



# Private Sector & Refugees Pathways to Scale

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**Cover:** Refugees take plumbing classes. Kakuma Refugee Camp, Kenya © Dominic Chavez/IFC



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# Foreword

**T**he world is currently facing extreme levels of forced displacement. UNHCR, the UN Refugee Agency, estimates that nearly one person is forcibly displaced every two seconds as a result of conflict or persecution. An unprecedented 70.4 million individuals around the world have been forced from their home; among them nearly 25.4 million refugees, more than half of whom are under the age of 18.

Protracted refugee situations over the last 20–30 years coupled with recent large-scale displacement and forced migration have spurred the private sector to engage more proactively with refugees and host communities, beyond corporate social responsibility programs. Private sector actors are well-positioned to enhance and expand these efforts. They have strategic capabilities and can deploy business models and have started to interact with these communities commercially. While private sector engagement is nascent, with many small or early stage initiatives, there is a growing commitment from investors and corporate partners to support and co-design more effective, shared solutions.

IFC – the largest global development institution focused exclusively on the private sector in developing countries—in partnership with the Bridgespan Group in 2017 began looking into the landscape of over 170 private sector-led initiatives across the Middle East and Africa. The research pointed to a set of common pathways of private sector engagements beyond funding humanitarian assistance. That prompted us to ask: what will it take to encourage investment in refugee camps and their host communities?

That research culminated in this paper looking more deeply at select cases to explore factors such as financing, partnerships, and market intelligence. This paper offers practical and relevant insights, including case studies capturing the journey of setting up private sector initiatives. It looks at their progress to date, and key takeaways.

Private sector actors understand why they should engage, and which approaches hold promise. But often the “how” remains less clear to them. They ask how to identify the best pathways for engagement, how to leverage their existing capabilities and assets, how to find and work with the right partners, how to learn from others, and, perhaps most importantly, how to attain impact at scale.

The refugee agenda is challenging. The need for a private sector response is urgent. I hope this report encourages and enables prospective private sector actors to begin strategically examining their potential for engagement and contributes to serving the needs of refugees and host communities and building their economic capacity.



**Sérgio Pimenta**

*Vice President, Middle East and Africa, IFC*

# Table of contents

<b>Overview</b>	<b>3</b>
<b>Chapter 1 Landscape of Private Sector Engagement</b>	<b>7</b>
<b>Chapter 2 Critical Enablers of Impact and Scale for Private Sector Engagement</b>	<b>11</b>
Flexible Financing .....	11
Cross-sector Partnerships .....	15
Investment Information .....	19
<b>Chapter 3 Case Studies on the Pathways for Private Sector Engagement</b>	<b>25</b>
IrisGuard: Helping refugees access humanitarian assistance with dignity .....	27
Equity Bank: Extending a company-wide mission of financial inclusion to refugees .....	29
Luminus Education Group: Preparing refugees for employment in Jordan and beyond .....	31
Sanivation: Providing a range of employment opportunities for refugees .....	33
Inyenyeri: Creating a business to improve the lives of refugees in Rwanda .....	35
<b>Appendices</b>	<b>37</b>
Appendix A: List of private sector initiatives .....	38
Appendix B: Detailed database of private sector initiatives .....	42
Appendix C: Analysis of the private sector initiatives database .....	68
Appendix D: Results from survey of private sector actors .....	70





Refugees wait in line to vaccinate their children before being transported to Kakuma Refugee Camp, Kenya © Dominic Chavez/IFC



# OVERVIEW

## Private Sector Engagement with Refugees and Host Communities

**R**ampant wars, conflict, and persecution are driving the world's displaced population to record high numbers. According to UNHCR, the United Nations Refugee Agency, by the end of 2017, nearly 70 million people worldwide were forcibly displaced – more than the entire population of the United Kingdom. More than a third of displaced persons have become refugees, seeking safety across international borders.<sup>1</sup>

Governments, aid agencies, and NGOs have long provided humanitarian aid for refugees, addressing immediate needs such as food, water, and shelter. However, the duration of displacement is lengthening for many. In some cases, there is a desire on the part of host countries to repatriate refugees, yet it can be a long and controversial process. The need for sustainable, long-term solutions that mitigate the negative impacts of forcible displacement, uplift refugees, and support host communities is therefore becoming more acute.

Indeed, the development community is increasingly focusing on empowering refugees as agents of their own lives and economic contributors – from providing skills training, to offering employment, and enabling access to financial products and services.<sup>2</sup> Private sector actors are inherently well-positioned to enhance and scale these efforts, given their strategic

capabilities and business models. Multinational corporations like Mastercard, regional and national businesses such as Equity Bank and PowerGen, social enterprises like NaTakallam and Sanivation, and a range of others across industries, are demonstrating the potential roles of the private sector in supporting refugees and host communities.

### Promising momentum in private sector engagement

An increasing number of private sector actors are responding to this need and opportunity. In November 2017, the International Finance Corporation (IFC), in partnership with The Bridgespan Group, began researching these early efforts – aiming both to understand the nature of private sector engagement with refugees and host communities and to derive lessons that could inform future efforts. Across Africa and the Middle East, we identified a nascent yet surprisingly large and growing landscape of more than 170 initiatives. Many have originated in host countries where there is an enabling policy environment – that is, where refugees can participate in economic activities, and are offered opportunities for income-generation and education. Many of these initiatives are early-stage, with promising indicators but still limited evidence of impact

<sup>1</sup> "Figures at a Glance," UNHCR, <https://www.unhcr.org/ph/figures-at-a-glance>.

<sup>2</sup> "Humanitarian Development Nexus," United Nations Office for the Coordination of Humanitarian Affairs, <https://www.unocha.org/es/themes/humanitarian-development-nexus>.

## RESEARCH METHODOLOGY

From August to December 2018:

- Identified 173 initiatives and documented 110 initiatives in detail that have:
  - At least one driving private sector actor\*
  - Operations in low- and middle- income countries, concentrated in Africa and the Middle East, and geographically close to the points of crisis
- Developed five in-depth case studies
- Surveyed 58 private sector actors on their current engagement and forward-looking perspectives
- Conducted 35 interviews with a variety of stakeholders including private sector actors, humanitarian organizations, funders, and intermediaries

\* Includes private foundations funded by multinational companies.

*Note: Given the volume of programming aimed at refugees and the study limitations, initiatives identified and profiled in this study are intended to be illustrative, rather than an exhaustive representation of private sector engagement.*

*In particular, the study may not capture efforts of local small and medium enterprises, social enterprises, small refugee-owned businesses, private universities, and informal sector activity.*

on refugees' lives. The research pointed to a set of common **pathways of private sector engagement** beyond funding humanitarian assistance:

- **Sharing capabilities** – such as technology or technical expertise – to provide access to humanitarian assistance, education, or financial services
- **Extending services** by adapting current business models to sell goods/ services to refugees
- **Enabling employment** by providing job training and/or entrepreneurship support to refugees
- **Integrating into value chains** by hiring refugees directly and/or working with smaller enterprises that hire refugees through sourcing or subcontracting work
- **Building a business** through the selling of goods and services tailored to refugee populations

The research also surfaced several barriers to growth and scale, such as insufficient tools and information to engage refugees and inadequate coordination across stakeholders, as well as opportunities to address these obstacles.

Just a year later, private sector activity in the refugee space has moved forward rapidly, and raised its profile. During the 2018 United Nations General Assembly (UNGA) sessions in New York, [Business Fights Poverty](#) and [Innovest Advisory](#) highlighted key sectoral areas of focus for refugee-inclusive business and investment. Also in 2018, the [Tent Partnership for Refugees](#) and the [Center for Global Development](#) published research and policy recommendations on helping refugees realize their economic potential and improve their well-being and self-reliance through formal labor market access. Further, the [Refugee Investment Network](#), formed at SOCAP18, laid out a framework for defining, qualifying, and targeting refugee investments.

## Understanding the “hows” of successful engagement

These and other efforts have helped private sector actors understand why they should engage and which approaches hold promise. What often remains less clear to them is the “how”: how to identify the best pathways for engagement, how to leverage their existing capabilities and assets, how to find and work with the right partners, how to learn from others, and, perhaps most importantly, how to attain impact at scale.

It is with this focus that our current study seeks to complement the existing efforts and further contribute to a knowledge base on private sector engagement. We explore the critical questions of “how” in three ways:

- **Through a landscape of current and projected private sector activity**  
Of the 173 private sector initiatives identified, we deepened our research on 110, documenting their approaches, as well as their reach and investment sizes where such data was available. What we found was a nascent but growing landscape of initiatives by a diverse set of actors



that can valuably inform and inspire future efforts. The list could also encourage greater sharing of learnings and help private sector actors identify potential partners. Finally, a survey we conducted revealed insights on actors' motivations, the barriers they face, and, in general, their positive outlook on future engagement.

- **Through research on critical enablers of impact and scale**

Across our research, as well as in recent discussion forums such as UNGA, stakeholders consistently identified three factors as critical enablers of impact and scale:

1. **Flexible financing:** Venture capital-like approaches to funding, with smaller, more flexible investments – even within the existing pool of capital – can better enable testing and scaling for early-stage, innovative, yet unproven initiatives. This is particularly important for smaller businesses, start-ups, and social enterprises that rely heavily on financing.
2. **Cross-sector partnerships:** Given its scope and multifaceted nature, addressing refugee needs

requires collaboration across the government, humanitarian, NGO, private, and development finance sectors. Such partnerships ideally start from a common understanding of a specific problem or need, and then build on the existing assets and capabilities of different partners.

3. **Investment information:** Increasing the flow of information on refugee needs, investment opportunities, and existing efforts is critical to ensuring informed engagement decisions by all private sector actors – especially those without the resources or connections to access or compile such information themselves.

- **Through case studies on the pathways for private sector engagement**

We include five case studies, each illustrating how a specific private sector actor explored, evaluated, and approached one of the five pathways. While it may be too early to assess the impact of all these efforts, the journeys of these actors provide valuable lessons on how to use assets and capabilities to engage refugees and host communities – and how other stakeholders can support these efforts.

## Five case studies on pathways for private sector engagement



### SHARING CAPABILITIES:

**IRISGUARD'S** iris recognition technology has streamlined the process of registering and delivering services to refugees in Jordan and beyond. Refugees no longer have to wait at distribution points, are less susceptible to theft and corruption, and have more agency in how they receive assistance.



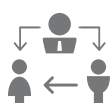
### EXTENDING SERVICES:

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



### ENABLING EMPLOYMENT:

**LUMINUS EDUCATION** is Jordan's first private institute to provide employment training for refugee youth. Seventy to 80 percent of Luminus's refugee students find employment – and in some sectors, like hospitality, all of them do.



### INTEGRATING INTO VALUE CHAINS:

**SANIVATION** is using an innovative approach to bring more hygienic sanitation solutions and cleaner fuel alternatives to refugee communities in Kenya, while also providing a range of employment opportunities, from manufacturing to sales.



### BUILDING A BUSINESS:

**INYENYERI'S** innovative cooking system is addressing cooking needs, household air pollution, and fuel efficiency issues in refugee homes in Rwanda. This affordable, market-based solution aims to reach 3,500 households in Kigeme Camp and start expansion into several other camps in 2019.

We observed a strong recognition among private sector actors that the refugee crisis is not going away and that it is a critical time for solutions-based approaches. A full 60 percent of surveyed organizations expect to deepen their engagement in the coming few years. This highlights a growing confidence and a generally positive outlook among private sector actors that there are valuable and

sustainable paths to engagement. Through the five pathways above, private sector actors are already using their capabilities to create impact.

With the right enablers in place – more flexible financing, effective cross-sector partnerships, and accessible information – the impact and scale of private sector efforts could deepen, improving the lives of refugees and host communities around the globe.



Mberwa Abdallah Ali (left), a refugee from the Democratic Republic of Congo started his own business in Kakuma in 2017 after being trained.  
© Dominic Chavez/IFC

# CHAPTER 1

## Landscape of Private Sector Engagement

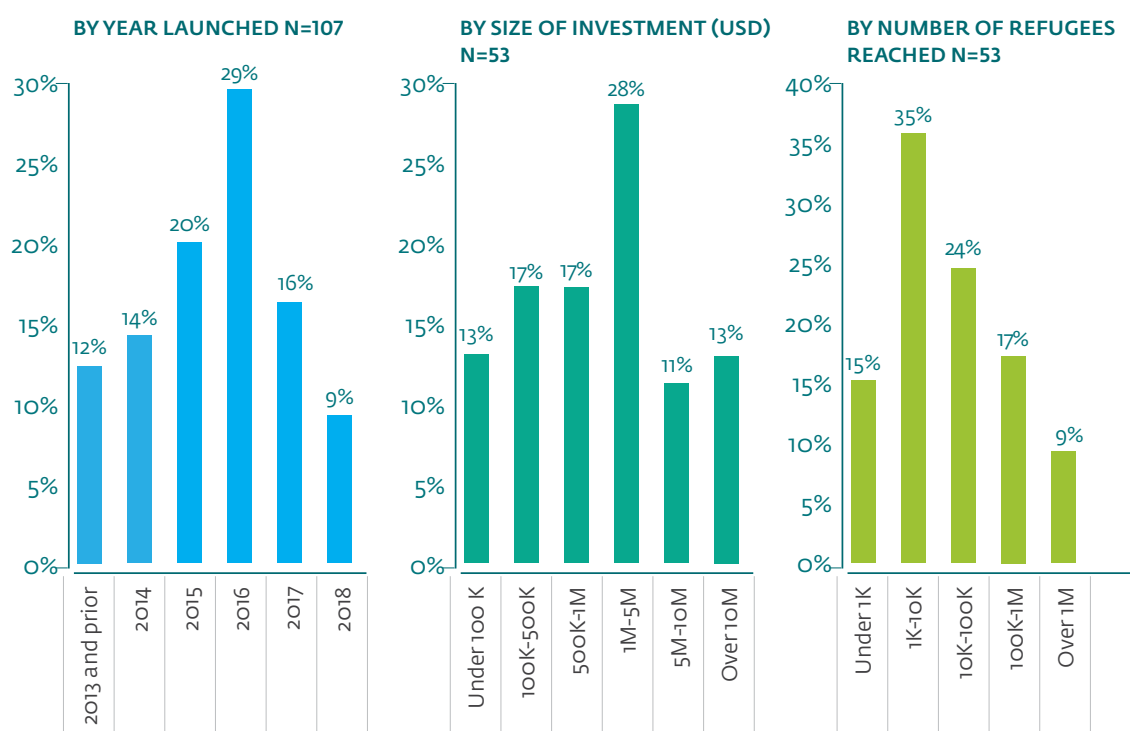
**T**hrough our research, we identified more than 170 private sector initiatives with refugees and host communities (see Research Methodology on page 4). While not a comprehensive list, it illustrates the range of private sector activity.

To understand both existing activity and the outlook across the landscape more deeply, we sought detailed input directly from 63 private sector actors who are collectively engaged in 110 refugee-focused initiatives.

### Diverse actors, nascent endeavors

The private sector actors engaging with refugees and host communities range from multinational corporations and their foundations, to regional and national businesses, to start-ups and social enterprises. They operate in a wide array of industries, with technology and financial services companies behind 34 percent of initiatives (see Appendix C, page 69).

**Figure 1:** Landscape of private sector initiatives



**Note:** Based on information provided by the relevant private sector actor for each initiative; not all data was available for every initiative.



Despite this breadth of involvement, the landscape of private sector initiatives is still fairly new. Most of the efforts listed are in early stages, with over half launched within the past three years. Many are also relatively small, with roughly half having investment levels of \$1 million or less, and reaching 10,000 or fewer refugees (see Figure 1 on page 7).

Later in this report, we share the list of initiatives along with descriptive details for each, such as geographic focus, key partnerships, and reach and investment size where such data was available (see Appendix A and B, pages 38 and 42). In combination with other studies, such as *Business Fights Poverty's Resilience through Refugee-Inclusive Business* report, we hope this list can

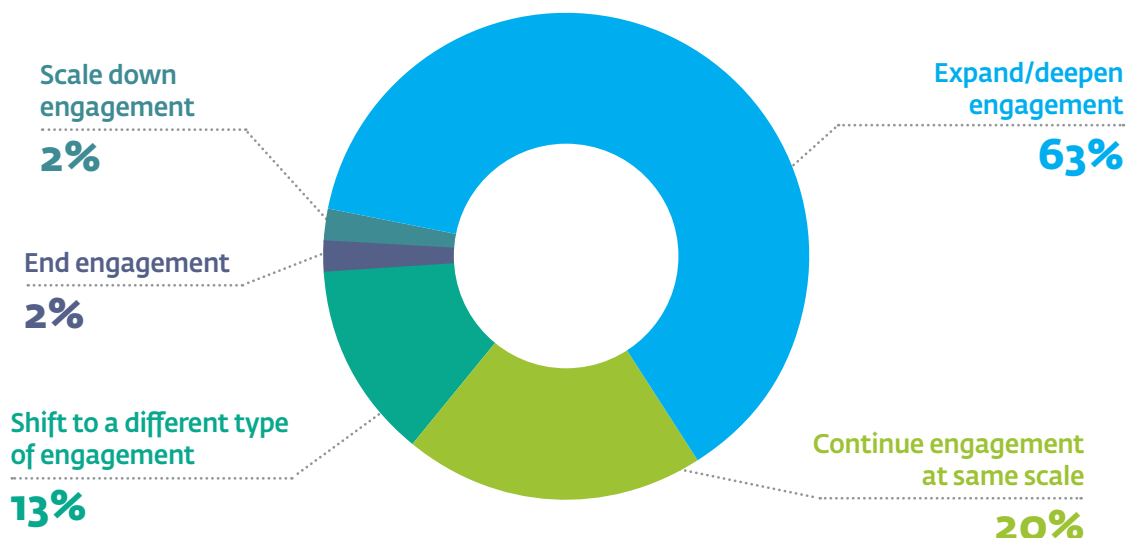
inspire more sharing of learnings and help private sector actors identify potential partners.

## A positive outlook

Understanding the outlook of private sector actors – in particular, their motivations and plans to engage further with refugees and host communities – is critical to building stakeholder confidence in future investments. In a survey of current private sector actors, over 60 percent expect to expand or deepen their engagement in the coming three years (see Figure 2). This commitment is especially noteworthy as almost half of those respondents expect their associated operating costs to increase.

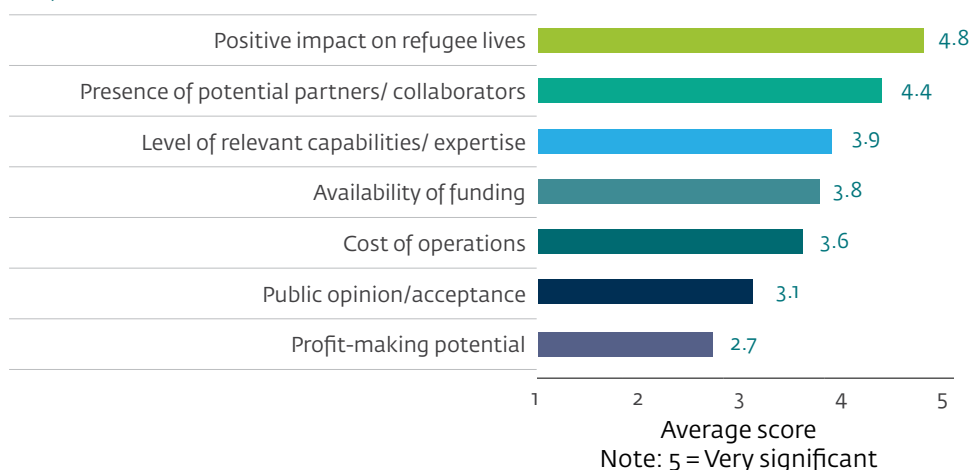
**Figure 2: Outlook for current engagement**

HOW DO YOU EXPECT YOUR CURRENT ENGAGEMENT TO CHANGE WITHIN THE NEXT THREE YEARS?  
(N=54)



**Figure 3: Motivations for private sector engagement**

HOW IMPORTANT ARE THE FOLLOWING FACTORS IN DETERMINING WHETHER TO CONTINUE YOUR ENGAGEMENT/ INITIATIVE? (N=58)



With respect to their motivations, impact decisively outweighs financial gain. Respondents most frequently cited the potential for positive impact on refugee lives as the most important factor in determining whether to continue their engagement (see Figure 3). Across engagement pathways, they cited profit-making potential, on average, as the least significant; even actors integrating refugees into their value chains, or extending services to refugees, rated this lower on the list. In interviews, many noted they seek simply to cover costs.

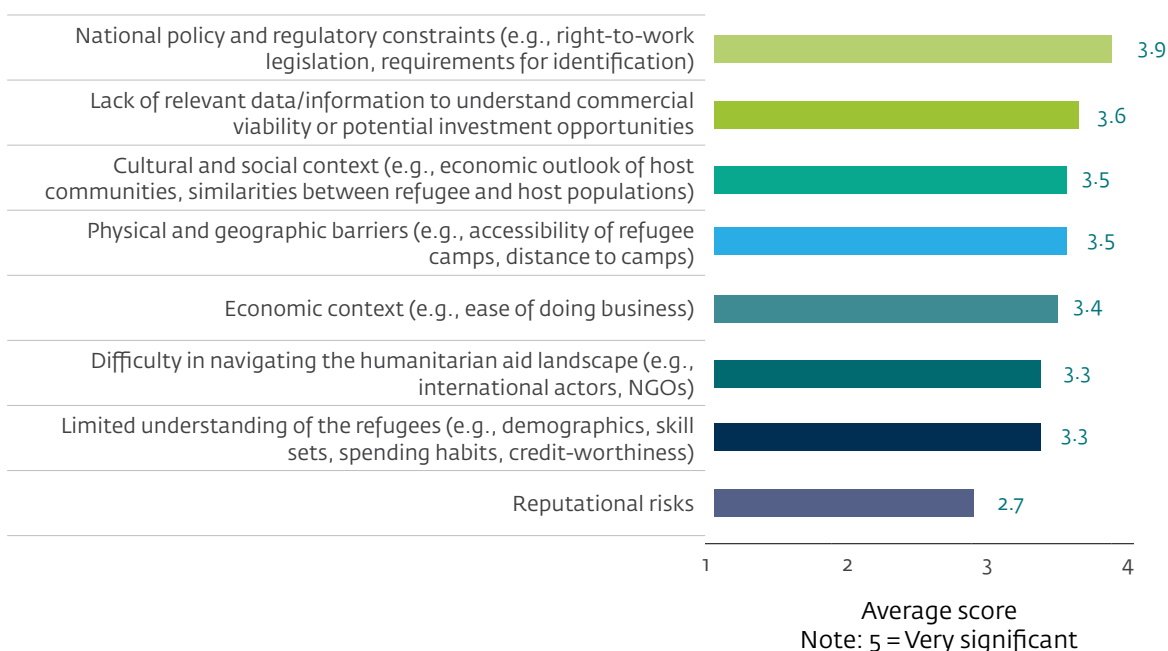
In addition to motivations and plans, the interviews and survey also highlighted different types of investments that can improve private sector engagement overall.

For instance, on the most significant barriers to engagement, survey respondents placed well-known 'national policy and regulatory constraints' at the top (see Figure 4). Other barriers were close behind, including 'lack of data/information,' 'cultural and social context,' and 'physical and geographic barriers,' highlighting areas of opportunity for other stakeholders to facilitate private sector activity.

Overall, the landscape of private sector engagement with refugees and host communities may be new, but it shows signs of growth and optimism. Continuing to strive for transparency, information, and connections could dramatically enhance the impact of all actors in this humanitarian crisis.

**Figure 4: Barriers to private sector investment**

**WHEN CONSIDERING INVESTMENTS IN THE REFUGEE SPACE, HOW SIGNIFICANT ARE EACH OF THE FOLLOWING TYPES OF BARRIERS ON A SCALE OF 1 TO 5? (N=58)**







People walk through Kakuma Refugee Camp, Kenya © Dominic Chavez/IFC

## CHAPTER 2

# Critical Enablers of Impact and Scale for Private Sector Engagement

**P**ivate sector engagement with refugees and host communities – in any of its forms – can be challenging. Interviews revealed a wide variety of barriers, from policy and regulatory constraints, to limited accessibility and understanding of refugee populations, to reputational and financial risks in serving refugees. Yet our research underscored three factors that help drive success: flexible financing, cross-sector partnerships, and investment information. While not the only conditions for success, these enablers are relevant across a range of initiatives and are top of mind for many private sector actors.

### 1. Flexible financing

Private sector initiatives focused on economic inclusion and long-term solutions for refugees require significant investment. At a minimum, private sector actors need to cover the costs and mitigate the financial risks of these efforts. Those surveyed cited higher start-up costs, uncertainty in revenue generation, and overall risk levels when working with refugees and host communities. This means that many private sector actors – particularly local small and medium-sized enterprises – need to seek additional capital. While there is a growing funding pool available to support these efforts, our survey and interviews underline a need to think beyond the way capital is currently sourced, structured, and matched to opportunities for engaging refugees and host communities.

#### Current forms of funding – and their limitations

Investments in the refugee space are growing globally, yet still represent only a small proportion of available funding. The Refugee Investment Network estimates only one percent of grant-based philanthropic investment in the Sustainable Development Goals from 2016-2018 has been designated for migrants and refugees, translating into \$960 million of the total \$74 billion.<sup>3</sup> Through our research, we captured approximately \$400 million in private investments deployed across 50 initiatives, from 2009 to today. Survey participants overwhelmingly called for more grant funding (1.4 on a scale of 1–5 in importance, with 1 being most important) (see Appendix D.2 on page 71).

<sup>3</sup> Based on data from SDGfunders.org, as cited in Refugee Investment Network's Paradigm Shift: How investment can unlock the potential of refugees, 2018, <https://static1.squarespace.com/static/5b280d6a620b85faae73af1a/t/5bf449824fa51a6514e2b017/1542736284883/RIN+Investor+Report-Paradigm+Shift-final-2.pdf>



*"The most important aspect of engaging with refugees is for development funders to allow small amounts of funding outside the conventional, lengthy, and rigid processes. This is especially true for innovative solutions coming from start-ups that cannot handle these kinds of processes, which often stifle really good and innovative solutions"*

IMAD MALHAS, FOUNDER, IRISGUARD

However, our interviews revealed that private sector actors' paramount concern is not lack of available funding, but the types of funding available.

Our research indicates three primary sources and structures of funding available to private sector actors today: grants and awards from foundations, humanitarian organizations, or individual donors; procurement and contracting to deliver programs and services as implementation partners for humanitarian organizations; and development finance and impact investing through equity or debt contributions. All of these funding sources and structures are important, yet also have limitations.

Our research, as well as other recently published findings, reveal that funders across these three pools traditionally focus on funding a smaller number of larger-scale, later-stage opportunities that work with refugees. While these funders may prefer large, mature organizations with proven approaches and strong systems in place, in reality, the pipeline in the refugee space is still in the early stages of identifying and testing ideas. Further, the challenges refugees face can at times be better addressed by smaller, more nimble entrepreneurial organizations.

One corporate foundation representative captures the conundrum for funders: "There are a lot of small, innovative programs happening, and these small projects are really inspiring. But I can't fund small projects. I need to know what the bigger, meatier projects are. ...The majority of our funding is tied to block grants. They don't provide us with a lot of flexibility to pilot innovative solutions."

Impact investors are similarly looking for organizational maturity. Many are seeking market-rate returns from investments as well as clear impact on refugee inclusion. "Expecting this complete package from the get-go for initiatives working with refugees in fragile contexts may not be realistic," says Justin Sykes, founder and managing director for Innovest Advisory, a consultancy that links socially-minded investors with impact investment opportunities.

## Five types of flexible funding private sector actors need

Our research revealed a set of funding requirements quite different from the forms of funding prevalent today. Private sector actors called for more flexibility in financing, emphasizing the need for broader size ranges and more venture capital-like approaches in order to assess and scale their often early-stage, innovative, but still unproven initiatives.

Such flexible financing might include the following.



### Proof-of-concept or pilot-stage funding



1

Early-stage funding – perhaps awarded through innovation funds or competitions – can provide organizations the space and flexibility to test and prove their models. For example, Sanivation, which provides hygienic sanitation solutions in Kenyan refugee camps, initially received a start-up grant from the US Centers for Disease Control and Prevention (CDC) in 2013. This grant allowed the social enterprise to pilot its services and gain a better understanding of how to work in refugee camps. With a more tailored proposal, Sanivation was able to win a larger grant from UNHCR in 2016. By covering the costs of piloting, the initial CDC grant was a catalytic first step in Sanivation's early scale-up stage.

### Discrete solution funding



2

Many social enterprises, particularly start-ups, offer specific products and services instead of full solutions. "A challenge from our perspective is the large 'deal' size required for the projects that international financial institutions operate through," shares Aape Pohjavirta, founder of Funzi, a mobile learning platform that facilitates the development and delivery of free courses to refugees across the Middle East. "We could not directly get involved because we don't operate projects at that size, and it is hard to identify the right partners to build out a larger, more comprehensive project." Smaller amounts of funding or financing, for example, tied to more specific line items such as technology, can provide opportunities for these organizations.

### Short-term 'bridge' funding



3

Long-term partnerships – for both grants and procurement contracts – can take significant time to work out. “After we reply to the call for a grant, we often have to wait a long time,” shares Hend Ismail, social responsible business lead of ITWORX Education, which provides holistic e-learning for Syrian refugee children in Lebanon. “Sometimes it takes eight months to a year to hear back from the funding entities.” There are similar, if not longer, timeframes for signed procurement contracts. A short-term funding option that can bridge this time before or between partnership agreements can help organizations mitigate the financial risks.

### Goal- or outcome-based funding



4

Funding that is tied to results, such as pay-for-success models or impact bonds, can allow organizations to try multiple paths to achieve outcomes. For example, PowerGen, which uses minigrids to provide power to rural communities, sees potential in extending its work in refugee camps, but requires subsidies for capital expenditures. As part of the Africa Minigrid Developers Association, they drafted a Results-Based Financing (RBF) program recommendation that links investment subsidies for minigrids to verified electrical connections for in-need populations.<sup>4</sup> “Minigrid companies would be happy to serve refugee camps,” shares PowerGen’s CEO and Co-Founder Sam Slaughter. “The RBF concept can serve as a template for such programs.”

Results-based approaches can be applicable in very different contexts. Funzi’s Pohjavirta sees the value of this strategy. “If funders introduce social impact bonds and say, ‘everyone who creates a female entrepreneur can receive X dollars,’ then we can create a lot of entrepreneurs.”

### Risk underwriting



5

Private sector actors also value financing structures that provide risk guarantees or first-loss capital to limit an organization’s exposure to potential loss, especially when the initiative is scaling to reach significant numbers of refugees. For example, Equity Bank is exploring options for a guarantee fund, which would protect its investment from losses to mitigate the risk of lending to refugees.

*“By far, we would hope to deepen operations through revenue-generated funding, since we are a for-profit. For our prospective clients, such as large NGOs, this may mean receiving grants or different development finance combinations to be able to purchase our services.”*

AAPE POHJAVIRTA, FOUNDER, FUNZI

<sup>4</sup> “Africa Mini-grid Developers Association (AMDA) SMART RBF Program Recommendation,” AMDA, [http:// www.powergen-renewable-energy.com/wp-content/uploads/2018/07/Africa-Mini-grid-Developers- Association-AMDA-SMART-RBF-Program-Recommendation.pdf](http://www.powergen-renewable-energy.com/wp-content/uploads/2018/07/Africa-Mini-grid-Developers-Association-AMDA-SMART-RBF-Program-Recommendation.pdf).



Beyond the financing options, there are also challenges in matching the nascent pipeline of private sector opportunities with the right set of interested funders and funding structures. “Beyond our current partners, we don’t know where to look for specific funding for work with refugees,” says Sanivation’s Business Development Lead Kate Bohnert. Many others we spoke to echo this concern.

Conversations around investment and financing must continue in order to match the right funders with investment opportunities. These should include discussions at the individual partnership level, as well as efforts targeted at information exchange and broader sourcing of opportunities. Already, calls for ideas, such as UNHCR-hosted “innovation challenges,”<sup>5</sup> have helped identify and prototype solutions in areas like refugee access to information and fraud prevention in humanitarian work. Such efforts can expand further and connect to broader funding channels, for example, through “challenge funds.”<sup>6</sup>

The creativity being applied today provides insight on how to better align financing with the needs of private sector actors, and stimulate even more effective initiatives for refugees and host communities.

## 2. Cross-sector partnerships

When it comes to deepening private sector engagement in the refugee space, our survey and interviews reveal that partnership and collaboration is top of mind for many stakeholders. Private sector actors, humanitarian organizations, and others widely acknowledge that the challenges refugees face are systemic, requiring multi-sectoral and multi-stakeholder efforts to address them. The private sector has important roles to play in engaging with refugees, but they require effective partnerships with the government, humanitarian, NGO, and development finance sectors.

### High interest in partnering but insufficient know-how

Over 80 percent of survey respondents cited the presence of potential partners or collaborators as the second most important factor in their engagement, just below positive impact and above factors like funding, cost, and potential for profit (see Figure 3 on page 8).

Despite this understanding, there is less clarity on how to create effective partnerships. “Everyone wants to partner,” says Innovest Advisory’s Sykes. “It’s the word of the day. We know we need multiple stakeholders. But then, actually putting the time and effort into what it means to have a successful partnership – that is an entirely different matter.”

*"It has been eye-opening to learn that the potential to launch transformative projects exists, and yet the legacy system of dividing needs among various implementing NGOs and one- year project cycles prevents meaningful change. Sustainable business and delivery models will only arise from multi-stakeholder efforts that take into account the needs of the ecosystem at large."*

Sasha Kapadia, Director of Government and Development, MasterCard

<sup>5</sup> “Past Challenges and Winning Ideas from UNHCR Ideas,” UNHCR Innovation, <https://unhcrideas.org/main/Page/stories>

<sup>6</sup> “Challenge funds” are one mechanism used in other areas of development. For example, the Africa Enterprise Challenge Fund matches funds from governments and international organizations to support social enterprises in creating resilience and sustainable incomes in rural and marginalized communities in Africa.

Respondents recognize the many challenges, particularly for cross-sectoral partnerships, including differences in language, internal processes, and pace of activity, as well as unclear division of roles and responsibilities. However, there are not yet clear solutions to address them all.

### Four principles for effective private sector collaboration

Based on our survey and stakeholder interviews, we have developed a set of emerging principles for effective private sector collaboration in the refugee space.



#### Orient around the problem



1

Today, partnerships often begin with one stakeholder defining a specific solution – whether a private sector actor with an idea of how to leverage their capabilities, or a humanitarian organization or funder with a request for proposal on a contract or grant. The resulting partnerships can be effective, yet we heard that a successful collaboration is more likely to begin with the two entities discussing a specific refugee need, aligning on objectives, and collectively developing the solution.

For example, IrisGuard's partnership with UNHCR started with a clear humanitarian need: the large number of Syrian refugees entering Jordan in 2012 was creating challenges in registration and the delivery of aid. IrisGuard sat down with UNHCR to understand how its iris recognition technology could expedite the registration process, eradicate duplicate registrations, and help refugees access services in a way that was not only more efficient but also preserved their dignity. "This is about creating solutions that work for real problems, serving forcibly displaced refugees in a time of crisis," says IrisGuard Founder Imad Malhas.

## Define strength-based roles



2

With a clear problem and solution in mind, different stakeholders can assign roles based on what strengths each can contribute to the partnership. In our research, some maintain that humanitarian organizations, and others currently working with refugees, should learn business language or otherwise emulate the private sector, such as by hiring more people with business experience. Yet, we have found that partnerships thrive when collaboration is grounded in the existing knowledge, capabilities, and assets of each stakeholder, rather than in requiring an equal understanding of private sector activities.

For example, ITWORX Education has partnered with local NGOs to understand better the needs of Syrian refugees in Lebanon. “As a company, we do not know as much about the community as we think,” says Ismail. “We learn from those who are in the field. They are our door to the community.” NGO partners were able to provide connections to and insights on the refugee communities, as well as input into the design of ITWORX’s education solutions.

Similarly, Airtel Uganda works closely with government agencies and UNHCR, among others, to determine how it can help provide mobile communications services for refugees across the country. The government has supported Airtel’s work, contributing knowledge of new refugee settlements as well as government land for the company to establish new cell sites. At the same time, Airtel maintains regular communications with the government, to understand where it has needs and leverage its own knowledge of consumer telecommunication needs. “We are in close coordination with the government, supporting them in their work by providing the latest telecommunication technology to refugee settlements,” shares Rajesh Agrawal, network director, chief technology officer at Airtel Uganda.

## Dedicate empowered resources



3

To ensure that partnerships succeed, champions from all partners and at multiple levels – from leadership to middle management to field-level worker – must commit time and resources. Several collaborative efforts have struggled due to insufficient resources on each side of the stakeholder partnership. This can result in long timelines and decision cycles, unclear decision pathways, or a significant number of handovers – all of which can stifle progress and create frustration, even among those who were eager to collaborate.

KOIS, an impact investment firm, has worked across multiple stakeholders to coordinate a Development Impact Bond to improve the livelihoods of Syrian refugees. KOIS Head of Business Development Béatrice Delperdange shares, “A lot of these partnerships will fail because not enough effort and investment is put into...the business rationale (head), how you are going to cement/support this (hands), and understanding the other party (heart).”

Energias de Portugal (EDP), which has been working to bring renewable energy to refugee camps in Kenya, recounted their experience with a collaboration on a specific power project. While the plan was to have a single point of contact from their field partner on the ground, this never came to be. Instead, they had to navigate through several individuals to move the work ahead, which slowed timelines. The idea was there, but the “hands” were not.

## Test and learn



4

Humanitarian organizations are not the only ones who need to commit; the private sector needs to make clear investments as well. For instance, Equity Bank has a team dedicated to refugee financial inclusion within the Special Projects Department at the Group Head Office, and at branches in its Rwanda, Uganda, and Kenya subsidiaries – all to ensure success in engaging refugees.

Much of the private sector landscape is still early-stage and likely, as a portfolio of initiatives, to show quick successes and failures. Therefore, testing, monitoring, and adapting initiatives as needed are essential to successful partnerships – as is the sharing of lessons within and across initiatives.

Funzi's Pohjavirta attests to the importance of sharing. "We talked about a project [for our mobile learning platform] with UNDP in Syria, and then our counterpart realized, 'Ah, if it works in Syria, it probably also has a chance of working in Somalia.'"

Similarly, Sanivation and UNHCR have successfully partnered to bring hygienic sanitation solutions and cleaner fuel alternatives to refugees in Kenya. The model and success factors are now being compiled and shared more broadly to encourage similar collaborations. "UNHCR endorsed our best practice guidelines, which is lending credibility first to container-based sanitation and also to more sustainable, long-term approaches in general," says Sanivation's Bohnert.



UNHCR helps refugees cross the border from South Sudan. Kenya © Dominic Chavez/IFC



## The four principles at work: Inyenyeri

We see these principles at work in Inyenyeri's efforts to provide clean cooking solutions for refugees living in Rwandan camps. When Inyenyeri Project Manager Suzanna Huber met UNHCR livelihoods officer Jakob Oster, the Government of Rwanda had already stated its interest in ending firewood distribution in camps. Concurrently, UNHCR sought to move away from providing firewood for refugees in Rwanda in favor of a sustainable alternative and, in general, curtail free material distribution in favor of cash assistance. Their objectives aligned, and Inyenyeri's affordable, efficient cooking system fit perfectly with UNHCR's needs in Kigeme Camp. Additionally, the designated points of contact worked well together, and the organizations shared information and insights with each other, together strengthening their partnership.

After its pilot phase, Inyenyeri partnered with the IKEA Foundation, UNHCR, and the Clean Cooking Alliance to scale its work to more refugees. The IKEA Foundation's focus has always been on identifying "a portfolio of strategic partners, with whom we develop programs and ideas of what we can do together," says Programme Manager Annelies Withofs. Inyenyeri experienced this approach firsthand: the foundation team "came to Rwanda to sit with us and UNHCR and figure out how to make the scale-up as successful as possible," attests Amber Bloomer, Inyenyeri's director of grant and donor partnerships. This deep engagement led to an agreement for a three-year partnership beginning in 2018, with the goal of completely replacing wood and charcoal with cleaner wood pellets for cooking in camps.

The initial conversation was the start for a successful collaboration: each of the four stakeholders committed to making the partnership work and learning from their experience to improve cooperation moving forward. "For our agreements with UNHCR, IKEA Foundation,

and the Clean Cooking Alliance, we speak at least monthly to share information and how it's going," says Bloomer. "My advice is constant communication at all levels."

Working with refugees is always complex, yet the many positive examples of collaboration indicate clear principles for successful cross-sectoral, multi-stakeholder partnerships. By prioritizing close collaboration and communication, and by maximizing the existing strengths and capabilities of stakeholders, we believe private sector actors can work with others to improve the lives of refugees.

## 3. Investment information

Assessing the potential of any private sector opportunity or investment requires a strong knowledge base: about the context, investment feasibility, potential outcomes, competitive environment, and more. Private sector actors typically have access to myriad sources of information and data about potential investments – at least in mature market conditions.

Such information is equally, if not more, important for those looking to engage with refugees and host communities. Private sector actors must fully grasp not only refugee needs, but also previous attempts to address them, so they can build on prior successes and avoid reinventing the wheel or repeating mistakes. The value of such information is heightened by the shortage of previous experiences to draw upon and the inherent risks and uncertainties of working within the refugee context.

### Limited information availability

Although this information is critical, it is not readily available. Private sector engagement with refugees and host communities is still nascent, and while there is a strong understanding of the humanitarian needs, the landscape is still largely underdeveloped from a market-

*"We need to do a lot of research before designing projects. We look at statistics. We meet with the locals. If I knew what others were doing, it would make things so much easier for me to implement and build out...there are a huge number of people doing everything in parallel, and now they are repeating themselves."*

HEND ISMAIL, SOCIAL RESPONSIBLE BUSINESS LEAD, ITWORX



based perspective. In-depth analyses, such as IFC's *Kakuma as a Marketplace* study, are few and far between, despite the voiced demand from stakeholders. In our survey, 60 percent of respondents cited the lack of relevant data and information as a barrier to investing in the refugee space – second only to policy and regulatory constraints (see Figure 4 on page 9).

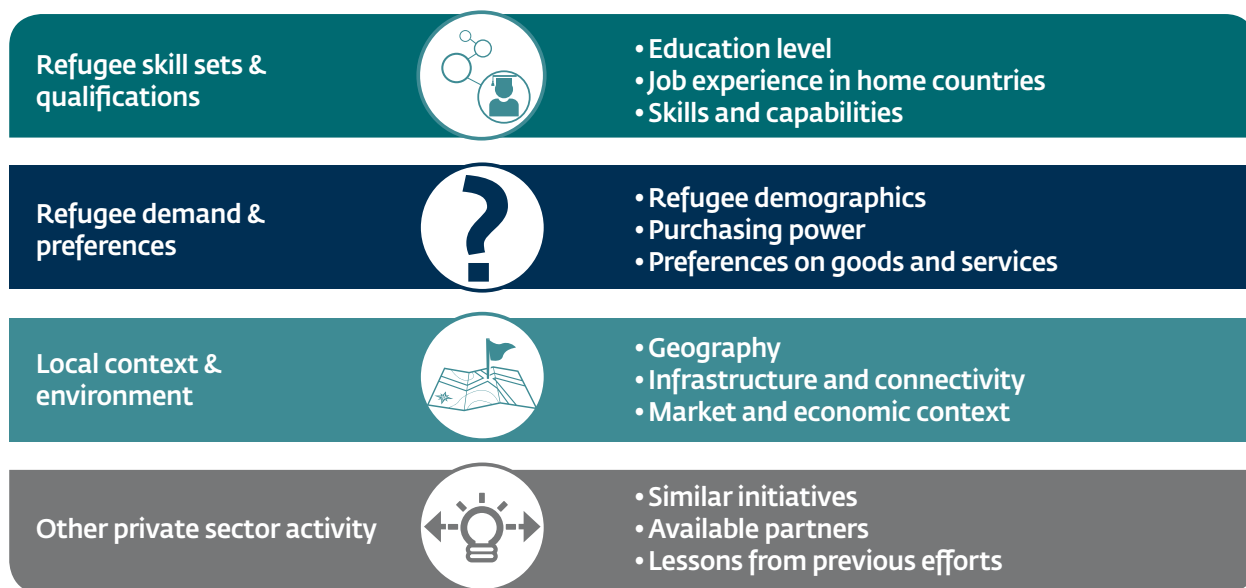
At times, the information might not exist, such as data on the specific product preferences of refugee communities. In such cases, it may be necessary, and likely worthwhile, for organizations with available resources to conduct in-depth, on-the-ground feasibility studies and assessments. EDP made such an investment when it sent a team to Kenya for several days. “They came to the conclusion that there was a lot of need in terms of energy,” says EDP’s Head of Stakeholder Management Jorge Mayer. “We started at

the ground level for this field assessment, and it allowed us to design and select the different projects.”

A lot of information does exist, but may not be systematically captured or actively shared. “More information is gleaned from conversation than anything that’s available on the internet,” says Sanivation’s Bohnert.

#### Four critical information needs

Through our research, we found four common categories of information and data that are critical to deeper private sector engagement with refugees and host communities. By thinking creatively and collectively, the sector can harvest existing knowledge and identify cost-effective ways of gathering and sharing information that is missing.



### Refugee skill sets and qualifications



1

Information about refugee skills, education levels, and qualifications is vital to private sector initiatives aiming to enable employment or integrate refugees into value chains.

For example, IKEA works with a local organization in Jordan that employs both Jordanians and Syrian refugees to produce a line of rugs and textiles for sale in selected global stores. The company has found it critical to understand up-front the skills of refugees and the organizational capabilities of local partners. Vaishali Misra, business leader at IKEA Social Entrepreneur Initiative, advises; “Right from the beginning, you have to ensure that you harness and further develop the skills which they are good at, and integrate them in the right part of the IKEA value chain. This will ensure that they have the right design competence, material expertise, and supply-chain know-how

## Refugee demand and preferences



2

to deliver to customer expectations and become self-reliant in the long run.”

In Kenya, Sanivation seeks to hire refugees into multiple roles for providing hygienic sanitation solutions, from production and maintenance of its container-based toilets to sales of the resulting briquettes. Finding refugees with the right skill sets for different positions requires detailed information from the local community. To this end, the organization not only posts public notices but also seeks out recommendations from UNHCR, local leaders, and local NGOs, particularly for more skilled positions.

NGOs working deeply in communities often have information on refugees’ previous experience and skill sets, and therefore, can be valuable collaborators. Facilitating the sharing of information on refugee backgrounds could help in hiring – whether through mechanisms that connect private sector actors to local NGOs, or platforms for sharing refugee job qualifications.

Information about refugee needs and preferences, purchasing power, and household consumption is critical to private sector investment. Limited access to this information can delay or derail private sector initiatives.

For example, Luminus Education originally struggled to attract Syrian refugees in Jordan to its technical and vocational education programs. “We realized it was not enough to give scholarships to cover tuition,” says Dean of Luminus Technical University College (LTUC) Ayman Maqableh. Barriers included the cost of transportation and living expenses, as well as cultural considerations; often, communities prioritized skills over academics and women had strong family commitments. Luminus had to adjust its offerings and work closely with the communities to message them more clearly.

Similarly, EDP noted that its project in Kenya was affected by not fully understanding refugees’ lighting preferences. “We designed all our light bulbs...to be as what we have here,” says Mayer. “Everyone likes to have a soft, more yellow light, we thought. But we learned it was a bad light...good light for them is the super white one, which is much brighter. Without good market data, you risk making assumptions that don’t fully correspond to what people on the ground want.”

While capturing and analyzing data requires investment, initial studies or work with refugees can then supply a wealth of information to later efforts. For example, Equity Bank in Northern Kenya designed loan products based on product and process innovations informed by its partnerships on cash transfers. Companies that invest in market or feasibility assessments can assist other efforts by sharing their learnings.

## Local context and environment



3

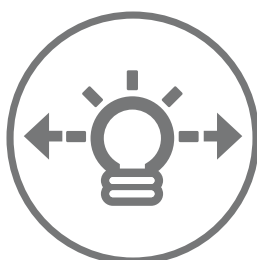
In all of our discussions, stakeholders emphasized the vital importance of understanding the local conditions of refugee communities, such as the geography, economy, infrastructure and connectivity, and resource availability. Private sector actors need such information to decide whether and how to invest.

For example, as Inyenyeri explores bringing its Fuel+Stove clean cooking system to additional refugee camps, it considers a variety of factors, such as the availability of cash assistance, which provides refugees with purchasing power. It also looks at the location of the camps, as close proximity to host communities creates a more open market for sales. The physical environment is also critical: Inyenyeri's business model may not work in camps close to forests, where refugees can readily collect firewood to meet their cooking fuel needs.

ITWORX Education has had to adjust its mobile learning solutions for refugee camps based on the local education infrastructure. "In Lebanon, we realized there were no schools in the camps," shares Ismail. "Another challenge was [the lack of] internet connectivity." To adapt to these conditions, ITWORX set up technology-powered learning centers with volunteer teachers. It also programmed its virtual tablets to update automatically with no need for connectivity.

Knowledge about the conditions of different refugee communities already exists in various formats. There is data on mobile connectivity and other sector-specific penetration, as well as physical environs, cash transfer programs, and more, spread across various reports, websites, and organizations. Compiling this information, or making it accessible by geography and other dimensions, would be a valuable starting point for private sector actors with limited familiarity.

## Other private sector activity



4

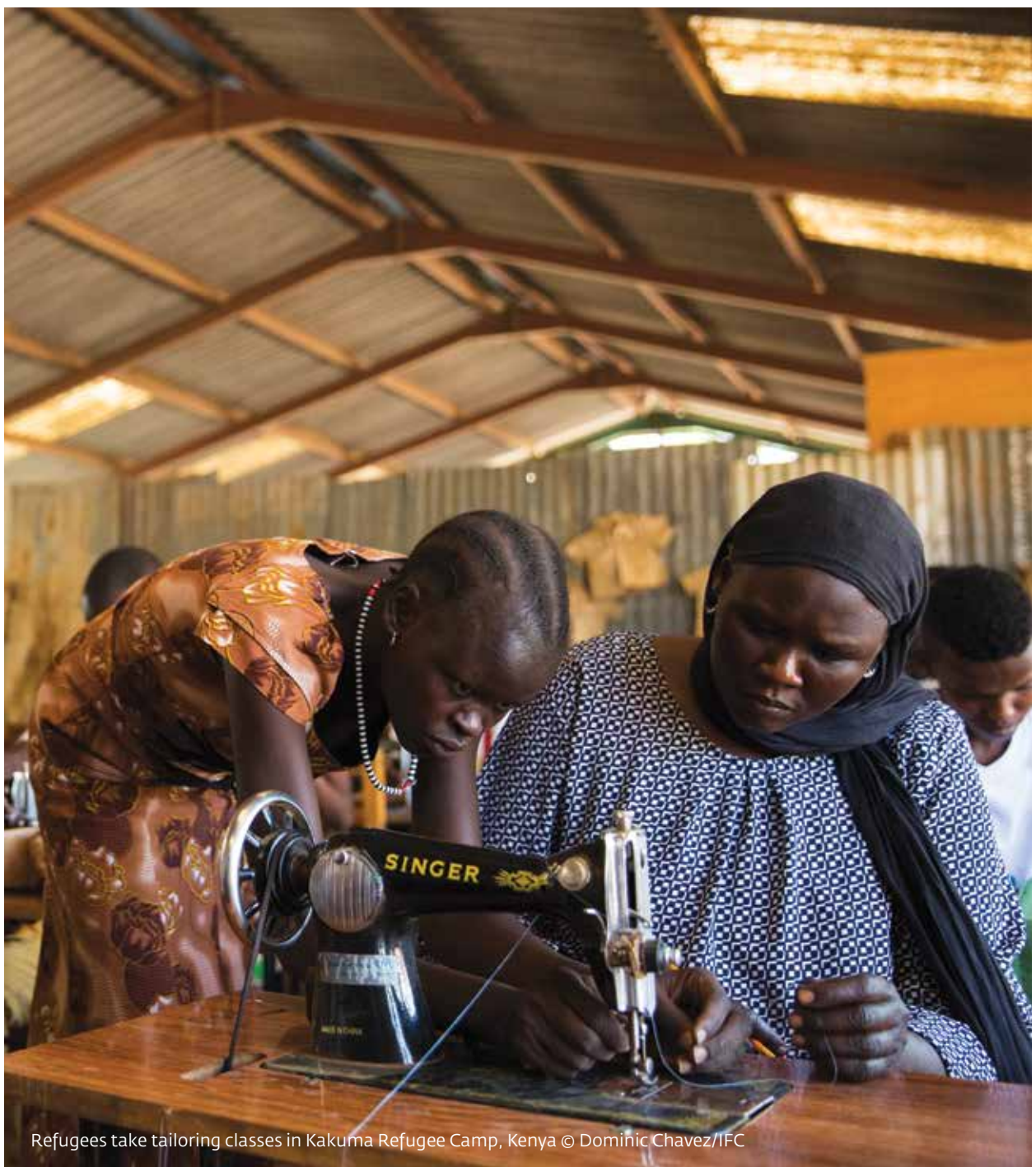
We found a consistent theme across discussions on the importance of understanding other private sector initiatives, both locally and globally. Transparency and information sharing can prevent overlapping and unintentionally parallel efforts. "Having someone actually distill and maintain that initiative information, I am certain, would save a lot of money and a lot of time," says Funzi's Pohjavirta.

Consider EDP, which was planning an initiative in Kenya until it discovered there were already large-scale energy projects planned for the same region in Kenya that were not compatible with EDP's intervention. "There's a lot of scattering of projects," says EDP's Mayer. "The vast majority of lessons have all been learned if we just manage to aggregate all the information that they have."

Creating platforms to exchange learnings and lessons was a common theme in our interviews. "It is very important for organizations like UNHCR to aggregate the information they have and to publish it, to put it out, to showcase the examples that really work well for them to inform others," says Mayer.

Indeed, many expect international development and humanitarian organizations to take on the responsibility of creating information hubs. Yet the onus does not have to be only on these actors. A self-submission platform for private sector initiatives to post about their work – and include relevant reports/resources – could dramatically increase the flow of information and enhance learning.

Overall, we believe more focused investment in information and data sharing can significantly deepen private sector engagement in the refugee space. Better understanding refugees and host communities, and the landscape of efforts to support them, can help the private sector optimize its resources and create greater impact moving forward.



Refugees take tailoring classes in Kakuma Refugee Camp, Kenya © Dominic Chavez/IFC





Refugees taking wood working courses at the Kalobeyei Youth Training Center, Kalobeyei , Kenya © Dominic Chavez/IFC



# CHAPTER 3

## Case Studies on the Pathways for Private Sector Engagement

**O**ur research revealed five pathways by which private sector actors are moving beyond funding humanitarian assistance and using their assets and capabilities to support refugees and host communities. The five initiatives profiled here demonstrate each pathway and represent a range of promising efforts across diverse geographies, sizes, and stages. Each case study captures the journey of setting up the initiative, its progress to date, and key takeaways.

While it may be too early to tell the impact of all these initiatives, their journeys provide valuable lessons about the pathways for engagement. These learnings are relevant both for private sector actors seeking to engage with refugees, and for other actors – government, development finance organizations, NGOs – interested in supporting private sector engagement.



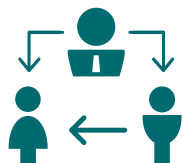
**Sharing capabilities.** Organizations share their capabilities – such as technology, knowledge, or technical expertise – with humanitarian organizations and NGOs, to provide refugees with access to aid, education, or financial services. For example, **IrisGuard**, an iris recognition biometric technology company, has worked with UNHCR and other international organizations to use its technology to help improve registration (onboarding) and delivery of cash assistance, in-kind aid, and other services to refugees in Jordan and across the Middle East.



**Extending services.** Organizations extend or adapt part of their business model to provide goods and services to refugee populations. This is often the case with telecommunications and financial services companies. For example, **Equity Bank's** experience providing services to other underserved populations enabled it to expand from facilitating delivery of humanitarian aid to offering bank accounts, microcredit, and other banking products to refugee communities in Kenya.



**Enabling employment.** Organizations provide job training and/or entrepreneurship support to refugees, improving their access to employment, a key element of integration into host communities. By providing scholarships and tailored support services to refugee students, **Luminus Education Group**, Jordan's leading technical and vocational education and training institute, has enrolled more than 4,500 Syrians to equip them with skills and match them with jobs.



**Integrating into value chains.** Organizations advance economic inclusion by employing refugees and integrating them into their value chains. Companies like Kenya-based sanitation solutions provider **Sanivation** offer refugees various jobs, from manufacturing to sales, across their business operations. Other opportunities to integrate refugees include working with smaller, refugee-owned or refugee-inclusive enterprises through sourcing or sub-contracting work.



**Building a business.** Organizations create, produce, and sell goods and services tailored to refugee communities, often as part of their underserved target markets. These organizations – often smaller businesses – are inspired by a desire to create sustainable, market-based solutions specifically for refugees. For example, **Inyenyeri**, a Rwanda-based social enterprise, provides an affordable clean cooking solution to both urban and rural communities, including refugee households.

Of course, these five pathways are not the only ways for private sector actors to engage. They can, for example, engage in multiple pathways within a given initiative (e.g., by extending services and hiring refugees), launch multiple initiatives, or innovate new pathways beyond those captured in this study.

No matter the course, we hope these case studies enable prospective actors to begin strategically examining their potential for engagement in a variety of ways.



## HELPING REFUGEES ACCESS HUMANITARIAN ASSISTANCE WITH DIGNITY

**IRISGUARD'S IRIS RECOGNITION TECHNOLOGY HAS STREAMLINED THE PROCESS OF REGISTERING AND DELIVERING SERVICES TO REFUGEES IN JORDAN AND BEYOND. REFUGEES NO LONGER HAVE TO WAIT AT DISTRIBUTION POINTS, ARE FAR LESS SUSCEPTIBLE TO THEFT AND CORRUPTION, AND HAVE MORE AGENCY IN HOW THEY RECEIVE ASSISTANCE.**

In 2012, Syrian refugees started flowing across the border into Jordan in search of a safe haven. Totalling 120,000 refugees in that year alone,<sup>7</sup> Jordan's small UNHCR office was ill-equipped to manage the influx with its outdated registration system.

The unfolding humanitarian crisis drew the attention of Jordanian entrepreneur Imad Malhas. As the co-founder and CEO of IrisGuard, his company had pioneered the use of iris recognition biometric identification technology for applications in national security and banking. Established in 2001, the Jordanian company became the first to use iris scanning and identification at border crossings in Jordan and the United Arab Emirates, as well as for cash withdrawals at ATMs. In 2012, Malhas saw new potential for his technology in supporting refugees.

### Reaching out to refugees

IrisGuard began by meeting with UNHCR and asking about the biggest challenges it faced with refugee registration. UNHCR singled out duplicate registrations, which complicated the identification of refugees among people migrating for other reasons and exacerbated the troubling pattern of individuals taking advantage of refugee vulnerability.

Malhas knew iris scanning could streamline the process of registering refugees and help address the persistence of duplicate registrations, which could also improve service delivery. "[IrisGuard's] technology was in the right place at the right time," says Malhas. Moreover, IrisGuard's extensive experience with mass movement of populations in homeland security and border control was a tremendous asset.

To begin its work together, IrisGuard first needed to navigate UNHCR's important but complex procurement system. IrisGuard was able to offer its technology at a cost-effective price point, which helped ensure procurement at a local level and accelerate the process. In addition, IrisGuard provided systems support, implementation, and installation services free of charge.

IrisGuard's approach was to transform the slow, paper-based registration process into an efficient, technology-enabled one that would also allow UNHCR,

### Overview

**Company industry:** Technology

**Year company founded:** 2001

**Engagement pathway:** Sharing capabilities, such as technology or technical expertise, to provide refugees with access to humanitarian assistance, education, healthcare, and financial services

**Year started engaging refugees:** 2012

**Geography of focus:** Global

*"Innovation is not just about creating technology. It is identifying a problem and developing a solution to address it."*

IMAD MALHAS, FOUNDER, IRISGUARD

<sup>7</sup> "Syria Regional Refugee Response: Jordan," UNHCR Operational Data Portal, <https://data2.unhcr.org/en/situations/syria/location/36>.

## KEY TAKEAWAYS

### TO SHARE CAPABILITIES WITH REFUGEES:

- **Work backwards from the problem.** “Innovation is not just about creating technology,” says Malhas. “It is identifying a problem and developing a solution to address it.” IrisGuard first approached UNHCR to ask what challenges it faced in refugee registration before brainstorming how iris recognition technology could help. He urges other companies to think about how their capabilities can improve or support existing resources and programs for the betterment of refugees, and be agile and willing to adjust their approach as required.
- **Be willing to invest your own resources from the onset.** For example, IrisGuard created a mock-up Android phone application for UNHCR at its own expense before UNHCR committed. “This engagement is not for the weak-hearted. It takes time and commitment without an immediate return on one’s investment,” says Malhas. “Anyone with cash flow problems or tight budget issues should not get involved.” Where businesses do have such flexibility, making up-front investments to demonstrate the solution and prove its use case can prompt subsequent customer commitments to eventually scale the solution.

### TO SUPPORT OTHERS IN SHARING THEIR CAPABILITIES:

- **Provide up-front funding or risk capital that allows a company to make the case for their services.** IrisGuard was able to wait months for payment on its services, but most start-ups or small businesses may not have the same flexibility. Development finance institutions, private investors, or donors who are willing to provide flexible financing conditions can support these businesses during early operational stages to achieve success and scale in the long run.
- **Have partnership and procurement policies that support innovation.** Currently, procurement is often a one-size-fits-all process that does not readily serve smaller companies with more innovative ideas. “If you want innovation, you have to have innovative procurement operations,” says Malhas. “You have to have local budget in the hands of managers who encourage innovation.” The goal should be quick and flexible deployment of capital to encourage innovation.

governments, and other relief organizations to serve refugees better. Upon registration, a refugee’s iris scan is assigned a unique number, which UNHCR stores, along with personal data that can be updated in real time to the host servers.

Soon after implementation, IrisGuard extended the use of its technology to help distribute aid. Its solutions could provide refugees access to humanitarian assistance with dignity. Iris recognition allows a refugee to confirm his or her identity when withdrawing cash from ATMs or making purchases in retail stores, without making personal information available to vendors. It also eliminates the utility of “middle men” in the process, who may take a cut of the assistance or even bribe refugees to gain access to their benefits.

Based on its initial success, UNHCR expanded the use of IrisGuard’s technology to facilitate the registration of more than 2.7 million refugees in Jordan and other countries in the region. American, Canadian, and British resettlement agencies have all used its technology to verify the identity of selected families, and ensure the rightful individuals claim resettlement.

## Progress to date and looking forward

Today, because of IrisGuard technology, refugees spend less time walking to and waiting for benefits at distribution points. Meanwhile, the agencies serving refugees save time and cut costs by reducing the need for physical distribution sites and eliminating transaction fees with local banks.

Whereas traditional methods of distributing aid expose refugees to exploitation – from those who charge refugees for access to a service that should be free, to those who skim benefits intended for refugees – iris scanning prevents this theft and corruption. The technology also eliminates the need for a card or token, while ensuring the rightful distribution of aid.

Early in 2018, the company signed an agreement with the International Finance Corporation to expand IrisGuard technology to ATMs and retail stores across Jordan in order to facilitate refugee inclusion.

Moving forward, IrisGuard will expand support into additional areas, such as providing healthcare and financial services to individuals via iris scans, and is currently working on an app to connect refugees to various UNHCR extended services.

Malhas notes that IrisGuard’s work with refugees is not profitable and is unlikely to be in the future, given the protracted nature of crises and the mobility of refugee populations. Despite this, Malhas sees significant nonmonetary value to IrisGuard serving refugees – through the opportunity to improve refugees’ lives, while demonstrating the quality of its technology’s various applications. And, as an important bonus, IrisGuard can eventually extend its experience and knowledge from working with refugees to serve other underserved and unbanked populations worldwide.





# EXTENDING A COMPANY-WIDE MISSION OF FINANCIAL INCLUSION TO REFUGEES

**FOR EQUITY BANK, WHICH HAS MADE BANKING AVAILABLE TO LOW-INCOME FAMILIES IN EAST AFRICA FOR MORE THAN 30 YEARS, REACHING OUT TO REFUGEE GROUPS IS A NATURAL EXTENSION OF ITS FINANCIAL INCLUSION WORK. EQUITY BANK NOW PROVIDES BANKING PRODUCTS AND SERVICES TO THOUSANDS OF REFUGEES IN NORTHERN KENYA – AND IS LOOKING TO EXPAND.**

The belief that inclusive financial services can transform lives and livelihoods has been part of Equity Group Holdings since 1984, when it embarked on a mission to advance socio-economic prosperity in Africa. Equity Bank has since designed its financial products and services for those most in need.

To reach low-income families, Equity Bank has eliminated minimum account opening and operating balances. It also extended its retail network, by more deliberately using agent banking – outposts in retail stores or post offices – as well as increasing the number of ATMs and access to mobile banking.

Expanding Equity Bank's reach to refugees was a natural extension of its work. "Extending services to refugees [in Kenya] was a lateral expansion," says Equity Bank Director-Special Projects Allan Waititu. "It was part of a strategy to become a financially inclusive bank."

Today, Equity Bank serves more than 13 million people in six East African countries, including refugees and other vulnerable communities, making it one of the largest commercial banks in Africa.

## Reaching out to refugees

In 2012, Equity Bank decided to offer financial services to refugees as part of its expansion in Northern Kenya, where it opened branches in Dadaab and Kakuma, two of the country's largest refugee settlements, home to a total of 380,000 refugees. Equity Bank's leadership not only supported but also dedicated significant resources to this move, including a team within its Special Projects unit that works on financial inclusion for vulnerable populations such as refugees.

Equity Bank started by partnering with UNHCR and World Food Programme (WFP) to facilitate cash-based assistance for refugees by providing them with debit cards that are linked to bank accounts in which aid organizations deposit benefits. Equity Bank then adapted its standard products to the refugee context by creating sub-accounts within refugee accounts to accommodate cash transfers from different humanitarian aid organizations.

Now on the ground in refugee communities, Equity Bank has become even more aware of the local needs, regulations, and ways to help. Today, in addition to bank accounts and debit cards, Equity Bank offers refugees access to a range of products, such as personal banking and microcredit, and group savings and lending products (including loans to both households and small businesses).

### Overview

**Company industry:** Financial Services

**Year company founded:** 1984

**Engagement pathway:** Extending services to refugees by adapting current business models to sell goods or services to them

**Year started engaging refugees:** 2012

**Geography of focus:** Kenya, Rwanda, and Uganda

## KEY TAKEAWAYS

### TO EXTEND YOUR PRODUCTS OR SERVICES TO REFUGEES:

- **Build on previous experience and expertise to tailor products to refugees.** Businesses must first develop a strong understanding of the refugee context and then think about which previous experiences apply. Equity Bank's initial experience delivering cash assistance with UNHCR and WFP helped it better understand the nuances of financial inclusion for refugees. Equity Bank also applied knowledge from serving millions of low-income customers, realizing that refugees had similar needs for financial services – and faced similar barriers to accessing them. Equity Bank now relies on existing models, such as agent banking, to reach the last mile of unbanked refugee customers at reduced cost.
- **Identify leadership to champion work with refugees and dedicate resources.** For businesses to create impact for refugees, they must commit time and effort to serving them. Refugee work fits well within Equity Bank's financial inclusion mission, and benefits from the interest and support of company leadership, including the CEO, James Mwangi, who often advises and advocates for doing business with refugees. Mwangi was also recently appointed to the Economic Advisory Board of IFC, and is a member of the Overseas Development Institute and the High Level Panel on Humanitarian Cash Transfers in the UK's Department for International Development. With dedicated resources in the Special Projects unit, Equity Bank is better able to scale its work with refugees.

### TO SUPPORT BUSINESSES IN EXTENDING THEIR PRODUCTS TO REFUGEES:

- **Contribute your unique expertise and capabilities through partnerships.** NGOs, multilateral organizations, and intermediary organizations can use their positions and knowledge to help create conducive environments for businesses to extend their products and services to refugees. Equity Bank credits its success in part to strong partnerships that complemented its existing capabilities and expertise, such as its partnership with UNHCR and its specific knowledge of refugee needs. Currently, Equity Bank is looking for new partners who can supplement its next steps with credit risk guarantee funds to support lending to refugee-owned businesses, and with financial education and entrepreneurship courses for refugees.
- **Advocate for policies that enable refugee economic inclusion.** Equity Bank has championed more accommodating regulations, as formal identification requirements to access government and financial services are a major barrier to scaling refugee financial inclusion. Equity Bank has a unique position to advocate for change given its role as a market leader among East African banks. However, it still could use support from others. Aligning with other stakeholders such as development finance institutions, humanitarian organizations, and NGOs will provide the highest chance of success in Equity Bank's advocacy efforts.

By extending low-income family services into refugee populations, Equity Bank not only fosters financial inclusion, but also leverages its existing agent banking, mobile banking, and digitized services. It has expanded its geographic footprint and reach without requiring proportionate physical infrastructure, reaching refugees at scale despite the challenging circumstances in camps.

## Progress to date and looking forward

Equity Bank's branches in the Dadaab and Kakuma areas are profitable and sustainable, and serve both refugees and host community members. In Kakuma, the branch serves more than 30,000 refugee customers. Equity Bank has 60 banking agents in the area, with roughly one-third of the outposts owned or run by refugees. Beyond these two areas, branches serving refugee populations operate by and large at breakeven.

Equity Bank hopes to continue serving refugees and expand opportunities to help them realize their full economic potential. For example, Equity Bank is currently working with the International Finance Corporation to design new savings and microcredit programs. Equity Bank also seeks to engage more refugees and other unbanked populations through programs such as financial education and entrepreneurship skills. "Refugees are entrepreneurial," says Waititu. "A lot of trade happens within and around camps."

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



# PREPARING REFUGEES FOR EMPLOYMENT IN JORDAN AND BEYOND

**LUMINUS EDUCATION IS JORDAN'S FIRST PRIVATE INSTITUTE TO PROVIDE EMPLOYMENT TRAINING FOR REFUGEE YOUTH. SEVENTY TO 80 PERCENT OF LUMINUS'S REFUGEE STUDENTS FIND EMPLOYMENT – AND IN SOME SECTORS, LIKE HOSPITALITY, ALL OF THEM DO.**

In 1999, over 30 percent of Jordan's youth were unemployed<sup>8</sup> and there were limited opportunities for higher education that could lead to careers. Ibrahim Safadi decided to start Luminus Education Group to create a new pathway for Jordan's young adults—what he calls “education for employment.” For nearly 20 years, this technical and vocational education and training (TVET) company has offered courses and degree programs through Luminus Technical University College (LTUC),<sup>9</sup> a vibrant community college serving students who are predominantly low- and middle-income youth.

Focused on getting students into the labor market, Luminus works closely with employers to develop its programs, which range from hospitality to cosmetology to heating, ventilation, and air conditioning (HVAC). It also offers non-technical training in areas such as English, study skills, and life skills, to help set up students for success in their coursework and after graduation.

As of 2017, over 40,000 students had graduated from Luminus programs, and the employment placement rate was over 80 percent. Given Luminus's success in linking students in Jordan to career opportunities, it has received vital support for expansion, including from the government, as well as an \$18 million equity investment from the International Finance Corporation and a financial services firm.

## Reaching out to refugees

In 2014, Luminus identified a new demographic in need: young Syrian refugees who were arriving in Jordan in droves. In order to equip them with skills for securing near-term employment in Jordan, and for rebuilding Syria when the conflict ends, Luminus decided to offer refugees half-tuition scholarships for a range of programs. Despite the discount, it received only 20 applications for 100 available spots.

To boost applications, Luminus studied the barriers young refugees faced in accessing their programs and developed solutions to overcome them:

- For starters, there was the **high opportunity cost** of the refugees pursuing an education instead of working. In response, Luminus began to offer students the flexibility to work part-time while pursuing their studies. It also provided a stipend for living expenses.

<sup>8</sup> “Unemployment, youth total (% of total labor force ages 15-24),” The World Bank, <https://data.worldbank.org/indicator/SL.UEM.1524.ZS?end=2017&start=1999>.

<sup>9</sup> “Luminus: Transforming Vocational Education in Jordan (Case Study: Educating Students for Jobs, Stability, and Growth),” International Finance Corporation, January 2018, [https://www.ifc.org/wps/wcm/connect/c4baba94-08cf-445a-8093-bb38f0e84ec5/CaseStudy\\_Luminus\\_Cover\\_FINAL2.pdf?MOD=AJPERES](https://www.ifc.org/wps/wcm/connect/c4baba94-08cf-445a-8093-bb38f0e84ec5/CaseStudy_Luminus_Cover_FINAL2.pdf?MOD=AJPERES).

### Overview

**Company industry:** Education

**Year company founded:** 1999

**Engagement pathway:** Enabling employment, by providing job training and/or entrepreneurship support to refugees

**Year started engaging refugees:** 2014

**Geography of focus:** Jordan

## KEY TAKEAWAYS

### TO ENABLE EMPLOYMENT FOR REFUGEES:

- **Invest deeply in understanding the local job market.** “We need to be careful we don’t train for the sake of training,” says Ayman Maqableh, dean of LTUC. That has meant monitoring which local industries and employers are growing and hiring, and adapting its focus accordingly. Luminus has developed staff members’ skill sets in building and nurturing employer relationships, and devotes considerable staff time to such efforts. Luminus also has invested in commissioning studies of the local job market.
- **Adjust offerings to accommodate the differential barriers refugees face.** Luminus’s original model was out of reach for many refugees given the opportunity costs, as well as transportation challenges and personal commitments. Cultural differences further limited the model’s appeal. Only after deeply engaging with the local refugee communities to understand those barriers – and then tailoring the program around them – was Luminus able to break through with this population.

### TO SUPPORT PRIVATE SECTOR ACTORS’ REFUGEE EMPLOYMENT EFFORTS:

- **Advocate for public policies that support refugee employment.** Relaxing government restrictions on refugees, specifically around freedom of movement and permitted fields of work, proved essential to Luminus’s success in enrolling refugees and matching them with employment opportunities. Yet not all companies can pursue advocacy work directly, as Luminus did. Other actors, including larger corporations and international organizations, can work with the government to foster a supportive policy environment and provide critical momentum for refugee employment.
- **Help orient private sector actors to the local refugee context.** Gaining familiarity with the refugee community allowed Luminus to connect with and adapt its TVET offering to this population. Luminus has also started convening stakeholders to share its understanding of refugee opportunities and market constraints with other private sector actors and encourage their engagement. International aid agencies, such as UNHCR, local NGOs, and others working closely with refugees, can share insights and facilitate introductions to refugee communities to help reduce the learning curve in understanding refugee education and employment needs.

- To alleviate the identified challenges of **getting to the campus**, Luminus began providing transportation from refugee camps.
- Many refugees, especially women, had **family and other personal commitments**. Luminus offered additional counseling and support, employing advisors who were often also Syrian to help students navigate personal as well as academic matters.
- To align with the **culture and values of the Syrian refugee community**, which often prioritized skills over academics, Luminus adjusted its marketing outreach and academic counseling to emphasize the connection between its curriculum and better work opportunities.
- And since many refugees **did not know about the program**, Luminus worked with organizations such as UNHCR, USAID, and UNESCO to spread awareness and recruit students.

Addressing these barriers enabled Luminus to reach and serve Syrian refugees more successfully. When refugees are then ready to find work, Luminus’s Employment Hub helps them find companies that are hiring and prepare for interviews. Students who prefer to start their own businesses can apply for Luminus’s start-up accelerator, ShamalStart, which offers both capital and support to entrepreneurs.

To reach more refugees through its programs that support refugees’ education and employment, Luminus Education matches and leverages donor funding through Luminus Foundation.

## Progress to date and looking forward

Since 2014, Luminus has raised a cumulative \$37 million, including additional funds from the European Union, the Abdulla Al Ghurair Foundation for Education, and other foundations and development organizations, to introduce full-tuition scholarships and expand the program to train thousands of refugees. With this support, Luminus has given scholarships to more than 4,500 refugee students and graduated more than 1,000. Across all programs for refugee students, 70 to 80 percent of graduates have found jobs<sup>10</sup> with Luminus’s support.

In addition, ShamalStart has helped Syrian refugees launch multiple start-ups, including some with missions to create livelihood opportunities for other Syrian refugees. Luminus also has expanded its efforts to support other underserved populations, including a recent larger commitment to Palestinian refugees.

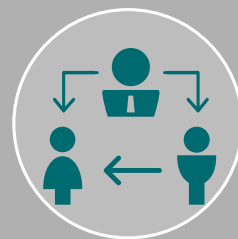
Luminus continues to identify and address barriers to serving refugees. For example, the Jordanian government limits when and how often refugees can leave camps, which interferes with class attendance. In response, Luminus successfully lobbied to loosen some of the restrictions. Similarly, the Jordanian government only allows refugees to work in specific fields, such as hospitality and HVAC. To expand work prospects for its students, Luminus is lobbying the government to add more industries.

<sup>10</sup> “Market-Friendly Education for Jordan’s Youth Earns High Marks, International Finance Committee,” International Finance Corporation, March 2018, [https://www.ifc.org/wps/wcm/connect/news\\_ext\\_content/ifc\\_external\\_corporate\\_site/news+and+events/news/impact-stories/luminus-education-jordan](https://www.ifc.org/wps/wcm/connect/news_ext_content/ifc_external_corporate_site/news+and+events/news/impact-stories/luminus-education-jordan).



# CASE STUDY

## Sanivation



## PROVIDING A RANGE OF EMPLOYMENT OPPORTUNITIES FOR REFUGEES

**SANIVATION IS USING AN INNOVATIVE APPROACH TO BRING MORE HYGIENIC SANITATION SOLUTIONS AND CLEANER FUEL ALTERNATIVES TO REFUGEE COMMUNITIES, WHILE ALSO PROVIDING A RANGE OF EMPLOYMENT OPPORTUNITIES, FROM MANUFACTURING TO SALES.**

When Andrew Foote and Emily Woods began researching global sanitation issues, they uncovered some startling statistics: approximately 4.5 billion people live in communities without safely managed sanitation,<sup>11</sup> and in some countries, as much as 95 percent of waste is disposed of without being treated.<sup>12</sup>

Inadequate sanitation services pose a major health risk to communities, especially children for whom diarrheal diseases are a common cause of death. The risks are particularly acute in refugee camps, which often grow overcrowded and become long-term homes without the necessary infrastructure.

In 2014, Foote and Woods launched Sanivation, which tackles this massive hygiene problem by turning human waste into fuel and engaging refugees in the solution by offering them jobs across the value chain.

### Reaching out to refugees

**From pilot to permanent model.** In 2013, Foote and Woods received a grant from the Centers for Disease Control and Prevention (CDC) to develop and pilot an end-to-end sanitation system in Kenya's Kakuma refugee camp. Kakuma is home to nearly 190,000 refugees and asylum seekers from South Sudan, Ethiopia, and Somalia.

Through the pilot, Sanivation installed 30 container-based toilets. Maintenance workers regularly emptied these toilet containers and transported the waste to a treatment facility. The pilot worked, replacing problematic pit latrines with an easier and more hygienic solution.

In 2016, Sanivation received funding from UNHCR to implement 250 toilets in Kakuma, which served about 1,250 refugees. At the same time, Sanivation discovered the potential to extend its model further – after collection, transportation, and treatment, waste can be converted into solid fuel in the form of briquettes to then sell for cooking and heating homes. After receiving a waste-to-value award from UNHCR, the organization was able to add briquette manufacturing to its operations. The resulting low-cost briquettes offer a supplement to the firewood that UNHCR provides, and a better alternative to charcoal or additional firewood. The briquettes produce less smoke pollution, and cook food more quickly and evenly.

### Overview

**Company industry:** Sanitation

**Year company founded:** 2014

**Engagement pathway:** Integrating into value chains, through direct hiring of refugees or through sourcing or sub-contracting relationships

**Year started engaging refugees:** 2014

**Geography of focus:** Kenya

<sup>11</sup> Martin Gambrill, "Half the world away? Fecal sludge and septage treatment in low and middle income countries," The World Bank Water Blog, August 20, 2018, <http://blogs.worldbank.org/water/half-world-away-fecal-sludge-and-septage-treatment-low-and-middle-income-countries>.

<sup>12</sup> "Transforming Waste to Fuel and Creating Healthier Communities," CDC, [https://www.cdc.gov/globalhealth/stories/transforming\\_waste\\_to\\_fuel.html](https://www.cdc.gov/globalhealth/stories/transforming_waste_to_fuel.html)

## KEY TAKEAWAYS

### TO INTEGRATE REFUGEES INTO YOUR VALUE CHAIN:

- **Focus on matching refugees with the right jobs to meet business needs.** For example, Sanivation has found that women are a strong match for sales teams because they are familiar with the community and have shared the experience of collecting firewood with their prospective customers. “I think that there’s some value and sustainability and appreciation for the services if they’re also delivered by refugees themselves,” says Bohnert.
- **Explore multiple channels to recruit refugees for employment.** Sanivation found employees through three channels: public notice, community members and leaders, and recommendations from UNHCR and local NGOs. Of these channels, the last was the most valuable, which highlights the importance of developing relationships with local organizations and pursuing multiple recruitment paths.

### TO SUPPORT BUSINESSES IN INTEGRATING REFUGEES INTO THE VALUE CHAIN:

- **Invest in developing clear policies and frameworks for partnering.** Sanivation’s work with UNHCR and NRC evolved in an ad hoc way. Now, Sanivation is working to develop a more sustainable path to serving and employing refugees. As Sanivation Director of Humanitarian Programs Diego Hakspiel notes, there is a need for more clarity on policies and standards – as well as a larger set of options – around contracting and private sector partnerships, to enable long-term engagement by private sector actors.
- **Compile and share information on refugee work experience and skill sets.** Sanivation has had great success with hiring employees referred to them by the UNHCR and other organizations. “There are many trained refugees with useful skills and knowledge, but there’s no database in the camp we can use to learn this,” says Hakspiel. “It would be interesting to see livelihoods and registration data that is collected on refugees living in camps.” Such a database could collect refugee skill sets, training records, and employment history.

Through a subcontract with the Norwegian Refugee Council (NRC), a partner of UNHCR, Sanivation continues to provide sanitation services to a portion of Kakuma residents. In 2017, the organization received an additional contract to scale toilet operations to 500 toilets, serving 2,500 refugees.

**Employing refugees.** The core of Sanivation’s model is employing refugees in every step of its value chain. Specifically, refugees:

- Produce the container-based toilets;
- Perform maintenance on toilets and transport waste to the treatment facility;
- Run the facility where waste is converted into fuel (under the guidance of a local supervisor); and
- Sell the resulting briquettes to families living in the camp, primarily through a sales force made up of women, as well as to small businesses outside of the camp.

Such employment gives refugees an important boost. “I think it allows them to have dignity in their roles and gives them a little bit more independence and autonomy,” says Sanivation’s Business Development Lead Kate Bohnert.

To find its employees, Sanivation put a public notice in the camp bulletin and collected word-of-mouth recommendations from local contacts and leaders. Additionally, it collected recommendations from UNHCR and local NGOs. These recommendations were especially helpful in hiring for skilled positions and yielded employees who have stayed with the company the longest.

Many camps have caps on salaries that can be paid to refugees. To help avoid attrition and distinguish between different roles and levels of seniority, Sanivation provides non-salary benefits: transportation (for example, providing bicycles to employees), meals, cellphone airtime, time off, and fuel.

**Engaging the host community.** Sanivation has also taken care to build relationships with Kakuma town. The team intentionally reaches out to the community, procures supplies locally, and employs non-refugee locals in sales and supervisory roles.

Involving the host community has helped build good will. Bohnert notes: “...[we’re] showing them that we can provide stable jobs not only for refugees but also for the host community.”

## Progress to date and looking forward

To date, Sanivation has employed 22 refugees across its value chain. With an initial investment of around \$1 million, including grant-based support, 2,500–3,000 refugees have access to Sanivation’s toilets. In the last year, the organization has sold over 35 tons of fuel to up to 10,000 customers, and is on track to achieve financial sustainability in the near future.

Sanivation plans to expand in Kakuma to reach 10,000–20,000 people over the next year. Additionally, it aims to build a treatment facility closer to Kakuma camp that can also serve Kakuma town. This expansion will require an investment of \$500,000–\$1 million and will bring employment opportunities to more than 100 people.

By 2020, Sanivation hopes to deliver improved sanitation to one million people, potentially by expanding into additional camps across East Africa.

# CASE STUDY

## Inyenyeri



## CREATING A BUSINESS TO IMPROVE THE LIVES OF REFUGEES IN RWANDA

**INYENYERI'S INNOVATIVE CLEAN COOKING SYSTEM ADDRESSES COOKING NEEDS, HOUSEHOLD AIR POLLUTION, AND FUEL EFFICIENCY ISSUES IN REFUGEE HOMES IN RWANDA. THIS AFFORDABLE, MARKET- BASED SOLUTION AIMS TO REACH 3,500 HOUSEHOLDS IN KIGEME CAMP AND PLANS TO START EXPANSION INTO SEVERAL OTHER CAMPS IN RWANDA IN 2019.**

In refugee camps and in many low-income households around the world, families rely on traditional cookstoves that produce harmful smoke and require large inputs of wood and coal to operate. These cookstoves endanger users' health and safety; exposure to smoke from traditional cookstoves leads to illness and is associated with nearly four million premature deaths each year.<sup>13</sup>

Recognizing these struggles, Inyenyeri, a Rwandan social enterprise founded in 2010, brings alternative cooking methods to Rwandan homes. Its unique solution is a Fuel+Stove system, which centers on one of the world's cleanest biomass cookstoves available and subscriptions to biomass fuel pellets. This system is cleaner, more affordable, and, in consuming far less biomass, more efficient than traditional cooking solutions.

The use of Inyenyeri's ultra-clean cookstove and biomass fuel pellets reduces household air pollution, which can cause child pneumonia, lung cancer, heart disease, and other health issues. It also saves families up to four hours a day on cooking-related activities – time that can be spent on education and income-generating activities. For the women and girls who collect most of the firewood, cooking with Inyenyeri's system also reduces the risk of gender-based violence during collection trips.

Inyenyeri saw the potential for its model to improve the lives of underserved communities across Rwanda – including those in refugee camps.

### Building a model to aid underserved populations

Inyenyeri's business model takes a two-pronged approach. First, in rural communities, individuals gather wood and deposit it at Inyenyeri collection hubs. From there, the wood is transported to a factory that converts it into pellets. In exchange for the wood they have gathered, Inyenyeri provides these individuals with a free lease of the cookstove and with fuel pellets with which to cook their meals. With the more efficient cooking system, they have to collect only about half as much wood as they did previously to receive enough pellets to meet their household's cooking needs.

In urban communities, Inyenyeri sells the remaining pellets to subscribers from low-income households, who also receive the free cookstove leases and regular pellet deliveries at a price point lower than cooking with charcoal. Inyenyeri also offers free lifetime repair and replacement of stoves, as well as in-home trainings and free home delivery.

### Overview

**Company industry:** Energy

**Year company founded:** 2010

**Engagement pathway:** Building a business by selling goods and services tailored to refugees

**Year started engaging refugees:** 2016

**Geography of focus:** Rwanda

<sup>13</sup> "Impact Areas," Clean Cooking Alliance, <http://cleancookstoves.org/impact-areas/>.

## KEY TAKEAWAYS

### TO RUN A REFUGEE-INCLUSIVE BUSINESS:

- **Start small and learn from experience.** Inyenyeri started with a small, 100-household pilot in order to gauge demand for its services. A long waitlist quickly formed, which revealed the potential for scaling. Starting small also informed Inyenyeri's plans for scaling, such as how many customer service representatives to hire (to ensure the right ratio of representatives to subscribed refugee households) and how to run a shop inside a refugee camp.
- **Invest in understanding refugees' economic and environmental context.** Inyenyeri chose Kigeme due to its cash assistance program, as a camp with primarily in-kind aid would have limited refugees' ability to pay for pellets. Inyenyeri also examined whether a sufficient and accessible natural source of cooking fuel already existed, such as nearby forests, or if refugees would be looking for an alternative. As it looks to expand to other camps, Inyenyeri is similarly looking to understand local contexts, including refugee purchasing power, product demand, and physical environments.

### TO SUPPORT REFUGEE-INCLUSIVE BUSINESSES:

- **Foster a small business-friendly market environment.** Consider flexing policies or practices in ways that allow small businesses to compete for refugee business. For example, by shifting from providing wood to the more flexible cash assistance model, UNHCR made space for Inyenyeri to become a partial source of cooking fuel for refugees. Aid agencies can encourage small business involvement by similarly moving away from in-kind aid or contracting a single organization to provide services or products camp-wide.
- **Provide short-term funding/capital as companies work toward sustainability.** Ultimately, Inyenyeri seeks to reach profitability in serving customers, but getting to that point requires early support. For example, as Inyenyeri scales its operations, it can further bring down costs by building pellet production facilities closer to Kigeme Camp. Funders who provide flexible up-front capital can help businesses serve refugees at an affordable price point and still scale to reach financial sustainability.

## Reaching out to refugees

In 2016, Inyenyeri Project Manager Suzanna Huber met Jakob Oster, a livelihoods officer at UNHCR. At the time, UNHCR's Rwanda office was interested in transitioning from in-kind aid, like firewood, to cash assistance for refugees.

"Within that context, we saw an opportunity to work together and provide the refugees with clean fuel," says Amber Bloomer, Inyenyeri's director of grant and donor partnerships.

Together, Inyenyeri and UNHCR identified Kigeme Camp, located in Rwanda's southern province and home to nearly 20,000 Congolese refugees, as a pilot site.

In October of 2016, Inyenyeri opened up shop, piloting a model – first for 100 families, then 300 families – whereby each family received a free cookstove lease in exchange for signing up for a paid pellet subscription. UNHCR now provides households with the option to receive unconditional cash transfers instead of firewood to cook their food. Based on an assessment conducted before the scale-up, the amount of cash offered to each household is exactly enough to cook with the Inyenyeri Fuel+Stove system. According to Bloomer, Inyenyeri was the first for-profit company in Rwanda to open up a shop inside a refugee camp.

As part of its work in Kigeme, Inyenyeri has hired more than 20 refugees as customer service representatives. Refugees manage the shop, market and sell stoves, train others to properly use the stoves, track data on usage and sales using smartphones, and provide ongoing support.

## Progress to date and looking forward

To date, 1,700 households in Kigeme Camp have received Inyenyeri cookstoves and are purchasing pellets. Inyenyeri has also seen high uptake and customer retention: 99 percent of all the households signed up are still participating in the program. It is currently scaling more broadly within the camp, and aims to offer its cooking system to 3,500 households by May 2019.

The company's model – including the cookstoves – is being supported to scale by a set of donors, as well as the revenue from its pellet sales. The UNHCR cash assistance to refugees is still a fundamental component of the work.

While Inyenyeri is not yet breaking even, it expects to become financially sustainable as it scales up the business, including expanding to serve host communities near camps and building new pellet production factories. As it learns from its work and success in Kigeme Camp, the company is exploring expansion into the five other camps in Rwanda, with plans to start in 2019.





# Appendices

## Appendix A:

List of private sector initiatives	38
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## Appendix B:

Detailed database of private sector initiatives	42
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## Appendix C:

Analysis of the private sector initiatives database	68
---	----

## Appendix D:

Results from survey of private sector actors	70
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Instructors make meal chairs in the Welding Department at Don Bosco Technical Institute in Kakuma Refugee Camp, Kakuma, Kenya. © Dominic Chavez/IFC

## Appendix A: List of private sector initiatives

### Anchor Private Actor: Initiative

*Note: Initiatives are listed by the private sector actor who provided input for this study. See [Appendix B](#) for detail on each initiative.*

acciona.org-Iberdrola-Signify: Alianza Shire

adidas: Social integration in Sanliurfa–Turkiye

ARED: Shiriki Hub

Airbnb: Livelihoods pilot

Airbnb: Open Homes project

Airtel Uganda: Mobile communication services for refugees

Airtel Uganda: Humanitarian cash transfers

Arab Printing Press: Books for Syrian refugees

Asili

Boston Consulting Group: Support for Syrian refugees through a modality effectiveness evaluation

BrainPOP: Development of tablet-based educational content

BRCK Limited: Digital education for refugee children

Cisco: Refugee First Response Center

Cisco: Be the Bridge campaign

Citigroup: Citi Foundation Pathways to Progress–Rescuing Futures

Cotopaxi: Support for nonprofits serving refugees

Coursera for Refugees

d.light: Solar energy for refugees

Energias de Portugal: Bringing renewable energy to Kakuma refugee camp

Equity Bank: Financial services for refugees and host communities

Equity Bank: Cash assistance delivery

Eurelectric: Partnership with UNHCR for sustainable and clean energy for refugees

Forrerah: Refugee training and employment

Funzi: Mobile learning platform for refugees

Google.org: Support to UNHCR for delivery of quality education

Google.org: Support for the Clooney Foundation for Justice

Google.org: Support for War Child Holland

GroFin: Nomou Jordan Fund

H&M Foundation: Support for education of refugee children

IBM: Impact grants to nonprofit organizations working with refugees

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IBM: Apps for social good - People on the Move

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IKEA: Social entrepreneur initiative

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IKEA Foundation: Funding and in-kind donations to UNHCR

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IKEA Foundation: Support of Ground Truth Solutions

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IKEA Foundation: Partnership with MSF and Save the Children to support Syrian refugee families

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IKEA Foundation: Brighter Lives for Refugees Campaign

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IKEA Foundation: Better Shelter

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IKEA Foundation: Support of War Child's Can't Wait to Learn Program

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Inkomoko: Support for refugee entrepreneurs

---

Inyenyeri

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IrisGuard: EyeCloud refugee registration

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ITWORX: E-learning for Syrian refugee children

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ITWORX: Learning Beyond School Campus

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Johnson & Johnson: Partnership with Aga Khan Development Network

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Johnson & Johnson: Partnership with Save the Children to support Syrian refugees

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Johnson & Johnson: Partnership with International Pediatric Association

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Kaah International Microfinance Services (KIMS): Micro and SME loan products targeting refugee returnees

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KOIS: Development Impact Bond for Syrian refugee and host community livelihoods

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Kytabu

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LEGO Foundation: Play box donation

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LEGO Foundation: Educate a Child

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Luminus Education: Support for refugee students

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Mastercard Aid Network

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Mastercard: Partnership with World Food Programme on E-card program

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Mastercard: Prepaid cards for refugees

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Mastercard: Debit cards for refugees

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Mastercard: Partnership with Western Union for exploring digital services model for refugee camps

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Mastercard: Partnership with African Entrepreneur Collective

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Mastercard: Smart Communities Coalition

McKinsey: Pro bono support of education for Syrian refugees

Microsoft: TV White Space initiative

Microsoft: Support of No Lost Generation Tech Taskforce

Microsoft: AI for Humanitarian Action

Microsoft: Partnership with UNICEF for refugee children education and protection

Microsoft: Partnership with UNHCR

Microsoft: Decent Jobs for Youth global initiative

Microsoft: Support of NetHope member nonprofits

Microsoft: Supporting psychosocial needs of refugee youth through Youth Learning Spaces

Microsoft: Local nonprofit partnerships

Microsoft: Support for Signpost (formerly Refugee.Info)

MBC: Support for refugee engagement

NaTakallam

Nova Credit: Cross-border credit reporting agency

Novo Nordisk Foundation: Partnership with UNICEF to support refugees and host communities in Jordan

Pearson: Every Child Learning

PowerGen: Dadaab refugee camp solar water pumping system

PUMA: Promotion of Syrian refugee employment

Refugee Investment Network

RELX Group: Supporting second language skills for Syrian refugees

SafePorts: Refugee employment commitment

Sanivation

SEP Jordan: Hiring refugee artisan women

Soros Economic Development Fund: Impact investment in refugee-impacting businesses

Taqanu: Blockchain based identity

Tazweed Center hypermarkets in refugee camps

Tazweed Ventures: Support services for human relief contracts and logistics

Technology for Tomorrow: MakaPads



TOMS: Shoes for refugee children
Toptal: TopVolunteer with refugee-focused NGOs
TripAdvisor: Support of NGO work in humanitarian refugee crisis response
TripAdvisor: Support for Signpost (formerly Refugee.Info)
Twilio: SMS technology to empower refugees
Unilever: Vaseline Healing Project
Unilever: Skills and job training through local NGOs
Unilever: Smile with Us
UNIQLO: Support for UNHCR self-reliance and livelihood program
Yadawee: Collaboration with refugee women artisan group Nilfurat
Zain: Support of Yida and Ajuang Thok refugee camp
Zain: Family Reconnection Project
Zain: Mobile services for refugees
Zain: Partnership with UNHCR and Facebook for Wi-Fi connectivity
Zain: Support of Saudi national campaign to support brothers in Syria
Zain: Donate a Jacket program
Zain: Innovate for Refugees initiative
Zain: ReBootKAMP
Zain: RE: Coded Kids Training
Zain Kuwait field visit to Jordan
Zain Kuwait partnership with UNHCR
Zain Kuwait KRCS Ramadan Campaign
Zain Cash

## Appendix B: Detailed database of private sector initiatives

	ACCIONA.ORG, IBERDROLA, SIGNIFY	ENERGY
<b>Initiative:</b> Alianza Shire <b>Engagement Pathway:</b> Sharing capabilities		<b>Description:</b> Created a public-private partnership designed as an innovation platform for developing sustainable solutions to improve energy supply services and quality of life in refugee camps and host communities.  <b>Key Implementers:</b> acciona.org Foundation, Signify, Iberdrola, Technical University of Madrid's Innovation & Technology for Development Center (idtUPM), Spanish Agency for International Development Cooperation (AECID), European Union, UNHCR <b>Geographic Focus:</b> Ethiopia <b>Year Started:</b> 2014 <b>Size of Investment:</b> \$5.8 million <b>Reach:</b> Benefited 8,000 people living in four refugee camps in Shire, Ethiopia. Aims to improve living conditions for 25,000 refugees and install 1,700 third-generation solar home systems in the future
	ADIDAS	RETAIL
<b>Initiative:</b> Social integration in Sanliurfa - Turkiye <b>Engagement Pathway:</b> Funding humanitarian assistance		<b>Description:</b> Provided funding for and assisted with the development of various activity classes in eight local schools in Urfa with large Syrian refugee populations to facilitate social integration between Syrian and host community children.  <b>Key Implementers:</b> adidas, Turkey's Ministry of Labor and Ministry of Youth and Sports, Genç Hayat <b>Geographic Focus:</b> Turkey <b>Year Started:</b> 2017 <b>Size of Investment:</b> \$56,500 (€50,000 Euro) in total investment <b>Reach:</b> Reached 4,000 Syrian refugee and host community children who participated in activity classes
	AFRICA RENEWABLE ENERGY DISTRIBUTOR (ARED)	ENERGY
<b>Initiative:</b> Shiriki Hub <b>Engagement Pathway:</b> Integrating into value chains		<b>Description:</b> Implements solar kiosks that provide phone charging services and access to the internet to Burundian refugees living in camps. In addition, it employs refugees, with a focus on women, as franchisees and operators of these hubs to support income generation.  <b>Key Implementers:</b> ARED, Rwanda Red Cross <b>Geographic Focus:</b> Rwanda <b>Year Started:</b> 2015 <b>Size of Investment:</b> \$960,000 <b>Reach:</b> Reached more than 9,000 refugees, both directly (through employment) and indirectly (as customers of services provided through hubs)
	AIRBNB	TRAVEL
<b>Initiative:</b> Livelihoods pilot <b>Engagement Pathway:</b> Integrating into value chains		<b>Description:</b> Developed program in partnership with local social enterprises and NGOs to employ refugees as "experience hosts" for travelers, potentially providing pathways for them to access work permits.  <b>Key Implementers:</b> Airbnb <b>Geographic Focus:</b> Jordan <b>Year Started:</b> 2017

Note: Initiatives are listed by anchor private sector actor. 'Engagement Pathway' represents the primary way the anchor private sector actor is engaging, although other pathways might apply. 'Geographic Focus' designates the initiative's regions or countries of focus that are within this study's scope—Africa and the Middle East; if provided, we have noted other countries where the initiative is focused in parentheses.

	<b>AIRBNB</b> <span>TRAVEL</span>
	<p><b>Initiative:</b> Open Homes project  <b>Engagement Pathway:</b> Sharing capabilities</p> <p><b>Description:</b> Developed program and platform to connect existing Airbnb hosts both to refugee families to provide short-term housing, as well as to host relief workers through a travel credits program, in coordination with refugee relief organizations workers through a travel credits program.</p> <p><b>Key Implementers:</b> Airbnb, Help Refugees, International Rescue Committee  <b>Geographic Focus:</b> Global  <b>Year Started:</b> 2017</p>
	<b>AIRTEL UGANDA</b> <span>TELECOMMUNICATIONS</span>
	<p><b>Initiative:</b> Mobile communication services for refugees  <b>Engagement Pathway:</b> Extending services</p> <p><b>Description:</b> Provides mobile voice, 3G/4G data, and mobile financial services to refugee populations to help create positive impact on their lives. This has included the development of 11 new cell sites to extend coverage across refugee settlements, establishment of local resource teams (e.g., agents, kiosks, distributors), and select distribution of free SIM cards to refugees to facilitate access to services.</p> <p><b>Key Implementers:</b> Airtel Uganda, UNHCR  <b>Geographic Focus:</b> Uganda  <b>Year Started:</b> 2017  <b>Size of Investment:</b> \$3,000,000 capital expenditure, plus \$100,000 in ongoing monthly operating costs</p>
	<b>AIRTEL UGANDA</b> <span>TELECOMMUNICATIONS</span>
	<p><b>Initiative:</b> Humanitarian cash transfers  <b>Engagement Pathway:</b> Sharing capabilities</p> <p><b>Description:</b> Facilitates the delivery of humanitarian cash transfers to refugees in refugee settlements using its mobile money bulk payment service.</p> <p><b>Key Implementers:</b> Airtel Uganda, Mercy Corps, DanChurchAid, Norwegian Refugee Council  <b>Geographic Focus:</b> Uganda  <b>Year Started:</b> 2017  <b>Reach:</b> Reaches more than 12,000 refugees</p>
	<b>ARAB PRINTING PRESS</b> <span>MEDIA</span>
	<p><b>Initiative:</b> Books for Syrian refugees  <b>Engagement Pathway:</b> Sharing capabilities</p> <p><b>Description:</b> Prints books at cost for Syrian refugee children living in Lebanon.</p> <p><b>Key Implementers:</b> Arab Printing Press  <b>Geographic Focus:</b> Middle East and North Africa, Lebanon  <b>Year Started:</b> 2016  <b>Reach:</b> Printed more than 1 million books</p>
	<b>ASILI</b> <span>HEALTHCARE/PHARMACEUTICALS</span>
	<p><b>Initiative:</b> Asili  <b>Engagement Pathway:</b> Sharing capabilities</p> <p><b>Description:</b> Provides medical care, water, agricultural resources, and employment opportunities to refugees, displaced persons, and host communities.</p> <p><b>Key Implementers:</b> IDEO.org, American Refugee Committee, USAID  <b>Geographic Focus:</b> Democratic Republic of Congo (Kabare region)  <b>Year Started:</b> 2014  <b>Reach:</b> Served more than 25,000 refugees</p>

	<b>BOSTON CONSULTING GROUP</b> <b>PROFESSIONAL</b>
<p><b>Initiative:</b> Support for Syrian refugees - Modality effectiveness evaluation</p> <p><b>Engagement Pathway:</b> Sharing capabilities</p> <p><b>Description:</b> Collaborates with WFP to test the effectiveness of different assistance modalities – such as unrestricted cash vs. food-restricted value vouchers – to support Syrian refugees living in host communities in Jordan and Lebanon.</p> <p><b>Key Implementers:</b> Mastercard, World Food Programme (WFP), UNHCR</p> <p><b>Geographic Focus:</b> Jordan, Lebanon</p> <p><b>Year Started:</b> 2016</p> <p><b>Reach:</b> Reached more than 3,000 families</p>	
	<b>BRAINPOP</b> <b>EDUCATION</b>
<p><b>Initiative:</b> Development of tablet-based educational content</p> <p><b>Engagement Pathway:</b> Sharing capabilities</p> <p><b>Description:</b> Developed tablet-based educational content for refugee children in Malaysia, covering core content as well as English, and provided initial training in use of content; extended work to the Dadaab refugee settlement in Kenya through the UNHCR and Vodafone Foundation's 'Instant Network Schools' initiative.</p> <p><b>Key Implementers:</b> BrainPOP, UNHCR</p> <p><b>Geographic Focus:</b> Kenya (also Malaysia)</p> <p><b>Year Started:</b> 2013</p>	
	<b>BRCK LIMITED</b> <b>TECHNOLOGY</b>
<p><b>Initiative:</b> Digital education for refugee children</p> <p><b>Engagement Pathway:</b> Sharing capabilities</p> <p><b>Description:</b> Provides digital access and develops digital education content for children, youth and women in refugee camps, including the deployment of Kio Kits to the Dadaab and Kakuma Camps in Kenya.</p> <p><b>Key Implementers:</b> BRCK Limited, Norwegian Refugee Council</p> <p><b>Geographic Focus:</b> Kenya</p> <p><b>Year Started:</b> 2016</p>	
	<b>CISCO</b> <b>TECHNOLOGY</b>
<p><b>Initiative:</b> Refugee First Response Center</p> <p><b>Engagement Pathway:</b> Sharing capabilities</p> <p><b>Description:</b> Implements Refugee First Response Center in Lebanon to provide medical care (including virtual psychosocial services), access to internet and translation services to refugees.</p> <p><b>Key Implementers:</b> Cisco, Lebanon's Ministry of Health, Beyond Association</p> <p><b>Geographic Focus:</b> Lebanon</p> <p><b>Year Started:</b> 2015</p> <p><b>Size of Investment:</b> \$125,000</p>	
	<b>CISCO</b> <b>TECHNOLOGY</b>
<p><b>Initiative:</b> Be the Bridge Campaign</p> <p><b>Engagement Pathway:</b> Funding humanitarian assistance</p> <p><b>Description:</b> Matched employee donations in an annual giving campaign, which supported organizations responding to refugee crisis.</p> <p><b>Key Implementers:</b> Cisco</p> <p><b>Geographic Focus:</b> Global</p> <p><b>Year Started:</b> 2015</p> <p><b>Size of Investment:</b> \$740,000 in 2015</p> <p><b>Reach:</b> Supported 40 organizations in 2015</p>	





	<b>CITIGROUP</b>	<b>FINANCIAL SERVICES</b>
	<b>Initiative:</b> Citi Foundation Pathways to Progress - Rescuing Futures <b>Engagement Pathway:</b> Enabling employment	<b>Description:</b> Launched a 2-year project that provides business training and start-up grants to help young people (refugees, IDPs, and vulnerable youth from host communities ages 16-24) start their own businesses, in order to generate reliable income and contribute to their local economies. <b>Key Implementers:</b> Citi Foundation, International Rescue Committee <b>Geographic Focus:</b> Jordan, Nigeria <b>Year Started:</b> 2017 <b>Size of Investment:</b> \$2 million <b>Reach:</b> Will support more than 1,000 youth
	<b>COTOPAXI</b>	<b>RETAIL</b>
	<b>Initiative:</b> Support for nonprofits serving refugees <b>Engagement Pathway:</b> Funding humanitarian assistance	<b>Description:</b> Supports health, education and livelihoods initiatives for refugees by providing funding, volunteerism and job creation. <b>Key Implementers:</b> Cotopaxi, International Rescue Committee, Nothing But Nets <b>Geographic Focus:</b> Middle East, with a focus on Syria's neighboring countries, Sub-Saharan Africa (also Latin America, Europe) <b>Year Started:</b> 2014
	<b>COURSERA</b>	<b>EDUCATION</b>
	<b>Initiative:</b> Coursera for Refugees <b>Engagement Pathway:</b> Sharing capabilities	<b>Description:</b> Provides free access to the entire Coursera catalog of courses for all refugees, along with support services, by working with 24 program partner organizations – including governments and nonprofits – to ensure the program reaches as many refugees as possible. <b>Key Implementers:</b> Coursera <b>Geographic Focus:</b> Global <b>Year Started:</b> 2016 <b>Reach:</b> Reached more than 18,000 refugees in 110 countries, who have taken more than 80,000 courses
	<b>D.LIGHT</b>	<b>ENERGY</b>
	<b>Initiative:</b> Solar energy for refugees <b>Engagement Pathway:</b> Building a business	<b>Description:</b> Provides affordable solar-powered lanterns to South Sudanese refugees in Ugandan refugee camps (as well as Syrian refugees in camps in Greece) in order to increase their health, safety, productivity, and educational prospects. <b>Key Implementers:</b> d.light, Crossroads Foundation <b>Geographic Focus:</b> Uganda <b>Year Started:</b> 2016 <b>Size of Investment:</b> \$25,000 <b>Reach:</b> Provided 3,000 South Sudanese refugee households in the Palabek camp in Northern Uganda with a solar- powered portable lantern (the d.light S2)
	<b>ENERGIAS DE PORTUGAL</b>	<b>ENERGY</b>
	<b>Initiative:</b> Bringing renewable energy to Kakuma refugee camp <b>Engagement Pathway:</b> Sharing capabilities	<b>Description:</b> Implemented multiple projects using solar energy – including to power lighting, schools, hospitals, streets, cookers, water pumps, and small scale agriculture – in Kakuma refugee camp, and provided technical training sessions to refugees. <b>Key Implementers:</b> Energias de Portugal, UNHCR, HELPIN <b>Geographic Focus:</b> Kenya <b>Year Started:</b> 2009 <b>Size of Investment:</b> \$1.8 million (€1.3 million) in non-refundable social up-front investment <b>Reach:</b> Served 75,000 refugees

	EQUITY BANK		FINANCIAL SERVICES
	<p><b>Initiative:</b> Financial services for refugees and host communities</p> <p><b>Engagement Pathway:</b> Extending services</p>		
	<p><b>Description:</b> Serves host community, refugees, and aid workers via its branches in Kakuma and Dadaab, providing range of products including personal banking, savings, microcredit and loans.</p>	<p><b>Key Implementers:</b> Equity Bank</p> <p><b>Geographic Focus:</b> Kenya</p> <p><b>Year Started:</b> 2012</p> <p><b>Reach:</b> 86,000 accounts opened</p>	
	EQUITY BANK		FINANCIAL SERVICES
	<p><b>Initiative:</b> Cash assistance delivery</p> <p><b>Engagement Pathway:</b> Extending services</p>		
	<p><b>Description:</b> Serves as cash payment vendor for World Food Programme and UNHCR, facilitating cash-based transfers from aid agencies to refugees.</p>	<p><b>Key Implementers:</b> Equity Bank</p> <p><b>Geographic Focus:</b> Kenya, Rwanda, Uganda</p> <p><b>Year Started:</b> 2012</p>	
	EURELECTRIC		ENERGY
	<p><b>Initiative:</b> Partnership with UNHCR for sustainable and clean energy for refugees</p> <p><b>Engagement Pathway:</b> Sharing capabilities</p>		
	<p><b>Description:</b> Provides technical support – including technical analysis, design and other support – for the expansion of clean energy systems.</p>	<p><b>Key Implementers:</b> Eurelectric, Energias de Portugal, Engie, Iberdrola, Enel, A2A, UNHCR</p> <p><b>Geographic Focus:</b> Kenya (to extend to other UNHCR countries of operations)</p> <p><b>Year Started:</b> 2017</p>	
	FORRERAH		PROFESSIONAL SERVICES
	<p><b>Initiative:</b> Refugee training and employment</p> <p><b>Engagement Pathway:</b> Integrating into value chains</p>		
	<p><b>Description:</b> Recruits, trains and employs refugee workers – with support from UNHCR and Refuge Egypt – to provide quality home and corporate services through an internet-based system; offers refugee workers competitive packages, insurance and decent working conditions and fair wage rates.</p>	<p><b>Key Implementers:</b> Forrerah, UNHCR, Refuge Egypt</p> <p><b>Geographic Focus:</b> Middle East and North Africa</p> <p><b>Year Started:</b> 2016</p> <p><b>Size of Investment:</b> \$200,000</p>	
	FUNZI		EDUCATION
	<p><b>Initiative:</b> Mobile learning platform for refugees</p> <p><b>Engagement Pathway:</b> Sharing capabilities</p>		
	<p><b>Description:</b> Provides a scalable and cost-effective tool for training, capacity building, and outreach. Funzi provides a multilingual, mobile learning platform to facilitate the development and delivery of free courses to displaced people, covering themes of livelihoods, health and wellness, global citizenship, and in particular, migration (to help settle into their new living environment).</p>	<p><b>Key Implementers:</b> Funzi</p> <p><b>Geographic Focus:</b> Middle East and North Africa, Libya, Syria</p> <p><b>Year Started:</b> 2014</p> <p><b>Size of Investment:</b> \$1.5 million</p> <p><b>Reach:</b> Conducted outreach to more than 3 million refugees in the Middle East, resulting in 300,000 course starts and 30,000 course completions, through work with NGOs, UN organizations, and government and private sector partners</p>	

	<b>GOOGLE.ORG</b>	<b>TECHNOLOGY</b>
	<b>Initiative:</b> Support for UNHCR delivery of quality education <b>Engagement Pathway:</b> Funding humanitarian assistance	
	<b>Description:</b> Provides funding to UNHCR to support the development and deployment of technology (including a digital platform and learning tools), best practices and learning materials/content for both delivering quality educations to refugee learners and identifying an approach for others to replicate.	<b>Key Implementers:</b> Google.org, UNHCR, Learning Equality <b>Geographic Focus:</b> Middle East and North Africa, Sub-Saharan Africa <b>Year Started:</b> 2015 <b>Size of Investment:</b> \$4 million
	<b>GOOGLE.ORG</b>	<b>TECHNOLOGY</b>
	<b>Initiative:</b> Support for the Clooney Foundation for Justice <b>Engagement Pathway:</b> Funding humanitarian assistance	
	<b>Description:</b> Provides funding and volunteer technical experience (on-the-ground and remote) to support the Clooney Foundation for Justice in increasing access to education for refugees in Lebanon.	<b>Key Implementers:</b> Google.org, Clooney Foundation for Justice <b>Geographic Focus:</b> Lebanon <b>Year Started:</b> 2016 <b>Size of Investment:</b> \$1 million
	<b>GOOGLE.ORG</b>	<b>TECHNOLOGY</b>
	<b>Initiative:</b> Support for War Child Holland <b>Engagement Pathway:</b> Funding humanitarian assistance	
	<b>Description:</b> Provides funding and volunteer technical expertise to support the development and scale of War Child Holland's Can't Wait to Learn program, which uses tablet-based educational games to reach children living in conflict zones and informal refugee settings.	<b>Key Implementers:</b> Google.org, War Child Holland <b>Geographic Focus:</b> Jordan, Lebanon, Sudan <b>Year Started:</b> 2016 <b>Size of Investment:</b> \$2.5 million
	<b>GROFIN</b>	<b>FINANCIAL SERVICES</b>
	<b>Initiative:</b> Nomou Jordan Fund <b>Engagement Pathway:</b> Enabling employment	
	<b>Description:</b> Committed to investing \$5M over two years in SMEs in Jordan that are either owned by or employ refugees, in addition to providing business support to these organizations at pre-finance and post-finance stages.	<b>Key Implementers:</b> GroFin <b>Geographic Focus:</b> Jordan <b>Year Started:</b> 2013 <b>Size of Investment:</b> \$5 million <b>Reach:</b> Served 8 small and medium enterprises (SMEs) in Jordan that are owned by or employ refugees
	<b>H&amp;M</b>	<b>RETAIL</b>
	<b>Initiative:</b> Support for education of refugee children <b>Engagement Pathway:</b> Funding humanitarian assistance	
	<b>Description:</b> Conducted a global holiday campaign across 4,000 H&M stores that resulted in a donation of \$3.3M to UNHCR, in order to provide refugee children with the school supplies (including textbooks and stationery) they need to go to and stay in school.	<b>Key Implementers:</b> H&M Foundation, UNHCR <b>Geographic Focus:</b> Chad, Ethiopia, Iran, Kenya, Rwanda, South Sudan, Sudan, Syria, Uganda, Yemen (also Malaysia, Pakistan) <b>Year Started:</b> 2016 <b>Size of Investment:</b> \$3.3 million in total donations <b>Reach:</b> Reached 500,000 children by 2019

	<b>IBM</b>	<b>TECHNOLOGY</b>
<b>Initiative:</b> Impact grants to nonprofit organizations working with refugees <b>Engagement Pathway:</b> Sharing capabilities		
<b>Description:</b> Developed a cognitive solution to help track population movement over time, allowing for improved humanitarian planning and response.	<b>Key Implementers:</b> IBM, Danish Refugee Council <b>Geographic Focus:</b> Africa, Middle East, Syria <b>Year Started:</b> 2015 <b>Size of Investment:</b> \$300,000 <b>Reach:</b> Benefited over 10,000 refugees by helping better plan for services and supports for arriving refugees	
	<b>IBM</b>	<b>TECHNOLOGY</b>
<b>Initiative:</b> Apps for social good - People on the Move <b>Engagement Pathway:</b> Sharing capabilities		
<b>Description:</b> Designed mobile apps for Italian NGOs to help implement better health interventions based on data and analytics, and track the medical data of refugees and migrants in real-time, regardless of connectivity.	<b>Key Implementers:</b> IBM, MSF (Doctors without Borders) <b>Geographic Focus:</b> Africa, Middle East <b>Year Started:</b> 2016 <b>Size of Investment:</b> \$150,000 <b>Reach:</b> Captured medical data for 20,000 refugees, allowing for better medical care and targeted services as they migrate from one location to another	
	<b>IKEA</b>	<b>RETAIL</b>
<b>Initiative:</b> Social Entrepreneur Initiative <b>Engagement Pathway:</b> Integrating into value chains		
<b>Description:</b> Employs refugees and host community members to produce textiles and carpet products for sale in regional IKEA stores as part of a new collection.	<b>Key Implementers:</b> Inter IKEA Group, Jordan River Foundation <b>Geographic Focus:</b> Jordan <b>Year Started:</b> 2017 <b>Reach:</b> Will start with 150 women and expand to more than 300 in coming two years	
	<b>IKEA FOUNDATION</b>	<b>RETAIL</b>
<b>Initiative:</b> Funding and in-kind donations to UNHCR <b>Engagement Pathway:</b> Funding humanitarian assistance		
<b>Description:</b> Supports multiple UNHCR projects focused on refugee self-reliance with multi-year funding commitments, including in Dollo Ado and Melkadida, Ethiopia (2011-2018); provides in-kind donation of items such as bedding and lighting.	<b>Key Implementers:</b> UNHCR <b>Geographic Focus:</b> Middle East, Sub-Saharan Africa <b>Year Started:</b> 2010 <b>Size of Investment:</b> \$161 million total as of 2018 (excluding Brighter Lives)	
	<b>IKEA FOUNDATION</b>	<b>RETAIL</b>
<b>Initiative:</b> Ground Truth Solutions <b>Engagement Pathway:</b> Funding humanitarian assistance		
<b>Description:</b> Provided financial support for development and deployment of tools to enhance accountability of humanitarian assistance based on feedback from populations being served.	<b>Key Implementers:</b> Ground Truth Solutions <b>Geographic Focus:</b> Global <b>Year Started:</b> 2012 <b>Size of Investment:</b> \$1.5 million (including \$100,000 in 2012 and €1.3M in 2015)	



	IKEA FOUNDATION	RETAIL
	<p><b>Initiative:</b> MSF (Doctors without Borders) and Save the Children: Support for families affected by Syrian conflict</p> <p><b>Engagement Pathway:</b> Funding humanitarian assistance</p> <p><b>Description:</b> Provides grants to MSF and Save the Children to work with families affected by Syrian conflict; in particular, provides long term support for medical care in Syrian conflict from 2013-2017 and financial support to Save the Children's Humanitarian Leadership Academy to foster stronger global humanitarian capacity.</p>	<p><b>Key Implementers:</b> MSF (Doctors without Borders), Save the Children</p> <p><b>Geographic Focus:</b> Jordan, Lebanon, Iraq</p> <p><b>Year Started:</b> 2013</p> <p><b>Size of Investment:</b> \$11 million in 2016</p>
	IKEA FOUNDATION	RETAIL
	<p><b>Initiative:</b> Brighter Lives for Refugees Campaign</p> <p><b>Engagement Pathway:</b> Funding humanitarian assistance</p> <p><b>Description:</b> Ran in-store awareness-raising campaign, donating portion of proceeds from lighting product sales to fund work by UNHCR. Money raised plus additional support from the IKEA Foundation went towards the construction of a solar farm in a refugee camp in Azraq, Jordan, and towards several other types of renewable energy products and education for children in refugee camps.</p>	<p><b>Key Implementers:</b> UNHCR, Mustakbal</p> <p><b>Geographic Focus:</b> Jordan, Ethiopia, Kenya, Chad, Burkina Faso, Sudan (also Bangladesh, Pakistan, Nepal)</p> <p><b>Year Started:</b> 2014</p> <p><b>Size of Investment:</b> \$37 million</p>
	IKEA FOUNDATION	RETAIL
	<p><b>Initiative:</b> Better Shelter</p> <p><b>Engagement Pathway:</b> Funding humanitarian assistance</p> <p><b>Description:</b> Supported the development and deployment of Better Shelter's flat-pack temporary emergency refugee shelter, both financially and with advice and testing by IKEA developers.</p>	<p><b>Key Implementers:</b> IKEA Foundation, Better Shelter</p> <p><b>Geographic Focus:</b> Global</p> <p><b>Year Started:</b> 2015</p> <p><b>Reach:</b> Built a total of 15,000 Better Shelters as of 2017</p>
	IKEA FOUNDATION	RETAIL
	<p><b>Initiative:</b> War Child's Can't Wait to Learn program</p> <p><b>Engagement Pathway:</b> Funding humanitarian assistance</p> <p><b>Description:</b> Supports the scaling-up of War Child's work in Lebanon, Jordan, and Sudan to provide flexible and effective education to refugee children through educational games, based on Ministry of Education curricula in Sudan, Jordan and Lebanon.</p>	<p><b>Key Implementers:</b> War Child</p> <p><b>Geographic Focus:</b> Jordan, Lebanon, Sudan</p> <p><b>Year Started:</b> 2016</p> <p><b>Size of Investment:</b> \$5.9 million (€5.3 million)</p>

Note: The following IKEA Foundation initiatives are included for comprehensiveness but are not included in landscape totals and analysis, due to contributions past the analysis phase.

	<b>IKEA FOUNDATION</b> <span>RETAIL</span>
<b>Initiative:</b> Centre for Humanitarian Leadership <b>Engagement Pathway:</b> Funding humanitarian assistance	<b>Description:</b> Supports a set of professional development offerings – mapped along a Career Continuum – to build the capacity of the sector to prepare more effectively for and respond to crisis, starting with individuals from at-risk countries and international humanitarian professionals. <b>Key Implementers:</b> Save the Children <b>Geographic Focus:</b> Global <b>Year Started:</b> 2015 <b>Size of Investment:</b> \$14.8 million (€13.3 million) <b>Reach:</b> Reached 576 individuals directly in Phase I; aims to reach 20,000 individuals in Phase II
	<b>IKEA FOUNDATION</b> <span>RETAIL</span>
<b>Initiative:</b> 'Let's Play for Change' Campaign <b>Engagement Pathway:</b> Funding humanitarian assistance	<b>Description:</b> Supports two child protection programs to ensure children and their families affected by displacement and trauma are supported in finding normalcy and experiencing childhood: War Child's Time to be a Child (play, learning, and child-centred development for children affected by the Syrian crisis); and Handicap International's Growing Together! <b>Key Implementers:</b> War Child, Handicap International <b>Geographic Focus:</b> Jordan, Lebanon (also Thailand, Pakistan, Bangladesh) <b>Year Started:</b> 2016 <b>Size of Investment:</b> \$17.5 million (€15.8 million) <b>Reach:</b> Aims to reach more than 37,000 children and care-takers
	<b>IKEA FOUNDATION</b> <span>RETAIL</span>
<b>Initiative:</b> Support to GiveDirectly <b>Engagement Pathway:</b> Funding humanitarian assistance	<b>Description:</b> Provides cash in larger sums to refugee and host community households (in Rwanda, only refugee households), with the objective of both supporting families and learning how cash transfers affect their ability to build livelihoods and generate assets for themselves. <b>Key Implementers:</b> GiveDirectly <b>Geographic Focus:</b> Uganda, Rwanda <b>Year Started:</b> 2017 <b>Size of Investment:</b> \$6.7 million <b>Reach:</b> Seeks to reach more than 50,000
	<b>IKEA FOUNDATION</b> <span>RETAIL</span>
<b>Initiative:</b> Support to REFUNITE <b>Engagement Pathway:</b> Funding humanitarian assistance	<b>Description:</b> Supports REFUNITE, which assists refugees in reconnecting with missing family. REFUNITE works with technology companies and mobile operators in developing the family tracing platform. <b>Key Implementers:</b> REFUNITE <b>Geographic Focus:</b> Global <b>Year Started:</b> 2010 <b>Size of Investment:</b> \$9 million (€7 million) <b>Reach:</b> Seeks to reach 1 million users



#### IKEA FOUNDATION

RETAIL

**Initiative:** Support to Inyenyeri

**Engagement Pathway:** Funding humanitarian assistance

**Description:** Partners with Inyenyeri and UNHCR to provide refugees with access to a clean cooking option, and to create a model that can be sustainable, scaled, and replicated. Inyenyeri will offer their clean cooking system to all refugees in Kigeme refugee camp and UNHCR will provide the refugees with enough cash to replace traditional cooking methods completely.

**Key Implementers:** Inyenyeri

**Geographic Focus:** Rwanda

**Year Started:** 2018

**Size of Investment:** \$950,000

**Reach:** Targets reaching 3,500 households in Kigeme camp



#### IKEA FOUNDATION

RETAIL

**Initiative:** RE4R: Renewable Energy for Refugees

**Engagement Pathway:** Funding humanitarian assistance

**Description:** Invests in innovative approaches and strategic investments in renewable energy in Kigeme, Nyabijeke, and Gihembe refugee camps in Rwanda, and integrated community contexts in urban settings in Irbid, Jordan. The program will focus on community-driven approaches that include private sector engagement and innovative business models, to provide access to affordable and sustainable sources of renewable energy, and improve the health, well-being, and security of target populations.

**Key Implementers:** Practical Action, UNHCR

**Geographic Focus:** Jordan, Rwanda

**Year Started:** 2017

**Size of Investment:** \$11 million (€10 million)

**Reach:** Seeks to reach 60,000 individuals



#### IKEA FOUNDATION

RETAIL

**Initiative:** Support to RefugePoint

**Engagement Pathway:** Funding humanitarian assistance

**Description:** Supports RefugePoint's program that offers social services and livelihood support to Nairobi urban refugees, and contributes to the organization's efforts in the jointly run Community of Practice on Refugee Self-Reliance.

**Key Implementers:** RefugePoint

**Geographic Focus:** Nairobi, Kenya

**Year Started:** 2016

**Size of Investment:** \$2.2 million

**Reach:** Aims to reach more than 10,000 refugees



#### IKEA FOUNDATION

RETAIL

**Initiative:** BILLY: Building Incomes and Leveraging Livelihoods for Youth

**Engagement Pathway:** Funding humanitarian assistance

**Description:** Supports the BILLY programme, which seeks to improve employability and increase income generating potential for youth. The program offers multiple pathways based on needs and preferences, including skills training, access to capital, apprenticeships, job counselling and job placement, and entrepreneurship and business plan supports. IRC collaborates with the local private sector, government institutions, and community-based organizations.

**Key Implementers:** International Rescue Committee (IRC)

**Geographic Focus:** Nairobi, Kenya

**Year Started:** 2017

**Size of Investment:** \$5.3 million

**Reach:** Aims to reach 18,000 youth

	<b>IKEA FOUNDATION</b>	<b>RETAIL</b>
	<p><b>Initiative:</b> Support to Kepler</p> <p><b>Engagement Pathway:</b> Funding humanitarian assistance</p>	<p><b>Description:</b> Supports Kepler, a nonprofit university program that uses online learning, in-person seminars and other support to deliver the skills that emerging economies need, for a price that all talented students can afford. Kepler's pilot campus opened in Kigali, Rwanda in 2013, and the first refugee-camp campus opened in 2015; today 25% of all students are refugees.</p> <p><b>Key Implementers:</b> Kepler</p> <p><b>Geographic Focus:</b> Kiziba and Kigali, Rwanda</p> <p><b>Year Started:</b> 2015</p> <p><b>Size of Investment:</b> ~\$2 million for refugee programming</p>
	<b>IKEA FOUNDATION</b>	<b>RETAIL</b>
	<p><b>Initiative:</b> Empowering Local and National Humanitarian Actors</p> <p><b>Engagement Pathway:</b> Funding humanitarian assistance</p>	<p><b>Description:</b> Supports local and national humanitarian actors to design and influence the humanitarian agenda themselves, and provides funding for (1) opportunities to build their organization's ability to respond, and (2) actual response when an emergency occurs. In both countries, funded responses are for refugee influx as well as climate-induced events.</p> <p><b>Key Implementers:</b> Oxfam-Novib</p> <p><b>Geographic Focus:</b> Uganda (also Bangladesh)</p> <p><b>Year Started:</b> 2016</p> <p><b>Size of Investment:</b> \$8.2 million (€10 million)</p> <p><b>Reach:</b> Aims to reach more than 67,000</p>
	<b>INKOMOKO (AFRICAN ENTREPRENEUR COLLECTIVE)</b>	<b>PROFESSIONAL SERVICES</b>
	<p><b>Initiative:</b> Support for refugee entrepreneurs</p> <p><b>Engagement Pathway:</b> Enabling employment</p>	<p><b>Description:</b> Supports refugee entrepreneurs and small businesses through business skills training, technical support and mentoring, and access to capital, to help foster their social and economic independence.</p> <p><b>Key Implementers:</b> Inkomoko, Mastercard Centre for Inclusive Growth, UNHCR, Rwanda's Ministry of Disaster Management and Refugee Affairs (MIDIMAR), US State Department</p> <p><b>Geographic Focus:</b> Rwanda</p> <p><b>Year Started:</b> 2016</p> <p><b>Size of Investment:</b> \$3 million (including revolving loan fund for refugee borrowers)</p> <p><b>Reach:</b> Served 4,400 people (2016-19)</p>
	<b>INYENYERI</b>	<b>ENERGY</b>
	<p><b>Initiative:</b> Inyenyeri</p> <p><b>Engagement Pathway:</b> Building a business</p>	<p><b>Description:</b> Provides an improved home cookstove solution to refugee households. Provides improved cookstoves in exchange for household paid subscription for efficient, cleaner burning fuel pellets for cooking at home.</p> <p><b>Key Implementers:</b> Inyenyeri</p> <p><b>Geographic Focus:</b> Rwanda</p> <p><b>Year Started:</b> 2016</p> <p><b>Reach:</b> Reached 1,700 households with cookstoves</p>



	<b>IRISGUARD</b>	<b>TECHNOLOGY</b>
	<p><b>Initiative:</b> EyeCloud refugee registration</p> <p><b>Engagement Pathway:</b> Sharing capabilities</p>	<p><b>Description:</b> Provided EyeCloud technology to facilitate UNHCR refugee registration processes, thus improving distribution of humanitarian assistance to refugees.</p> <p><b>Key Implementers:</b> IrisGuard, UNHCR</p> <p><b>Geographic Focus:</b> Jordan, Lebanon, Iraq, Egypt, Syria</p> <p><b>Year Started:</b> 2012</p> <p><b>Reach:</b> Registered 2.7 million refugees</p>
	<b>ITWORX</b>	<b>EDUCATION</b>
	<p><b>Initiative:</b> E-learning for Syrian refugee children</p> <p><b>Engagement Pathway:</b> Sharing capabilities</p>	<p><b>Description:</b> Provides an innovative e-learning solution for Syrian refugee children, which uses an online learning platform (WinjiGo) and technology-powered learning centers in refugee camps.</p> <p><b>Key Implementers:</b> ITWORX Education</p> <p><b>Geographic Focus:</b> Middle East and North Africa, Lebanon</p> <p><b>Year Started:</b> 2015</p> <p><b>Size of Investment:</b> \$15,000</p> <p><b>Reach:</b> Reached 25 refugee children with 10 volunteer teachers</p>
	<b>ITWORX</b>	<b>EDUCATION</b>
	<p><b>Initiative:</b> Learning Beyond School Campus</p> <p><b>Engagement Pathway:</b> Sharing capabilities</p>	<p><b>Description:</b> Launched a pilot in Istanbul to enable Syrian refugee children who cannot attend school due to various constraints to continue learning beyond school borders, and without being bounded by school hours, while at the same time receiving high-quality education.</p> <p><b>Key Implementers:</b> ITWORX Education</p> <p><b>Geographic Focus:</b> Middle East and North Africa, Turkey</p> <p><b>Year Started:</b> 2016</p> <p><b>Size of Investment:</b> \$15,000</p> <p><b>Reach:</b> Reached 200 refugee students</p>
	<b>JOHNSON &amp; JOHNSON</b>	<b>CONSUMER GOODS</b>
	<p><b>Initiative:</b> Partnership with Aga Khan Development Network</p> <p><b>Engagement Pathway:</b> Funding humanitarian assistance</p>	<p><b>Description:</b> Provided financial support for humanitarian response in Syria to support maternal, neonatal, child and reproductive health and communicable diseases.</p> <p><b>Key Implementers:</b> Johnson &amp; Johnson, Aga Khan Development Network</p> <p><b>Geographic Focus:</b> Syria</p> <p><b>Year Started:</b> 2013</p> <p><b>Size of Investment:</b> \$184,000</p>
	<b>JOHNSON &amp; JOHNSON</b>	<b>CONSUMER GOODS</b>
	<p><b>Initiative:</b> Partnership with Save the Children to support Syrian refugees</p> <p><b>Engagement Pathway:</b> Funding humanitarian assistance</p>	<p><b>Description:</b> Partners with Save the Children, who is working along the Syrian refugee transit route and providing support in the refugee camps in neighboring Jordan, Turkey, Lebanon and Egypt, through the provision of critical protection, education, and food and shelter assistance; in particular, Save the Children has created unique education programs to help displaced refugee children thrive.</p> <p><b>Key Implementers:</b> Johnson &amp; Johnson, Save the Children</p> <p><b>Geographic Focus:</b> Middle East, with a focus on Lebanon, Turkey, Egypt, Jordan (also Europe)</p> <p><b>Year Started:</b> 2015</p> <p><b>Size of Investment:</b> \$2.5 million</p>

	<b>JOHNSON &amp; JOHNSON</b>	<b>CONSUMER GOODS</b>
	<p><b>Initiative:</b> Partnership with International Pediatric Association</p> <p><b>Engagement Pathway:</b> Funding humanitarian assistance</p>	
	<p><b>Description:</b> Launched collaboration with International Pediatric Association (IPA) to further integrate psychosocial competencies into paediatricians' training – leveraging the work of Save the Children – and ensure that the knowledge develops benefits and strengthens national health systems.</p>	<p><b>Key Implementers:</b> Johnson &amp; Johnson, International Pediatric Association</p> <p><b>Geographic Focus:</b> Jordan, Lebanon, Turkey</p> <p><b>Year Started:</b> 2017</p> <p><b>Size of Investment:</b> \$210,000</p>
	<b>KAAH INTERNATIONAL MICROFINANCE SERVICES (KIMS)</b>	<b>FINANCIAL SERVICES</b>
	<p><b>Initiative:</b> Micro and SME loan products targeting refugee returnees</p> <p><b>Engagement Pathway:</b> Extending services</p>	
	<p><b>Description:</b> Provided two customized shariah-compliant products to refugees returning to the port city of Kismayo in Southern Somalia from Dadaab Camp in Kenya, including a start-up, micro-credit product for youth (including financing as well as financial literacy and business training) and SME growth financing for fishing cooperatives committed to employing returnees.</p>	<p><b>Key Implementers:</b> KIMS, UNHCR, American Refugee Committee</p> <p><b>Geographic Focus:</b> Somalia</p> <p><b>Year Started:</b> 2016</p> <p><b>Size of Investment:</b> Over \$1 million</p> <p><b>Reach:</b> Provided start-up micro-credit to 500 youth returnees, enrolled 200 returnees to fishing cooperatives, and created 700 jobs for returnees within host community (reached total of 4,440 people)</p>
	<b>KOIS</b>	<b>FINANCIAL SERVICES</b>
	<p><b>Initiative:</b> Development Impact Bond for Syrian refugee and host community livelihoods</p> <p><b>Engagement Pathway:</b> Enabling employment</p>	
	<p><b>Description:</b> After an initial feasibility study, currently raising funding for a multi-country Development Impact Bond that will provide employment assistance and entrepreneurship support to Syrian refugees and local vulnerable populations.</p>	<p><b>Key Implementers:</b> KOIS</p> <p><b>Geographic Focus:</b> Jordan, Turkey, Lebanon</p> <p><b>Year Started:</b> 2017</p> <p><b>Size of Investment:</b> Up to \$30 million</p>
	<b>KYTABU</b>	<b>EDUCATION</b>
	<p><b>Initiative:</b> Kytabu</p> <p><b>Engagement Pathway:</b> Sharing capabilities</p>	
	<p><b>Description:</b> Provides a tablet-based platform for teachers in hard-to-reach areas – including refugee camps through pilot projects – that enables access to a wide range of low-cost, digitized education content they can lease, including textbooks and resources such as Khan Academy.</p>	<p><b>Key Implementers:</b> Kytabu, UNHCR, Vodafone</p> <p><b>Geographic Focus:</b> Kenya, Sub-Saharan Africa</p> <p><b>Year Started:</b> 2014</p> <p><b>Size of Investment:</b> \$65,000</p>
	<b>LEGO FOUNDATION</b>	<b>RETAIL</b>
	<p><b>Initiative:</b> Play box donation</p> <p><b>Engagement Pathway:</b> Funding humanitarian assistance</p>	
	<p><b>Description:</b> Donates educational tools (products, training, and curriculum) to refugee children in Africa, Asia and Europe through UNHCR, UNICEF, Save the Children, War Child, etc.</p>	<p><b>Key Implementers:</b> LEGO Foundation, UNHCR, UNICEF, Save the Children, War Child, others</p> <p><b>Geographic Focus:</b> Lebanon, Jordan, Iraq, Egypt (also Ukraine)</p> <p><b>Year Started:</b> 2009</p>



## LEGO FOUNDATION

RETAIL

**Initiative:** Educate a Child

**Engagement Pathway:** Funding humanitarian assistance

**Description:** Provides funding and LEGO products to UNHCR to provide quality primary education to refugee children, as well as training for UNHCR staff that draws on aspects of LEGO's education research program.

**Key Implementers:** LEGO Foundation, UNHCR

**Geographic Focus:** Middle East and North Africa, including Uganda, Kenya, Sudan, South Sudan, Ethiopia, Rwanda, Chad, Iran, Yemen (also Malaysia, Pakistan)

**Year Started:** 2014

**Size of Investment:** \$3 million

**Reach:** Served 200,000 children



## LUMINUS EDUCATION

EDUCATION

**Initiative:** Support for refugee students

**Engagement Pathway:** Enabling employment

**Description:** Provides scholarships and specialized supports to Syrian refugees studying technical and vocational fields at Luminus Technical University College. Scholarships cover tuition and living expenses. Specialized supports include additional student counseling as well as employment guarantees.

**Key Implementers:** Luminus Technical University College

**Geographic Focus:** Jordan

**Year Started:** 2014

**Size of Investment:** \$38 million

**Reach:** Enrolled 4,500 students



## MASTERCARD

FINANCIAL SERVICES

**Initiative:** Mastercard Aid Network

**Engagement Pathway:** Sharing capabilities

**Description:** Facilitates the distribution of humanitarian aid through a digital voucher platform that provides humanitarian cash transfer and remittance services for refugees, as well as a suite of online tools for NGOs (such as electronic reporting for ease-of-use and transparency); also provides technical support to NGOs working with refugees.

**Key Implementers:** Mastercard, UN agencies

**Geographic Focus:** Global

**Year Started:** 2015



## MASTERCARD

FINANCIAL SERVICES

**Initiative:** Partnership with World Food Programme on E-card program

**Engagement Pathway:** Sharing capabilities

**Description:** Provides electronic payments technology to the World Food Programme to equip refugees with prepaid electronic voucher cards in order to meet their food needs and help boost the local economy.

**Key Implementers:** Mastercard, World Food Programme, UNHCR

**Geographic Focus:** Jordan, Lebanon

**Year Started:** 2016

**Reach:** Reached more than 1.1 million users



## MASTERCARD

FINANCIAL SERVICES

**Initiative:** Prepaid cards for refugees

**Engagement Pathway:** Sharing capabilities

**Description:** Provides electronic payments technology to the Turkish Red Crescent to equip refugees with unrestricted cash via prepaid cards in order to meet their needs and help boost the local economy.

**Key Implementers:** Mastercard, Halkbank, Turkish Red Crescent

**Geographic Focus:** Turkey

**Year Started:** 2016

**Reach:** Reached more than 1.5 million users



## MASTERCARD

## FINANCIAL SERVICES

**Initiative:** Debit cards for refugees

**Engagement Pathway:** Sharing capabilities

**Description:** Provides electronic payments technology to UNHCR and the World Food Programme to equip refugees with unrestricted cash via bank accounts and debit cards in order to meet their needs and help boost the local economy.

**Key Implementers:** Mastercard, Equity Bank, World Food Programme, UNHCR

**Geographic Focus:** Rwanda

**Year Started:** 2016

**Reach:** Reached 49,000 users



## MASTERCARD

## FINANCIAL SERVICES

**Initiative:** Partnership with Western Union for exploring digital services model for refugee camps

**Engagement Pathway:** Sharing capabilities

**Description:** Researched the needs, challenges, and opportunities of refugees in two settlement camps in Kenya in order to develop a blueprint for a model that combines digital access to remittances, banking, education, healthcare and other basic needs in a way that is unified and trackable, summarized in "Smart Communities: Using Digital Technology to Create Sustainable Refugee Economies."

**Key Implementers:** Mastercard, Western Union

**Geographic Focus:** Kenya

**Year Started:** 2016



## MASTERCARD

## FINANCIAL SERVICES

**Initiative:** Partnership with African Entrepreneur Collective

**Engagement Pathway:** Sharing capabilities

**Description:** Supports refugee entrepreneurs and small businesses through business skills training, technical support and mentoring, and access to capital.

**Key Implementers:** Mastercard Centre for Inclusive Growth, African Entrepreneurship Collective/ Inkomoko

**Geographic Focus:** Rwanda

**Year Started:** 2017

**Size of Investment:** \$1 million

**Reach:** Will work with 4,000 refugees in Rwanda over next three years



## MASTERCARD

## FINANCIAL SERVICES

**Initiative:** Smart Communities Coalition

**Engagement Pathway:** Sharing capabilities

**Description:** Co-chairs the Smart Communities Coalition, a network of 35+ partners that seeks to improve the delivery of essential services to refugees and host community members through enhanced coordination between public and private entities and strategic implementation of technology; focused on energy access, connectivity, and digital tools in five camps/settlements in Kenya and Uganda.

**Key Implementers:** Mastercard, Power Africa (USAID)

**Geographic Focus:** Uganda, Kenya

**Year Started:** 2018

**Reach:** Reached 2.5 million users





## MCKINSEY

## PROFESSIONAL SERVICES

**Initiative:** Pro bono support of education for Syrian refugees

**Engagement Pathway:** Sharing capabilities

**Description:** Seeks to improve education of Syrian refugee students by developing and supporting a tailored curriculum and platform – the Bridge platform – that teachers can deliver using robust, low-cost tablets; the open-source curriculum can also be used to deliver other education programs.

**Key Implementers:** Bridge International Academies, Basmeh & Zeitooneh, Vitol Foundation

**Geographic Focus:** Lebanon

**Year Started:** 2016

**Reach:** Served 1,500 refugee children



## MICROSOFT

## TECHNOLOGY

**Initiative:** TV White Space initiative

**Engagement Pathway:** Sharing capabilities

**Description:** Partners with local internet providers to bring broadband connectivity to people around the world who do not have access to the internet by using TV white spaces (unused portions of wireless spectrum).

**Key Implementers:** Microsoft, UNHCR (Connectivity for Refugees Project), C3, other local internet providers

**Geographic Focus:** Kenya, Malawi

**Year Started:** 2014



## MICROSOFT

## TECHNOLOGY

**Initiative:** Support of No Lost Generation Tech Taskforce

**Engagement Pathway:** Sharing capabilities

**Description:** Supported the launch of the No Lost Generation Tech Taskforce in partnership with NetHope, an effort focused on initiating and facilitating cross-sector, ICT-enabled collaborations aligned with the needs of conflict-affected children and youth.

**Key Implementers:** Microsoft, NetHope, Mercy Corps, World Vision, Save the Children

**Geographic Focus:** Global

**Year Started:** 2017



## MICROSOFT

## TECHNOLOGY

**Initiative:** AI for Humanitarian Action

**Engagement Pathway:** Sharing capabilities

**Description:** Provides funding, technology, partnerships and technical expertise to support nonprofits and humanitarian organizations serving refugees.

**Key Implementers:** Microsoft

**Geographic Focus:** Global

**Year Started:** 2018

**Size of Investment:** Part of larger, \$40 million investment across four areas, including "Refugees and displaced people"



## MICROSOFT

## TECHNOLOGY

**Initiative:** Partnership with UNICEF for refugee children education and protection

**Engagement Pathway:** Sharing capabilities

**Description:** Applies technology and expertise to develop initiatives that promote access to education and protection to refugee children. The first project is developing a 'learning passport', a digital, personalized, globally-accredited platform that aims to enable children to keep learning wherever they are. The effort will also involve developing new innovations to scale up UNICEF's digital child protection case management system.

**Key Implementers:** Microsoft, UNICEF, University of Cambridge

**Geographic Focus:** Global

**Year Started:** 2018

**Reach:** Will reach 75 million children and youth displaced from learning opportunities

	MICROSOFT	TECHNOLOGY
	<b>Initiative:</b> Partnership with UNHCR <b>Engagement Pathway:</b> Sharing capabilities	
	<b>Description:</b> Provides access to accredited, quality and relevant digital learning and market-oriented training opportunities, including training and knowledge sharing with UNHCR international teams and local partners who will help deliver the content.	<b>Key Implementers:</b> Microsoft, UNHCR <b>Geographic Focus:</b> Kenya <b>Year Started:</b> 2018 <b>Reach:</b> Will reach 25,000 refugee young adults by 2021
	MICROSOFT	TECHNOLOGY
	<b>Initiative:</b> Decent Jobs for Youth global initiative <b>Engagement Pathway:</b> Enabling employment	
	<b>Description:</b> Helps equip young women and men with digital skills and improve youth employment.	<b>Key Implementers:</b> Microsoft, International Labor Organization (ILO) <b>Geographic Focus:</b> Global <b>Year Started:</b> 2018
	MICROSOFT	TECHNOLOGY
	<b>Initiative:</b> Support of NetHope member nonprofits <b>Engagement Pathway:</b> Sharing capabilities	
	<b>Description:</b> Provided software grants, cash, Skype vouchers, and mobile phones to key NetHope member nonprofits responding to the refugee crisis in the greater Syria region to ensure they have the technology needed for refugee response activities.	<b>Key Implementers:</b> Microsoft <b>Geographic Focus:</b> Iraq, Jordan, Turkey, Lebanon <b>Size of Investment:</b> \$25 million (including \$23.6 million in software grants, \$500,00 in cash, \$500,000 in Skype vouchers)
	MICROSOFT	TECHNOLOGY
	<b>Initiative:</b> Supporting psychosocial needs of refugee youth through Youth Learning Spaces <b>Engagement Pathway:</b> Funding humanitarian assistance	
	<b>Description:</b> Partnered with Mercy Corps to launch programmatic support focusing on the psychosocial needs of refugee youth through new Youth Learning Spaces, including providing support and employment skills to refugee and migrant youth aged 15-24.	<b>Key Implementers:</b> Microsoft, Mercy Corps <b>Geographic Focus:</b> Turkey (also Greece) <b>Size of Investment:</b> \$575,000 <b>Reach:</b> Served 10,000 refugee and migrant youth
	MICROSOFT	TECHNOLOGY
	<b>Initiative:</b> Local nonprofit partnerships <b>Engagement Pathway:</b> Sharing capabilities	
	<b>Description:</b> Partners with local nonprofits to build capacity of refugee centers through train-the-trainer programs and provision of basic digital and coding skills education.	<b>Key Implementers:</b> Microsoft, local partnerships <b>Geographic Focus:</b> Turkey, Lebanon, Jordan <b>Size of Investment:</b> \$580,000 <b>Reach:</b> Served 25,000 refugees

**MICROSOFT (WITH TRIPADVISOR, GOOGLE, AND CISCO)****TECHNOLOGY****Initiative:** Support for Signpost (formerly Refugee.Info)**Engagement Pathway:** Sharing capabilities

**Description:** Provides financial support – along with Google, TripAdvisor, and Cisco – for the development and expansion of Signpost (formerly Refugee.Info), a platform created by IRC and Mercy Corps to provide potentially lifesaving, up-to-date information on legal rights, accommodation, transportation, medical facilities and more. Microsoft also supported the launch of the original Refugee.Info platform.

**Key Implementers:** Microsoft, TripAdvisor, Google, Cisco, International Rescue Committee (IRC), Mercy Corps

**Geographic Focus:** Jordan (also Serbia, Bulgaria, Hungary, El Salvador, Greece, Italy)

**Year Started:** 2015

**Size of Investment:** \$825,000

**Reach:** Reached 1 million users through platform

**MIDDLE EAST BROADCASTING CENTER GROUP (MBC)****MEDIA****Initiative:** Support for refugee engagement**Engagement Pathway:** Sharing capabilities

**Description:** Provided funding to UNHCR, WFP, and Save the Children for work with refugees in the Middle East region and featured content in support of refugees on air, including MBC 1 morning show segments and interviews, as well as specific initiatives such as the Stars on Board reality show, Basmet Amal “Touch of Hope”, “Facebook Live Dafathon” winter campaign, “Back to School” education campaign, Share the Meal for WFP, and others.

**Key Implementers:** Middle East Broadcasting Center Group (MBC), UNHCR, World Food Programme (WFP), Save the Children, Generations for Peace (GFP)

**Geographic Focus:** Middle East and North Africa

**Year Started:** 2016

**Size of Investment:** \$10 million in programs, funding, airtime coverage, media support, MBC TV programs, etc.

**Reach:** Reached 550,000 beneficiaries collectively

**NATAKALLAM****EDUCATION****Initiative:** NaTakallam**Engagement Pathway:** Integrating into value chains

**Description:** Provides refugees access to remote work opportunities by connecting them as tutors and translators to language learners around the world, companies and organizations looking for translation services, and universities/schools that use NaTakallam as a complement to the classroom.

**Key Implementers:** NaTakallam

**Geographic Focus:** Lebanon, Turkey, Egypt, Iraq (also Brazil, Costa Rica, Armenia)

**Year Started:** 2015

**Size of Investment:** \$450,000 in grants and competition money

**Reach:** Served more than 110 displaced persons, self-generating \$340,000 with more than 2,500 unique users

**NOVA CREDIT****FINANCIAL SERVICES****Initiative:** Cross-border credit reporting agency**Engagement Pathway:** Sharing capabilities

**Description:** Provides a solution that enables businesses to request an immigrant applicant's credit history from overseas.

**Key Implementers:** Nova Credit Inc. (in partnership with Nova customers and data suppliers around the world)

**Geographic Focus:** South Africa, Nigeria (also India, Mexico, Peru, Brazil)

**Year Started:** 2016

**Size of Investment:** \$19.4 million

**NOVO NORDISK FOUNDATION****HEALTHCARE/PHARMACEUTICALS**

**Initiative:** Partnership with UNICEF to support refugees and host communities in Jordan  
**Engagement Pathway:** Funding humanitarian assistance

**Description:** Supports an education and life skills initiative for vulnerable Syrian refugees and Jordanian children and youth.

**Key Implementers:** UNICEF, local partners

**Geographic Focus:** Jordan

**Year Started:** 2018

**Size of Investment:** \$1.5 million

**Reach:** Reached 2,500 refugees

**PEARSON****EDUCATION**

**Initiative:** Every Child Learning  
**Engagement Pathway:** Sharing capabilities

**Description:** Delivers high-quality education to Syrian refugee and host community children, with a focus on designing new solutions to address the unique needs of children affected by conflict; advocates and raises awareness on the urgency of improving education.

**Key Implementers:** Save the Children

**Geographic Focus:** Jordan

**Year Started:** 2015

**Size of Investment:** \$5.9 million in total commitment

**Reach:** Reached more than 4,000 refugee and host community children, parents, and educators through programs and more than 30,000 through mobile math learning app (Space Hero)

**POWERGEN****ENERGY**

**Initiative:** Dadaab refugee camp solar water pumping system  
**Engagement Pathway:** Extending services

**Description:** Implemented a 30kW solar water pumping system to create a sustainable, cost-effective energy solution in the Dadaab refugee camp, as commissioned by NRC.

**Key Implementers:** PowerGen, Norwegian Refugee Council (NRC)

**Geographic Focus:** Kenya

**Year Started:** 2014

**PUMA****CONSUMER GOODS**

**Initiative:** Promotion of Syrian refugee employment  
**Engagement Pathway:** Integrating into value chains

**Description:** Provides decent and legal job opportunities for Syrian refugees, with methods such as encouraging suppliers in Turkey to use a hiring target of 2-3% Syrian refugees among their workforces, and raises awareness around refugee issues. PUMA also collaborates with relevant stakeholders to help integrate refugees into the labor market and more generally, such as by helping implement work permits for Syrian refugees in Turkey and developing a specific pocket-guide to support their work life.

**Key Implementers:** PUMA, PUMA retail operators in Turkey, UNHCR, Turkey's Ministry of Labour, Fair Labor Association

**Geographic Focus:** Turkey

**Year Started:** 2015

	REFUGEE INVESTMENT NETWORK	FINANCIAL SERVICES
	<p><b>Initiative:</b> Refugee Investment Network</p> <p><b>Engagement Pathway:</b> Enabling employment</p> <p><b>Description:</b> Created first impact investing and blended finance collaborative dedicated to providing long-term solutions to global forced migration. Provides actionable and investor-centric research by sourcing, structuring, and facilitating deals, and by acting as a policy and advocacy partner for the refugee investment and entrepreneurship community.</p>	<p><b>Key Implementers:</b> Refugee Investment Network, Global Development Incubator, Patrick J. McGovern Foundation</p> <p><b>Geographic Focus:</b> Global, with focus on Jordan and Kenya (also Mexico)</p> <p><b>Year Started:</b> 2018</p> <p><b>Size of Investment:</b> More than \$1 billion committed</p>
	RELX GROUP	PROFESSIONAL SERVICES
	<p><b>Initiative:</b> Supporting second language skills for Syrian refugees</p> <p><b>Engagement Pathway:</b> Funding humanitarian assistance</p> <p><b>Description:</b> Supports second language learning programs for Syrian refugee children.</p>	<p><b>Key Implementers:</b> RELX Group, International Rescue Committee</p> <p><b>Geographic Focus:</b> Lebanon</p> <p><b>Year Started:</b> 2016</p>
	SAFE PORTS	TRANSPORTATION
	<p><b>Initiative:</b> Refugee employment commitment</p> <p><b>Engagement Pathway:</b> Integrating into value chains</p> <p><b>Description:</b> Committed to employing 100 refugees over the next year to work at Safe Ports' new logistical operations hub in the Mafraq port in Jordan, Safe Ports' Regional Gateway.</p>	<p><b>Key Implementers:</b> Safe Ports</p> <p><b>Geographic Focus:</b> Jordan</p> <p><b>Year Started:</b> 2018</p> <p><b>Reach:</b> Hired 100 refugee employees</p>
	SANIVATION	SANITATION
	<p><b>Initiative:</b> Sanivation</p> <p><b>Engagement Pathway:</b> Integrating into value chains</p> <p><b>Description:</b> Hires refugees in roles across business operations such as sales, toilet production and maintenance, and briquette maintenance. Delivers sanitation services to refugee camps and sells fuel briquettes.</p>	<p><b>Key Implementers:</b> Sanivation</p> <p><b>Geographic Focus:</b> Kenya</p> <p><b>Year Started:</b> 2014</p> <p><b>Size of Investment:</b> \$1 million</p> <p><b>Reach:</b> Served 3,000 refugee with sanitation services and employed more than 20 refugees</p>
	SEP JORDAN	RETAIL
	<p><b>Initiative:</b> Hiring refugee artisan women</p> <p><b>Engagement Pathway:</b> Integrating into value chains</p> <p><b>Description:</b> Trains and hires Palestinian and Syrian refugee women to create contemporary design products based on traditional embroidery patterns and techniques.</p>	<p><b>Key Implementers:</b> SEP Jordan, UNHCR</p> <p><b>Geographic Focus:</b> Middle East and North Africa, Jordan</p> <p><b>Year Started:</b> 2014</p> <p><b>Size of Investment:</b> \$100,000</p> <p><b>Reach:</b> Worked with more than 800 active artisans total (300+ in year 4)</p>



	<b>SOROS ECONOMIC DEVELOPMENT FUND (OPEN SOCIETY FOUNDATIONS)</b> <b>FINANCIAL SERVICES</b>
<b>Initiative:</b> Impact investment in refugee-impacting businesses <b>Engagement Pathway:</b> Funding humanitarian assistance	<b>Description:</b> Invests in refugee-impacting businesses—including refugee-owned start-ups, companies, and social impact initiatives – with an objective to both be profitable and successful, to ultimately demonstrate the business case for investing in such efforts. <b>Key Implementers:</b> Open Society Foundations <b>Geographic Focus:</b> Global, with focus on Jordan and Lebanon <b>Year Started:</b> 2016 <b>Size of Investment:</b> \$500 million committed
	<b>TAQANU</b> <b>TECHNOLOGY</b>
<b>Initiative:</b> Blockchain based identity <b>Engagement Pathway:</b> Sharing capabilities	<b>Description:</b> Uses a blockchain-based digital identity platform across a variety of projects to support refugees in re-establishing identification lost through displacement and in accessing financial and social services. <b>Key Implementers:</b> Taqanu <b>Geographic Focus:</b> Global <b>Year Started:</b> 2016
	<b>TAZWEED VENTURES</b> <b>RETAIL</b>
<b>Initiative:</b> Tazweed Center hypermarkets in refugee camps <b>Engagement Pathway:</b> Extending services	<b>Description:</b> Established and operates hypermarkets in Syrian refugee camps in Jordan and Northern Iraq, where refugees can purchase food of their choice; 85% of hypermarket employees are host community members and Syrian refugees, and part of the retail operations are outsourced to micro- and small businesses from the local communities. <b>Key Implementers:</b> Tazweed Ventures, World Food Programme (WFP), Safeway, Sameh Mall, Nizar Supermarkets <b>Geographic Focus:</b> Jordan, Iraq <b>Year Started:</b> 2014 <b>Size of Investment:</b> \$4.5 million <b>Reach:</b> Served 4 refugee camps in Jordan and Northern Iraq
	<b>TAZWEED VENTURES</b> <b>RETAIL</b>
<b>Initiative:</b> Support services for human relief contracts and logistics <b>Engagement Pathway:</b> Sharing capabilities	<b>Description:</b> Provides logistics support – such as food and nonfood supplies services, supply chain solutions and IT-related activities – for the delivery of humanitarian relief supplies including food parcels, winterization kits, and liquid petroleum gas to refugees and internally displaced people. Part of the operations is outsourced to micro- and small businesses from local communities. <b>Key Implementers:</b> Tazweed Ventures, World Food Programme, UNICEF, Norwegian Refugee Council, Save the Children, CARE International <b>Geographic Focus:</b> Jordan, Iraq, Syria <b>Year Started:</b> 2014



## TECHNOLOGY FOR TOMORROW

## CONSUMER GOODS

**Initiative:** MakaPads

**Engagement Pathway:** Enabling employment

**Description:** Improves livelihoods of refugees by empowering them with new skills and employing them in factories producing MakaPads (including in Inke refugee camp in DRC), sanitary napkins made from recycled paper waste and papyrus, which are sold across Africa as a lower-cost and locally-sourced alternative to imported products; in partnership with UNHCR, the pads are also distributed in refugee camps for free, helping to address menstrual hygiene issues.

**Key Implementers:** Technology for Tomorrow, UNHCR

**Geographic Focus:** Uganda, Democratic Republic of Congo

**Year Started:** 2006



## TOMS

## RETAIL

**Initiative:** Shoes for refugee children

**Engagement Pathway:** Funding humanitarian assistance

**Description:** Partners with international relief organizations to donate new pairs of shoes to refugee children in need, including Syrian and Palestinian refugees, and to support local distribution expenses for getting the shoes to children.

**Key Implementers:** TOMS, UNHCR, UNRWA, Norwegian Refugee Council, American Near East Refugee Aid, International Medical Corps

**Geographic Focus:** Jordan, Gaza, Iraq, Burkina Faso, Democratic Republic of Congo, Lebanon, Palestinian Territories, Uganda, Tanzania, Turkey (also Greece)

**Year Started:** 2016

**Reach:** Distributed 3,647,051 pairs of new shoes through TOMS Giving Partners to refugees



## TOPTAL LLC

## PROFESSIONAL SERVICES

**Initiative:** TopVolunteer with refugee-focused NGOs

**Engagement Pathway:** Sharing capabilities

**Description:** Provides pro-bono software development, design, and finance services to critical NGOs supporting refugees globally through Toptal's network of freelance experts. These efforts fill key gaps in capacity and support for NGOs, most often in technology (such as information dissemination, cyber-security) and finance/business (such as strategic business plans, grant proposals, financial management).

**Key Implementers:** Toptal, Tent Partnership for Refugees

**Geographic Focus:** Global

**Year Started:** 2016

**Size of Investment:** \$19,700 overhead costs and \$55,000 in-kind gifts

**Reach:** Reached 1,010,500 refugees, who are better served due to donated skills and expertise



## TRIPADVISOR

## TRAVEL

**Initiative:** Support of NGO work in humanitarian refugee crisis response

**Engagement Pathway:** Funding humanitarian assistance

**Description:** Provides financial support for the work of IRC and Mercy Corps in humanitarian refugee crisis response, as well as in-kind support to key humanitarian aid projects.


**Key Implementers:** TripAdvisor, International Rescue Committee (IRC), Mercy Corps

**Geographic Focus:** Middle East and North Africa

**Year Started:** 2016




**Size of Investment:** \$5 million (over 3 years) - includes funding for Signpost

	<b>TRIPADVISOR (WITH MICROSOFT, GOOGLE, CISCO)</b>	<b>TRAVEL</b>
	<p><b>Initiative:</b> Support for Signpost (formerly Refugee.Info)</p> <p><b>Engagement Pathway:</b> Funding humanitarian assistance</p>	<p><b>Description:</b> Provides financial support – along with Google, Microsoft and Cisco – to develop and expand Signpost, a platform created by IRC and Mercy Corps to provide potentially lifesaving information on legal rights, accommodation, transportation, and more.</p> <p><b>Key Implementers:</b> TripAdvisor, International Rescue Committee (IRC), Mercy Corps, Google, Microsoft, Cisco</p> <p><b>Geographic Focus:</b> Jordan (also El Salvador, Greece, Italy)</p> <p><b>Year Started:</b> 2015</p> <p><b>Reach:</b> Reached 1 million users through platform</p>
	<b>TWILIO</b>	<b>TECHNOLOGY</b>
	<p><b>Initiative:</b> SMS technology to empower refugees</p> <p><b>Engagement Pathway:</b> Sharing capabilities</p>	<p><b>Description:</b> Provides discounted access to Twilio SMS technology for refugee-serving NGOs, including International Rescue Committee, Whispir, Urban Refugees, Ankara Refugee, Gig Aware, and others.</p> <p><b>Key Implementers:</b> Twilio</p> <p><b>Geographic Focus:</b> Iraq, Turkey</p> <p><b>Year Started:</b> 2016</p>
	<b>UNILEVER</b>	<b>CONSUMER GOODS</b>
	<p><b>Initiative:</b> Vaseline Healing Project</p> <p><b>Engagement Pathway:</b> Sharing capabilities</p>	<p><b>Description:</b> Worked with Direct Relief to bring dermatological care, products and medical supplies, and skin health treatment through sponsored dermatological missions to refugees and people affected by poverty or emergencies around the world.</p> <p><b>Key Implementers:</b> Unilever, Direct Relief</p> <p><b>Geographic Focus:</b> Jordan</p> <p><b>Year Started:</b> 2015</p> <p><b>Reach:</b> Treated 1,500 refugee patients</p>
	<b>UNILEVER</b>	<b>CONSUMER GOODS</b>
	<p><b>Initiative:</b> Skills and job training through local NGOs</p> <p><b>Engagement Pathway:</b> Enabling employment</p>	<p><b>Description:</b> Committed to co-creating initiatives with local NGOs to provide skills and job training that enhance livelihoods, improve access to effective hygiene, and support refugee social integration.</p> <p><b>Key Implementers:</b> Unilever, local NGOs</p> <p><b>Geographic Focus:</b> Middle East (also Europe)</p> <p><b>Year Started:</b> 2017</p> <p><b>Reach:</b> Reached 28,600 refugees</p>
	<b>UNILEVER</b>	<b>CONSUMER GOODS</b>
	<p><b>Initiative:</b> Smile with Us</p> <p><b>Engagement Pathway:</b> Funding humanitarian assistance</p>	<p><b>Description:</b> Ran campaign to raise awareness of refugee crisis in retail stores, and raise funds from sale of products to provide families with essential everyday items and help them during the cold winter months.</p> <p><b>Key Implementers:</b> Unilever, Carrefour, UNHCR</p> <p><b>Geographic Focus:</b> Lebanon, Jordan, Iraq</p> <p><b>Year Started:</b> 2017</p> <p><b>Reach:</b> Reached 400 families with donations</p>

	<b>UNIQLO/FAST RETAILING</b> <span>RETAIL</span>
	<p><b>Initiative:</b> Support for UNHCR's self-reliance and livelihood program</p> <p><b>Engagement Pathway:</b> Funding humanitarian assistance</p> <p><b>Description:</b> Financially supports UNHCR's livelihoods programs, which include vocational and life skills training, small business development, employment counselling, and access to financial services to increase refugee self-reliance across five countries in Asia.</p> <p><b>Key Implementers:</b> UNIQLO/Fast Retailing, UNHCR</p> <p><b>Geographic Focus:</b> Iran (also India, Malaysia, Nepal, Pakistan)</p> <p><b>Year Started:</b> 2016</p> <p><b>Size of Investment:</b> \$5.5 million</p> <p><b>Reach:</b> Served 13,187 total people (5,853 in 2016, 7334 in 2017)</p>
	<b>YADAWEE</b> <span>CONSUMER GOODS</span>
	<p><b>Initiative:</b> Collaboration with refugee women artisan group Nilfurat</p> <p><b>Engagement Pathway:</b> Integrating into value chains</p> <p><b>Description:</b> Collaborates with Nilfurat, a group of women refugee artisans who create authentic crafts, to integrate these products into the supply chain of Yadawee (which develops home décor and home textiles). This initiative ensures a market-ready collection that can economically empower the women and incorporate their stories, knowledge, and diverse skill sets.</p> <p><b>Key Implementers:</b> Yadawee, MADE51 at UNHCR/ Nilfurat</p> <p><b>Geographic Focus:</b> Middle East and North Africa, Sudan, South Sudan, Ethiopia, Egypt</p> <p><b>Year Started:</b> 2015</p> <p><b>Size of Investment:</b> \$250,000</p> <p><b>Reach:</b> Served 30 refugees</p>
	<b>ZAIN</b> <span>TELECOMMUNICATIONS</span>
	<p><b>Initiative:</b> Support of Yida and Ajuang Thok Refugee Camp</p> <p><b>Engagement Pathway:</b> Sharing capabilities</p> <p><b>Description:</b> Successfully rolled out mobile telecommunications coverage to the UNHCR refugee camp in Yida, South Sudan. In 2016, it managed to also provide coverage to Ajuang Thok camp in the Upper Nile state of South Sudan.</p> <p><b>Key Implementers:</b> Zain and UNHCR</p> <p><b>Geographic Focus:</b> South Sudan</p> <p><b>Year Started:</b> 2013</p> <p><b>Reach:</b> Served 124,000 refugees</p>
	<b>ZAIN</b> <span>TELECOMMUNICATIONS</span>
	<p><b>Initiative:</b> Family Reconnection Project</p> <p><b>Engagement Pathway:</b> Sharing capabilities</p> <p><b>Description:</b> Developed a tech platform with REFUNITE and Ericsson to help displaced persons reconnect with their missing family members.</p> <p><b>Key Implementers:</b> Zain, Refugees United (REFUNITE), Ericsson</p> <p><b>Geographic Focus:</b> Jordan, South Sudan</p> <p><b>Year Started:</b> 2014</p> <p><b>Reach:</b> Reached 10,000 people</p>
	<b>ZAIN</b> <span>TELECOMMUNICATIONS</span>
	<p><b>Initiative:</b> Mobile services for refugees</p> <p><b>Engagement Pathway:</b> Building a business</p> <p><b>Description:</b> Provides discounted mobile service commercial products and packages specifically to facilitate connectivity for refugees and internally displaced people, including the Touch Tawasol Line in Lebanon for Syrian refugees.</p> <p><b>Key Implementers:</b> Zain</p> <p><b>Geographic Focus:</b> Jordan, Lebanon, South Sudan</p> <p><b>Year Started:</b> 2015</p> <p><b>Reach:</b> Reached 100,000 subscribers</p>

	ZAINTELECOMMUNICATIONS
<b>Initiative:</b> Partnership with UNHCR and Facebook for Wi-Fi connectivity <b>Engagement Pathway:</b> Sharing capabilities	
<b>Description:</b> Provides free Wi-Fi connectivity to refugees and their surrounding communities.	<b>Key Implementers:</b> Zain, UNHCR, Facebook <b>Geographic Focus:</b> Jordan <b>Year Started:</b> 2015 <b>Reach:</b> Reached more than 724,000 refugees
	ZAINTELECOMMUNICATIONS
<b>Initiative:</b> Support of Saudi national campaign to support brothers in Syria <b>Engagement Pathway:</b> Funding humanitarian assistance	
<b>Description:</b> Offered SMS short codes that allow customers to donate money to charities in Syria that support those facing difficult circumstances.	<b>Key Implementers:</b> Zain <b>Geographic Focus:</b> Syria <b>Year Started:</b> 2015 <b>Reach:</b> Fundraised \$125,738
	ZAINTELECOMMUNICATIONS
<b>Initiative:</b> Donate a Jacket program <b>Engagement Pathway:</b> Funding humanitarian assistance	
<b>Description:</b> Collected used, cleaned, and re-packaged clothing from employees to distribute to Syrian refugees in cooperation with Kuwait Relief Society.	<b>Key Implementers:</b> Zain, Kuwait Relief Society <b>Geographic Focus:</b> Middle East <b>Year Started:</b> 2016 <b>Reach:</b> Collected 13 tons of clothing
	ZAINTELECOMMUNICATIONS
<b>Initiative:</b> Innovate for Refugees Initiative <b>Engagement Pathway:</b> Funding humanitarian assistance	
<b>Description:</b> Launched a competition in partnership with MIT EF Pan Arab to fund six entrepreneurial refugee-serving businesses.	<b>Key Implementers:</b> Zain, MIT Enterprise Forum Pan Arab <b>Geographic Focus:</b> Jordan <b>Year Started:</b> 2016 <b>Reach:</b> Curated 1,600 applicants
	ZAINTELECOMMUNICATIONS
<b>Initiative:</b> ReBootKAMP <b>Engagement Pathway:</b> Enabling employment	
<b>Description:</b> Supported ReBootKAMP, an Agile-based training to produce eight high-quality software engineers over a 16-week program. 800 applications were submitted, from which 40 applicants were selected to participate; half female and the other half refugees.	<b>Key Implementers:</b> Zain and ReBootKAMP (RBK) <b>Geographic Focus:</b> Jordan <b>Year Started:</b> 2016 <b>Reach:</b> Trained 17 graduates, of which 2 gained full time jobs
	ZAINTELECOMMUNICATIONS
<b>Initiative:</b> RE:Coded Kids Training <b>Engagement Pathway:</b> Enabling employment	
<b>Description:</b> Ran a coding boot camp in Iraq for refugees and displaced youth that provides them with technical and language skills.	<b>Key Implementers:</b> Zain <b>Geographic Focus:</b> Iraq <b>Year Started:</b> 2017 <b>Reach:</b> Reached 150 refugee and IDP youth

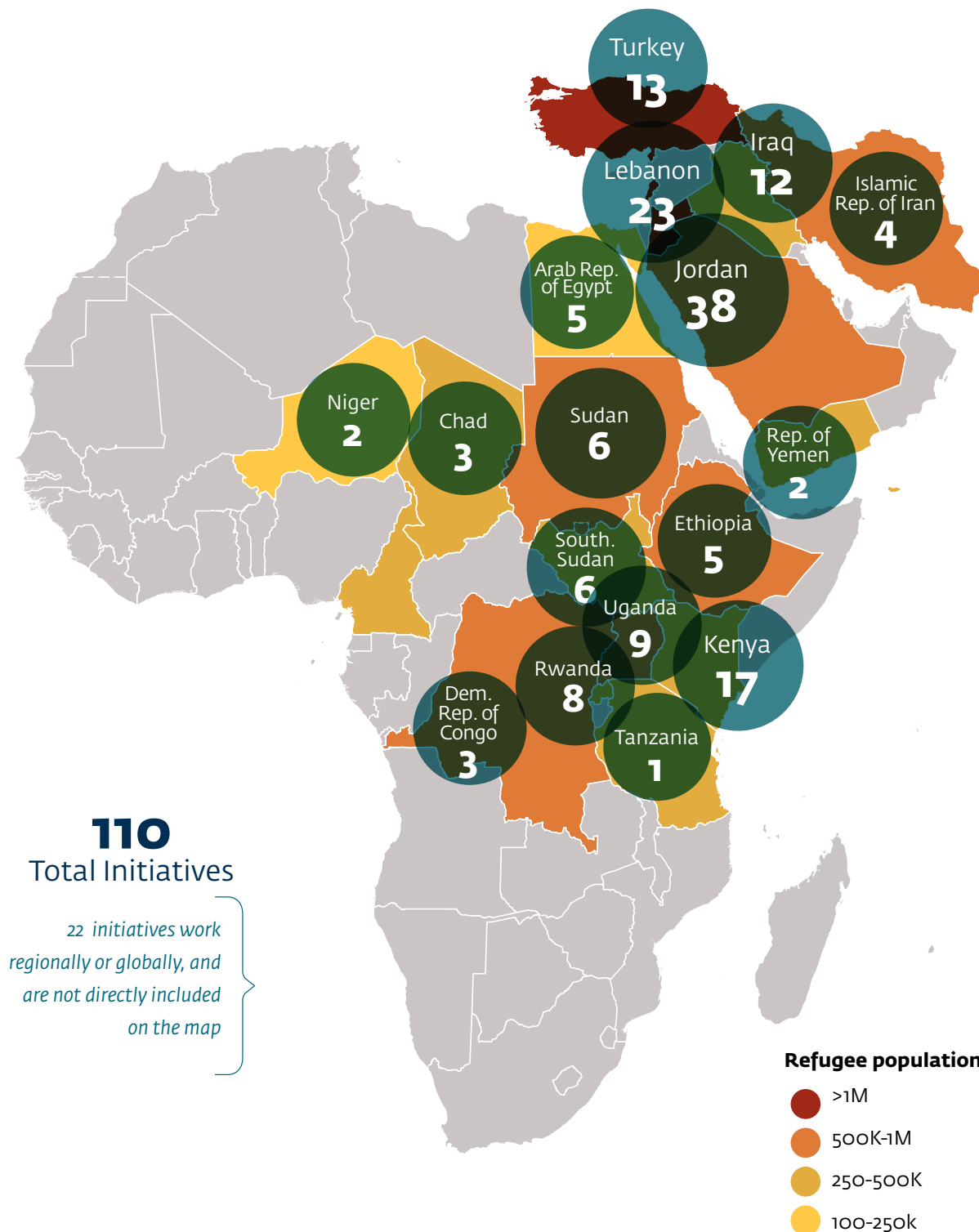


	ZAIN	TELECOMMUNICATIONS
	<p><b>Initiative:</b> Zain Kuwait field visit to Jordan</p> <p><b>Engagement Pathway:</b> Funding humanitarian assistance</p> <p><b>Description:</b> Provided a firsthand observation of the conditions of Syrian refugees living in the camps in Jordan to employees and spread awareness of the conditions of refugees through media exposure.</p>	
		<p><b>Key Implementers:</b> Zain, UNHCR</p> <p><b>Geographic Focus:</b> Jordan</p> <p><b>Year Started:</b> 2017</p>
	ZAIN	TELECOMMUNICATIONS
	<p><b>Initiative:</b> Zain Kuwait partnership with UNHCR</p> <p><b>Engagement Pathway:</b> Funding humanitarian assistance</p> <p><b>Description:</b> Created a memorandum of understanding between Zain and UNHCR that aims to protect the rights of Syrian refugees. Launched an online donation portal that encourages individuals to donate to this cause.</p>	
		<p><b>Key Implementers:</b> Zain, UNHCR</p> <p><b>Geographic Focus:</b> Middle East</p> <p><b>Year Started:</b> 2017</p> <p><b>Reach:</b> Fundraised \$11,150</p>
	ZAIN	TELECOMMUNICATIONS
	<p><b>Initiative:</b> KRCS Ramadan Campaign</p> <p><b>Engagement Pathway:</b> Funding humanitarian assistance</p> <p><b>Description:</b> Launched a campaign through bulk SMS and social media during the month of Ramadan to collect donations to provide medical treatment for refugees.</p>	
		<p><b>Key Implementers:</b> Zain, Kuwait Red Crescent Society</p> <p><b>Geographic Focus:</b> Middle East</p> <p><b>Year Started:</b> 2018</p> <p><b>Reach:</b> Fundraised \$19,800</p>
	ZAIN	TELECOMMUNICATIONS
	<p><b>Initiative:</b> Zain Cash</p> <p><b>Engagement Pathway:</b> Building a business</p> <p><b>Description:</b> Provides cash disbursement services for NGOs to support refugees and internally displaced people in establishing financial independence, including the restoration of 147 remote sites in Iraq to provide connectivity.</p>	
		<p><b>Key Implementers:</b> Zain</p> <p><b>Geographic Focus:</b> Iraq, Jordan</p> <p><b>Year Started:</b> Iraq 2015, Jordan relaunched 2016</p> <p><b>Reach:</b> Reached more than 1.4 million refugees</p>

## Appendix C: Analysis of the private sector initiatives database

### C 1: Initiatives by geography

#### NUMBER OF INITIATIVES IN TOP REFUGEE HOSTING COUNTRIES IN AFRICA AND THE MIDDLE EAST

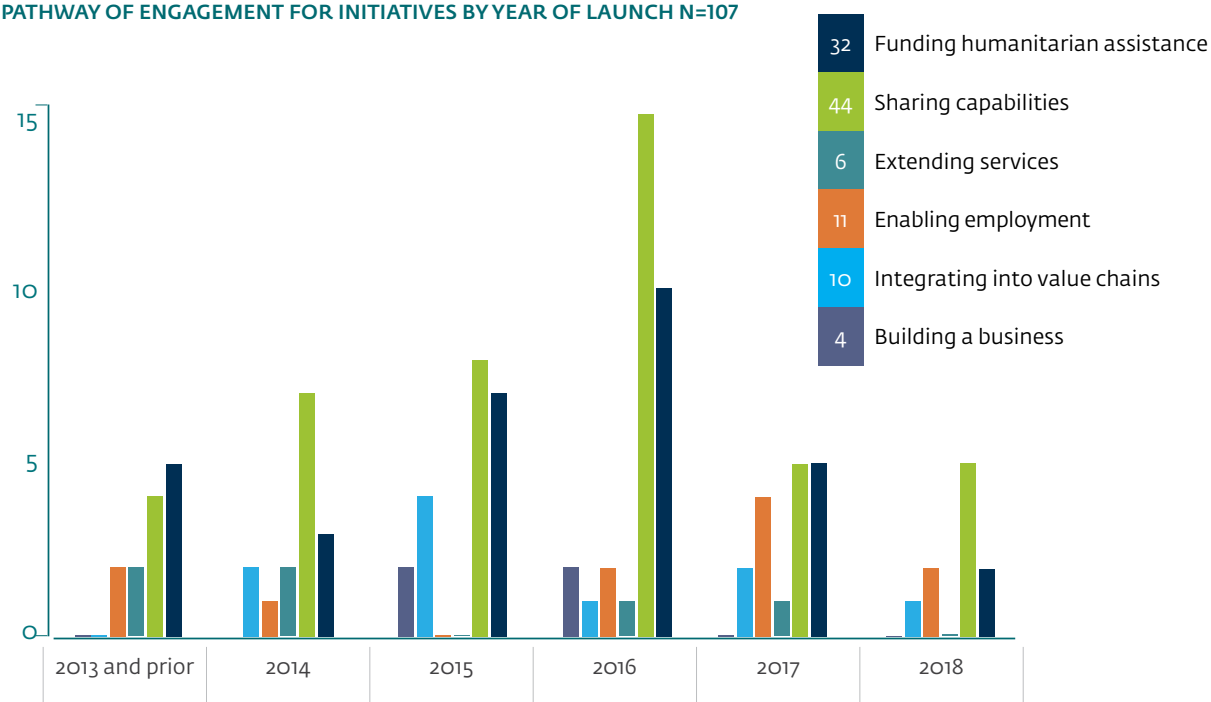


Source: Bridgespan analysis; UNHCR  
Population Statistics Overview (2017)

Note: Many initiatives have a geographic focus in multiple countries and are included in the totals for each country of focus. In the Middle East and Africa, initiatives also operated in the following countries: Burkina Faso, Libya, Malawi, Nigeria, Somalia, Syria, and West Bank and Gaza. Many of the initiatives also provided countries of focus that were outside this region. See Appendix B for detail on the geographic focus for each initiative. This map does not reflect ongoing border disputes.

## C 2: Initiatives by engagement pathway and year launched

PATHWAY OF ENGAGEMENT FOR INITIATIVES BY YEAR OF LAUNCH N=107



## C 3: Initiatives by industry

NUMBER OF COMPANIES INITIATIVES BY INDUSTRY N=63 ACTORS AND 110 INITIATIVES



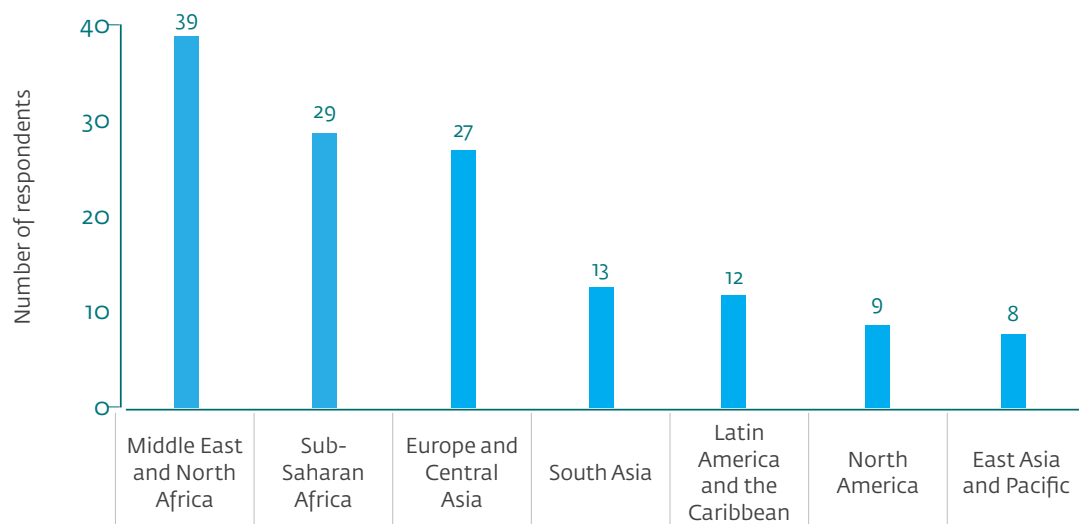
Source: Bridgespan analysis

Note: Initiatives were classified by the primary industry of their anchor private actor, based on the actor's self-identification. Only the most common industries are represented on the chart, but additional industries represented in the database include telecommunications, entertainment media, sanitation, transportation and logistics, travel, and healthcare and pharmaceuticals.

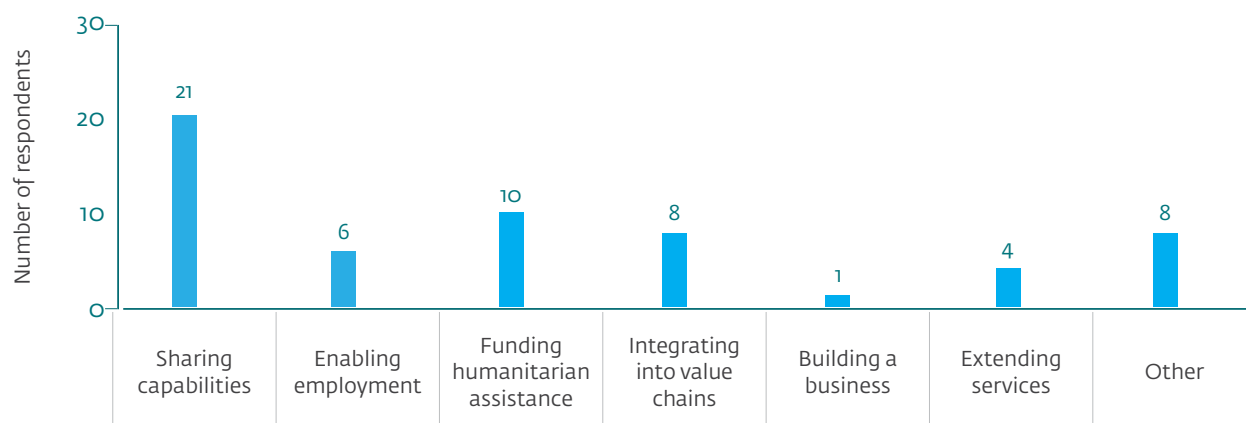
## Appendix D: Results from survey of private sector actors

### D 1: Survey respondents

#### REGIONS OF OPERATION (ORGANIZATIONS WERE ALLOWED TO SELECT MULTIPLE) N=58

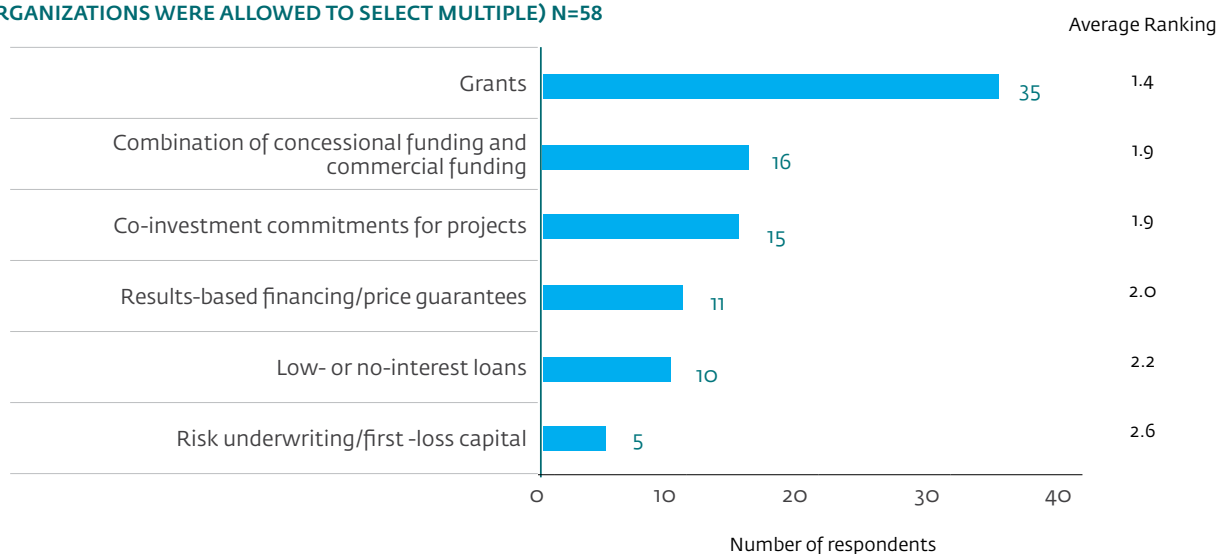


#### PRIMARY PATHWAY OF ENGAGEMENT N=58



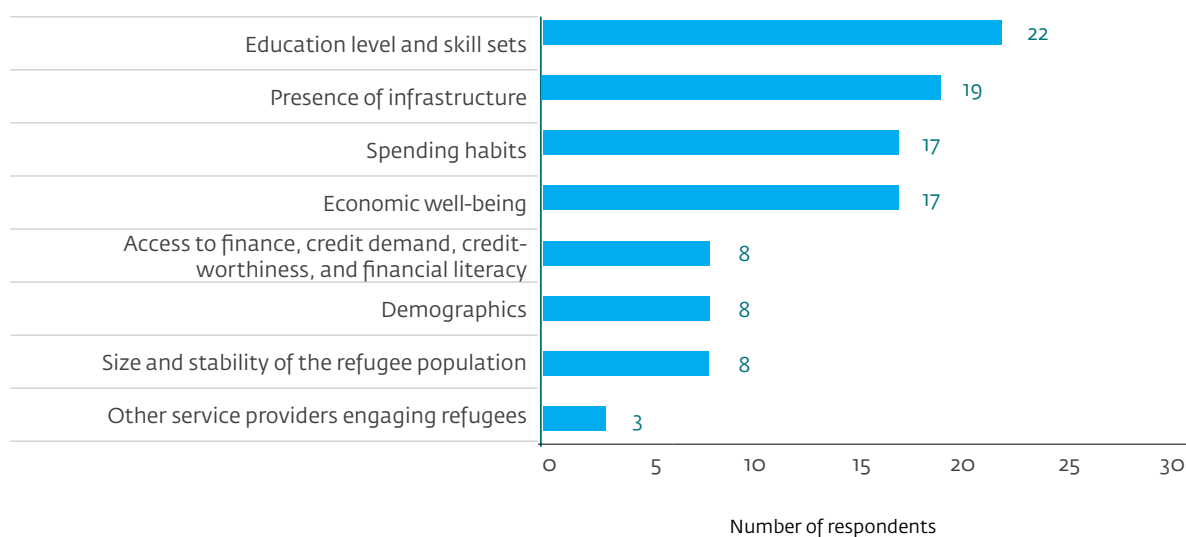
## D 2: Valuable funding mechanisms

WHAT FUNDING MECHANISMS WOULD BE MORE VALUABLE IN SUPPORTING YOUR ENGAGEMENT/INITIATIVE? (ORGANIZATIONS WERE ALLOWED TO SELECT MULTIPLE) N=58



## D 3: Information needs

WHAT INFORMATION IS MOST IMPORTANT FOR YOU TO UNDERSTAND THE COMMERCIAL VIABILITY AND MARKET POTENTIAL OF REFUGEE POPULATIONS? (ORGANIZATIONS WERE ALLOWED TO SELECT UP TO TWO) N=58







UNHCR helps hundreds of refugees cross the border near Nadapal, Kenya © Dominic Chavez/IFC









Refugees learning new skills as they take plumbing classes at Don Bosco Technical Institute in the Kakuma Refugee Camp © Dominic Chavez/ IFC





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