2019): 895–913, doi:10.1177/1461444818815684.

87   Katja Kaufmann, 'Navigating a New Life: Syrian Refugees and Their Smartphones in Vienna', Information, Communication & Society 21, no. 6 (3 June 2018): 882–98, doi:10.1080/1369118X.2018.1437205.

88   Dekker et al., 'Smart Refugees'.

89   Crystal Abidin and Megan Lindsay Brown, Microcelebrity around the Globe: Approaches to Cultures of Internet Fame (Emerald Publishing Limited, 2018).

Case study: Experiences of Kenyan refugee content creators

In Kenya, a small group of refugee content creators is exploring the potential of social media platforms as a means of income generation. These creators primarily focus on TikTok, with some branching out to YouTube, Facebook, and Instagram. They chose TikTok due to its accessibility, short-form content format, and potential for rapid audience growth. One creator, for instance, concentrates on TikTok Live, where creators can receive monetary rewards through virtual gifts from viewers. Another splits her efforts between TikTok and YouTube, while a third, as part of a group called "The Kamp," uses multiple platforms to share stories about refugee experiences.

The journey into content creation often began with limited knowledge of its income potential. One creator learned about it through a friend who was a TikTok content creator and through digital financing classes conducted by an international organization. Another's initial understanding of social media was limited to a platform used for posting "cute videos" until a friend introduced him to the concept of artists using creative content. The group started their channel without realizing they could earn money, initially aiming to build a large fan base that could attract donors to their initiatives.

These creators face significant challenges in their pursuit of digital income. A major obstacle is the lack of proper equipment. They primarily rely on smartphones, which limits the quality and types of content they can produce. One mentions that if her phone gets damaged or lost, no content creation can be carried out, especially for TikTok lives where fans give monetary rewards. The group struggles with the costs incurred when shooting content and have started a small foodstuffs business to finance their content creation.

Perhaps the most significant barrier these creators face is access to financial services. Platforms like TikTok require a PayPal account linked to a local bank account or M-Pesa, which is difficult for refugees to acquire without a Kenyan identification card, Kenya Revenue Authority (KRA) pin (tax registration number), school permit, or work permit. One creator mentions that the solution to this is entrusting a Kenyan with the funds received via the TikTok account, hoping they are trustworthy.

Legal and regulatory issues compound these challenges. The lack of a Kenyan Identification card limits their options for extra income and prevents access to KRA services. The group has faced music copyright issues, which require payment for the copyright before using it as part of their content.

Despite these obstacles, the creators see potential in their digital endeavors. They view content creation as an opportunity for skill development, particularly in areas like video editing, understanding social media algorithms, and production techniques. One expresses interest in learning about scripting, directing, and camera skills to improve their storytelling about refugee experiences.

While current earnings may be limited, these creators see the potential for growth. One mentions picking up performing gigs to acquire extra income, while another has experienced monetary rewards through TikTok live but cannot access the earnings due to lack of a PayPal account.

These refugee content creators suggest several improvements that could support their efforts. They call for easier monetization procedures and requirements, funding opportunities for equipment and promotion, and recognition from organizations like UNHCR for potential funding and technical assistance. They also express a desire for training in various aspects of content creation and production.

3.4.3 Supporting refugee's social media income generation

Compared to other digital employment pipelines, support for refugees generating income through content creation on social media has been relatively limited. These are some of the possible reasons for this limitation.

Content creation on social media is not widely recognized or commonly accepted as a sustainable income source, especially within the context of refugee support programs, perhaps for valid reasons. Concerns may include the unpredictability of income, the competitive and saturated nature of digital platforms, and the challenges refugees face in accessing the resources necessary for success in this field. Most existing employment programs for refugees tend to focus on conventional job placements or skills training in established industries. In digital employment initiatives, the emphasis is typically placed on the other three pipelines discussed in the previous sections.

> Content creation on social media is not widely recognized or commonly accepted as a sustainable income source, especially within the context of refugee support programs.

Moreover, content creation through social media has not been regarded as "formal work" in the mainstream.[90] This perception can lead to skepticism from both aid organizations and potential employers about the legitimacy and sustainability of such income-generating activities.

Lastly, concerns about privacy and security for vulnerable populations may deter organizations from promoting social media-based income generation. Refugees often face unique risks related to their personal information and visibility online,[91] which can complicate efforts to support their engagement in public-facing digital work.

> Concerns about privacy and security for vulnerable populations may deter organizations from promoting social media-based income generation.

Despite these challenges, digital work—including social media content creation—has attracted growing interest from refugees as a potential source of flexible income. However, due to significant barriers, these opportunities remain largely inaccessible or impractical for most. However, there is still enthusiasm for these opportunities among refugees. For example, Wowzi, a platform that connects global brands with African content creators to enable scalable creator marketing programs. The platform automates creator marketing workflows, allowing brands to engage thousands of influencers simultaneously across multiple campaigns and channels. At its core, Wowzi facilitates paid campaigns between brands and content creators, also known as influencers. While the platform has made efforts to include refugees, logistical and regulatory barriers have limited its effectiveness in generating job opportunities for them in this way.

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90   Maria Törhönen et al., Play, Playbour or Labour? The Relationships between Perception of Occupational Activity and Outcomes among Streamers and YouTubers, 2019, doi:10.24251/HICSS.2019.308.
91   UNHCR, 'Connectivity for Refugees'.

Case study: Wowzi's support to refugee creators

Wowzi has made efforts to work with refugees in Uganda as part of their mission to increase diversity and inclusivity on their platform.[92] They see this as an opportunity to address the refugee crisis while simultaneously diversifying their creator base. By including refugees, Wowzi aims to provide economic opportunities to a marginalized group while enriching the perspectives and voices represented on their platform.

Several opportunities exist for refugee influencers through Wowzi. These include participating in commercial campaigns for various brands, creating content for products and services. There's also a growing demand from the social sector for content creators to speak on issues such as governance, climate change, and refugee opportunities. Wowzi's "Creators for Good" initiative aims to connect refugee creators with social sector organizations for purpose-driven campaigns, providing more consistent work opportunities.

Despite these intentions, Wowzi has encountered several specific challenges in integrating refugees into their platform. The platform's minimum follower requirement (250) is often a barrier for refugees new to social media. Digital literacy is another significant hurdle, with many refugee creators requiring extensive training in basic digital skills, content creation, and editing. Lack of equipment like smartphones and reliable internet access also hinders participation. Moreover, the gig-based nature of influencer work can lead to inconsistent income opportunities.

To mitigate these challenges, Wowzi provides several forms of support. They've implemented a hybrid training model that combines in-person workshops with ongoing digital support through platforms like WhatsApp. Mentorship programs pair refugees with digitally savvy individuals and established influencers for guidance. Recognizing that skill development takes time, Wowzi provides an extended learning period of 6-8 months or up to two years, offering consistent support throughout. To tackle equipment issues, they've established partnerships to provide subsidized smartphones to refugee creators. They're also working on connectivity solutions, including subsidized data packages and exploring partnerships with companies like Starlink for better internet access. Finally, by offering diverse campaign opportunities that balance commercial work with social impact projects, Wowzi aims to provide more stable engagement opportunities for refugee creators.

While Wowzi's approach offers promising support, significant challenges remain, and its impact has been limited in terms of creating sustainable income for refugee creators. The program illustrates both the potential of the creative economy to provide meaningful opportunities for refugees and the ongoing obstacles that must be addressed to make this model effective on a larger scale.

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92   Mark Otieno, 'Digital Platforms as Employment Pathways for Refugees - Uganda Learnings', Migration Summit, 2024, https://migrationsummit.org/events-2024/.

As digital employment avenues continue to evolve, there remains significant potential for diversifying income streams for refugees through social media content creation. Despite the current limitations and the slow recognition of its viability, the successes seen on platforms like Wowzi indicate a promising direction. Moving forward, more efforts are needed to overcome the cultural and linguistic barriers that currently limit refugees' participation in this sector. Additionally, enhancing the perception of digital content creation as legitimate and sustainable work will be crucial. By broadening the scope of recognized and supported employment opportunities, not only can we provide more flexible and accessible income opportunities for refugees, but we can also enrich the digital landscape with diverse voices and perspectives. As this field develops, it will be vital to address privacy and security concerns to support safe and productive engagement for vulnerable populations in the digital economy.
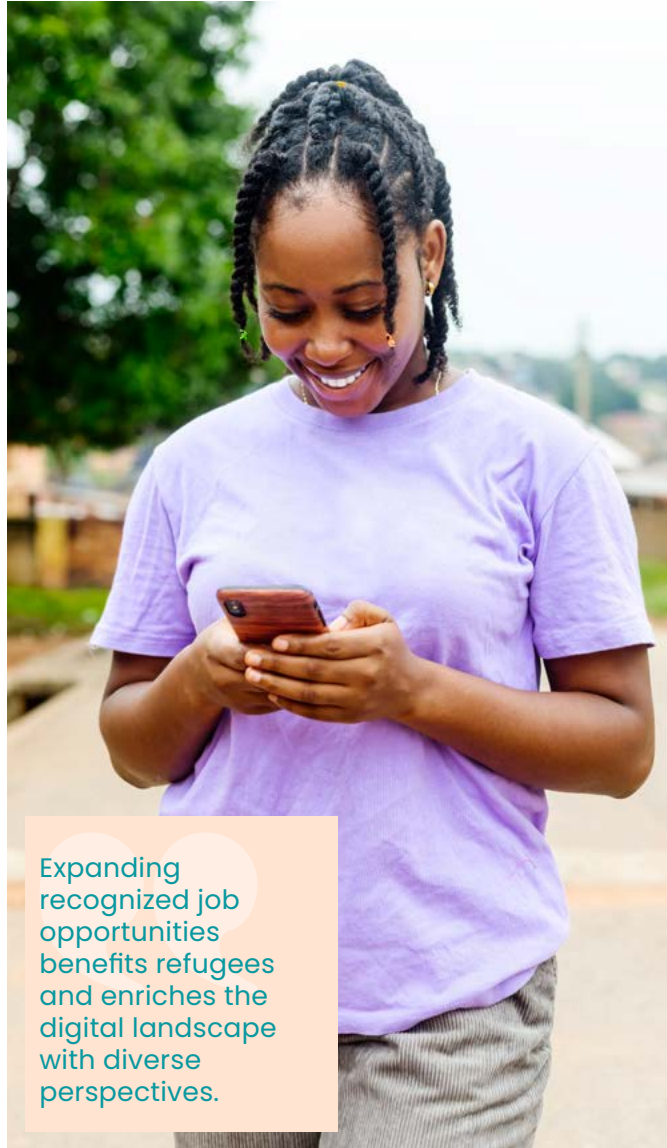
Expanding recognized job opportunities benefits refugees and enriches the digital landscape with diverse perspectives.

4. | Country-specific analysis of digital employment landscapes for refugees

This chapter presents case studies of Kenya, Uganda, and Colombia, offering country-specific analyses of digital employment initiatives for refugees. Each case study examines the unique contexts, policies, and challenges in the respective countries, providing real-world examples of how digital livelihood opportunities are implemented and experienced by refugees.

4.1 Kenya

Kenya plays a significant role in refugee hosting, ranking as the fifth-largest refugee-hosting country in Africa and the 13th largest globally. As of July 2024, Kenya is home to over 780,000 registered refugees and asylum seekers, demonstrating its substantial role in providing sanctuary to displaced populations.[93] This large refugee population is primarily distributed across three main areas: Dadaab, which hosts approximately 385,000 refugees; Kakuma, accommodating over 292,000; and various urban areas, where more than 105,000 refugees have settled.

> Kenya is home to over 780,000 registered refugees and asylum seekers, demonstrating its substantial role in providing sanctuary to displaced populations

The refugee population in Kenya is diverse, originating from several neighboring countries experiencing conflict or instability. The majority of refugees come from Somalia, South Sudan, the Democratic Republic of Congo, Ethiopia, and Burundi, as well as other nations in the region. This diversity presents both challenges and opportunities for Kenya in terms of integration and support provision.

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93   UNHCR, 'Kenya: Registered Refugees and Asylum-Seekers', 2024, https://www.unhcr.org/ke/wp-content/uploads/sites/2/2024/08/Kenya-Statistics-Package-31July2454.pdf.

Kenya's history as a refugee host country spans over three decades, with many refugees living in protracted situations. Some individuals have resided in camps like Dadaab or Kakuma since their establishment more than 30 years ago. This long-term hosting has necessitated a shift in approach from temporary emergency response to more sustainable, long-term solutions for refugee populations.

In response to the complex and prolonged nature of refugee situations, Kenya has implemented several innovative measures and policies.[94] These include the Kalobeyei Integrated Settlement Development Plan, which aims to promote self-reliance among refugees and host communities in Turkana County, and the Garissa Integrated Settlement Development Plan. The country has also enacted the new Refugee Act of 2021, updating its legal framework to better address the current realities of refugee hosting.

Most recently, Kenya has introduced the Shirika Plan, a comprehensive approach to refugee integration that seeks to normalize refugees' rights and facilitate their meaningful participation in Kenyan society. This plan represents a significant step towards implementing the principles outlined in global frameworks such as the Comprehensive Refugee Response Framework and the Global Compact for Refugees.

Kenya's approach to refugee hosting has evolved to focus increasingly on socioeconomic integration, moving away from the traditional camp-based model towards more inclusive policies that aim to benefit both refugees and host communities. This shift is evident in initiatives like the Kalobeyei settlement, which has been designed to foster economic interactions between refugees and the local population.

Despite these progressive policies, Kenya continues to face challenges in fully integrating refugees, including issues related to documentation, access to financial services, and employment opportunities.

Some individuals have resided in camps like Dadaab or Kakuma since their establishment more than 30 years ago.

Most recently, Kenya has introduced the Shirika Plan, a comprehensive approach to refugee integration that seeks to normalize refugees' rights and facilitate their meaningful participation in Kenyan society.

Kenya continues to face challenges in fully integrating refugees, including issues related to documentation, access to financial services, and employment opportunities.

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94   Migration Summit, 'Normalizing Refugees' Right to Meaningfully Participate', 2024, https://migrationsummit.org/events-2024/.

4.1.1 Enabling conditions for digital freelancing in Kenya

Freelancing in Kenya offers individuals diverse opportunities for employment and income generation in the digital age. With the proliferation of digital technology and internet connectivity, Kenyan freelancers can access online platforms and marketplaces to offer their skills and services to clients globally. While Kenya boasts a relatively robust infrastructure for digital connectivity, challenges persist, particularly in marginalized and refugee-hosting regions.

The electrification rate in Kenya stood at approximately 75% in 2020, with significant disparities between urban and rural areas.

Electricity and Internet connectivity

Access to reliable electricity and internet connectivity is fundamental for freelancers to engage in digital work. In Kenya, urban centers generally enjoy better access to electricity and internet infrastructure compared to rural and refugee-hosting areas. According to the World Bank, the electrification rate in Kenya stood at approximately 75% in 2020, with significant disparities between urban and rural areas.[95] Similarly, internet penetration is higher in urban centres, with mobile broadband subscriptions being the primary mode of internet access.[96] However, in refugee camps such as Dadaab and Kakuma, access to electricity and reliable internet remains limited, posing challenges for refugees seeking to participate in freelancing and online work opportunities.[97]

Documentation

The challenge of documentation for refugees in Kenya is complex. Central to this issue is the complexity of obtaining legal documents—a process that goes beyond simple paperwork to involve a series of complicated steps that refugees must overcome. This bureaucratic maze not only complicates administrative procedures but also significantly affects refugees' economic participation, freedom of movement, and social integration into the host community.[98]

Documentation barriers in Kenya continue to impede refugees' integration and access to essential services. The gap between policy formulation and implementation persists due to bureaucratic inefficiencies and lack of stakeholder awareness. Obtaining refugee status remains a significant challenge, with protracted waiting times and complex procedures leaving many in limbo. These delays in processing crucial documents like refugee IDs and work permits prolong refugees' sense of insecurity and hinder their ability to assimilate and access services effectively.

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95   World Bank, 'Access to Electricity (& of Population)-Kenya', World Bank Open Data, 2023, https://data.worldbank.org.

96   Communications authority of Kenya, 'Fourth Quarter and Financial Year 2022/2023 Sector Statistics Report', 2023, https://ca.go.ke/sites/default/files/2023-09/Sector%20Statistics%20Report%20Q4%202022-2023.pdf.

97   Hackl, 'Towards Decent Work for Young Refugees and Host Communities in the Digital Platform Economy in Africa: Kenya, Uganda, Egypt'.

98   AREL, 'The Problem - Part Two: Refugee Documentation Challenges (A Complex Labyrinth)', 2023, https://refugeelife.org/blog/the-problem/the-problem-part-two-documentation-challenges-navigating-the-complex-labyrinth-of-identity-status-in-kenya.

The challenges faced by refugees have been further complicated by recent changes in the digital economy. In August 2023, the Kenyan government introduced a regulation requiring digital platforms to withhold Value Added Tax (VAT), mandating workers to provide a tax number for compliance. This new policy has added another layer of complexity for those seeking online work through platforms like Upwork. For refugees, this requirement is particularly problematic as they often lack the necessary identification documents to obtain a tax number. This situation not only impacts their income, but it also complicates their ability to work legally on digital platforms, potentially excluding them from valuable economic opportunities in the growing gig economy.

Despite these challenges, there are signs of progress and hope on the horizon. The Kenyan government, in collaboration with international organizations such as UNHCR, ILO, and IRC, is taking steps to address these issues. The Refugees Act of 2021 reflects a commitment to acknowledging the contributions of refugees and providing them with necessary documentation to access services and job opportunities. Furthermore, initiatives like the Shirika Plan aim to transform refugee camps into integrated settlements, fostering socio-economic inclusion for both refugees and local communities.

Access to Finance

Access to finance is a critical factor influencing freelancers' ability to start and sustain their businesses, and this challenge is particularly acute for refugee freelancers in Kenya. The country is renowned for its mobile money system, M-Pesa, which has revolutionized financial transactions for many Kenyans. However, refugees have faced significant challenges in accessing these services due to stringent documentation requirements.

The primary obstacle for refugees in accessing M-Pesa and other financial services is the Know Your Customer (KYC) regulations imposed by the Central Bank of Kenya. These regulations require users to provide valid identification documents, typically a national ID or passport to purchase a SIM card from Safaricom on which M-Pesa is linked, which many refugees do not possess. This creates a significant barrier to financial inclusion, as M-Pesa is not just a convenience but often a necessity for conducting business and receiving payments in Kenya's increasingly digital economy. Without access to M-Pesa, refugees struggle to receive payments for their freelance work, pay bills, or save money securely.

Despite these challenges, some refugees have found ways to overcome these obstacles. One common approach is through informal arrangements, where refugees use SIM cards, and hence M-Pesa, purchased in the names of trusted Kenyan friends. While this provides a workaround, it's not ideal as it lacks the security and can put both parties at risk. In some

The country is renowned for its mobile money system, M-Pesa, which has revolutionized financial transactions for many Kenyans.

The primary obstacle for refugees in accessing M-Pesa and other financial services is the Know Your Customer (KYC) regulations imposed by the Central Bank of Kenya.

cases, refugees have successfully used their UNHCR-issued refugee ID cards to register for SIM cards and subsequently for M-Pesa. This practice, however, is not consistent leading to inconsistent access to these vital services.

Recent policy changes have brought some positive developments. In 2020, the Communications Authority of Kenya (CA) announced that refugees could use their alien cards or attestation letters to register SIM cards.[99] This change has allowed more refugees to access mobile services, including M-Pesa, though implementation has been inconsistent across different regions and institutions. Further progress was made in 2023 when a Kenya Gazette Notice was issued, stating that all documentation issued under the Refugees Act, 2021 may be used to access government services.

> In 2020, the Communications Authority of Kenya (CA) announced that refugees could use their alien cards or attestation letters to register SIM cards.

Case study: We are Action for Refugee Life (AReL)

Action for Refugee Life (AReL) is a social impact organization founded in 2022 in Kakuma refugee camp. Its mission is to foster self-reliance among refugees through comprehensive support at individual, household, and community levels. AReL offers on-campus digital training courses focusing on skill enhancement, job readiness, mentorship, and entrepreneurship assistance and then links graduates to global employers . Their curriculum includes Digital Marketing, Data Analytics, and Software Development/UI/UX Design, using industry-recognized content and custom modules.

AReL has found ways to address its infrastructure challenges:

1. **Facilities:** They built a Learning Center in June 2023, overcoming permission and resource scarcity issues.

2. **Technology:** Partnerships ensure reliable solar power, electricity, and internet connectivity, but at ongoing costs.

3. **Device provision:** Partnered with GiveInternet to provide some students with laptops and internet, but equity and sustainability concerns remain.

4. **Digital infrastructure:** Collaboration with Bnevol, LLC for server resources and student accounts, creating external dependencies.

Despite innovative solutions and partnerships, AReL continues to balance providing quality digital education with managing environmental limitations, highlighting the need for sustainable, long-term solutions in refugee education and skills development.

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99   Hackl, 'Towards Decent Work for Young Refugees and Host Communities in the Digital Platform Economy in Africa: Kenya, Uganda, Egypt'.

4.1.2 Enhancing refugees' employability in Kenya

Numerous initiatives and programs have been established to support refugees in Kenya, providing them with resources, training, and networking opportunities to enhance their employability and success in the freelancing ecosystem.

Initiatives such as the Ajira Digital Program, launched by the Kenyan government in collaboration with various partners, aim to equip youth with digital skills and empower them to access online work opportunities. Through online training courses, mentorship programs, and job placement services, Ajira Digital seeks to bridge the digital skills gap and prepare young Kenyans for freelancing and digital entrepreneurship.

Case study: Learning Lions

Established in 2015, Learning Lions is a non-governmental organization (NGO) operating in Turkana County, North Kenya. The organization addresses the challenges of unemployment and limited economic opportunities in this region, which is characterized by infertile soil and poor infrastructure. Learning Lions' primary objective is to provide IT and media skills training to underprivileged youth, with the aim of enabling them to pursue freelance work and entrepreneurship.

The organization's approach is distinguished by its focus on remote areas and its target demographic of youth with minimal prior IT training or tertiary education. Learning Lions implements a model that combines training provision with the goal of creating a self-sustaining ecosystem, where program graduates may potentially employ new cohorts of trainees through their digital service businesses.

The Learning Lions program utilizes a tiered structure designed to accommodate learners at various levels and facilitate progressive skill development:

1. **Mobile LEAP:** A six-week digital literacy bootcamp serving as both a foundational course and a screening mechanism for advanced training.

2. **Boot Camp:** An eight-week intensive program for Mobile LEAP graduates, focusing on specialized skills such as web development, graphic design, and programming.

3. **Advanced Track:** A 6-12 month program aimed at refining freelancing abilities and preparing participants for opportunities with partner organizations.

Learning Lions operates an all-inclusive campus where participants reside and study. This approach ensures consistent access to computers and internet connectivity for all learners throughout their training period. Post-program, alumni can access devices for a nominal rental fee, facilitating immediate engagement in work opportunities.

The organization has developed its curriculum through iterative processes and partnerships with entities such as the International Labour Organization (ILO). Learning Lions employs a market-driven approach, regularly adjusting its curriculum to align with evolving digital industry needs. For instance, a partnership with Cocomore, a German tech agency, focuses on training students in specific programming languages required for front-end development roles within the company.

In addition to technical skills, Learning Lions provides supplementary training in areas such as mental health awareness, addiction prevention, and freelancing skills. The organization also encourages students to pursue Open University courses to further enhance their essential skills.

A notable achievement for Learning Lions has been the recognition of its training by Kenya's Technical and Vocational Education and Training (TVET) authority. This accreditation enables alumni to receive a Kenyan TVET certificate through recognition of prior learning (RPL), providing them with a formal education qualification.

Learning Lions is also addressing gender disparities in tech education. In collaboration with the Kenyan government, the organization has established a girls' secondary school intended to evolve into a full STEAM (Science, Technology, Engineering, Arts, and Mathematics) school. This initiative aims to integrate the Learning Lions curriculum into regular classes and club programs.

Challenges facing the organization include scaling the program to meet increasing demand for digital skills training. The establishment of the girls' secondary focusing on STEAM represents a potential avenue for greater integration of digital skills training into Kenya's formal education system and a pipeline of skilled youth for their more advanced programmes.

While specific impact metrics are not available, Learning Lions appears to be contributing to bridging the digital divide in remote areas of Kenya, providing underprivileged youth with marketable skills in the digital economy, and creating pathways for employment and entrepreneurship.

Freelancer hubs and co-working spaces, such as Nairobi Garage, iHub, and Nailab, have become integral to the freelancing community in major Kenyan cities like Nairobi and Mombasa. These spaces provide freelancers with not only high-speed internet and a conducive work environment but also opportunities for networking, mentorship, and access to business support services. These hubs enable freelancers to collaborate, participate in training, and engage in capacity-building programs.

Additionally, initiatives like mentorship and networking programs play a vital role in supporting freelancers, particularly refugees. These programs facilitate knowledge sharing, skills development, and career growth, helping freelancers navigate the challenges of the industry and grow their businesses. Through such initiatives, freelancers in Kenya can enhance their employability and access opportunities in the digital economy, empowering them to succeed in a competitive and dynamic freelancing landscape.

The case of Kenya illustrates the complex interplay between policy, infrastructure, and socioeconomic factors in addressing refugee integration and employability. While progress has been made, continued efforts are needed to fully realize the potential of refugees' contributions to Kenya's economy and society. Future research could focus on quantitative assessment of the impact of these initiatives and exploration of scalable solutions to the persistent challenges identified.

4.2 Uganda

Uganda is one of the world's most welcoming countries for refugees, implementing progressive policies that allow freedom of movement, the right to work, and access to social services. As of March 31, 2024, Uganda hosts 1,584,492 refugees and asylum seekers, making it the largest refugee-hosting country in Africa and the third-largest globally.[100]

The majority of refugees in Uganda originate from neighboring countries experiencing conflict or instability. South Sudan accounts for the largest proportion, with 1,003,680 refugees (63.3% of the total refugee population). The Democratic Republic of the Congo follows with 448,209 refugees (28.3%), while Somalia and Burundi contribute 47,847 (3.0%) and 44,863 (2.8%) refugees respectively. The remaining 39,893 refugees (2.5%) come from various other nationalities.[101]

Refugee settlement in Uganda is primarily concentrated in designated areas, with 92.8% of refugees residing in settlements across the country. The largest of these is Bidibidi in Yumbe District, hosting 239,104 refugees. Other significant settlements include Nakivale in Isingiro District (161,607 refugees), Adjumani in Adjumani District (157,704 refugees), Palorinya in Obongi District (121,825 refugees), and Kyangwali in Kikuube District (116,886 refugees). Urban areas, particularly Kampala, also play a role in refugee hosting, with approximately 7.2% of refugees living in urban settings. As of March 2024, Kampala hosted 113,560 refugees.[102]

Uganda's approach to refugee hosting, a good example of how the Comprehensive Refugee Response Framework (CRRF), a global policy approach to refugee hosting, can be implemented at a country level, emphasizes self-reliance and integration with host communities. This model has received international praise for its progressive nature. However, it also faces significant challenges due to limited resources and the large number of refugees the country hosts.

As of March 31, 2024, Uganda hosts 1,584,492 refugees and asylum seekers, making it the largest refugee-hosting country in Africa and the third-largest globally.

Central to Uganda's policy is its self-reliance strategy, which empowers refugees by providing them with land for farming, and the ability to work and start businesses.

Urban areas, particularly Kampala, also play a role in refugee hosting, with approximately 7.2% of refugees living in urban settings. As of March 2024, Kampala hosted 113,560 refugees.

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100   UNHCR, 'Country - Uganda', 2024, https://data.unhcr.org/en/country/uga.
101   Ibid.
102   Ibid.

4.2.1 Policy framework in Uganda

Uganda has a progressive approach to hosting refugees, providing them with the right to work and freedom of movement. Central to Uganda's policy is its self-reliance strategy, which empowers refugees by providing them with land for farming, and the ability to work and start businesses. This initiative not only helps refugees to sustain themselves but also enables them to contribute to the local economy, reducing their dependency on external aid. Additionally, Uganda's model of housing refugees in settlements rather than camps fosters integration with local communities, promoting social cohesion and mutual support. This settlement approach allows refugees to live alongside Ugandan citizens, enhancing their ability to rebuild their lives and fostering a sense of normalcy.

Uganda ensures that refugees have access to the same public services as its citizens, including healthcare and education. This integration with national services supports the well-being and development of refugees, helping them to become active members of society. The inclusive nature of this policy helps to mitigate the social isolation often experienced by refugees in more segregated environments.

Uganda's open door policy has garnered significant international support, with various organizations and governments providing aid and resources to assist both refugees and host communities. This open border approach stands in stark contrast to the restrictive measures implemented by many other nations, reflecting Uganda's commitment to humanitarian principles.

Despite these progressive policies, only 29% of refugees in Uganda are actively working, compared with 64% among host communities. Refugees are 35% less likely than Ugandan nationals to be employed.[103] Employment among refugees is often substandard and inadequate based on their skills levels. The Ugandan government has recently eased access to mobile-enabled services for refugees. In Bidi Bidi, the largest refugee settlement in Uganda, some 33% of businesses already use mobile money services. The Ugandan government sees refugees as a part of its aim to transform the country's digital infrastructures and digital economy.

Uganda's model of housing refugees in settlements rather than camps fosters integration with local communities, promoting social cohesion and mutual support

Despite these progressive policies, only 29% of refugees in Uganda are actively working, compared with 64% among host communities

Employment among refugees is often substandard and inadequate based on their skills levels. The Ugandan government has recently eased access to mobile-enabled services for refugees.

103   UNHCR, 'Uganda Policy Brief: Using Socio-Economic Data to Promote Employment Solutions for Refugees in Uganda', 2021, https:// www.unhcr. org/5fe31b2b4.pdf.

In this context, Uganda is a significant hub for refugee employment in the digital economy, largely due to its status as the largest refugee-hosting country in Africa. The country's open-door policy and relatively favorable rights for refugees, including the right to work, education, and healthcare, make it an ideal testing ground for digital employment initiatives.

The types of digital work that have shown promise in Uganda include digitally-enabled offline work (such as ride-hailing services), digital services for micro-enterprises (like e-commerce platforms for existing businesses), and digitally-delivered work (such as online freelancing and microtasks). These diverse opportunities cater to different skill levels and preferences within the refugee community.

Various digital platforms have been operating in Uganda, with varying degrees of success. Platforms like Rwazi, which focuses on market intelligence data collection, have found traction among refugees. However, challenges persist, including issues with documentation, access to appropriate devices and internet connectivity, and the need for ongoing support and training.

4.2.2 Experiences in providing enabling condition and facilitating employability factors for digital work

Practitioner experience in Uganda has highlighted the importance of addressing basic infrastructure needs. Issues such as access to smartphones, reliable internet, and even electricity can be significant barriers to participation in the digital economy. Some initiatives are exploring partnerships with technology providers and telecom companies to address these challenges.

Financial inclusion remains a key issue in Uganda, as in many other African countries. While mobile money has provided some solutions, there are still challenges related to identification requirements and cross-border payments.

Uganda is a significant hub for refugee employment in the digital economy, largely due to its status as the largest refugee-hosting country in Africa.

Case study: Jobtech Alliance's Efforts on Digital Livelihoods for Refugees in Uganda

The Jobtech Alliance supports platforms and refugee-led organizations, creating digital livelihood opportunities for refugees.[104]

The Jobtech Alliance, established by the Mercy Corps and BFA Global in 2021, is dedicated to amplifying digital employment opportunities in Africa. It specifically targets the creation of jobs and enhancement of work quality through technology platforms, with a particular focus on supporting marginalized communities, including refugees in Uganda.

Uganda was selected for this initiative due to its significant refugee population, the largest in Africa, and its progressive policies that support refugee rights including employment, health, and education. These factors make Uganda an ideal setting to launch programs that not only help refugees but also have the potential to be adapted and implemented across other African markets.

The alliance collaborates with various digital platforms that specialize in connecting individuals to job opportunities. These include gig-matching and job-matching platforms, as well as e-commerce marketplaces, which collectively contribute to building sustainable livelihoods. The strategic choice of Uganda as a focal point allows the Jobtech Alliance to leverage the country's supportive policy environment to foster initiatives that could serve as models for similar efforts elsewhere on the continent.

One of the primary challenges identified by Jobtech Alliance was the gap between skills training and job placement for refugees. While numerous skills training programs exist in Uganda, there was a significant lack of opportunities for refugees to apply these skills in meaningful employment. Jobtech Alliance saw this as an opportunity to bridge the gap and ensure that refugees could improve their livelihoods through sustainable job opportunities.

To address these challenges, Jobtech Alliance has developed a comprehensive approach that involves collaboration with various stakeholders, including digital platforms, refugee-led organizations (RLOs), and private sector entities. Their strategy involves working with jobtech platforms in Uganda to identify opportunities for refugee placement and to improve the quality of work available.

A key learning from their efforts in Uganda is the importance of segmentation and cohort-based approaches. Jobtech Alliance recognized that not all refugees have the same level of readiness for digital work, and therefore, tailored strategies are needed to address different skill levels and needs. They developed a supply-side funnel approach, which involves careful vetting and categorization of refugees based on their readiness for digital work. This approach aims to improve retention rates and success on platforms by providing appropriate support at each stage.

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104   Migration Summit, 'Digital Platforms as Employment Pathways for Refugees – Uganda Learnings', Migration Summit, 2024, https://migrationsummit.org/events–2024/.

The organization has worked with various digital platforms in Uganda, each with varying degrees of success. However, challenges persist, including issues with documentation, access to appropriate devices and internet connectivity, and the need for ongoing support and training.

One significant challenge faced by Jobtech Alliance in Uganda is changing perceptions about online work among refugees. There's often skepticism and concerns about scams, which necessitates trust-building efforts. To address this, Jobtech Alliance has been leveraging refugee-led organizations. They've recognized the importance of targeting their efforts, focusing on cohorts of refugees who are most ready to engage with digital platforms. This approach allows for the creation of early success stories, which can then organically spread within refugee communities due to strong word-of-mouth networks.

Jobtech Alliance is also working on building the capacity of refugee-led organizations to improve the recruitment process. They have identified the need for continuous support and mentorship, especially in the early stages of a refugee's engagement with a digital platform. The organization is implementing a model where more experienced refugees can mentor newcomers, creating a sustainable system of support within the community.

In Uganda, various training programs have been developed to equip refugees with the necessary skills for digital work opportunities. These programs are designed to address the unique challenges faced by refugees and to bridge the gap between their existing skills and the requirements of digital platforms. For instance, Refactory, a technology skilling program based in Uganda, aims to prepare individuals, including refugees, for employment in the tech industry. Refactory operates in partnership with Clarke International University and with support from Laboremus Uganda and Fontes Foundation. Their program offers intensive training in software development and other tech-related skills. The approach involves a combination of technical skills training and soft skills development, with a focus on practical, industry-relevant experience.

Refugee-led organizations like the African Youth Action Network (AYAN) play a crucial role in these training initiatives. They provide on-the-ground support, helping to identify potential participants, facilitate training sessions, and offer ongoing mentorship. Their deep understanding of the refugee community helps to ensure that training programs are culturally sensitive and address the specific needs of refugees in Uganda.

Platforms operating in Uganda, such as Rwazi, play a crucial role in providing direct work opportunities for refugees in the digital economy. Rwazi's approach is particularly noteworthy as it actively includes refugees in its workforce, offering them a chance to earn income through digital tasks. Rather than focusing primarily on training, Rwazi offers refugees immediate opportunities to work on real tasks for clients. This model allows refugees to gain practical experience in digital tasks, enhancing their skills through actual work rather than formal training. By including refugees in their workforce, Rwazi provides a direct path for refugees to earn income through digital work, aligning closely with Uganda's strategy of economic inclusion for refugees.

Case Study: Kolaborate

Kolaborate, a Uganda-based enterprise, employs a hybrid model that integrates a talent marketplace with digital Business Process Outsourcing (BPO) services in the fields of data management, digital media, and technology. The organization aims to create digital employment opportunities for marginalized groups, including refugees, with its primary operations in Kampala and plans for expansion to other settlements. To address typical challenges in the gig economy, Kolaborate offers more stable, long-term opportunities through customized teams for medium to long-term projects. The company has implemented a comprehensive vetting process to establish credibility with potential employers and is currently developing an automated version to enhance scalability.

In collaboration with a government ICT center, Kolaborate provides essential workspace facilities and intends to establish its own coworking space, thereby addressing the need for reliable internet connectivity and suitable work environments. The company is also exploring the implementation of additional employee benefits, including medical insurance and contributions to the National Security Fund, although these initiatives are still in the developmental stage.

The landscape in Uganda for refugee digital employment is characterized by a collaborative approach, involving international organizations, local refugee-led groups, digital platforms, and educational institutions. While challenges remain, these diverse training initiatives are playing a crucial role in opening up new livelihood opportunities for refugees in the digital economy.

The learnings from Uganda emphasize the need for a holistic approach to creating digital livelihood opportunities for refugees. This includes not only providing access to platforms and training but also addressing wider issues such as digital literacy, financial inclusion, and creating an enabling regulatory environment.

4.3 Colombia

Colombia is a unique and complex case in the global refugee landscape, simultaneously serving as both a source of displacement and a major host country for those seeking refuge. As of 2023, Colombia found itself at the epicenter of multiple, overlapping displacement situations, highlighting the intricate nature of forced migration in the region.

According to the UNHCR,[105] Colombia's internal displacement crisis reached staggering proportions, with 6.9 million people internally displaced within the country's borders. This massive internal displacement underscores the ongoing challenges Colombia faces in ensuring the safety and well-being of its own citizens.

Paradoxically, despite its internal struggles, Colombia is a key destination for those fleeing the crisis in Venezuela. By the end of 2023, Colombia had become the third-largest host of

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105 UNHCR, 'Colombia Situation', Global Focus, 2024, https://reporting.unhcr.org/operational/situations/colombia-situation.

refugees and people in need of international protection worldwide. This population included approximately 2.9 million Venezuelans. Additionally, over half a million Colombians who had previously sought asylum in Venezuela returned to their home country, adding another layer of complexity to the displacement situation.

While Colombia grapples with hosting a large refugee population, it continues to be a source country for refugees and asylum-seekers. As of 2023, there were 113,500 Colombian refugees and 299,500 asylum-seekers worldwide, primarily hosted in the Americas. Ecuador, Venezuela, and Canada were the top hosts for Colombian refugees, while the United States and Spain received the majority of Colombian asylum-seekers.

The influx of Venezuelan refugees into Colombia in recent years has presented both challenges and opportunities for the host country. Despite the difficulties faced by refugees, including access to basic services and employment, Colombia has shown resilience and innovation in its approach. Notably, there are emerging initiatives aimed at supporting refugees' access to digital freelancing opportunities, recognizing the potential of the digital economy to provide livelihoods for displaced populations.

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Refugees' work situation in Colombia

Refugees, primarily from Venezuela, face high levels of informality in employment, with many working in precarious conditions.[106] They often encounter barriers such as discrimination, exploitation, and limited access to formal job markets. Despite these challenges, Colombian policies like the Temporary Protection Status (ETPV) aim to improve the situation by providing legal pathways for regularization, which facilitates access to formal employment, education, healthcare, and other essential services.

The ETPV, introduced in February 2021, grants a ten-year permit of stay, during which refugees can transition from an emergency migratory regime to a more stable legal status. This policy allows them to obtain resident visas, offering a path to permanent integration into Colombian society. Additionally, refugees under this status are eligible for national subsidies and services on par with Colombian citizens. This inclusive approach reflects Colombia's commitment to integrating refugees and leveraging their contributions to the local economy.

However, according to a study by the ILO,[107] the work situation for Venezuelan refugees in Colombia is fraught with significant challenges. Despite having been granted temporary legal status that includes the right to work and labor rights, these refugees often face substantial barriers in accessing decent employment. They frequently endure longer working hours, lower wages, and greater job insecurity compared to local workers. The high prevalence of informal employment among Venezuelan refugees exacerbates these issues, as this sector is notorious for labor violations and weak enforcement of labor standards.

The study reveals that Venezuelan refugees lack essential social networks which are critical for securing formal employment. They often face discrimination and mistreatment from employers, further complicating their employment prospects. The temporary nature of their work permits also adds a layer of instability, making it difficult for them to find secure jobs. Many refugees are unaware of their labor rights or lack access to mechanisms for addressing violations, resulting in exploitative working conditions that they are hesitant to challenge due to

The ETPV, introduced in February 2021, grants a ten-year permit of stay, during which refugees can transition from an emergency migratory regime to a more stable legal status

They frequently endure longer working hours, lower wages, and greater job insecurity compared to local workers.

Many refugees still rely on informal financial services or face exclusion from the formal banking system, hindering their economic integration and access to livelihood opportunities

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106 Jennifer Gordon, 'Decent Work for Displaced People: Lessons from the Experiences of Venezuelan Migrant and Refugee Workers in Colombia and Brazil | International Labour Organization' (ILO, 15 January 2024), https://www.ilo.org/publications/decent-work-displaced-people-lessons-experiences-venezuelan-migrant-and.

107 Ibid.

their urgent need for income. Women refugees, in particular, are noted to experience even more severe employment conditions compared to their male counterparts.

Colombia has made progress in financial inclusion, but challenges remain, especially for refugees. As of 2021, approximately 87.1% of the adult population had access to at least one financial product.[108]   However, refugees often face significant obstacles in opening bank accounts due to documentation requirements and legal status issues. The Colombian government has implemented measures to facilitate financial inclusion for migrants and refugees, such as the creation of the Special Stay Permit (PEP) and the Temporary Protection Statute for Venezuelan Migrants (ETPV), which allow holders to access basic financial services. Despite these efforts, many refugees still rely on informal financial services or face exclusion from the formal banking system, hindering their economic integration and access to livelihood opportunities.

Digital livelihoods for refugees in Colombia

Colombia has made significant strides in developing its digital infrastructure in recent years, with a focus on expanding internet access and digital services. As of 2021, approximately 65% of the Colombian population had internet access, with the government aiming to reach 70% coverage by 2022 through its "Plan TIC 2018-2022" . However, disparities in digital access persist, particularly in rural areas and among vulnerable populations, including refugees. The influx of Venezuelan refugees has placed additional pressure on Colombia's digital infrastructure.

> Disparities in digital access persist, particularly in rural areas and among vulnerable populations, including refugees. The influx of Venezuelan refugees has placed additional pressure on Colombia's digital infrastructure.
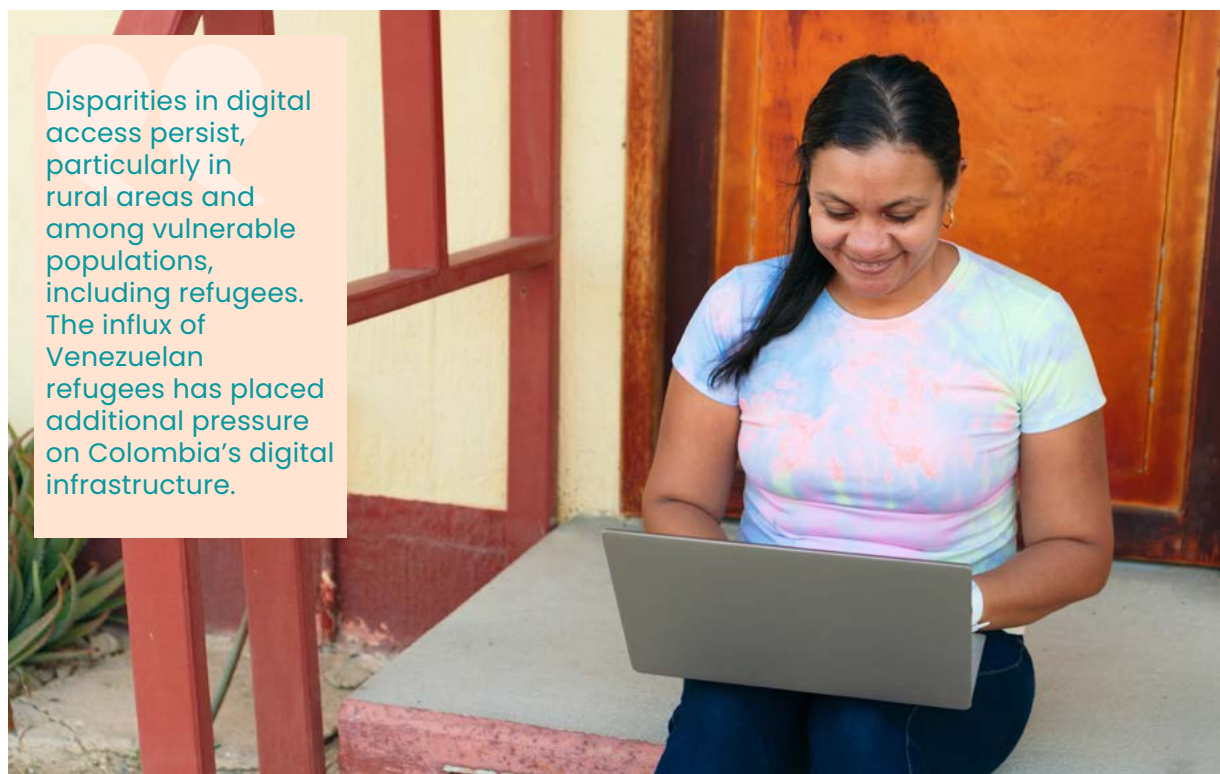
108   Banca de las Oportunidades, 'Reporte de Inclusión Financiera 2021' (SFC, 2021), https://www.bancadelasoportunidades.gov.co/sites/default/files/2022-07/Reporte%20de%20inclusi%C3%B3n%20financiera%202021.pdf.

> A substantial portion of these refugees possess limited digital and professional skills, which impacts their employment opportunities in the Colombian labor market.

The reality of digital work for refugees in Colombia is complex. They face some common challenges such as difficulties in obtaining work permits, lack of proper identification, unreliable internet connectivity, and limited access to necessary digital tools and payment mechanisms. These obstacles contribute to a precarious work environment where refugees often remain in the informal economy, which does not offer the stability and protections of formal employment.

Moreover, the skill status of refugees in Colombia varies significantly, influenced by the diverse backgrounds and experiences of the refugee population. According to the World Bank and UNHCR reports[109] , a substantial portion of these refugees possess limited digital and professional skills, which impacts their employment opportunities in the Colombian labor market. Many refugees arrive with minimal formal education and lack the specific skill sets required for most formal employment sectors. This skill gap is a major barrier to their integration into the digital economy and self-sufficiency.

Despite these challenges, initiatives are being implemented to support refugees in accessing digital work. The Danish Refugee Council (DRC) is implementing a project to support Colombian refugees by digitizing business and financial histories.[110] This initiative aims to address the lack of access to information and services about decent livelihood opportunities, which is a significant barrier for refugees. The project focuses

109   Paula Rossiasco and Patricia de Narváez, 'Adapting Public Policies in Response to an Unprecedented Influx of Refugees and Migrants: Colombia Case Study of Migration from Venezuela' (World Bank, 2023), https://thedocs.worldbank.org/en/doc/7277e925bdaa64d6355c42c897721299-0050062023/original/WDR-Colombia-Case-Study-FORMATTED.pdf; UNHCR, 'Colombia Situation'.

110   DRC, 'Digital Inclusion and Access to Decent Livelihood Opportunities', 2023, https://pro.drc.ngo/resources/news/access-to-livelihood-opportunities-in-colombia/.

on several key strategies. It utilizes a digital learning platform, Moodle, to provide livelihood education, making training more accessible. An informative chatbot is being developed to offer instant information on livelihood opportunities, products, and tools. Additionally, the project is implementing an information system to register entrepreneurs, helping to reduce duplication of assistance and facilitate access to support programs.

Programs providing digital skills training, such as coding academies and boot camps, are established to enhance employability. Additionally, intermediary organizations work to redistribute digital work opportunities to refugees and negotiate better terms and conditions on their behalf.

In addition to training programs, intermediary organizations play a crucial role in redistributing digital work opportunities to refugees. These organizations negotiate better terms and conditions on behalf of refugees, ensuring that they can access fair and sustainable employment. For example, organizations like AReL provide comprehensive digital and business training, connecting refugees with global employment opportunities and facilitating access to essential financial resources. AReL's programs include digital marketing, web development, and data analytics training, which are instrumental in preparing refugees for remote job opportunities with global companies.

Moreover, some intermediary organizations also support refugees in securing employment or starting their own businesses. By maintaining a database of skilled refugees and partnering with hiring companies, they ensure that trained refugees are placed in relevant positions, thus promoting economic self-sufficiency. The ongoing support includes connecting refugees with funding opportunities, such as grants or loans, to help them develop their own businesses further.

This multifaceted approach highlights the importance of digital skills training and intermediary support in creating equitable opportunities for refugees in Colombia's digital workforce.

Programs providing digital skills training, such as coding academies and boot camps, are established to enhance employability.

Intermediary organizations redistribute digital work to refugees, negotiating better terms and ensuring fair, sustainable employment opportunities.

By connecting skilled refugees with employers, intermediary organizations foster economic self-sufficiency.

5. | Conclusions

The systematic examination of digital employment pipelines is paramount in unlocking the potential of digital livelihoods for refugees. This study emphasizes that initiatives to promote digital employment among refugee populations can only be effective when rooted in a comprehensive understanding of available opportunities. The analysis, framed through the dual lenses of enabling conditions and employability factors, provides critical insights into the diverse landscape of digital work, spanning from basic online selling to sophisticated tech startups.

Navigating digital employment pipelines through enabling conditions and employability factors

As each pipeline is explored, the potential they hold for refugee economic empowerment has been demonstrated , as well as the specific support mechanisms and interventions that can help overcome barriers to entry and success. This examination serves as a foundation for developing effective policies and programs that can harness the power of digital work to foster refugee integration and self-sufficiency in an increasingly digital world.

This research demonstrates that each digital employment pipeline is characterized by a unique set of enabling conditions and employability factors. Enabling conditions constitute the foundational infrastructure and environmental factors necessary for refugees to engage in digital work. These include digital infrastructure, financial systems, regulatory environments, and documentation processes. Concurrently, employability factors encompass the skills, knowledge, and personal attributes that enable refugees to succeed in digital work, such as digital literacy, technical skills, soft skills, language proficiency, and cultural competence.

While these elements are fundamental across all pipelines, their specific manifestations vary significantly, reflecting the distinct nature of each pathway. For instance, all pipelines require some level of digital infrastructure, but the quality and consistency of internet connectivity needed for real-time remote work differ substantially from that required for asynchronous freelancing. Similarly, while digital literacy is crucial across the board, the depth and breadth of technical skills required vary greatly between, say, content creation and software development roles.

Enabling conditions constitute the foundational infrastructure and environmental factors necessary for refugees to engage in digital work. These include digital infrastructure, financial systems, regulatory environments, and documentation processes

The interplay between enabling conditions and employability factors is complex and context-dependent, necessitating tailored interventions for different refugee populations and host countries. However, some commonalities emerge. Across all pipelines, access to reliable internet and appropriate devices forms a critical enabling condition, while adaptability and self-directed learning emerge as universally valuable employability

factors. Conversely, the regulatory environment's impact varies significantly between pipelines, with remote employment facing more complex legal challenges compared to freelancing or content creation.

The detailed exploration of individual pipelines has revealed their unique characteristics, challenges, and potential. The freelancing pipeline, for instance, offers flexibility but requires strong self-management skills and the ability to navigate competitive global marketplaces. Remote employment provides more stability but often demands higher-level qualifications and faces complex legal challenges. Digital entrepreneurship presents opportunities for innovation but requires access to capital and business acumen. Content creation through social media platforms offers a low barrier to entry but faces issues of oversaturation and income instability.

Key insights from country-specific case studies

The case studies of Kenya, Uganda, and Colombia have illuminated the profound impact of progressive policies on refugee participation in digital economies. Kenya's efforts to improve financial inclusion for refugees demonstrate how policy changes can directly enhance enabling conditions for digital work. Uganda's open-door policy and right-to-work provisions have created a conducive regulatory environment, while Colombia's Temporary Protection Status for Venezuelan refugees addresses legal status, a crucial enabling condition, while also facilitating access to formal employment, including in the digital sector.

However, persistent challenges remain across all three countries. Infrastructure limitations, particularly in refugee camps and settlements, continue to hinder full participation in digital work. Skills gaps, especially in advanced digital competencies, restrict refugees' ability to access higher-paying opportunities. Regulatory barriers, such as complex documentation requirements and restrictions on international financial transactions, pose significant obstacles to refugee participation in global digital labor markets.

In response to these challenges, we've observed the emergence of innovative solutions that address both enabling conditions and employability factors simultaneously. Holistic support systems showcase the potential of integrated approaches that provide physical workspaces, comprehensive training, and access to digital work opportunities. These models demonstrate how multi-faceted support can create sustainable pathways to digital livelihoods for refugees.

Kenya's efforts to improve financial inclusion for refugees demonstrate how policy changes can directly enhance enabling conditions for digital work.

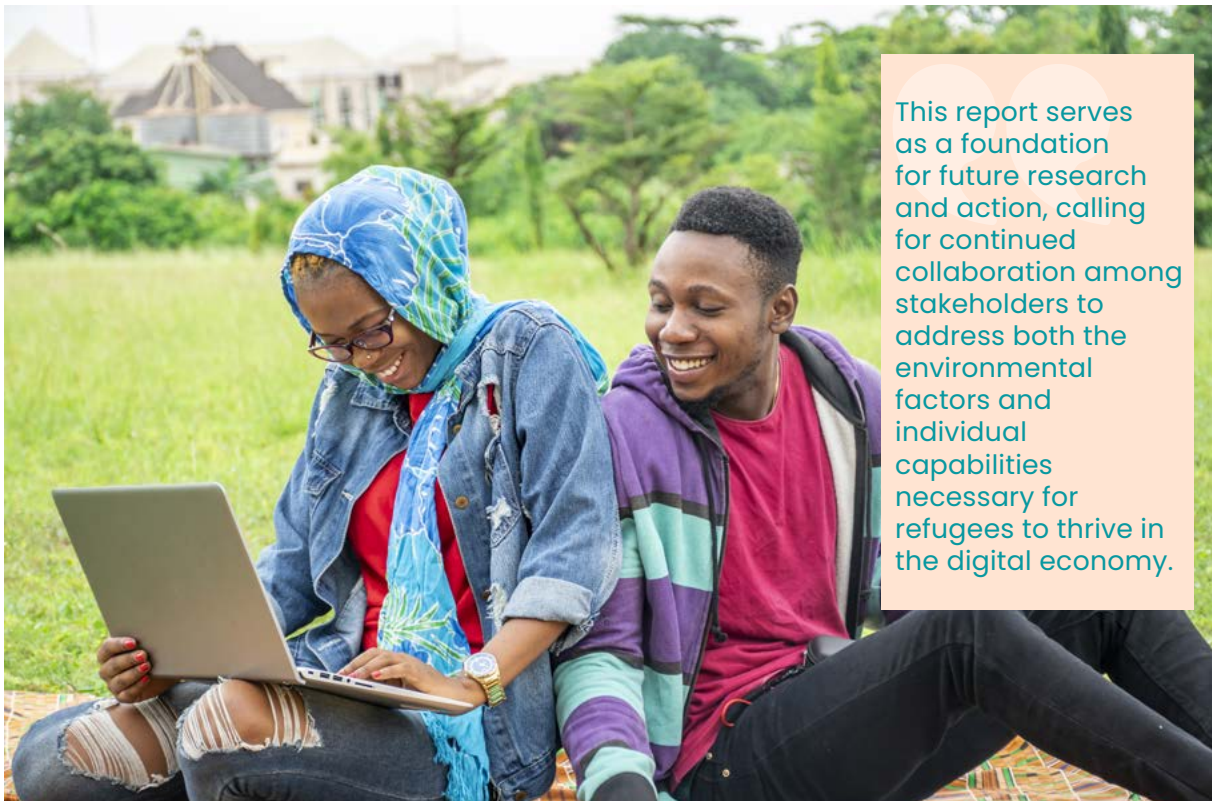Uganda's open-door policy and right-to-work provisions have created a conducive regulatory environment.

Colombia's Temporary Protection Status for Venezuelan refugees addresses legal status.

Future directions for policy, support system and research

Looking ahead, several key directions for future development have been identified. Pipeline-specific training programs could significantly enhance refugees' readiness for digital work, addressing both enabling conditions and employability factors. There's a pressing need to develop comprehensive worker benefits that extend beyond traditional employment models, ensuring protection for refugees engaged in various forms of digital work. Scaling successful models presents a significant opportunity, but must be done with careful consideration of local contexts. Enhanced collaboration between governments, private sector entities, and NGOs is crucial for creating an enabling ecosystem for refugee digital employment. Furthermore, longitudinal research is needed to understand the long-term impacts of digital employment on refugee integration and well-being.

In conclusion, the path to enabling digital livelihoods for refugees is complex but promising. By continuing to study, understand, and adapt to the evolving landscape of digital employment pipelines through the lens of enabling conditions and employability factors, more inclusive, effective, and sustainable opportunities can be created for refugee communities worldwide. This report serves as a foundation for future research and action, calling for continued collaboration among stakeholders to address both the environmental factors and individual capabilities necessary for refugees to thrive in the digital economy. Only through such collective action can we create an inclusive digital economy that recognizes and leverages the potential of refugee talent, improving the lives of displaced individuals while contributing to the economic development and social cohesion of host communities.

This report serves as a foundation for future research and action, calling for continued collaboration among stakeholders to address both the environmental factors and individual capabilities necessary for refugees to thrive in the digital economy.