TALENT HAS NO BORDERS

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Talent has No Borders: Creating Connections for Refugees and other Displaced People to Decent Digital Livelihoods

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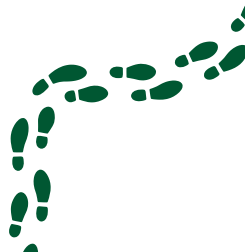Lorraine Charles, Shuting Xia, Julieta Guzmán, Sonia Cătinean

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Executive Summary

The ongoing process of digitalization is reshaping the global work landscape and opening up new opportunities for marginalized populations, including refugees and displaced individuals. This digital transformation has paved the way for digital livelihoods that promote inclusivity, empowerment, and economic integration. Recognizing the potential of these emerging possibilities, numerous digital livelihood programs have been strategically implemented for refugees. These initiatives effectively combine vocational training with digital employment, leveraging digital tools and platforms to optimize opportunities and outcomes for displaced populations.

However, the current efforts to facilitate digital livelihoods for refugees lack a comprehensive approach, resulting in fragmented initiatives and limited impact. To ensure equitable access to digital work and maximize the benefits of the digital economy for refugees, it is crucial to gather and synthesize existing knowledge, identify best practices, validate assumptions, and understand the barriers and challenges involved. This comprehensive approach will enable informed decision-making and the implementation of effective interventions, leading to meaningful progress in facilitating digital livelihoods for refugees.

To provide a comprehensive understanding of the current landscape of digital livelihoods for refugees and the challenges they face, this study employed a thorough scoping approach. The approach involved exploring initiatives and programs aimed at facilitating access to digital work opportunities for displaced individuals. By identifying key actors, different pathways to digital employment, and common practices in this field, the study sheds light on the broader context of digital livelihoods for refugees. Additionally, the study conducted key informant interviews with various stakeholders, including organizations providing support, companies employing refugees remotely, and refugee workers themselves. These interviews provided valuable insights from firsthand experiences, enabling a deeper understanding of the subject matter. By examining these insights, the study not only highlights successful practices but also acknowledges the limitations and challenges of the digital livelihoods approach.

Diverse stakeholders actively contribute to the advancement of digital livelihoods for displaced individuals, including international organizations, national entities, social enterprises, NGOs, and the private sector. These stakeholders fulfill different roles in the vast digital livelihood landscape, collaborating and relying on each other to create a thriving digital employment

ecosystem. Overcoming challenges such as poor infrastructure, Internet connectivity, digital skills gaps, and limited access to work opportunities, these stakeholders have implemented initiatives to support refugees. Leading humanitarian organizations advocate for government cooperation and engage with stakeholders from multiple sectors to find solutions. Portable Internet connectivity devices, upskilling programs, and mentorship opportunities are being provided to address specific needs. Furthermore, career development support, apprenticeships, and entrepreneurship training empower refugees to access digital work opportunities. E-commerce platforms significantly contribute to e-business entrepreneurship among the displaced population by providing valuable resources, training, and access to relevant materials. Through these collaborative efforts, inclusive digital economies are being fostered.

Initiatives have been developed to overcome the barriers that refugees encounter in digital employment. To address the limited right to work, companies utilize approaches such as the Employer of Record model or hiring refugees as contractors and freelancers to ensure compliance with local regulations. Payment challenges stemming from financial exclusion, due to the lack of formal identification documents, are addressed through both formal and informal solutions. Organizations, such as INGOs, training providers and agencies, work to help refugees open bank or fintech accounts to receive payments. In cases where formal methods are not feasible, alternative approaches like cash-out options are explored for refugee workers. Discredentialing, another significant challenge faced by refugees, is being tackled through various efforts. These include the establishment of recognition mechanisms and pathways to assess and validate refugee credentials, such as the development of universal digital credentialing systems, the creation of trust networks through intermediary organizations, and the building of traceable skill profiles. Additionally, tools are being developed to assess the quality of digital work through digital platforms. These initiatives collectively contribute to improving the opportunities and experiences of refugees in the digital employment sphere.

Digital livelihoods are often seen as a convenient solution to the economic hardships faced by refugees, offering a potential remedy. However, several challenges need to be addressed to fully leverage the benefits. The availability of digital employment opportunities remains inconsistent, frequently leading to disappointment among refugees seeking online work. Infrastructure, connectivity, and access to devices are crucial prerequisites that require attention. Furthermore, the regulatory landscape surrounding digital employment for refugees operates within a legal grey area, creating both opportunities and uncertainties. Upskilling programs face their own set of challenges, with fragmented and temporary initiatives hindering their effectiveness. Addressing these challenges is essential to ensure that digital livelihoods truly empower refugees and provide sustainable economic benefits.

To maximize the effectiveness of initiatives supporting refugees in digital employment, fostering collaboration among programs and organizations is paramount. By working together, sharing resources and expertise, these initiatives can achieve greater impact and reach. Additionally, a comprehensive employment approach is necessary to address the unique needs and goals of refugee digital workers. This entails providing tailored support, training, and opportunities that align with their skills and aspirations. Sustained support is also vital to ensure the long-term success and retention of refugee digital workers, including mentorship, ongoing training, internships and other entry-level positions, and access to networking and professional development opportunities. Through collaboration, comprehensive support, and ongoing engagement, initiatives supporting refugees in digital employment have the potential to foster their integration, empowerment, dignity, and long-term success in the digital economy.

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Introduction

At the end of 2022, the global displacement crisis has reached a staggering scale, with 108.4 million people forced to flee their homes due to conflicts, violence, persecution, human rights abuses, or events disrupting public order.[1] This alarming figure represents a doubling of the displacement numbers from a decade ago. Among the globally displaced population, 35.3 million individuals were classified as refugees by the end of 2022, with 83% of them seeking refuge in low- and middle-income countries. Notably, Turkey currently hosts the largest refugee population worldwide, with nearly 3.6 million refugees, followed by Iran (3.4 million), Colombia (2.5 million), and Germany (2.1 million).

The rapid displacement of populations places significant strain on resources, infrastructure, and humanitarian systems, exacerbating the already precarious situation for refugees. One critical challenge they face is the limited access to employment opportunities, primarily due to a lack of the right to work. While the United Nations 1951 Refugee Convention affirms refugees' right to engage in wage-earning employment, only a fraction of the countries that are parties to the convention have formally implemented this right. Furthermore, even in countries that recognize this right, there may be conditions and reservations imposed on refugees' ability to work.[2] For instance, Syrian refugees in Jordan can obtain work permits and start home-based businesses under specific conditions, but the process is complex and costly.[3]

In addition to legal and administrative hurdles, refugees face a multitude of barriers when trying to access formal employment, including difficulties obtaining documentation and identification, language and cultural differences, lack of recognition for qualifications and skills, discrimination and bias, limited access to job market information and networks, competition and job scarcity within the local labour market of host countries, and economic factors. The inability to secure stable employment hampers refugees' capacity to rebuild their lives, trapping them in a cycle of dependency and hindering their path to self-sufficiency.

In recent years, digital employment has emerged as a potential avenue to address the challenges faced by refugees in accessing work opportunities. The digital economy has

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[1] UNHCR, 'Global Trends Report 2022' (UNHCR, 2023).
[2] Roger Zetter and Héloïse Ruaudel, 'Refugees' Right to Work and Access to Labour Markets – An Assessment', (World Bank Global Program on Forced Displacement (GPFD) and the Global Knowledge Partnership on Migration and Development (KNOMAD) Thematic Working Group on Forced Migration) (World Bank Group, 2016).
[3] Swati Mehta Dhawan and Julie Zollmann, 'Financial Inclusion or Encampment? Rethinking Digital Finance for Refugees', *Journal of Humanitarian Affairs* 4, no. 3 (2023): 31–41.

experienced rapid growth, offering significant potential for employment. For instance, in the Middle East and North Africa region, digitalization is projected to increase per capita GDP by over 40%, reduce long-term unemployment rates, and double female participation in the labour force to more than 40% in certain countries.[4] The COVID-19 pandemic has further accelerated the global adoption of remote work. This remote nature holds particular appeal for refugees, offering a solution to the limited access they have to local job opportunities, both formal and informal.

A wide range of digital opportunities is available for refugees. At one end of the spectrum, minimal requirements such as a phone and a SIM card enable refugees to engage in basic digital work such as data entry and microtasks, offering immediate payment through mobile money systems. On the other end, refugees can explore freelancing, entrepreneurship, digital markets through online labour platforms and e-commerce, or work as remote employees for corporations and social enterprises.

Humanitarian organizations have increasingly recognized the potential of digital employment. When the Syrian conflict triggered a significant influx of refugees into Europe in 2015, only a few initiatives and actors focused on harnessing digital income-generating prospects for the displaced population. However, the landscape has since evolved, with nearly all organizations involved in refugee support within the development and humanitarian aid sectors embracing digital approaches.[5] These organizations consider digital inclusion not only a basic entitlement but also a crucial means of enhancing refugees' income opportunities and facilitating the acquisition of new skills.[6]

Recent findings indicate that displaced individuals can utilize digital and technology-based employment to overcome various local employment limitations, such as the lack of national identification, work permits, limited job options, and employer discrimination.[7] This type of work also allows refugees to apply their existing abilities and services to different markets while managing their own schedules and responsibilities using smartphones.

Despite the optimistic outlook on digital livelihoods, significant challenges persist in effectively including refugees in the digital economy. These challenges include low literacy levels, lack of awareness, few skills development opportunities and other barriers. When it comes to refugees, navigating digital markets can be particularly difficult due to inadequate infrastructure and Internet connectivity, limited access to personal devices, poor digital

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[4] Cusolito Ana Paula et al., *The Upside of Digital for the Middle East and North Africa: How Digital Technology Adoption Can Accelerate Growth and Create Jobs* (Washington, D.C.: World Bank, 2022).

[5] Evan Easton-Calabria and Hackl Andreas, 'Refugees in the Digital Economy: The Future of Work among the Forcibly Displaced', *Journal of Humanitarian Affairs* 4, no. 3 (2023).

[6] UNHCR, 'Connecting Refugees', 2016.

[7] Evan Easton-Calabria, 'Digital Livelihoods for People on the Move' (United Nations Development Programme, 2019).

literacy, low English proficiency, restricted market entry, and unfavorable working conditions.[8] Moreover, refugees face various digital risks such as online censorship, scams and fraud, data protection risks, disinformation, and privacy concerns.[9] These obstacles significantly hinder the desired outcomes of digital employment initiatives for refugees. Many refugees are unaware of the opportunities available in the digital economy and only turn to digital work as a last resort when traditional in-person employment options in the formal and informal sectors are unavailable or inaccessible.[10]

Every obstacle presents an opportunity for innovation and problem-solving. In response to the challenges faced by refugees, humanitarian actors and local communities have displayed remarkable creativity in finding workarounds. A notable example is Lebanon, which, due to its economic and financial crisis, has become a testing ground for exploring the potential of blockchain technology and cryptocurrencies as alternative means of conducting transactions and trade.[11] In this context, an increasing number of Syrian refugees are embracing blockchain and cryptocurrency for trading purposes.[12] However, it is important to acknowledge that these solutions may be temporary and come with additional risks. Without adequate digital literacy and skills, refugees may be vulnerable to scams and cybercrimes, exacerbating their already precarious situations.

Despite these innovative approaches, efforts to facilitate digital livelihoods for refugees are currently fragmented and lack a comprehensive approach. Therefore, a systematic study of the digital livelihood approach is essential to consolidate and analyze existing knowledge, identify best practices, validate claims and assumptions, and gain a deeper understanding of the barriers and challenges faced by refugees in accessing digital employment opportunities.

This research aims to provide a thorough evaluation of existing initiatives, methodologies, and outcomes, shedding light on the specific obstacles encountered by refugees. Importantly, this study bridges a significant gap in the current narrative by incorporating the perspectives of refugees themselves. This inclusion offers invaluable insights as the prevailing discourse on the digital economy for refugees has primarily focused on the perspectives of major actors, neglecting the valuable viewpoints and experiences of the refugees.[13] By incorporating their perspectives, this research endeavors to uncover successful practices and key success factors.

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[8] Dina Mansour-Ille and Demi Starks, 'Breaking Barriers: Digital Work and Fragile Livelihoods of Women Refugees in the Middle East and North Africa', *Journal of Humanitarian Affairs* 4, no. 3 (2 March 2023): 48–51, https://doi.org/10.7227/JHA.096.

[9] Mansour-Ille and Starks.

[10] Easton-Calabria and Hackl, 'Refugees in the Digital Economy: The Future of Work among the Forcibly Displaced'.

[11] AI-Monitor, 'Lebanese Turn to Cryptocurrency as Economy Tanks', 2022.

[12] Techfugees, 'How Refugees in Lebanon Can Benefit from Cryptocurrencies to Exchange Money and Increase Financial Inclusion?', *Techfugees* (blog), 2021, https://techfugees.com/all_news/how-refugees-in-lebanon-can-benefit-from-cryptocurrency-and-blockchain-to-exchange-money-and-increase-financial-inclusion/.

[13] Andreas Hackl, 'Towards Decent Work for Young Refugees and Host Communities in the Digital Platform Economy in Africa: Kenya, Uganda, Egypt' (ILO, 2021).

The resulting findings will play a vital role in informing the development of more effective and inclusive strategies to empower refugees in the digital job market. Furthermore, these findings will serve as a valuable resource for policymakers, practitioners, and organizations dedicated to enhancing the integration of refugees into the digital employment landscape.

Scope of research

Various international, national, and local actors are actively engaged in this field. In addition to well-known humanitarian organizations like the United Nations High Commissioner for Refugees (UNHCR) and the World Food Programme (WFP), development actors such as the International Trade Centre (ITC) and the International Labour Organization (ILO), as well as private sector actors and supporters like Upwork, are also involved.[14] This research aimed to comprehensively cover a range of initiatives by these actors, systematically investigating three key areas related to humanitarian digital livelihoods programs and the broader engagement of refugees in the digital economy:

- Initiatives focused on assisting refugees in accessing digital work opportunities.

- Initiatives aimed at addressing the barriers that prevent refugees from accessing digital employment, including challenges related to identity verification and limited access to banking services.

- Experiences of remote hiring for both companies and refugees, exploring the dynamics and outcomes of such engagements.

Methodology

This study incorporates primary research through desk-based scoping research, secondary research, and key informant interviews. The scoping study aims to map existing digital livelihood initiatives for refugees, providing an overview of practices and experiences. Scoping studies efficiently outline core concepts and primary evidence in complex research domains, serving as standalone projects or filling gaps in existing literature.[15] Secondary research is used to review and synthesize existing sources such as books, academic papers, reports, policy-notes, and statistical data to gain insights, validate findings about digital livelihoods for refugees.

Thirty-three interviews were conducted with humanitarian actors that operated on two levels. The first level involved key informants directly supporting displaced individuals with skills training or acting as intermediaries for digital livelihoods. The second level comprised professionals working on infrastructure supporting digital livelihoods, including payment

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[14] Upwork, 'Upwork and Tent Announce "Opportunity Unlimited" to Connect Professionals Displaced from Ukraine to Remote Work Opportunities', 2022.
[15] N. Mays, E. Roberts, and Jennie Popay, 'Synthesising Research Evidence.', ed. N. Fulop et al. (London: Routledge, 2001).

systems, digital identification, credentials, decent work, and the right to work. These interviews took place in 2021 and followed up in 2023. Additionally, five companies, interviewed anonymously, employing refugees as remote workers, one intermediary organization in charge of providing refugees with job skills and matching them with companies and fifteen refugees with remote work experience were interviewed in 2023. Four of the companies interviewed already hired displaced talent for remote roles, and one is interested in hiring but has not done so yet. The representatives of the companies were CEOs, members of the HR (human resources) department or other departments in charge of the hiring process. The majority of the displaced interviewees are individuals who benefited from mentoring programs and talent-matching initiatives run by intermediary organizations.

All of the interviews were semi-structured and employed open-ended questions to facilitate discussion on experiences and learnings. Questions were tailored to the specific stakeholder to align with the represented organization. Interviews were all conducted via Zoom, recorded and transcribed, and lasted an average of sixty minutes.

The terms 'refugees' and 'displaced persons' are used interchangeably to encompass the broader population of individuals who have been forcibly displaced from their homes. While these terms have distinct legal definitions and implications, using them interchangeably serves several purposes. First, both refugees and displaced persons often face similar challenges in accessing resources, livelihood opportunities, and protection. Second, in many situations, refugees and displaced persons may coexist in the same geographic areas and encounter similar barriers to integration and livelihood opportunities. Using the terms interchangeably allows for a more inclusive examination of the issues affecting both populations.

However, it is important to clarify that while the terms are used interchangeably for practical and contextual reasons, there are legal distinctions between refugees and displaced persons that have implications for protection, legal rights, identity documentation and international obligations. This study recognizes the legal differences but focuses on understanding the general challenges, needs, and experiences of displaced individuals, regardless of their legal status.

Structure of the report

The report is structured as follows: the introduction situates the research, providing background on digital livelihoods as an approach to empower the displaced population, enumerating the project's objectives and motivating questions, defining key terms and illustrating the methods adopted. Chapter Two defines the key concept, provides an in-depth analysis of the roles played by different stakeholders and highlights the diverse avenues through which the displaced population can access digital livelihood opportunities. Chapter Three packages a review of the existing practices that facilitate access to digital livelihoods.

This comprehensive examination sheds light on successful initiatives while also acknowledging the limitations and challenges faced in implementing digital livelihood approaches. Chapter Four presents a compilation of perspectives from both companies that have hired refugees remotely and refugees themselves who have engaged in remote work or were actively seeking such opportunities. It offers firsthand accounts and experiences, providing a deeper understanding of the benefits, challenges, and potential for growth within the digital livelihood landscape. Chapter Five addresses the challenges encountered when using the digital livelihoods approach. The Conclusion consolidates key findings and presents some recommendations.

Chapter One

Digital Livelihoods Approaches

Digital livelihoods are broadly defined from four aspects regarding digital work and learning: 1) digital educational efforts and digital skills training; 2) work practices on digital work platforms and for remote employers such as home-based freelancing and micro-working; 3) work that uses digital skills but takes place locally outside the digital economy; and 4) small-scale digital entrepreneurship that uses digital tools and e-commerce platforms to run and develop businesses, often from home.[16] Clearly, digital employment plays a central role in the digital livelihoods approach.

Since 2010, there has been a growing recognition of the significance of digital connectivity for refugees. Some initial efforts have been made to bridge the digital divide and connect refugees to digital work opportunities. The UNHCR Innovation Service has played a key role in facilitating this process. Notably, the Community Technology Access program implemented in Kenya's Dadaab refugee camp has successfully served as a model for UNHCR's focus on supporting refugees in accessing digital work and developing digital skills.[17]

Over the past decade, the field of digital work for refugees has witnessed a rapid expansion, with an increasing number of initiatives and actors involved. Major international organizations and UN agencies have become heavily invested in digital economies, recognizing the potential of digital employment for refugee populations. This investment has gained significant momentum since 2015, reflecting the growing importance placed on leveraging digital technologies to empower refugees and enhance their economic opportunities.

To provide an overview of the digital livelihoods approach, this chapter delves into the various stakeholders involved in this field and their respective initiatives. It highlights the diverse actors and their roles within the ecosystem. Furthermore, the chapter explores the different pathways that are commonly utilized by refugees to seek digital employment, shedding light on the existing options and opportunities.

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[16] ILO, 'Digital Refugee Livelihoods and Decent Work - Towards Inclusion in a Fairer Digital Economy', Report, 2021.
[17] Easton-Calabria and Hackl, 'Refugees in the Digital Economy: The Future of Work among the Forcibly Displaced'.

1.1 Actors in the field

Various stakeholders actively contribute to the advancement of digital livelihoods for displaced individuals. These encompass international organizations, national entities, social enterprises, non-governmental organizations (NGOs), and the private sector.

1.1.1 International and national organizations

International organizations play a crucial role in the digital livelihoods approach for refugees, advocating for their inclusion in digital economies and raising awareness about the benefits of digital employment. They provide capacity building and training programs to enhance refugees' digital skills, facilitate access to digital resources, and foster partnerships with governments, private sector entities, and local organizations to create comprehensive solutions. Additionally, international organizations conduct research and share knowledge to inform policy development and promote learning among stakeholders in the field.

The UNHCR, with its specific mandate to protect and support refugees worldwide, has embraced a digital transformation strategy that focuses on key aspects such as connectivity, legal and regulatory environments, affordability, and the utilization of digital connectivity for education and digital livelihoods. The UNHCR's Innovation Service and its digital livelihoods programmes under the Digital Innovation workstream make significant investments in digital access and inclusion for refugees, including in digital economies. These initiatives aim to foster creative solutions and engage refugees in programming, while also promoting community self-reliance through digitally-enabled livelihoods.

In addition, the International Labour Organization (ILO) is actively involved in the digital livelihoods approach through its participation in the PROSPECTS partnership. This unique four-year partnership, funded by the Government of the Netherlands, brings together the ILO, the International Finance Corporation (IFC), UNHCR, United Nations Children's Fund (UNICEF), and the World Bank. Under PROSPECTS, the ILO is developing new programs that focus on job creation on digital platforms, with a particular emphasis on improving prospects for host communities and forcibly displaced persons. This partnership serves as a collaborative effort to enhance opportunities for refugees and host communities in the digital economy.

Another example is Finn Church Aid (FCA). Based in Finland, FCA is dedicated to providing humanitarian assistance to support vulnerable populations including refugees and displaced persons. FCA provides support and training to refugees in developing digital skills necessary for employment in the digital economy. They offer programs focused on digital literacy, coding, online freelancing, and entrepreneurship. They have also developed expertise in the digital creative industries. By equipping refugees with these skills, FCA aims to enhance their employability and enable them to pursue sustainable livelihoods through digital platforms and

opportunities. In addition to skills training, FCA works to improve refugees' access to digital resources and infrastructure. They facilitate access to computers, internet connectivity, and other necessary tools for engaging in digital work. By bridging the digital divide, FCA helps refugees overcome barriers and participate in the digital economy.

The International Trading Centre (ITC) serves as a pivotal institution dedicated to fostering economic empowerment and sustainable development, with a particular emphasis on assisting refugees. Specializing in international trade, the ITC collaborates with various stakeholders to create opportunities for refugees to engage in meaningful economic activities. In its commitment to inclusivity, the ITC implements initiatives that enable refugees to participate in and benefit from global trade. This encompasses providing training programs to enhance the digital and entrepreneurial skills of refugees, facilitating access to markets, and fostering partnerships with businesses. By focusing on the economic integration of refugees, the ITC contributes to not only their financial well-being but also to the overall resilience and self-reliance of displaced communities.

National entities, including government agencies, ministries, and local organizations, play a significant role in facilitating digital livelihood opportunities and creating supportive environments for refugees and displaced individuals. They collaborate with educational institutions, industry partners, and other stakeholders to enhance refugees' digital skills, improve their access to resources, and support their integration into the digital economy.

A typical example is GIZ, or the Deutsche Gesellschaft für Internationale Zusammenarbeit GmbH in full, a German international development agency that operates worldwide. It is primarily owned by the German government and works on behalf of various German federal ministries. GIZ specializes in providing sustainable development solutions and technical assistance in a wide range of fields, including economic development, environmental sustainability, governance, and social development. GIZ has been actively engaged in many digital livelihood initiatives. Among these projects, the Digital Skills for Jobs and Income (DS4JI) initiative is focused on enhancing employment opportunities for South Africa's youth through digital skill development, reskilling, and upskilling.

1.1.2 Social enterprises and NGOs

Social enterprises and NGOs specializing in refugee support and empowerment often focus on digital livelihood initiatives. They provide training, resources, and platforms for refugees to develop digital skills and access employment opportunities.

Na'amal stands as an example of a social enterprise and non-profit that is dedicated to improving digital livelihoods for refugees. Their commitment lies in providing refugees and underrepresented communities with valuable opportunities in the realm of remote work and

soft skills training. Central to their mission is the Work Readiness Programme, which focuses on nurturing indispensable non-technical skills like collaboration, innovation, and time management. Since 2020, the organization has been at the forefront of digital training initiatives, forging strategic partnerships with institutions such as Massachusetts Institute of Technology Refugee Action Hub (MIT ReACT) and Techfugees. Building upon their accomplishments, Na'amal expands its impact and reach by launching a refugee training program in Ethiopia in collaboration with Digital Opportunity Trust and Kenya with the International Labour Organization. Moreover, in their pursuit of reshaping societal narratives and fostering understanding and empathy, Na'amal amplifies refugee voices through their influential Voices of Resilience podcast and the annual Migration Summit. Through this multifaceted approach, Na'amal actively paves the way towards a more inclusive and equitable future for refugees and underrepresented communities.

Another example is Jenge Kuture, a dynamic grassroots-driven social enterprise focused on empowering creatives in Kenya and promoting the African creative landscape. One of their notable initiatives is the JENGE Academy, which provides participants with a broad spectrum of creative knowledge and digital skills, including creative disciplines like graphic design, illustration, painting, sculpting, and animation. Moreover, the academy also focuses on fostering innovation, entrepreneurial acumen, financial and legal literacy, as well as resilience and grit. Jenge Kuture takes a collaborative approach, partnering with nonprofits, private sectors, and government entities to amplify their impact. Through their multifaceted programs and partnerships, Jenge Kuture is empowering creatives and shaping a vibrant and prosperous creative ecosystem in Kenya.

1.1.3 Private sector

Private companies and businesses are increasingly recognizing the potential of engaging with and supporting displaced individuals, including refugees, in the digital economy. They are actively exploring opportunities to provide remote work, collaborate on digital training programs, and offer mentorship and investment to refugee entrepreneurs. One such example is Ada Animation, a private company in Kenya that partners with organizations like FCA to provide training to marginalized groups, including refugees, in creative skills. They offer online training, workshops, and support in terms of software and hardware resources, ultimately aiming to facilitate job placements and networking opportunities for participants.

Appen, another private company, has partnered with non-profit organizations to provide micro-work opportunities and training for marginalized and underrepresented groups, including refugees. Companies like Mastercard, Microsoft, and Gebeya also serve as examples of private enterprises that engage in initiatives such as skill training programs to empower refugees to thrive in the digital economy. Although there may be challenges related to payment

and technical issues, such initiatives strive to overcome barriers and create pathways to meaningful digital livelihoods for refugees.

Upwork, a global freelancing platform, is taking significant steps to address the global opportunity gap and support individuals who face systemic discrimination and limited career prospects, including refugees and displaced individuals. Through their partnership with the Tent Partnership for Refugees, they launched the Opportunity Unlimited initiative, which assists displaced professionals in finding work and accessing the resources they need to succeed.[18] Additionally, the Upwork Foundation supports organizations serving migrants and refugees, ensuring better access to work opportunities regardless of their location and the availability of social services. These efforts aim to create a more inclusive and equitable digital workforce for refugees and immigrants around the world.

Moringa School, established in 2014 in Kenya, focuses on offering transformative tech-based education to bridge the skills gap in Africa's job markets. It provides courses in software development, data science, product design, and cybersecurity. Integrating learners from diverse backgrounds, Moringa School offers industry-relevant programs and practical experience. In collaboration with the Global Peace Foundation, Moringa School has initiated a scholarship program for select young people in Kenya from the Leap Hubs program. This initiative reflects Moringa School's commitment to empowering young people in Kenya with the skills needed for the digital economy.

In summary, efforts to enhance digital livelihoods for refugees involve a diverse range of actors, including international organizations, NGOs, social enterprises, and private companies. These actors contribute to the cause in different ways. International organizations play a crucial role in advocacy and creating a conducive environment, while also implementing concrete initiatives. Social enterprises and NGOs focus on providing skill training and facilitating access to digital employment. Private companies serve as technical supporters, offering mentorship, training resources, and employment opportunities. Through increasing collaboration and partnerships, these actors work together to bridge the digital divide, empower refugees, and promote an inclusive and equitable digital economy.

1.2 Pathways to digital livelihoods

1.2.1 E-commerce

E-commerce offers significant opportunities for refugees by providing economic empowerment, access to global markets, flexible work arrangements and skill development. Refugee artisans can work with e-commerce platforms such as Alibaba and Jumia and other social media platforms to generate income, thus to reduce dependency on aid, and establish

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[18] Upwork, 'Impact Report', 2022.

sustainable livelihoods. Home-based business enabled by e-commerce is an alternative to wage work, particularly for refugee women. Through e-commerce, refugees can showcase their products and skills to a global audience, develop valuable digital literacy, and participate in the formal economy through digital payment systems.

Specialized e-commerce initiatives like MADE51 and Mikono play a crucial role in supporting and empowering refugee artisans. MADE51, a global brand and UNHCR initiative, facilitates the access of refugee artisans to international markets for their handmade products. Working with artisans in various countries, MADE51 provides technical support, design assistance, and market access, collaborating with local organizations and design studios to develop unique and high-quality products reflecting the artisans' cultural heritage and skills. These products, including jewelry, home decor, accessories, and textiles, are sold through online platforms, retail stores, and pop-up shops. The profits generated from sales contribute to the economic empowerment of refugee artisans and their communities, aiding in their journey of rebuilding lives.

Mikono, known as the Refugee Craft Shop and initiated by Jesuit Refugee Service (JRS), focuses on promoting the economic inclusion of refugees in global value chains. JRS identifies refugees with artisanal skills and assists them in forming strong artisan groups. The key aspect of Mikono's work lies in connecting these groups with fair trade buyers worldwide. By collaborating with private sector partners, Mikono curates collections, creates marketing opportunities, and ensures products are available for sale to consumers globally. Through this initiative, refugee artisans gain access to broader markets and opportunities, fostering economic integration and resilience.

1.2.2 Remote employees

The digital economy, coupled with the impact of the COVID-19 pandemic on employers' perceptions of remote work, has created a window of opportunity for advocating refugees as remote employees within the private sector. Common examples of remote roles are found in the technology sector, such as coders and web designers. These positions typically demand higher skill levels. The rise of remote employment has been made possible by remarkable advancements in technology, particularly the widespread accessibility of the Internet. In remote work arrangements, employees are not required to be physically present at a central office or specific location to perform their job duties. Instead, remote employees work from a location of their choice, such as their home, a co-working space, or any other suitable environment.

The benefits of remote work extend to both employees and employers. Remote employees have the flexibility to work from anywhere, allowing for a better work-life balance and the elimination of commuting time and costs. It can also increase productivity and job satisfaction

as individuals have more control over their working environment. For employers, remote employment can result in cost savings, a larger talent pool, and improved employee retention. To effectively work as a remote employee, individuals need to possess strong communication skills, self-discipline, and the ability to manage their time efficiently. They should also have a reliable Internet connection and access to the necessary tools and technologies required for their job role.

In the backdrop of numerous global initiatives aimed at supporting refugees and promoting their empowerment, there is a noticeable increase in the willingness of the business community to actively engage and contribute. Companies recognize the value of diversity and inclusion, understanding that embracing remote employment and providing opportunities for refugees can lead to mutual benefits. By harnessing the potential of remote work and supporting refugees as remote employees, businesses play a vital role in promoting economic empowerment, fostering integration, and creating a more inclusive and equitable society.

An example is Concat. As a web development agency based in Lebanon, Concat was established in 2021 with a unique mission — bridging the gap between marginalized developers and global companies seeking tech talent. Concat operates on a client-based financial model, attracting clients worldwide for a variety of digital services, including design, development, and Search Engine Optimization (SEO). The team, led by refugee and female developers and designers, consists of both employees and consultants or freelancers who work a 9-to-5 schedule remotely.

1.2.3 Freelancing

Online labour platforms have emerged as a crucial resource for discovering and undertaking freelance work, providing access to diverse employment opportunities that transcend geographical boundaries. The potential for online job opportunities is immense, a trend further amplified by the pandemic and the rapid growth of the online gig economy. As a result, enterprises now seek competitive talent to work remotely in fields such as language, software, engineering, creative arts, design, artificial intelligence, machine learning, digital marketing, and more. Remarkably, these platforms, such as Upwork's Opportunity Unlimited Initiative, have embraced the inclusion of refugee talent, recognizing their valuable skills and high motivation to deliver excellent work for clients.

Refugee talent actively engages with these online labour platforms, primarily driven by their desire to generate income and support themselves and their families. The appeal of flexible working hours, enabling them to balance family responsibilities, pursue education, and work from any location, resonates deeply with refugees. Most importantly, freelancing enables refugees to navigate around stringent national employment regulations and avoid potential discrimination and competition in the local job market. By participating in the global job

market, refugees can tap into a wider client base and access job opportunities that might not be readily available at the local level. Granting refugees the right to work and access to labour markets is pivotal for fostering self-reliance and integration.

For many refugees, online platform work provides an avenue to access professional opportunities that may be limited in host countries facing high unemployment and informality. Platforms like Gebeya, which focuses on Africa, have taken proactive steps to assist refugee freelancers. They have implemented a special program offering fee discounts to clients who hire refugee workers. This initiative not only helps refugees secure their first job but also fosters positive reviews and, in turn, generates sustainable income, proving more effective than traditional training programs.

1.2.4 Micro-work

Micro work, characterized by small online tasks completed remotely, presents refugees with a valuable avenue to earn income and develop skills in a flexible manner. These tasks, often simple and repetitive, such as image annotation or data sorting, can be accomplished using basic digital tools like mobile phones, tablets, or computers. Micro work helps refugees generate income, enhance their digital literacy, and gain practical work experience. It can be a stepping stone towards larger employment opportunities and financial independence. Organizations like Humans in the Loop and DignifAI offer continuous assistance and support to refugees who are actively pursuing employment opportunities in the digital economy.

Appen, a global leader in providing human-annotated data for machine learning and AI applications, has actively integrated refugees into its diverse talent pool. In a strategic move, Appen is expanding its footprint in countries such as Ethiopia, Kenya, and Turkey, where traditional project engagements might not have been feasible. This expansion includes onboarding refugees into their workforce. Moreover, through a collaborative partnership with Na'amal, Appen is creating work opportunities specifically tailored for refugees. Appen's commitment goes beyond mere inclusion. The company has established a comprehensive onboarding support system for refugees, encompassing vital elements such as access to laptops, mentorship programs, and financial assistance provided through NGO partnerships. Recognizing the unique challenges faced by refugees, Appen actively addresses issues like lack of identification and payment challenges.

Although digital employment provides potential opportunities for refugees, it exists in a legal gray area and poses significant challenges for them to access online work. Refugees face notable barriers, including limited access to computers, reliable internet connectivity, and insufficient digital literacy skills, which hinder their participation in digital livelihoods. However, various actors in the field are actively working to assist refugees in overcoming these barriers

and accessing digital employment opportunities. Initiatives helping refugees access digital work are discussed in the next chapter.

Chapter Two

Accessing Digital Livelihoods

The focus on digital livelihoods builds upon the principles of previous neoliberal aid efforts, with the objective of enabling individual self-sufficiency.[19] By fostering digital connectivity, upskilling, mentorship, and support, refugees are empowered to pursue livelihoods in the digital economy and accomplish their aspirations as freelancers, digital entrepreneurs or remote employees. In this sense, digital inclusion is viewed as a means to enhance the resilience of refugees against the constraints of their displacement, providing income opportunities that are not limited by local market dynamics.

To access digital livelihoods, several prerequisites are essential, encompassing both physical and non-physical requirements. The physical components involve reliable Internet connectivity, computer and mobile hardware, payment infrastructure, and similar resources. On the other hand, the non-physical aspects comprise basic digital knowledge, skills-based training, access to markets and social and economic networks, familiarity with national and international laws and regulations, and an understanding of the diverse contexts that influence refugees' digital access.[20] This chapter highlights existing practices for accessing digital livelihoods, with a specific focus on connectivity, skills-based training and accessing digital work.

2.1 Connectivity for refugees

Access to the internet poses significant challenges for displaced individuals, particularly refugees who are often resettled in rural areas within major refugee-hosting countries, lacking adequate infrastructure. Temporary settlements and camps, where many refugees reside, often lack essential amenities like electricity, let alone internet connectivity. While mobile networks serve as the primary means of connectivity for refugees, the cost of mobile data can be prohibitive for those with limited financial resources. Moreover, refugees may encounter legal and administrative barriers that further restrict their access to communication technologies and the internet, such as requirements for identification documents they may not possess.

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[19] Easton-Calabria and Hackl, 'Refugees in the Digital Economy: The Future of Work among the Forcibly Displaced'.
[20] Nicolle Hervé, 'Digital Livelihoods for Refugees—Examples, Challenges, and Recommendations | Strengthening Transatlantic Cooperation', 2022.

In response to the refugee crisis, various connectivity interventions have emerged over the past decade, financed by both public and private sector actors. However, these initiatives have grown rapidly without centralized coordination, resulting in challenges related to sustainability and funding. Consequently, many nonprofit organizations have sought support from private sector actors, despite potential differences in values and interests regarding refugee services.[21]

Under the leadership of UNHCR, efforts to restore connectivity involve collaboration between mobile network operators, relevant private sector organizations, and community-based organizations. UNHCR launched the Connecting Refugees initiative in 2016, aiming to systematically support connectivity for displaced people. This initiative has evolved into the Digital Transformation Strategy for 2022-2026, which presents a unified vision and approach for ensuring the digital inclusion and protection rights of refugees. It also serves as a guiding framework for UNHCR in redefining its use of digital channels and associated technologies to accomplish strategic objectives." UNHCR's ultimate objective is to ensure that all refugees and the communities hosting them have access to affordable, available, and usable mobile and internet connectivity.

Multiple stakeholders, including humanitarian organizations, governments, and NGOs, are actively collaborating to enhance connectivity for refugees. They are implementing various initiatives such as enabling internet access in refugee camps, distributing smartphones, and providing digital literacy training programs. One example is Jangala, a UK-based charity with a dedicated focus on facilitating internet access for individuals in urgent need of humanitarian aid or long-term development support. Jangala offers a solution called the 'Big Box', a portable device resembling a lightweight briefcase. This innovative technology converts any available internet connection into easily manageable and scalable Wi-Fi, catering to a range of users from small groups to large populations. The system is user-friendly and can be remotely managed without requiring specialized technical expertise. Jangala collaborates with grassroots organizations, major aid and development entities, and private sector partners such as Lenovo, Virgin Media O2, and Arm, collectively striving to bridge the digital divide and support connectivity initiatives for refugees.

2.2 Skills-based training

Skills play a crucial role in empowering refugees to engage in digital livelihoods. Through digital skills training programs, refugees can acquire versatile competencies that not only enhance their employability but also contribute to their social, educational, and economic inclusion. The range of digital skills necessary for accessing digital livelihoods is vast, encompassing basic digital literacy for micro-work as well as advanced proficiencies in web development, coding, programming, and data science. Training initiatives designed for refugees cover a broad

[21] Dragana Kaurin, 'Space and Imagination: Rethinking Refugees' Digital Access' (UNHCR, 2020).

spectrum of abilities and vocational fields. They cater to various levels of expertise, starting from fundamental computer literacy to micro-work and progressing to more advanced domains such as web development, programming, and data science.

The development of soft skills holds immense significance alongside vocational and digital competencies. Some training programs go beyond providing transferable skills for employability and focus on fostering motivation for continuous learning, building self-confidence, cultivating a supportive social environment, and facilitating access to valuable professional networks. These initiatives recognize that a well-rounded skill set, encompassing both technical and soft skills, is essential for refugees to thrive in digital livelihoods and fully integrate into their new communities.

Before the Covid-19 pandemic, upskilling programs predominantly took the form of onsite training. However, the global health crisis accelerated the shift towards remote training, and as a result, many recent initiatives have embraced remote or hybrid training models. In response to these changes, upskilling initiatives have employed various strategies to reach potential beneficiaries, implement selection processes, and develop tiered curriculums to cater to different objectives and needs.

2.2.1 Outreaching refugees

Organizations that provide upskilling initiatives utilize various strategies and approaches to ensure effective outreach. Some common methods identified include: partnership with NGOs and humanitarian organizations; community-based approach; digital platforms and online resources and referral networks and word-of-mouth.

Training program providers often establish collaborations with local NGOs and humanitarian organizations that possess direct access to refugee communities, facilitating the identification and engagement of the target audience through their existing relationships and trusted presence within the community. A noteworthy illustration of such collaboration took place in 2021 when Startup Refugees, a Finnish non-profit organization, conducted a remote digital entrepreneurship training program for refugees in Zaatari camp. The program participants were selected from the existing program of Finn Church Aid. These programs actively involve community leaders, local influencers, and refugee representatives in the planning and implementation of training initiatives, ensuring a participatory approach that embraces cultural sensitivity, relevance, and effective reach among the refugee population. This example underscores the significance of collaborative endeavors in reaching and empowering refugee beneficiaries.

Moreover, training programs leverage digital platforms, such as websites, online learning platforms, and social media channels, to disseminate information, provide resources, and

conduct virtual training sessions. This approach enables wider outreach, especially for refugees who have access to the Internet and digital devices. Training programs also establish referral networks within the refugee communities, where participants who have benefited from the training share their experiences and encourage others to join. Positive word-of-mouth helps in expanding the reach of the program and gaining the trust of potential participants.

2.2.2 Selecting Beneficiaries

Skills development programs prioritize a deliberate and thoughtful approach when selecting participants for their programs. The admissions process serves distinct purposes depending on the program's objectives. Certain program providers are particularly cautious about maintaining the reputation of their program, recognizing that the learning outcomes significantly contribute to building trust among potential employers in both program graduates and alumni. They recognize that this trust not only affects the employability of the participants but also has a significant impact on securing future funding for the program. On the other hand, there are programs that are driven by the intention to disseminate digital knowledge and enhance digital literacy within the displaced population, ultimately aiming to enhance the employability of the trainees. To cater to these different goals, two main types of selection processes are commonly employed: selective admissions and inclusive admissions.

The selective admission process for training programs often examines two aspects: the applicants' existing skills level and their motivations. The evaluation of existing skills typically includes digital technical skills and language proficiency. Technical skills assessments are common in programs designed for individuals with a certain level of digital knowledge seeking advanced digital jobs such as programming or coding.

Language proficiency is another requirement in certain training programs, with English being a common language of instruction due to the international nature of the job market. Program graduates are expected to work in diverse global settings, making English literacy essential. Additionally, in countries like France and Germany, training programs may specifically require a certain level of proficiency in the local language, French or German, to ensure effective communication and integration within the local context. These skill assessments are typically conducted through tests and interviews.

Coding academies and similar skills development programs targeting advanced digital skills among displaced individuals have high standards for recruitment. For instance, Re:Coded, a coding bootcamp, sets a high threshold for technical skills and English literacy as entry requirements. Similar programs that focus on more advanced digital skills also maintain rigorous recruitment standards, as they aim to impart high-level digital expertise. For example, applicants to the MIT ReACT program undergo an exam to assess their mathematics proficiency for success in MIT undergraduate-level courses. Codi in Lebanon also places

emphasis on technical assessments. Chams candidates go through rigorous assessments that include technical assignments and an English language test.

Motivation is another crucial aspect of the selection process. It examines the applicants' willingness to overcome psychological challenges, as completing the training requires significant commitment and determination. Female refugees, in particular, may face additional barriers due to gender stereotypes and pressure from their families coming from patriarchal societies. Girls have a higher dropout rate in the programme due to marriage or caregiving responsibilities. Additionally, assessing applicants' motivations provides insight into their expectations after completing the program. The evaluation of motivation often takes the form of a written application, discussion of future plans, open days, deposit requests, and interviews. An example of a program with a rigorous selection process on this aspect is Learning Lions, which trains displaced individuals and those from underrepresented regions to become digital freelancers in fields such as graphic design, animation, and programming. After completing an exhaustive written application form, applicants are invited to pass an IQ and aptitude test, evaluating their intelligence and willingness to overcome psychological challenges. Only 10% of applicants are offered a place at Learning Lions as students.

The selection process for many programs is often not a one-time event, but rather an ongoing and progressive process. After each course, learners undergo evaluations to determine their readiness to advance to the next level. These evaluations serve as checkpoints to assess the learners' progress, ensuring they have acquired the necessary skills and knowledge before moving on. The selection process for advancement may vary, as it can involve comprehensive evaluations by mentors who provide recommendations or require learners to submit proposals for consideration. This ensures that learners are appropriately prepared and qualified to continue their learning journey in more advanced stages of the program.

In contrast to the selective admissions criteria implemented by advanced digital skills training programmes described above, a number of programmes are more inclusive. These typically provide basic skills development opportunities to participants with limited digital literacy, and thus reach greater numbers of learners. Konexio focuses on providing digital skills to those displaced people who do not already have digital literacy. As such, refugees face no prerequisites in terms of technical skills but require a certain level of French when seeking to join Konexio's programmes in France, Malawi, Kenya, and Jordan. The beginning course introduces students to the basic functions and parts of a computer (the mouse, the keyboard, creating files, using a USB key, etc.) and how to navigate and search on the Internet. Similarly, ReDI School of Digital Integration has no stated prerequisites. However, the application process requires attending an online 'open day', which ReDI representatives fear may exclude potential candidates who do not have access to internet or devices. It should be noted that

while inclusive admissions are common for basic-level training, higher-level programs often require additional selection processes to determine eligibility.

Some challenges faced by these kinds of organizations with low or no entry requirements include low motivation or commitment to the work being done. Humans in the Loop addresses this by requiring a twenty-five Euro deposit for displaced candidates who apply in order to verify their commitment. This amount is returned to them upon completion of the initial orientation.

2.2.3 Tiered curriculum and mentors

To cater to the diverse objectives and skill requirements of beneficiaries, many upskilling initiatives adopt tiered curriculums. These curriculums provide a structured pathway for learners at different levels, allowing them to progress from foundational skills to more advanced topics. The tiered approach ensures that participants receive training that is appropriate for their abilities and goals, promoting continuous growth and enhancing their prospects for sustainable employment or further education. For instance, Learning Lion offers a comprehensive curriculum consisting of four tracks. The foundational modules cover essential skills such as colour theory, typography, and layout design, along with soft skills like touch-typing and public speaking. The specialization modules delve into specific areas like graphic design, web development, and animation. The preparation modules focus on honing the learners' ability to meet client requests, such as designing a logo or a website. Finally, the qualification modules provide ample practice and hands-on experience through working on simulated client orders until the learners can deliver high-quality work.

Mentor selection in training programs is driven by various factors. Partnerships with private sector organizations are commonly formed to provide training, coaching, and mentoring, leveraging their expertise and industry knowledge. Individuals who were once refugees and have successfully established digital careers are also enthusiastic about offering support as mentors. Additionally, volunteers play a crucial role in mentoring roles. For instance, in Na'amal's programme each refugee is matched with a mentor, someone with extensive remote work experience in global and remote companies, for six months to develop their professional skills and provide them the social capital to find meaningful employment.

Another approach is the use of alumni as mentors, as implemented by Learning Lion. This self-sustainable model allows previous learners to become mentors themselves, receiving salaries for their contributions. This not only fosters a sense of community and peer support but also creates a cycle of knowledge sharing and empowerment within the program.

2.2.4 Soft skills

Unfamiliarity with established workplace norms and the application process can put refugees at a disadvantage when seeking employment opportunities. In addition to technical skills, the development of soft skills is vital for their successful integration into the workforce. According to a report by the World Economic Forum, employers recognize that the skills necessary for the jobs of the future extend beyond technical expertise.[22] Employers now value critical thinking, analysis, problem-solving, self-management, active learning, resilience, stress tolerance, and flexibility. In fact, the global workforce faces a more significant talent gap in soft skills compared to technical digital skills.[23]

Soft skills encompass interpersonal 'people' skills and character traits that enable effective communication and collaboration. These skills include active listening, empathy, teamwork, adaptability, problem-solving, and resilience. While technical skills can be taught through training programs, imparting soft skills can be more challenging, yet equally crucial.

Refugees often encounter difficulties in navigating workplace dynamics, understanding cultural expectations, and effectively communicating with colleagues and superiors due to differences in language, cultural backgrounds, and prior work experiences. The current lack of widespread adoption in hiring refugee talent amplifies the exposure of refugees to discrimination and stereotypes. In light of this, the significance of their soft skills becomes increasingly emphasized as a crucial factor in navigating and overcoming these challenges. Soft skills training provides refugees with the essential capabilities to engage professionally, articulate ideas, resolve conflicts, and contribute positively to a team environment. Many technical training programs designed for displaced individuals also prioritize the development of soft skills, providing learners with a competitive edge in the global marketplace. Additionally, focusing on soft skills exposes displaced populations, who may be unfamiliar with the prevailing Western working norms predominant in the remote work sector, to these norms and helps them adapt to new working environments.

A majority of the training programs surveyed provide some sort of training in soft skills. The approach to the teaching of skills varies widely, as does the formality of their training delivery. Codi's methodology is centred around the implicit development of soft skills as learners progress through the technical skills course. This is done by virtue of communicating in English, adhering to codes of etiquette and conduct, and completing assignments that require lateral thinking.

On the other hand, learners of Gaza Sky Geeks' code academy provide more explicit soft skills training, following a specifically designed curriculum. The aims of this curriculum include

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[22] WEF, 'Future of Jobs Report 2023', 2023.
[23] Capgemini Research Institute, 'The Digital Talent Gap: Are Companies Doing Enough?', 2017.

building confidence, as well as the skills needed to apply to jobs and develop professional relationships (networking, negotiating, etc.). Similarly, ReDI school in Germany also implements workshop-based soft skills training through the digital career programme, and focuses on developing CV-writing and interviewing skills as well as LinkedIn profile-building.

A partnership-based hand-on experiential model developed by Na'amal offers ongoing support to upskilling programme graduates. Through this model, Naamal-affiliated organizations offer mentorship to help graduates navigate the process of finding, applying for, and interviewing for remote jobs. Institutions such as MIT ReACT, Chams, Techfugees and Digital Opportunity Trust have embraced and implemented Na'amal's soft skills curriculum for remote work. This approach emphasizes the development of essential skills like time management, workflow organization, goal setting, and proactivity, enabling refugees to thrive in the digital employment landscape.

2.3 From upskilling to employment

Access to digital employment for displaced populations, even those equipped with relevant technical and soft skills, is complex. This complexity results from a combination of structural and legal barriers. While training programmes prepare individuals with the skills for employment, they are often unable to independently find and secure full time work. Accessing gig work independently via freelance platforms can also be problematic. The most daunting aspect is undoubtedly securing that pivotal first job, as a profile's credibility on digital labour platforms hinges largely on the feedback and ratings received from previous clients. Added to these challenges is the status of displaced people in their host country, which impacts their right to work and their ability to be paid. Completing the skills training programmes, therefore, is often a first step that displaced people take towards digital employment.

The impact and success of digital skills training programmes is intrinsically linked to employment outcomes for graduates, although in most cases this is the most challenging component as well as most difficult to gather data on. Therefore, not only do these organizations provide skills development opportunities and membership to reputable alumni groups, but they also provide links to employment opportunities.

Upon completion of skills training, programmes typically adopt one of three approaches to connect alumni with jobs: hands-off approach, quansi-employment approach and market-responsive approach. The most hands-off approach is to allow graduates to independently search for work. In a more involved approach, quansi-employment approach, some programmes require learners to engage in experiential learning, such as internships or capstone projects, aiming to build learners' CVs and skills. These programmes do not directly link employers and graduates, and graduates' success in securing an internship or job depends on motivation and connections. Finally, in a market-responsive approach, learners complete

programmes and receive direct support from organizations that are specifically set up to either directly match talent with work or act as an agency, obtaining projects and directly hiring displaced talent.

2.3.1 Hands-off approach

Organizations that adopt a hands-off approach do not directly facilitate learners to employment, however, they often provide some support to help learners build connections and network. Re:Coded has a Career Services team that are available to support learners in the first six months of their job search, providing one-on-one and broader informational sessions. The success of this approach as a link to employment, however, depends on the proactiveness of learners themselves; in fact, most alumni have succeeded in finding their jobs without engaging with the Career Services team. Re:Coded reports a 95% employment rate among its graduates (calculated at six months after graduation). In most of Re:Coded's programmes, apart from Lebanon where the majority of the jobs are remote working for international employers, most graduates find jobs in the local economy.

Codi also creates opportunities to connect employers with alumni, although this is not done on a matchmaking basis. Like Re:Coded alumni, Codi alumni also find jobs largely on their own initiative, connecting with the opportunities that the organization provides. This has resulted in over 82% of alumni with full-time employment and an average salary of 970 US dollars per month. In the most recent cohort, ten out of thirty Lebanese and refugee graduates had secured employment before their graduation date. In total, twenty of the twenty-six refugee alumni have found full-time employment; most of their jobs are remote, while some refugee alumni have been relocated abroad via skilled migration channels.

Alternative approaches to connecting programme alumni with potential jobs have been taken by organizations that train in basic digital skills. Konexio makes explicit connections between the skills that are being taught and their application to the job market; for example, teaching 'typing skills' becomes 'typing for *transcription'*, transcription being a commonly-sought job on freelancing platforms such as Upwork.

ReDI school has created a Talent Pool platform akin to LinkedIn exclusively for ReDI graduates and potential employers who register on the platform. In addition, ReDI school also builds hiring partnerships with companies that cater open positions to the profile of ReDI graduates.

In addition to facilitating connections and networks, certain programs also offer employment training opportunities. One such example is Startup Refugees in Zaatari Refugee Camp in Jordan. In collaboration with FCA, Startup Refugees offered remote digital entrepreneurship training to those who wanted to be digital freelancers in 2021. The programme consists of three parts. The first part comprises four workshops covering fundamental concepts of digital

freelancing, including freelancing platforms, digital marketing, contracting, sales, and more. The second part is designed for learners who have successfully completed the first part and focuses on advanced courses in areas like marketing, budgeting, proposal drafting, and other relevant topics. Finally, the third part involves personal mentoring and business advice for participants who have completed the second part, providing them with tailored support to further develop their entrepreneurial skills.

2.3.2 Quansi-employment approach

A common way to bridge the gap between the training opportunity and the aim of employment afterwards is to encourage and sometimes support internships. MIT Emerging Talent supports learners with the options to secure an internship, find a paid job, or work on a capstone project in order to lend flexibility to learners with a vast range of personal and professional experiences. Humans in the Loop (HITL), who employs displaced people in AI image-tagging, is a noticeable example. Through partnerships with local NGOs, HITL offers paid training to refugees, enabling them to upskill while earning an income. Na'amal provides its graduates work experience via their partner companies. Other organizations, such as WFP's EMPACT, have internships on an ad-hoc basis instead of as part of the programme delivery.

2.3.3 Market-responsive approach

One successful approach that supports employment after the programme delivery is WFP's EMPACT. The EMPACT programme directly engages with companies, developing the skills training curriculum in response to the company's employment needs. This market-responsive approach ensures that graduates are trained in the skills that employers need for hiring.

2.3.4 Employment Intermediaries

To facilitate access to digital work, certain organizations act as intermediaries, bridging the gap between job-seekers and digitally-mediated job opportunities. These intermediaries vary in their approaches and models, depending on the level of skills and training required for the work. By serving as intermediaries, they provide employee protection measures, negotiate rates, ensure timely payment, manage workflow, and maintain quality standards, thus establishing consistency and sustainability while building their reputation through partnerships.

Intermediaries are particularly beneficial for individuals with basic digital skills and lower levels of formal education, who may face employment discrimination. HILT, which engages lower-skilled individuals in visual data tagging, enabling work opportunities for people with low-level digital skills.

Other intermediaries focus on higher-skilled job access by linking with graduates from skills development programs. Digital Lions hires graduates from the associated Learning Lions program as part-time coders or graphic designers. Gaza Sky Geeks (GSG) connects talent from its training program directly with United States-based employers, while Concat hires developers from coding bootcamp graduates in conflict-affected regions. Niya facilitates full-time employment for tech talent through collaboration with local social enterprises, and Siriforce employs university-educated refugees as contractors.

Employing companies place trust in the reputation and quality of work presented and delivered by the intermediaries, rather than individual profiles of displaced talent. Intermediaries rely on their networks and connections to seek out clients, often leveraging the expertise and associations of volunteers or project colleagues. These intermediaries provide displaced individuals with access to dignified digital opportunities, overcome barriers such as lack of identification or financial exclusion, and offer valuable networks and reputational support.

2.4 E-commerce

Various e-commerce platforms have emerged to support displaced artisans and entrepreneurs in navigating the world of online business. Acting as intermediaries, these platforms facilitate connections between artisans and consumers. The 2018 *Policy Guide on Entrepreneurship for Migrants and Refugees*[24] has highlighted the growing entrepreneurial spirit within the refugee community globally, showcasing successful e-commerce platforms and organizations that provide support.

These platforms cater to displaced individuals, including refugees and internally displaced persons (IDPs), across different regions. One notable platform is UNHCR's MADE51, which collaborates with social enterprises in Asia, Africa, and the Middle East. Serving as a convener and facilitator, MADE51 connects refugee artisans with global markets under a unified brand. Social enterprises work directly with refugee artisans to develop product lines, integrating them into their existing collections and marketing channels.[25]

In the competitive global online market, the quality of products plays a crucial role in success. E-commerce platforms supporting refugees understand this and employ various approaches to ensure product quality. They carefully select sellers who can join their platform and provide training to refugee artisans, empowering them to meet high standards and thrive in the digital marketplace.

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[24] ILO, 'Policy Guide on Entrepreneurship for Migrants and Refugees', 2018.
[25] University of Geneva, 'Made 51', 2016.

2.4.1 Selective recruitment

To maintain the quality of products, some e-commerce platforms implement a rigorous vetting process when recruiting refugee artisans. Similar to skills development programs, e-commerce platforms also establish their reputation and gain customer trust by carefully selecting and vetting refugee talent and artisans.

For instance, Anqa Collective's e-commerce platform requires artisans with a history of forced displacement and refugee status (with the right to work) to have an established enterprise. This ensures that artisans possess a certain level of business and entrepreneurial skills, as well as artistic competency, guaranteeing the delivery of high-quality goods and services to the market.

2.4.2 Training

E-commerce platforms targeting refugees place significant emphasis on training to maintain the quality of products and improve the overall livelihood opportunities for the individuals they support. These initiatives typically offer two types of training: vocational training to enhance craft techniques and product design training to nurture creativity.

Vocational training plays a crucial role in equipping refugees with practical skills relevant to e-commerce. It focuses on honing craft techniques such as woodworking, tailoring, jewelry making, and other relevant skills that align with the products or services artisans intend to offer. By improving their vocational skills, refugees can produce high-quality goods and provide exceptional services in the e-commerce marketplace. For example, Sitti Soap and SEP Jordan have established training initiatives in the Middle East to ensure the quality of their artisan products. Sitti offers intensive soap artisan training and additional professional programs like computer and English classes. Their niche product line focuses on handmade soaps made from olive oil indigenous to the Middle East. SEP Jordan works solely with refugees and provides mandatory training for their artisans who specialize in cross-stitch, a widely used embroidery technique in the Middle East. Both Sitti Soap and SEP Jordan sell their products through their respective e-commerce platforms.

In addition to vocational training, product design training is vital in supporting refugees in e-commerce. This training nurtures creativity and helps individuals tap into their artistic abilities. By receiving guidance in product design, refugees can develop unique and innovative offerings that stand out in the competitive e-commerce landscape. SouqFann, primarily operating in Jordan, initially had lower requirements for artisans to market their products online. However, when SouqFann realized that not all products were selling well, they raised the threshold for quality. To bridge the gap, SouqFann provided design training to artisans, enabling them to cultivate their artistic identity and develop competitive products for the

regional online market. Nevertheless, it is important to recognize that digitally-mediated livelihoods require a certain level of skill and access to infrastructure, which may not always be attainable without the intermediation of organizations and skills development initiatives.[26]

However, it is essential to strike a balance between maintaining high-quality products and thoughtfully presenting the refugee label, ensuring that artisans are empowered to take ownership of their displacement story instead of objectifying them or engaging in 'pity-buying' practices.

Soft skills development is also prioritized by these initiatives. E-commerce platforms often provide digital literacy training to equip highly skilled artisans with the necessary skills to independently manage the platform's backend and access orders. Indego Africa, for instance, offers a comprehensive range of training programs, including vocational training for unemployed young women in traditional craft techniques. This prepares them for employment in cooperatives that supply products to Indego Africa or enables them to become self-employed. Indego Africa works with refugee artisans across Rwanda and Ghana, collaborating with MADE51 and operating its own e-commerce platform while supplying other markets in the United States.

These initiatives highlight the importance of maintaining high-quality products and providing comprehensive training to globally compete in the e-commerce marketplace. While the refugee label can be strategically used to appeal to sympathetic audiences, it is crucial to prioritize quality and empower artisans without objectifying them. By adopting this approach, e-commerce platforms support the artisans' empowerment while diplomatically presenting their displacement stories, ultimately ensuring sustainable success.

2.5 Key insights

The current landscape of initiatives and pathways aimed at supporting displaced individuals in finding or developing digital work reveals several important insights.

Firstly, intermediaries such as online labour platforms, NGOs, and development agencies play a crucial role in connecting displaced individuals with digital work opportunities. These intermediaries help build networks, share information about job openings, and advocate for the acceptance of refugee identification documents on online platforms. By bridging the gap between displaced individuals and potential employers, intermediaries facilitate efficient work placement and trade while ensuring fair treatment and preventing exploitation.

Cooperation and partnerships play a pivotal role in promoting the inclusion of refugees in the digital work sphere. Strong partnerships between international organizations, government

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[26] Emma Redondo, 'Women's Economic Participation Jeopardised by the Massive Production of Low Quality Handicrafts in Jordan', 2021.

agencies, private sectors, and host communities bring together a diverse range of experiences and resources. Large international organizations have extensive networks and resources and their strategic advantage is having close access to communities and being able to fund programs that align with their needs/interests in engaging with the digital economy. They also facilitate the engagement of local social enterprises, leveraging their expertise and local knowledge to enhance the impact of refugee inclusion initiatives. However, international organizations also rely on the support and collaboration of social enterprises and NGOs to effectively implement their programs, recognizing the importance of local partnerships in driving sustainable change. Additionally, international INGOs have an important role to play in creating private sector partnerships, bringing companies on board.

The private sector, with their expertise in the digital labour market, can contribute significantly to promoting refugee inclusion. They can play an active role in advising on relevant market skills and offering technical support. Most importantly, they are also the ones with the potential to create employment opportunities. By doing so, they not only make a positive social impact as responsible companies but also create meaningful employment opportunities for refugees. The private sector's engagement in refugee inclusion initiatives brings valuable know-how and resources to support the development of relevant skills and facilitate economic empowerment.

At the grassroots level, NGOs and community-based organizations play a crucial role in offering basic skills training and facilitating placements in digital work. Their deep understanding of the local context enables them to provide essential support to both training providers and local refugees. They assist in identifying suitable candidates for training programs, streamlining the recruitment process and saving valuable time and resources. Moreover, these organizations offer hands-on support to refugee learners, addressing practical challenges such as facilitating payments for beneficiaries without bank accounts. However, it is important to acknowledge that grassroots NGOs and community-based organizations often face financial constraints and limitations in providing comprehensive follow-up support. The need for sustained funding and expanded resources is vital to maximize their impact and ensure the long-term success of refugee inclusion initiatives.

However, it is important to recognize that most of the initiatives examined primarily cater to a 'middle-class' segment of displaced individuals who possess pre-existing skills or social resources. To ensure inclusivity and accessibility, efforts must be made to support and uplift vulnerable and lower-class populations. Integrating local vulnerable youth and refugees in programs, such as the Learning Lions program in Kenya's Turkana region, demonstrates the potential for inclusive initiatives that address the needs of diverse communities.

Furthermore, many of these programmes exhibit a strong focus on specific countries, overlooking refugees in transit—a reality for a significant portion of this population. Addressing

this oversight is crucial to ensure that initiatives are responsive to the dynamic circumstances of those on the move.

In conclusion, the landscape of initiatives supporting displaced individuals in digital work highlights the critical role of intermediaries, the importance of cooperation and partnerships, and the need for inclusive programming. By fostering connections, providing training and support, and addressing issues of trust and exploitation, these initiatives aim to empower displaced individuals and create sustainable opportunities for their economic integration. Ultimately, through collaborative efforts, we can work towards a more inclusive and equitable digital work ecosystem for displaced populations worldwide.

Chapter Three

Facilitating Digital Livelihoods

Displaced individuals face numerous constraints that significantly hinder their ability to participate in the global digital economy. These constraints encompass various aspects such as limited work rights, exclusion from the local formal financial system, unrecognized skills and qualifications, and concerns about the quality of work due to these limitations. This chapter aims to present current practices, innovative approaches and limitations that address and overcome these challenges.

3.1 The right to (digital) work

One of the significant barriers faced by displaced individuals is the restriction on their work rights, which often leaves them unable to seek employment legally in the local labour markets. Remote employment serves as a lifeline for those excluded from formal local employment, especially with the accelerated adoption of remote work due to the COVID-19 pandemic. While local laws may clearly exclude refugees from accessing local labour markets, they often remain silent on remote work arrangements. This ambiguity has created an opportunity in certain cases, such as in Jordan, where the international community has seized the chance to leverage this legal grey area. For instance, in 2020, the World Bank announced a $200 million initiative to enhance access to digital jobs for Jordanian youth, including refugees, and expand government digital services.[27] This announcement has provided a fresh perspective on refugees engaging in remote digital work. According to the World Bank press release[28], the Youth, Technology and Jobs project will,

> *provide professional skills programs to 30,000 youth … and workspaces in underserved communities. It will also improve access for youth to freelancing platforms and improve government digital services and digital payments. The project aims to generate 10,000 new income opportunities for youth in the coming five years, including women (30%) and Syrian refugees in freelance opportunities (15%).*

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[27] World Bank, 'Jordan: US$200 Million to Improve Digital Services and Access to Jobs for Youth and Underserved Communities.', 2020.
[28] World Bank, 'Jordan: US$200 Million to Improve Digital Services and Access to Jobs for Youth and Underserved Communities.', 2020.

While this initiative has created a recognized pathway for refugees to access remote digital work, it is important to note that it has not yet been officially acknowledged in Jordanian labour law. In various countries, it is conceivable for companies to hire displaced individuals by navigating this legal gray area cautiously.

In this context, two viable approaches have emerged for companies to legally and compliantly hire remote talent. The first option is to engage an employer of records (such as Remote, Deel, or OysterHR) who serves as the local employer on behalf of the company. This allows for the legal hiring of remote talent while ensuring adherence to local employment regulations. Another pathway is to hire remote talent as contractors rather than as full-time employees, providing flexibility while still maintaining compliance with relevant laws and regulations.

An employer of record is a third-party service provider that assumes the legal responsibilities and obligations of being an employer in the country of residence of workers, including payroll, tax compliance, and employment regulations. This allows the individual to be a full-time employee of the company. This usually incurs a fee of about $300 US dollars per month per employee,[29] though the fee varies depending on the company. One employer of records, Remote, has recently announced that it will offer global employment services for all refugees who reside in countries where Remote has an entity free of charge for hiring companies. However, this offer is limited to talent 'who can show documentation of their refugee status and have the right to work or a work permit in their host country,' which has been demonstrated here to be more difficult than it may seem; this stipulation certainly does not apply universally to many of the millions of displaced people who do not hold official refugee status.

Hiring remote workers as contractors indicates that individuals are essentially self-employed. One challenge of this type of contractual arrangement is the lack of understanding of how to be compliant with laws around jurisdiction. Essentially, contractors should not work full-time for a single client, otherwise they would be an employee and the company would be liable to corporate tax in that location. However, it is legally compliant for workers who claim to be remote workers to have more than a single client. In the case of work based in Europe, one solution we found is for remote workers to keep the hours of their work to under full-time (for example, 35 hours per week instead of 40, with the additional 5 hours of work billed to a separate employer). Like this, the employee is not at risk of breaching compliance. Yet, this still lies in a legal grey zone. While this pathway may be at odds with the standards of decency of full-time legally supported work, it could be argued that the existent opportunities for displaced talent are less lucrative and generative overall than the contractual remote work that they may have access to.

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[29] Preston Wickersham, 'What Does an Employer of Record (EOR) Do?', *Blog* (blog), 2021, https://remote.com/blog/what-does-eor-do.

Among displaced populations, the latter pathway of hiring digital workers as contractors in agencies and digital freelancers on gig platforms has been predominant. The essence of this strategy is captured by the ease and prevalence of freelance remote-work platforms such as Upwork, and has been expanded upon by companies such as CONCAT, Siriforce, Taqadam and Digital Lions, which hires refugees as contractors.

However, the absence of well-defined rules, regulations, and a comprehensive understanding of remote work can create complexities in the hiring process for both employers and displaced individuals. Consequently, while the current legal ambiguity offers opportunities, it also carries the risk of complications if governments adopt an unfavourable stance towards employing displaced residents in remote positions. Recognizing this challenge, numerous initiatives have emerged to advocate for equal access to the expanding digital workplace for refugees. One notable effort includes a partnership between Southern New Hampshire University (SNHU) and a consulting company in Malawi, aimed at promoting remote work opportunities for refugees. This collaboration provides research-based evidence on the economic benefits associated with refugee participation in remote work, empowering advocacy efforts. By leveraging such data and engaging with government representatives, there is potential for successful lobbying to expand refugee rights and create favourable conditions for organizations to support advocacy projects. However, it should be noted that this arrangement for refugees may present challenges in terms of work standards.

3.2 Payment

The inclusion of forcibly displaced individuals in formal financial systems is crucial for enabling them to receive payment for goods and services. However, their exclusion from traditional financial institutions presents significant challenges, depending on the country and their legal status. In response, organizations have explored various initiatives and innovative methods to overcome these obstacles. Several payment solutions have emerged, including facilitating the opening of bank accounts, leveraging fintech platforms, utilizing payment intermediaries, leveraging mobile money services, and even exploring informal payment solutions. These approaches aim to provide alternative avenues for displaced individuals to receive payments, ensuring greater financial inclusion and access to essential services.

3.2.1 Opening bank account

Challenges have emerged in ensuring payment for individuals who are unbanked, particularly among refugee populations. To address this issue, organizations have found innovative solutions by collaborating with refugees who have limited or conditional access to bank accounts due to certain government restrictions. For example, Konexio's program offers access to some form of banking as part of their initiative. In Malawi, where accessing formal banking can be a lengthy process, Konexio program staff assist participants in navigating the slow

process, ultimately enabling everyone to obtain a bank account. Similarly, in Bulgaria, the organization Humans in the Loop requires employees to have bank accounts. While refugees and asylum seekers are not legally restricted from opening bank accounts in Bulgaria, they often face discrimination that hinders their ability to do so. In such cases, the organization provides support to employees in opening bank accounts.

A significant stride is observed as some banks, such as the Bank of Uganda, accept the refugee ID issued by the UNHCR. Securing appointments for applying for an ID card can be challenging in some countries. It often requires months or even years in Kenya and Ethiopia. The renewal process also poses a major challenge, with delays lasting for extended periods. To address these challenges, alternative solutions have emerged. Local banks, including Equity Bank, now accept a proof of registration called a Refugee manifest (document), actively encouraging refugees to open accounts and thereby fostering financial inclusion.

3.2.2 Fintech platforms

Fintech platforms have been slow to accommodate the needs of displaced populations. Yet, one promising solution has been the use of non-bank payment providers that grant an electronic money account. Wise has accepted UNHCR identity documents as proof of identification for the opening of an electronic account. A new fintech solution for the unbanked or those in countries with unstable banking industries, purportedly including refugees, is Masref. Thus customers, no matter where in the world they live, have a US dollar bank account in Switzerland. While the KYC policies are robust, as required by Swiss banking regulators, Masref does not preclude any nationalities from opening an account.

In Colombia and Venezuela, Mercy Corps partnered with Valiu, a fintech company that provided borderless financial services for Venezuelans in Colombia to send remittances back to Venezuela. While Valiu dissolved midway through the pilot due to the closure of the company, initial stages of the pilot resulted in the use of this solution to send money back home to loved ones. Many Venezuelan refugees in Colombia do not have the proper documentation to open local bank accounts, and the solution with Valiu was able to bypass this restriction by sending remittances back in a digital stablecoin. Of the 111 individuals recruited for the first stage of the pilot, 43 were able to send money back to family and friends in Venezuela, who were able to cash the money out by transferring it directly to their bank accounts. Concad relies on platforms like Wise and Wish for employee payments, but this arrangement incurs high transfer fees.

Additionally, some fintech companies, including Payoneer and Wise, accept UNHCR-issued refugee ID cards for account opening. This facilitates refugees in receiving payments and transferring money, albeit with operational differences in various countries.

3.2.3 Payment intermediaries

One effective approach that has been adopted to address the inability for displaced individuals to access traditional payment services and mechanisms is for training providers or other employers to formalize partnerships with local NGOs in order to facilitate payment. One example is the partnership between employers and Gaza SkyGeeks (GSG), through the latter's association with Mercy Corps. As facilitators of employment, GSG is paid by employers into Mercy Corps's bank account in Portland, USA because US companies cannot pay accounts in Gaza. Developers are then paid directly to their bank accounts in Palestine. All alumni are required to have bank accounts, which GSG supports in opening. This approach is unscalable and unsustainable in its current form since, through their commitment to pay developers regardless of whether the client provides the payment, GSG is susceptible to financial loss. On the other hand, this vulnerability opens the opportunity for GSG to incorporate different models of operating, including business models that appeal to impact-driven companies to hire developers in Palestine.

Southern New Hampshire University graduates receive payment through local NGOs which act as intermediaries between them and their employer, where the NGO invoices the foreign employer and payment is distributed locally. In this case, displaced talent are unable to open local bank accounts, and without this arrangement, would be unable to be paid. Employees of Humans in the Loop who are based in Turkey, despite having unequal access to the right to work locally, are similarly able to receive payment through Human in the Loop's partnerships with local NGOs. Taqadam also pays its employees through partnerships with local NGOs. Until recently, this had also been the case in Lebanon. UK-registered CONCAT intends to operate along similar lines and plans to establish memorandums of understanding to partner with NGOs based in the countries where developers live and work in order to facilitate payment. This solution currently does not always work in Lebanon, due to the financial and political challenges faced there, and requires alternative payment methods. Despite the difficulties paying workers in Lebanon, Codi reported that none of their alumni has been deprived of their payment; support from the community makes it that there is always a way for payment to be facilitated.

3.2.4 Mobile money

Mobile money is one way that displaced individuals have been able to access payment. Mobile money refers to an electronic wallet service that is connected to a phone number and can either be linked or not linked to a bank account. The key advantage of mobile money for forcibly displaced people is that mobile money operators only require a personal SIM card, which is usually obtainable under much lower identity requirements than opening a bank account. Mobile money is also useful in reaching rural populations due to mobile money agents that use portable point of sales (POS) machines that essentially serve as a human-ATM, where

mobile money users can deposit or withdraw money with a PIN number linked to their mobile account. Mobile money is particularly popular in Kenya, where 79% of Kenyans use this system and where M-Pesa has gained popularity. However, urban refugees are barred from access to M-Pesa, instead accessing the system by registering their phone and MPesa lines with a borrowed ID.[30] However, a recent Gazette announced changes, stating that refugees will have access to SIM cards using their UNHCR ID. While Safaricom is still working out details with regulators, this represents a positive step forward.

The use of mobile money has been widely adopted by other refugee populations. In Bidi Bidi Uganda and Rwanda approximately 50 percent of refugees use mobile money.[31] In Zambia, UNHCR collaborated with the company MicroSave to open mobile money accounts for refugees residing in Meheba, by collaborating with Airtel (mobile network operator) and Standard Chartered Bank. The identity of the refugees were validated by referring to the government refugee database ProGres.[32] Learning Lions alumni in Kenya are paid through direct deposit into bank accounts or through the M-Pesa system.

3.2.5 Informal solutions

Instead of relying on direct bank transfers or mobile money, informal alternatives are commonly used as ad-hoc solutions. These include using bank accounts of family members, friends, or other trusted community members who have access to bank accounts. A less common, alternative solution involves personally delivering cash in a dominant currency to compensate employees. A number of interviewees reported that alumni are paid in this way.

3.2.6 Other initiatives

Several innovative approaches have emerged to promote the inclusion of displaced individuals in the local formal financial system. One notable advocate is social entrepreneur Balazs Nemethi, CEO of the Decentralized Identity Foundation, an organization dedicated to developing the necessary elements for an open ecosystem of decentralized identity. Nemethi proposes the establishment of a digital trust program that simplifies the documentation requirements for opening bank accounts and limits account rights to mitigate risks for banks. The primary objective is to provide individuals with limited recognition as a person through legally issued and accepted digital trust, enabling them to open a bank account within specific parameters. Importantly, this limited recognition would not grant any additional rights beyond the scope of accessing a restricted bank account.

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[30] Vos Annellene and Kelsey Weber, 'Covid-19 And Refugees' Economic Opportunities, Financial Services and Digital Inclusion', 2021.

[31] Jenny Casswell, 'The Digital Lives of Refugees: How Displaced Populations Use Mobile Phones and What Gets in the Way', *Mobile for Development* (blog), 2019.

[32] UNCDF, 'Reaching the Last Mile: Introducing Digital Payments for Refugees in Meheba, Zambia - UN Capital Development Fund (UNCDF)', 2018.

Another approach is the implementation of a tiered Know Your Customer (KYC) system specifically designed for refugees. This system employs a risk-based approach, categorizing customers into different tiers based on the level of risk associated with their identity and activities. Each tier corresponds to varying levels of scrutiny and verification requirements. Higher-risk customers undergo more rigorous KYC measures, while lower-risk customers undergo less stringent verification processes. This tiered approach enables businesses and financial institutions to allocate their resources effectively, focusing on conducting thorough due diligence for higher-risk customers while ensuring compliance with anti-money laundering (AML) and counter-terrorism financing (CTF) regulations.

For refugees, who often lack recognized identification documents, integration into established financial systems poses a significant challenge. Overcoming this barrier requires changes at both national and global levels. Implementing a tiered-KYC system could alleviate this issue by reducing the burden of KYC requirements for displaced individuals who possess some form of identification, granting them access to banking services. This would enable them to engage in financial transactions and benefit from the security and opportunities provided by formal financial systems.

Organizations such as the WFP are actively advocating for governments to reduce KYC regulations for refugees. WFP's Cash-Based Transfers (CBT) Division is collaborating with the Gates Foundation on a digital financial inclusion project aimed at providing knowledge and access to digital financial services for unbanked and underserved individuals. The project seeks to offer personal digital bank accounts without usage restrictions. Launched in September 2020, the project has identified two groups of countries for initial implementation: WFP direct operations in Uganda and Jordan, and countries with WFP-government collaborations including Haiti, Ghana, the Caribbean, and Somalia. This program explores innovative approaches to reach beneficiaries who lack official identification or recognized government documents, ensuring they can still benefit from digital financial services.

3.3 Discredentialing

Discredentialing poses a significant challenge for refugees, as it results in the loss, devaluation or non-recognition of their educational and professional qualifications obtained in their home countries. This situation severely impedes their ability to secure meaningful employment and contribute effectively to their host communities. It limits their job prospects, often leading to reliance on low-skilled work and perpetuating cycles of poverty and marginalization. To address the issue of discredentialing, various efforts have emerged to establish recognition mechanisms and pathways for assessing and validating refugee credentials.

Three distinct approaches have emerged in addressing the challenges of recognizing refugees' skills and employability. The first approach centers around the creation of universal digital

credentialing systems, aiming to establish a comprehensive framework for documenting and validating individuals' credentials. The second approach emphasizes the establishment of trust networks, enabling employers and organizations to recognize and trust the employability of refugees based on their reputation and recommendations within these networks. The third approach suggests the implementation of a traceable skill profile, which allows individuals to showcase their skills and experiences in a transparent and verifiable manner. These three approaches collectively aim to bridge the gap between the skills refugees possess and their recognition in the employment landscape.

3.3.1 Digital credentialing system

Some organizations address the challenges of discredentialing by providing a platform for the recognition and verification of educational and professional qualifications. By decentralizing the credentialing process, these organizations seek to empower refugees and ensure that their credentials hold value and are widely recognized. One example of an organization dedicated to constructing a decentralized digital credentialing system is the Digital Credentialing Consortium (DCC), led by the Massachusetts Institute of Technology (MIT) in collaboration with other renowned international and US universities. The DCC's focus goes beyond traditional snapshots of individuals based on formal education achievements, such as completing a 4-year bachelor's degree at a certain age. Instead, they aim to leverage decentralization to recognize the value of informal networks and establish trust beyond prestigious formal education institutions. The DCC is developing infrastructure, including open standards and techniques, to facilitate trust and enable the sharing of comprehensive information about an individual's skills and experience. However, the current approach of the DCC does not address the need to trust the lived experiences of refugees and migrants without formal education or employment. Efforts toward universally accepted credentials independent of formal education institutions may be better suited for displaced populations.

The challenge of interoperability between different credential systems could disproportionately affect displaced populations in informal education settings. To achieve learner-centered interoperable networks, organizations like ID2020's Digital Identity Alliance emphasize the need for technical solutions that can communicate or translate between different issuers and a governance structure that facilitates mutual acceptance of credentials from various providers, including traditional and non-traditional sources. ID2020 plays a crucial role in advancing digital identification by (1) establishing technology standards, (2) facilitating discussions and advocacy, and (3) offering programmatic support, particularly addressing the challenges faced by implementing organizations, evidence gaps, and the disparity between technological advancements and implementation capabilities. To support the demonstration of transferable skills for refugees and individuals with interrupted education or limited access to formal education, ID2020 is informally assisting a pilot project that

provides credentials to refugees who have undergone entrepreneurship training. These digital certificates enable them to obtain a business license from the Turkish government, showcasing ID2020's current focus on livelihood credentials with a vision to expand into educational credentials in the future.

Another notable initiative in recognizing informal learning and skills is the collaboration between TiiQu and Powercoders, a code academy for refugees in Switzerland and Italy. TiiQu leverages blockchain technology to establish trust in the credentials of refugee populations. Through the TiiQu wallet, individuals can securely store various types of credentials, and the TiiQu score assesses the authenticity and validity of these credentials for each individual. In the pilot program, Powercoder learners received a learning credential upon completing a three-month course and were placed in apprenticeships. Employers in these apprenticeships then validate the skills acquired by the individuals through a peer-to-peer validation process. The employer completes a survey to confirm the skills of each apprentice, which is then sent back to Powercoders to issue a validated credential for each skill. This approach combines the trust mechanisms inherent in different hiring and recruiting approaches, utilizing digital credentials validated through a network-based, peer-to-peer approach.

3.3.2 Network-based trust

Instead of relying on verifiable credentials to establish the eligibility of learners, the organizations interviewed, which focus on upskilling refugees, highlight the importance of network-based trust to verify the employability of their alumni. For instance, WFP EMPACT has achieved success in employing alumni from various programs by collaboratively developing program curricula with implementing partners. This approach has increased companies' trust in EMPACT's training and subsequently instilled trust in the quality of work demonstrated by their graduates. Similarly, employers of Codi alumni have not requested proof of university degrees but instead prioritize the graduates' capabilities and skills. Trust from potential employers is also not a concern for individuals holding degrees from SNHU, as their qualifications are highly regarded.

3.3.3 Skill-profiling

An alternative to quantifying the skills of people with disrupted employment or educational experiences is the skill profile tool developed by SkillLab, which captures the skills and knowledge of people, including displaced people, and documents them through an AI-based skills-profiling software. The skills profile is captured on the dashboard on the SkillLab application and can be shared with potential employers via a CV that can be issued in 27 languages that conveys the transferrable skills and abilities.

3.4 Decent work

The issue of ensuring decent work for refugees in digital employment is a complex and pressing concern that requires immediate attention. Increasingly, refugees are being integrated into digital labour platforms. While this presents opportunities for them to engage in income-generating activities and overcome certain barriers found in traditional labour markets, it also highlights the lack of regulation in these online work platforms. Exploitation, including non-payment, is widespread, and the nature of work on these platforms is often indecent and precarious.

Moreover, research reveals that the mobile and flexible nature of digital work for refugees in resource-limited environments often relies on their competitiveness as a low-cost labour force in economically disadvantaged countries. Unfortunately, a significant portion of the available online work for refugees is characterized by low wages and repetitive tasks, such as image tagging for machine learning systems developed by major corporations like Amazon, which profit greatly from these efforts. This exploitative dynamic perpetuates a cycle of limited earning potential for refugees, trapping them in low-income positions.

Refugees in digital work settings frequently encounter various obstacles that compromise their well-being and dignity. These challenges include discrimination, inadequate wages, exploitation, lack of social protection, and limited access to training and career advancement opportunities. Their vulnerable status can make them susceptible to unfair competition and exploitation by unscrupulous employers or clients who take advantage of their circumstances.

Given the aforementioned challenges, it is imperative to urgently implement decent work inspections to safeguard the rights and well-being of refugees engaged in digital employment. However, it is worth noting that limited initiatives currently exist to assess and guarantee the quality of digital employment for refugees. This scarcity can be attributed primarily to the novelty and evolving nature of this type of work. Nevertheless, there are initiatives, such as Fairwork, that are committed to evaluating and scoring gig work and cloud work platforms based on their compliance with decent work standards. These scores serve as a means to pressure platforms into improving their provision of decent work and demonstrate that offering good working conditions is feasible. By partnering with organizations involved in digital livelihoods for refugees, Fairwork's scores can be used to encourage employers to seek work only through platforms with high decent work scores. This approach emphasizes the importance of trust and networks in shaping business practices and fostering improved working conditions in the digital employment space.

The provision of comprehensive support for displaced entrepreneurs in the e-commerce sector remains limited, resulting in challenges in upholding decent work. However, there are initiatives that aim to address this issue by offering skills training and support to displaced

individuals engaged in online selling. Social enterprises, such as those operating under MADE51, have taken steps to ensure fair compensation and suitable working conditions for artisans and entrepreneurs. MADE51 artisans are paid a local living wage by their Local Social Enterprise (LSE) partners for the products they produce, regardless of sales. In most cases, artisans are paid per piece produced, shifting the risk of selling onto the LSEs rather than the artisans themselves. This arrangement provides artisans with a consistent and dignified income through the intermediaries of LSEs. To maintain standards of decent work, MADE51 has established minimum criteria that LSEs must comply with in order to be part of their network, ensuring that appropriate standards are upheld.

3.5 Key insights

The existing programs examined in this study employ various strategies to address the challenges of using a digital livelihoods approach to empower displaced populations. These initiatives demonstrate innovation either in their forms or practices, utilizing advanced technology to solve problems.

To address the right to work issue, some organizations have provided support to refugees in registering as contractors, ensuring their compliance with the existing legal framework. Another option is to utilize an employer of records model. Both approaches need additional considerations to ensure that refugees' labour rights are effectively protected.

In addressing financial exclusion, organizations employ both formal and informal strategies to overcome the challenge. They assist refugees in opening bank accounts using Refugee Identification Cards; however, this approach has limited effectiveness due to the non-recognition of these cards by most banking systems or the additional documentation requirements that are often beyond the reach of refugees. Alternative fintech services such as PayPal and digital wallets provide a potential solution. Nonetheless, these methods often involve high transaction fees or exclude many refugees who lack the necessary documentation to open an account. Consequently, some refugees resort to using borrowed or purchased PayPal accounts to register for financial services, while intermediary organizations also play a crucial role by occasionally facilitating cash transactions on behalf of refugees.

Another barrier hindering refugees' access to digital livelihoods is the lack of recognition for their skills and education, often disrupted by displacement. Networking and trust-building facilitated by intermediary organizations, which provide training to refugees, are common solutions. However, these solutions only apply to beneficiaries of specific programs, excluding the majority of refugees. Two innovative approaches are being developed to build trust and recognition. One involves a universal digital credentialing system, while the other focuses on implementing traceable skill profiles. Nevertheless, these methods are relatively new and

require the recognition and participation of various stakeholders before they can be implemented on a larger scale.

Initiatives addressing the issue of poor employment quality are limited. Most programs examined in this study primarily focus on solving immediate survival problems rather than promoting more decent work opportunities.

Overall, current practices often rely on informal methods to bypass challenges, providing temporary solutions that compromise strict regulations. Consequently, these solutions are frequently unreliable and expose refugees to additional risks. Advanced technologies such as decentralization of the credential system would require significant changes to the existing regulatory framework and societal functioning as a whole. This is not solely a problem for refugees but also affects a broader population.

Chapter Four

Navigating Remote Jobs for Displaced Talent

The perspective of refugees and employers

Remote work has become increasingly prevalent in today's work environment, offering new employment opportunities for refugees who face barriers to traditional employment in host communities. This shift not only benefits refugees but also enables companies to access a larger talent pool. Research has shown that hiring refugees can bring several advantages to companies. A study conducted in the United States revealed that companies successfully integrating refugees into their workforce experience improved employee retention rates, enhanced managerial skills, and access to a diverse talent pool of competitive candidates.[33] By incorporating refugees into their workforce, organizations not only provide economic stability to displaced individuals but also foster a diverse, inclusive, and flexible work environment. This inclusive approach promotes effective management practices and equips companies to address other diversity-related challenges that may arise.

However, despite the numerous benefits, there are still limitations to hiring refugees as remote employees due to misconceptions about their capabilities and reliability and confusion about legal and/or policy regulations around hiring refugees. Companies may have concerns about refugees' Internet connectivity and access to hardware, as well as the suitability of their work locations. Cultural sensitivity, the need for specific soft skills and language abilities to work effectively in remote teams and the uncertainty of refugee's life circumstances are also factors to consider. Additionally, administrative and legal challenges associated with the hiring process for displaced individuals can present further barriers.

This chapter aims to shed light on experiences of hiring refugees as remote employees and features testimonies from both the companies and the refugees themselves. By providing firsthand insights from both parties, this chapter aims to demystify the practices of having displaced individuals as remote employees.

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[33] David Dyssegaard Kallick and Roldan Cyierra, 'Refugees as Employees: Good Retention, Strong Recruitment' (Fiscal Policy Institute, 2018).

4.1 Hiring remote displaced employees

Companies hiring refugees recognize the inherent value of employing them as remote workers. In interviews with various companies, it became evident that they were fully aware of the untapped potential within displaced communities. One recruiter noted that while competition for top talent is fierce among major companies, seeking talent from underrepresented populations like refugees offers a strategic advantage to overcome intense competition. Another CEO emphasized the missed opportunity of not capitalizing on the potential of displaced talent, particularly in the face of significant unemployment challenges in North America. He also highlighted the strong work ethics often overlooked in displaced individuals, in contrast to more privileged workers lacking such dedication.

In addition to the skill advantages brought by displaced talent, personal and professional commitment drove another CEO to hire them. His passion, combined with his professional background and personal experiences, motivated him to focus on recruiting displaced individuals. Similarly, the founder of a Lebanon-based web development agency concentrated on hiring female displaced talent to serve as an example and prove that refugees possess a wealth of skills and talents that companies should be more open to hiring. These examples illustrate the recognition of the value and potential that displaced individuals offer as remote employees, driven by both strategic considerations and a sense of social responsibility.

All the companies interviewed follow a hiring process that involves collaborating with trusted intermediary organizations to recruit displaced employees. These intermediary organizations play a crucial role by offering comprehensive training programs, including boot camps and mentoring support. The training provided to the trainees extends beyond technical skills and encompasses the development of soft skills and interview preparation. Once the candidates are introduced to the companies, a formal interview process is conducted to assess their qualifications and suitability for the available positions.

However, hiring refugees involves more than just finding the right fit. Companies must navigate through various challenges related to contracts, payments, and working with remote employees who have refugee status. The unique circumstances of refugees add complexity to these procedures, requiring companies to adapt and find solutions to ensure a smooth hiring and working relationship.

4.1.1 Contract type

As it is illustrated in Chapter three, there are two major pathways for companies to consider when hiring refugees. The first is having an employer of record (EOR) as a local employment operator, which is responsible for managing payroll and social security requirements in the worker's host countries. The second is hiring them as independent contractors, which makes them responsible for their own tax and social security, if needed. Using an EOR can add to the

costs of hiring displaced talent, unless companies work with agencies such as Remote which provides free EOR services for all companies that hire a specific number of refugees.[34] A technology company that interviewed offers software for recording calls, initially relied on an EOR agency to handle their hiring process. To ensure smooth operations, they collaborated with the same EOR agency to assist with payment management and the verification of identities using UNHCR protection cards issued to the displaced individuals they hired. This new arrangement allowed them to streamline their hiring process while still providing employment opportunities to displaced individuals and leveraging their unique skills. Like this tech company, all the other companies interviewed hired displaced individuals as contractors. The program manager of Upscale, an intermediary organization matching displaced talent with companies, shared that all their partnering companies only hire graduates as contractors because of the lack of right to work in refugees' host countries.

There are significant differences between being a full-time employee and a contractor or consultant in terms of benefits and legal protection provided by the company. Full-time employees typically enjoy various benefits, including employment contracts that outline the rights and responsibilities of both the employee and employer, compliance with labour laws such as minimum wage regulations, access to employment benefits like health insurance, retirement plans, and paid time off, protection under workplace safety regulations, anti-discrimination laws, and safeguards against unfair employment termination.[35] On the other hand, contractors, including remote refugee employees in some cases, often have limited access to these benefits and legal protections. Contractors may be considered freelancers, working independently and being responsible for negotiating their own contracts and managing their taxes and legal obligations.

However, the actual benefits received by remote refugee employees depend on the companies they work for. Some companies strive to offer fair treatment despite hiring employees as contractors. One company that was interviewed has included various financial benefits in the employment contracts, such as a bonus payment in the first week of employment, bonuses for birthdays, and a bonus at the end of the employment period, recognizing the financial instability faced by refugees. While displaced employees may not have access to health insurance due to their status as refugees, they receive a monthly cash amount that can be used for health-related purposes, such as gym memberships, informal doctor visits, or any other essential aspects of their physical and mental well-being.

It is noteworthy to mention a new hiring model currently being tested by an intermediary company that aims to connect marginalized and displaced talent with international businesses. This innovative model resembles the outsourcing approach, where local businesses

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[34] Lorraine Charles, 'Remote Work Jobs for Refugees: How to Improve Lives with Livelihoods', 2021.
[35] Adam Roseman, 'The Case for Hiring More Full-Time Workers', 2019.

collaborate with international partners and outsource their employees to work for these international companies as part-time workers or freelancers. One significant advantage of this model is that it circumvents the work authorization barrier, as the employees are officially hired by the local business but can also work for the partnering international company through the local company's partnership. This B2B model is still in its early stages and is currently being piloted.

4.1.2 Payment

Determining fair rates of pay for remote refugee employees is a multifaceted challenge influenced by various factors. These include the diverse backgrounds and skill sets of refugees, disparities in the cost of living between host and origin countries, legal barriers impacting employment opportunities, and market dynamics. When setting rates, companies often consider factors such as the local minimum wage and the complexity and duration of tasks performed.[36] Linglobal, for example, has its own policies that reference the local minimum wage.

Another aspect to consider is the fluctuation of currency exchange rates. A CEO mentioned that he closely monitors any major changes in the dollar conversion rate to the local currency of the displaced employees' host countries. As a responsible employer, they ensure transparency and inform employees about any potential financial changes that may affect their wages, taking into account the financial capacity of the company to provide a competitive salary in US dollars, even in the event of significant currency depreciation.

Managing payroll processes for refugees can indeed be complex, particularly when they have limited or irregular access to banking services. Establishing payment systems that accommodate the unique circumstances of displaced individuals, such as those without bank accounts or formal financial infrastructure, requires dedicated time and additional resources. However, despite these challenges, the interviews have revealed that some companies possess the necessary resources and willingness to explore innovative solutions that ensure safe, fair, and efficient payment for their displaced employees. They achieve this by partnering with Employer of Record (EOR) agencies, staffing agencies, and assisting employees in setting up their own businesses, thereby enabling self-employment that meets the companies' service requirements while empowering the refugees.

4.1.3 Working with refugee employees remotely

Companies face several challenges when working with remote refugee employees. One significant challenge is the need to address cultural differences. For example, recruiters have highlighted that refugees who did not study in Western countries may lack knowledge of coding "best practices"

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[36] ILO, 'Migration Summit 2023: Gauging Challenges and Prospects in Hiring Refugees for Freelance Work', 2023.

commonly used in the West. To bridge this gap, the company invested a few weeks in familiarizing their refugee employee with Western coding concepts that he had not learned in Syria. Similarly, in an interview, A CEO shared the challenge of establishing an open and friendly relationship with his two displaced employees. Due to the hierarchical communication culture these refugees were accustomed to, especially regarding power dynamics between managers, supervisors, and employees, he had to invest extra time in promoting a less formal, less rigid, and more flexible communication style.

Managing different expectations is indeed a challenge that companies face when working with refugee employees. One CEO emphasized the difficulty of providing comprehensive training to displaced employees in their fast-paced industry. As a company with a focus on task performance and service quality, personal development and training may take a lower priority. Striking a balance between the company's needs and the individual growth and development of refugee employees can be a complex task that requires careful consideration and planning.

Another challenge related to remote work is the impact of time differences on effective communication and workflow. In the case of refugees residing in Malaysia and Indonesia, a CEO explained the difficulty of accommodating their work schedules. Since technical support was primarily required during the company's night time, it became challenging to find suitable working hours that aligned with the displaced employees' daytime. While some roles allow for more asynchronous work, working for a contact center company often involves a significant amount of synchronous work. As a result, some of the displaced employees had to resign after a few months due to their inability to consistently work night shifts, disrupting their work-life routine.

4.2 Being remote displaced employees

4.2.1 Searching for remote employment opportunities

Remote refugee job seekers utilize various platforms to search for employment opportunities. When asked about the platforms they use, interviewees mentioned LinkedIn, Indeed, WeWorkRemotely, Remote.io, freelancer.com, Upwork, as well as job advertisements on Twitter and Facebook. Among these platforms, LinkedIn emerged as the most preferred and user-friendly option. It provided interviewees with easy access to job listings and the ability to align their skills with relevant positions. However, despite its popularity, only two out of the fifteen interviewees were successful in securing employment through LinkedIn. In contrast, eleven interviewees found their past or current jobs and internships through intermediary organizations that play a vital role in facilitating job matching. These intermediary organizations often offer skill training, mentoring, and talent-matching programs that significantly enhance the career prospects of refugee learners, helping them secure remote jobs or internships.

When refugees search for remote jobs online, they encounter several challenges. One significant issue is the misleading nature of remote job advertisements, particularly in terms of

the candidates' location and the associated legal implications. While many job postings emphasize the remote aspect, applicants often discover during the application process that they are ineligible due to their location being outside the hiring entity's operating country or region. This discrepancy causes frustration and disappointment, an internally displaced individual from Uganda working as a full-time remote business analyst for a British company encounters unclear expectations regarding their location despite the job being advertised as remote.

> *"But for many of these companies, which were located outside the country, they would accept you for the interview and when they would ask you about your location, they would say that they prefer someone who lives in the US, despite the job being done remotely. Or that they would like to have someone in Europe to be in the same or closer time zone. And while you are excited that they decided to have an interview with you, you get the very sad news that there is no way you could work for that company. Even if your background and skills might actually match their requirements."*

This concern raised by multiple interviewees highlights a common problem faced by refugees in the job search process. In many cases, the application process comes to an abrupt halt at the second or third question, as the applications are specifically designed to exclude individuals with refugee status or those who lack work authorization to work remotely in their own country or the region where the hiring company operates. These restrictions not only limit opportunities for refugees seeking remote employment but also perpetuate exclusionary practices that hinder their integration and access to meaningful work.

4.2.2 Skill assessment and interview protocols

The assessment of skills and participation in interviews are crucial stages in the hiring process for remote jobs. These steps allow companies to identify candidates with the most suitable qualifications for specific roles. However, for displaced individuals, who may not possess the 'ideal' candidate profile, these processes can be even more challenging.

One of the common problems faced by refugees is the lack of recognition for their informal learning and experiences, such as freelancing or self-education through platforms like YouTube and Coursera. Despite acquiring valuable knowledge and skills, these achievements often go unrecognized in the formal job market, making it difficult for refugees to showcase their capabilities.

Another challenge that refugees face is the sense of being ill-prepared for interviews. Although some refugees have received guidance and exposure to basic aspects of the interview process through mentoring programs and boot camps, they often lack support in navigating more

complex and specific interview questions and assessments in often a foreign language. As a result, they may struggle to adequately prepare and present their qualifications with confidence during the hiring process. This gap in support can hinder their ability to effectively showcase their skills and experiences to potential employers.

Discrimination is yet another issue encountered by some refugees during interviews. A Congolese refugee searching for remote jobs, expressed her frustration at the unfair assumptions made about her refugee identity, leading to unsuccessful attempts at job applications. Female refugees, in particular, may encounter additional hurdles when interviewing for tech positions. Several female interviewees shared their accounts of being questioned by male interviewers about their commitment to the job due to their responsibilities as caregivers for young children. This discriminatory treatment perpetuates the marginalization of refugees and undermines their equal opportunities for employment.

4.2.3 Contract type

Ideally, hiring refugees as full-time employees would provide them with the legal protections and benefits that come with that status. However, the ability to hire refugees as full-time employees depends on their right to work in their host countries. Among the fourteen interviewees who had experience working remotely, only three were able to secure full-time employee positions. Two, who were internally displaced, and one, who relocated to Canada, were the fortunate few who had the right to work as full-time employees. The majority of the interviewees were classified as contractors, freelancers, or interns, as they did not possess the necessary work authorization as refugees in their host countries.

Being classified as contractors or freelancers can still serve practical purposes and an entry point into the labour market for refugees. For example, one company assisted their refugee employee in establishing her own business that specifically provided services to the company. This self-employment arrangement allowed her to legally receive payments in Turkey and made her eligible for certain work benefits, such as health insurance.

4.2.4 Payment

All interviewed refugees expressed difficulties in opening bank accounts in their host countries, posing challenges for receiving their salaries. As a result, they have found various ways to address this issue. One common solution is to rely on informal methods of payment. Facing repeated rejections due to their refugee status, some refugees resorted to using the bank account information of friends or extended family members to receive their salaries. Others were able to receive payments through platforms like PayPal, Western Union, and Wise. However, even these alternative options were not without obstacles. For example, one refugee encountered difficulties in opening an account with a financial technology company using his

refugee ID, as the company typically requires a driver's license, passport, or government-issued ID. It took persistent communication before he was finally able to open an account. Furthermore, using these accounts often came with high fees and commissions when transferring money.

Currency devaluation is another issue faced by refugees. One refugee who worked remotely for a US-based company while residing in Malaysia, received her salary in US dollars. However, due to a significant appreciation of the Malaysian currency and additional fees imposed by PayPal, she became dissatisfied with her salary. Although she communicated these concerns to her company, they were unable to accommodate her situation.

Refugees also encountered instances where they were not paid at all. Another refugee recounted his experience interning for a UK-based company that failed to fulfill their payment obligations despite having signed a contract. Each month, he expected to receive his stipend, but the company consistently provided excuses related to his refugee status. He sought assistance from the intermediary organization that matched him with the company, and they assumed responsibility for providing him with the entire stipend. Moreover, they decided to terminate their partnership with the company. These stories highlight the financial challenges and unprofessional conduct that refugees face in receiving their salaries.

4.2.5 Work experiences

The experiences of refugee workers can vary greatly depending on the level of engagement and inclusion provided by the company. An Eritrean refugee who interned for a Hong Kong-based company specializing in IoT solutions, expressed her disappointment with the lack of communication from the company. During her first month as an intern, she did not receive proper information about her tasks and felt that her unpaid internship was not taken seriously. On the other hand, another refugee highlighted the significant impact of mentoring during his first month as a junior software developer. The guidance he received not only helped him understand his assigned tasks but also familiarize himself with the company's mission and working culture. The professional relationship he developed with his manager and team members played a crucial role in his progress, leading to his eventual hiring as a contractor.

The importance of mentoring and support in integrating new employees and interns into the company's workspace was emphasized by another refugee, who had a positive experience as a Virtual Assistant. The previous person in her role took the time to have meetings with her, pass on responsibilities, and provide explanations and support as needed. She felt valued by the organization, highlighting the instrumental role that mentoring plays in fostering a sense of belonging.

In cases where the work groups were racially and ethnically diverse, interviewees appreciated efforts made by companies to promote cultural understanding. One refugee shared her positive experience working for a company that had a guide containing information about the cultures and traditions of employees. The company organized social events where employees could share music and food recipes from their respective cultures. She found these activities not only enjoyable but also helpful in integrating into the collective culture of the company.

Time differences can indeed present significant challenges in the remote work model, as highlighted by the experiences of interviewees from South-East Asia and Africa working for US companies. One refugee's account provides valuable insights into the difficulties that arise when attempting to synchronize work schedules across different time zones. He shared that he often received messages from colleagues in the US at 3 or 4 am in his local time, causing stress and irritation as he woke up to a pile of work that had accumulated overnight. This synchronous communication made it challenging for him to effectively follow up on important matters with his colleagues during his daytime, as it coincided with their night. The constant struggle to adapt to a schedule that conflicted with his natural sleep patterns took a toll on his well-being, resulting in chronic tiredness and a sense of relief when his internship came to an end.

4.2.6 Infrastructure challenges on the job

The availability of infrastructure, including internet connectivity and hardware devices such as laptops or computers, is crucial for refugee workers to effectively work remotely. However, many interviewed refugees faced challenges in these areas.

Connectivity issues were prevalent among refugees, particularly in regions such as Ethiopia, Kenya, Uganda, and South Africa, where power outages and unreliable internet access are common. A refugee working as a digital freelancer in a camp in Kenya, highlighted the struggle of maintaining constant availability for clients around the world due to the poor Wi-Fi resources in the camp. Although some clients were understanding, the lack of technical infrastructure and limited communication and awareness from clients' side can hinder displaced freelancers from completing their projects. Initially, many interviewees relied on the support of friends and extended family who had Wi-Fi or shared data. Some companies recognized this issue and provided financial assistance for mobile data or better Wi-Fi routers to their employees.

Regarding devices, most refugee workers had their own laptops, while some companies provided laptops to their workers. However, there were instances where refugees faced difficulties in obtaining suitable devices. A web developer, initially hesitated to inform one of her employers about not having a proper laptop for coding. Fortunately, the company was understanding and accommodating. However, this understanding is not universal. Another refugee working as a social media coordinator and web developer, requested a higher-spec laptop from her manager to utilize better software but was not accommodated. Similarly, when

a software engineer had his laptop broken during his internship with a UK-based company and the company was unwilling to support him with a replacement.

4.3 Key insights

The experience of remote work presents various challenges for both companies and refugees. Companies often lack the necessary knowledge, willingness, knowledge and understanding to effectively hire refugees in a remote and legally compliant manner. Additionally, they may face obstacles in recognizing and valuing the potential of displaced individuals as valuable employees or service providers. In such instances, intermediary organizations emerge as essential connectors, linking companies with qualified refugee job seekers. These organizations not only grant access to skilled refugee talent but also establish trust through their expertise and reputation. They guide companies through the complex and legally ambiguous process, ensuring compliance with employment regulations and offering valuable guidance on employers' responsibilities.

By serving as intermediaries, Employer of Record (EOR) companies and staffing agencies simplify the recruitment process for companies seeking to hire displaced individuals for remote positions. Compliance with local minimum wage regulations and work authorizations in the host countries of displaced employees holds paramount importance. The involvement of these intermediaries in handling administrative tasks such as remote onboarding, payroll management, and employment compliance allows companies to focus on seamlessly integrating displaced employees into their work environment. As accurately stated by John Warners, Deputy Head of the Innovation Service at UNHCR, 'It is not all on the shoulders of the companies to think that they have to do this all by themselves.'[37]

For refugee workers, intermediary organizations provide crucial training that enhances their employability in remote work settings. These organizations connect them with potential employers and offer a robust support system. In cases of mistreatment or exploitation, refugees can seek protection and assistance from these organizations, especially when classified as self-employed contractors with limited legal recourse. Moreover, intermediary organizations offer aid in times of need, such as providing support when a refugee worker's device is damaged. Overcoming infrastructure challenges, such as limited Wi-Fi connectivity and access to laptops, remains a critical issue that some resourceful companies and intermediary organizations address by providing better equipment to displaced talent.

The involvement of intermediary organizations underscores their pivotal role in facilitating remote work opportunities for refugees. They bridge the gap between employers and refugee

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[37] ILO, 'Migration Summit 2023: Gauging Challenges and Prospects in Hiring Refugees for Freelance Work', 2023.

job seekers, provide necessary training and support, and help address the challenges faced by both parties, ultimately fostering a more inclusive and supportive work environment.

Despite progress, several challenges still require attention to ensure a smoother hiring process and a more positive working experience for both companies and refugees. One critical aspect is effectively integrating displaced candidates into the company's work culture. Tailored training programs, mentoring initiatives, and social events were identified as crucial elements for facilitating this integration successfully.

Gender dynamics during interviews were also highlighted as important considerations. Displaced individuals with remote work experience pointed out that gender biases and stereotypes can impact the hiring process and should be addressed. Additionally, the lack of recognition of informal education and work experience poses a barrier. Many refugees possess valuable skills and knowledge gained through non-traditional means, but these often go unnoticed or unacknowledged by employers. Providing targeted guidance and support in skill assessments and interviews was another area where improvements were necessary.

Refugees also face challenges due to misleading information in job advertisements on recruitment platforms, which can hinder their ability to accurately assess and apply for remote job positions.

Addressing these challenges requires proactive efforts from both companies and intermediary organizations. Companies should strive to create inclusive work environments and provide appropriate support and training for displaced employees. Intermediary organizations can play a crucial role in facilitating the integration process and advocating for the recognition of refugees' skills and experiences. By addressing these barriers, the hiring process can become more equitable, and the remote working experience can be more positive for everyone involved.

Chapter Five

Challenges

The actors involved in implementing the digital livelihood approach to assist refugees face a multitude of challenges that pose significant obstacles to the scalability of such programs. This chapter explores several key challenges, including poor or expensive Internet connectivity, limited access to devices, regulatory hurdles, and the complexities associated with upskilling training programs and e-commerce ventures.

5.1 Connectivity and devices challenges

Access to reliable connectivity continues to present a formidable barrier for refugees seeking online training and remote work opportunities. Many refugees find themselves situated in areas with inadequate information and communication technology (ICT) infrastructure, leaving them particularly vulnerable to connectivity challenges. In regions like Lebanon, which faces significant difficulties, the enduring economic crisis since 2019 has further aggravated the problem by intensifying electricity cuts. These cuts disproportionately impact refugees, exacerbating their connectivity challenges.[38] Similarly, in Kenya, refugees residing in camps rely on generator-dependent power, leading to unstable and limited internet access, often restricted to specific hours.[39] Furthermore, research highlights the digital exclusion experienced by Rohingya refugees in Bangladesh. They are systematically denied access to SIM cards and reliable internet connectivity, compelling them to resort to acquiring illegal and expensive SIM cards for limited internet access and connection to the digital world.

The limited Internet infrastructure and unreliable connectivity in refugee camps or host communities create substantial barriers for individuals to engage in online programs and maintain a stable connection for remote work. It is crucial to emphasize that meaningful connectivity,[40] encompassing 4G-like speed, smartphone ownership, unlimited broadband connection, and daily use frequency, is essential for refugees to overcome these challenges and participate fully in the digital realm.

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[38] Andreas Hackl, 'Connecting without Protecting: Intermediating the Internet Economy in Digital Livelihoods Provision for Refugees', *Journal of Humanitarian Affairs* 4, no. 3 (2 March 2023): 13–21.
[39] Hackl.
[40] Alliance for Affordable Internet, 'Meaningful Connectivity: Rural Report - Alliance for Affordable Internet', 2022.

Access to devices is another significant challenge. Many refugees cannot afford to own a computer, which affects their learning experience and limits their ability to practice and refine their skills. Often, they have to rely on shared computers provided by training providers or share devices with several others, which further restricts their opportunities for skill development. Online training implementation is difficult due to the weak Internet inside the camp, which greatly affected the quality of activities as well. In a program where refugees were preparing for an international digital certificate exam, a lack of access to computers for practice resulted in only half of them passing the exam after four additional opportunities. Additionally, the absence of personal devices also hinders their ability to perform digital work unless intermediaries or the companies they work for can provide the necessary tools.

The high cost of software licenses is another barrier to refugees' digital employment prospects, particularly in fields like graphic design and animation. Without access to licensed software, using cracked versions can lead to issues with the final output and may pose legal and ethical concerns.

5.2 Regulation challenges

The digital employment landscape for refugees presents a significant regulatory challenge as it operates within a gray area of the law. While this gray area offers potential opportunities for refugees, it also creates uncertainty. Due to their legal status, refugees often lack the right to work, which raises concerns for organizations involved in facilitating digital employment for this population. These concerns revolve around the potential tightening of regulations by local governments, further restricting the gray area in which digital employment currently operates.

It is important to recognize that the regulatory environment varies depending on the specific context and jurisdiction. For example, programs that aim to help refugees access digital livelihoods often provide training to obtain online work through digital labour platforms. However, in Lebanon, refugees face barriers as they are unable to access these platforms due to IP address blocks resulting from international sanctions against financial dealings with Syria and counterterrorism measures.[41]

Numerous technological innovations are emerging or being developed to tackle the issue of financial exclusion among refugees. While technology holds promise in addressing financial challenges related to digital employment, such as payment processing, it is important to note that certain technological advancements may inadvertently clash with existing legal frameworks. This can introduce further complexities and risks for refugees who are seeking opportunities in digital employment.

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[41] Rabih Shibli and Sarah Kouzi, 'Digital Livelihoods Undone: Digital Skills Training and the Systematic Exclusion of Refugees in Lebanon', *Journal of Humanitarian Affairs* 4, no. 3 (2 March 2023): 42–47.

5.3 Upskilling and employment challenges

5.3.1 Inequality in the access of digital training programmes

The access to digital training programs is often characterized by inequality, as certain applicants may face barriers related to their technical skills, English proficiency, motivation, disposition, or lack of access to necessary infrastructure. While these programs provide valuable opportunities for highly skilled and motivated displaced individuals, they inadvertently exclude those who do not meet specific prerequisites.

The competitive acceptance rates of coding academies and similar training programs make them inaccessible to displaced individuals who may not have had the resources or opportunities to acquire the necessary skills. This selective nature of skills development programs indicates that digital work alone cannot be a universal solution for the livelihoods of all displaced populations.

5.3.2 High drop out rate

Some programmes have a high dropout rate. This can be attributed to cultural factors and other issues such as the need to earn, access, and finance, as well as caring responsibilities. This is particularly significant for females who often face societal pressure to prioritize family responsibilities over their careers. In some regions, there is a prevailing belief that women should not engage in paid employment, and the responsibility of providing for the family rests solely on men. This cultural barrier discourages female participation in digital training programs and contributes to a higher dropout rate among women.

In addition, the lack of familiarity with digital training and its potential benefits, as well as the associated opportunity costs, can impede learners' commitment to the program. Digital skills may be new or unfamiliar to some individuals, and the significant time commitment required for training can serve as a barrier. Moreover, there is no guarantee of job placement or income generation upon completion of the training, especially in programs that aim to train refugees as freelancers. While the training itself may be provided for free, refugees often have to bear the costs of data bundles, hardware, and internet connections, which can be financially burdensome. Additionally, transitioning to freelance work entails investing numerous unpaid hours into bidding for jobs, waiting for gigs, and building their reputation and profile, all without any assurance of success. The gap between training and employment can also result in rapid skill depreciation, as people may forget the skills they've been taught when they lack opportunities to practice and further develop them.

This uncertainty poses a significant opportunity cost for learners, as they invest their time and resources without a guarantee of securing employment. When faced with pressure from their

families and social circles, learners may be compelled to abandon the program in search of more immediate or stable sources of income.

5.3.3 Need continuous support

Digital skills training programs may provide refugees with the necessary technical expertise for work in the digital economy. However, it is crucial to recognize that technical skills alone may not be sufficient to ensure long-term job stability and career growth for refugees. Soft skills, such as communication, time management, problem-solving, and teamwork, are equally important in today's professional landscape. Refugees, like any other individuals entering the workforce, require continuous support and development of their soft skills even after completing their initial training and securing a job.

Organizations that support remote work often found themselves allocating more time and resources than initially anticipated to help refugees become capable and confident in their remote work engagements. These individuals require support in areas such as effective communication, time management, meeting deadlines, and language proficiency. While many organizations recognize the importance of soft skills, they often lack the capacity to provide sustained support for the development of these skills among displaced individuals.

It is evident from the findings discussed in chapter four, that the support refugees receive for interviews is often insufficient to help them successfully pass real-world interviews. The support provided is too basic, leaving them ill-prepared for the challenges they may face. This highlights the need for organizations to enhance their support mechanisms and go beyond surface-level assistance.

A major challenge that undermines the consistent support for refugees stems from the practice of regularly rotating mentors, primarily driven by volunteer availability, personal connections, and networking. This approach is unreliable and does not provide secure long-term support for refugees. Furthermore, many existing programs are designed as one-off trials or short-term initiatives due to various limitations, such as funding constraints and scalability concerns. This fragmented approach hinders the establishment of comprehensive and continuous support systems for refugees. There is a need for long-term engagement and follow-up mechanisms to track the progress and outcomes of digital livelihood training programs.

5.3.4 Need employment opportunities

The availability of employment opportunities for refugees continues to pose a substantial challenge due to a dearth of suitable jobs that align with their skill level. Many organizations that provide skills training to refugees have expressed concerns over the limited job prospects in the current remote work market. Entry-level positions are scarce, and the majority of

available roles require advanced technical skills. Companies often hesitate to train individuals remotely with junior-level skills, further exacerbating the issue.

In terms of the available job options that do require entry-level digital skills, low-skill online work, such as image categorization, transcription and translation, is a prevalent source of remote employment. However, it is important to acknowledge that the advancement of artificial intelligence (AI) and machine learning technology poses a potential threat to such jobs. As AI continues to progress, there is a possibility that these low-skill online tasks will eventually be automated and completed by AI systems.[42] Unfortunately, many of the organizations interviewed appear to be unprepared for this future scenario.

Moreover, many companies are unaware that they have the option to recruit talent from outside their borders and lack understanding of the legal and operational aspects involved in hiring remote workers, particularly refugees. Navigating employment laws in both the companies' local countries and the countries where refugees reside, as well as managing tax obligations, can be complex. As a result, companies tend to focus on local hiring, restricting their mindset to their operating regions. However, organizations providing advanced training programs often experience higher demand than supply. Graduates who have completed such programs, like those offered by Concat, report a higher success rate in finding employment opportunities.

It is important to note that the quality of available work for refugees may not always be optimal. They often find themselves competing with a global workforce, which can compromise the nature and conditions of the work they can access. This reality highlights the challenges refugees face in securing alternative job opportunities.

5.4 E-commerce challenges

The supply of materials poses significant challenges for refugees, particularly when they are relocated to remote regions where accessing necessary supplies becomes difficult. The distance from urban areas exacerbates the issue by leading to high transportation fees for both inbound materials and outbound product delivery.

In addition to material supply, establishing an e-commerce business often requires further investment. However, one of the barriers is that many refugees lack a savings mindset and resources to allocate funds for business expansion and future growth. To overcome this, it is important to provide financial literacy training and entrepreneurship education. By empowering refugees with the knowledge and skills to manage their finances and make strategic investments, they can overcome the initial financial obstacles associated with starting an e-commerce venture.

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[42] Easton-Calabria and Hackl, 'Refugees in the Digital Economy: The Future of Work among the Forcibly Displaced'.

Furthermore, refugee sellers require substantial support to ensure the quality of their products and compete in the global market.

Conclusion

Digital work has gained significant popularity due to regulatory loopholes created by current employment policy that are shaped by geographic jurisdictions. Humanitarian organizations have recognized this regulatory gap and utilized it as an opportunity for refugees to bypass labour market restrictions. Consequently, there has been a rise in private and aid sector initiatives that leverage this lack of regulation to empower refugees in overcoming barriers in the labour market. For refugees, digital livelihoods offer a means to connect with the modern world, generate income, and escape reliance on less desirable traditional livelihood options. Donors and governments also see the promotion of virtual and dematerialized integration through digital livelihoods as a promising concept. However, implementing this idea has proven to be far more complex in practice.

Given the emerging nature of digital livelihoods, there is a scarcity of research on this topic. Current policy approaches to digital markets often overlook the specific needs of refugees, following a top-down approach. To promote the integration of refugees into the digital market, it is crucial for these approaches to evolve and adopt a more comprehensive perspective. This study aims to comprehensively evaluate existing actors and initiatives while taking a nuanced approach that considers the viewpoints of both employers and refugee employees in the digital economy. By incorporating their perspectives, the study seeks to contribute to the development of more inclusive strategies that facilitate the successful participation of refugees in digital markets.

Through a comprehensive research approach, encompassing scope analysis and interviews with various stakeholders, including international aid organizations, NGOs, social enterprises, private sectors, and refugees themselves, this study reveals that while current initiatives have made significant strides in facilitating refugees' access to digital employment, there are still several systemic barriers that persist. These barriers encompass challenges such as inadequate infrastructure, restrictive work regulations in host countries, insufficient or non-existent identification systems, and a scarcity of digital employment opportunities for all refugees. Additionally, local refugee regimes, policies, laws, and infrastructures often dictate access to digital livelihoods, excluding refugees from online income-generating prospects. As a result of their limited rights to work, refugees often remain invisible to the public and authorities, rendering them vulnerable to exploitation.

Despite the increasing number of initiatives by local, national, and international NGOs to provide digital literacy training and upskilling programs for displaced individuals, effectively connecting these initiatives with the private sector and digital markets remains a challenge. There are ongoing efforts at various levels to address these barriers, including the involvement of NGOs and startups as intermediaries for digital work, facilitating vetting and job-matching processes. However, many of these initiatives operate independently, lacking coordination with similar programs or other relevant actors, such as credentialing services. This fragmentation underscores the need to consolidate existing initiatives and actors to better support refugees in accessing digital livelihoods.

In order to enhance the impact and effectiveness of initiatives supporting refugees in digital employment, it is essential to foster cooperation and collaboration among similar programs and organizations. By working together, these initiatives can share best practices, resources, and knowledge, ultimately creating a more cohesive and supportive ecosystem for refugee digital workers. This collaboration can involve sharing success stories, lessons learned, and strategies for addressing common challenges. By strengthening the sectoral collaborations and exchanges, strategies on cross-sectoral partnerships can collectively be developed and upscaled.

In addition to cooperation, a comprehensive employment approach is needed to address the specific needs and aspirations of refugee digital workers. While upskilling is important, it is equally crucial to focus on the acquisition of diverse digital and soft skills. This includes providing training and support in areas such as digital marketing, project management, customer service, communication, and entrepreneurship. By equipping refugees with a broad range of skills, they can adapt to evolving market demands, explore different career pathways, and seize opportunities in the digital economy.

Collaboration with employers and industry sectors is paramount in creating pathways for refugees to connect with job opportunities and succeed in the digital marketplace. This collaboration can involve building partnerships with companies, conducting industry consultations, and fostering dialogue between employers and refugee digital workers. Employers can play a vital role in providing mentorship, internships, apprenticeships, and job placements for refugees, while also ensuring that their hiring practices and policies are inclusive and fair.

Furthermore, ongoing support is crucial for the long-term success and retention of refugee digital workers. This support can come in the form of mentorship programs, professional development opportunities, access to networks and marketplaces, and assistance in navigating administrative and legal requirements. By providing continuous support, both the employers and the digital workers can thrive in their collaborations and create mutually beneficial relationships.

Ultimately, the collaboration between similar initiatives, the emphasis on diverse skill acquisition, and the partnership with employers and industry sectors are key components in promoting the successful integration and empowerment of refugee digital workers. By combining efforts and resources, we can create a more inclusive and supportive environment that enables refugees to not only survive but also thrive in the digital economy.

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Annex: List of Interviews

Algo Pay

Anqa Collective

Badgr

Chams

Codi

CONCAT

Concentric Sky

Digital Credentials Consortium

EU Remote Jobs

Fairwork

Gaza SkyGeeks

Humans in the Loop

ID 2020

Kiva

Konexio

Learning Lions

Localisation Lab

MIT ReACT (The MIT Refugee Action Hub)

Niya Network

Re:Coded

ReDI School

Siriforce

SkillLab

Souq Fann

South New Hampshire University (GEM)

StepUp.One

TaQadam

Taqanu

TiiQu

UNHCR

UNHCR Made 51

University of Geneva/ InZone

WFP - Empact

2024