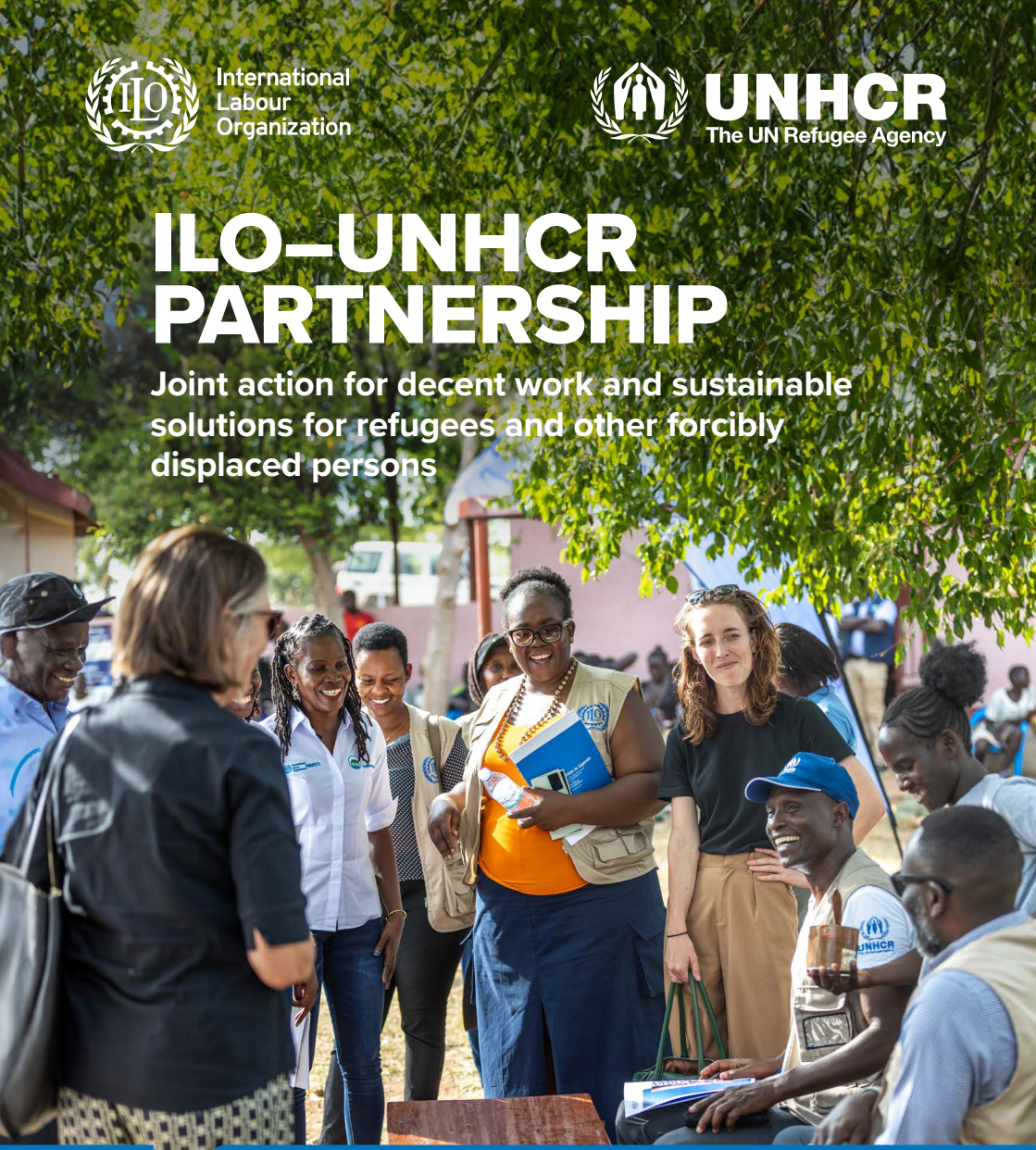
International Labour Organization

UNHCR
The UN Refugee Agency

ILO–UNHCR PARTNERSHIP

Joint action for decent work and sustainable solutions for refugees and other forcibly displaced persons



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The International Labour Organization (ILO) and the UN Refugee Agency (UNHCR) have complementary mandates and expertise in helping forcibly displaced persons access the labour market, decent work conditions and adequate social protection, as part of both agencies' broader efforts to safeguard these people's rights and support the communities that host them.

The ILO and UNHCR: overview of institutional frameworks

International Labour Organization (ILO)

The ILO has been working to address the labour aspects of refugee response since the organization's inception in 1919, reflecting its constitutional mandate to protect "the interests of workers when employed in countries other than their own". In recent decades, in view of the rising scale and duration of forced displacement, response strategies have increasingly focused on ensuring access to decent work, including social protection, and financial inclusion, for both forcibly displaced and host communities.

The ILO's work in this area is founded on the four pillars of its inclusive Decent Work Agenda (employment creation, social protection, fundamental principles and rights at work, and social dialogue), and on its international labour standards (ILS), including:

- ILO Declaration on Fundamental Principles and Rights at Work, 2022, as amended;
- ILO Employment and Decent Work for Peace and Resilience Recommendation, 2017 (No. 205);
- ILO Migration for Employment Convention (Revised), 1949 (No. 97), which also applies to refugees; and
- ILO Migrant Workers (Supplementary Provisions) Convention, 1975 (No. 143), which also applies to refugees.

In addition, specific guidance on facilitating access for refugees and other forcibly displaced persons to the labour market is provided in:

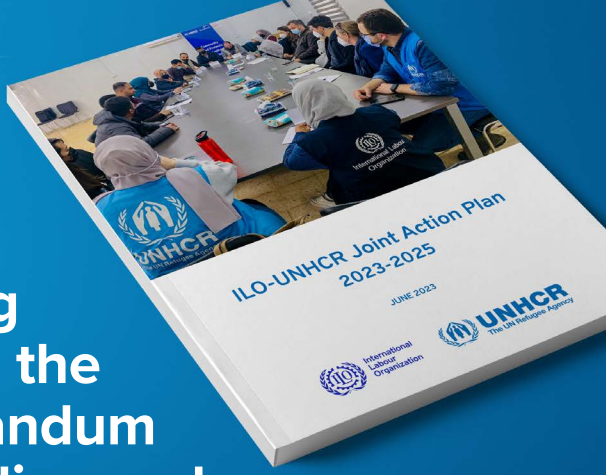
- ILO, Guiding Principles on the Access of Refugees and Other Forcibly Displaced Persons to the Labour Market, 2016.

▲ © UNHCR/Jose Cendon

UNHCR, the UN Refugee Agency

UNHCR takes a leading role in providing international protection and assistance to refugees and others in need of international protection, and in devising durable solutions to the plight of refugees and other displaced persons. A core responsibility of UNHCR under its mandate, therefore, is to supervise the application of the 1951 Refugee Convention and 1967 Protocol relating to the Status of Refugees and other international and regional instruments relevant to protecting refugees and other persons needing international protection.

In this context, UNHCR advocates for developing relevant legislative and policy frameworks, including on decent work. Ensuring refugees have the opportunity to access decent work and participate in local economies is an intrinsic part of the international refugee protection and solutions framework and is reflected in the 2016 New York Declaration for Refugees and Migrants, as well as the subsequent Global Compact on Refugees (2018), under which UNHCR has been entrusted to play a catalytic role. To support the follow-up and review of the Global Compact for Refugees, UNHCR also coordinates the Global Refugee Forum, held so far in 2019 and 2023, as well as other high-level meetings and reports related to the compact.



Strengthening collaboration: the 2016 memorandum of understanding and the joint action plans

The ILO and UNHCR facilitate access to decent work for refugees and other forcibly displaced persons while also protecting their rights and supporting the communities that host them. Over the years, the two agencies have collaborated on various technical initiatives, including enhancing livelihood opportunities through enterprise development, improving access to finance and extending social health protection.

In 2016, this collaboration culminated in a memorandum of understanding (MoU), formally outlining the scope of and commitment to collaboration. In the framework of the MoU to date, three joint action plans were developed in 2017, 2021 and 2023, to operationalize the agreed areas of cooperation and ensure effective implementation of the initiatives.

This document updates the 2019 joint brochure and complements the ILO-UNHCR Joint Action Plan 2023-2025 as well as the ILO 101 Guide: Organizational values, policy areas, and key programmes and tools in refugee and other displacement contexts and UNHCR's guide on partnering with ILO. These highlights showcase the value and impact of our partnership across diverse geographical regions and thematic areas.

ILO-UNHCR country and regional interventions and cooperation map

This list goes beyond the mentioned country examples in this document and highlights ongoing and planned collaboration.

EAC	East African Community
IGAD	Intergovernmental Authority on Development
MIRPS	Marco Integral Regional para la Protección y Soluciones (Comprehensive Regional Protection and Solutions Framework)
R4V	Interagency Coordination Platform for Refugees and Migrants from Venezuela

Three overarching objectives of the institutional collaboration

The most recent ILO-UNHCR Joint Action Plan 2023–2025, a result of six joint ILO-UNHCR regional consultations held in 2022, outlines three complementary overarching objectives that guide the efforts of the ILO and UNHCR in working towards the common goal of protection and decent work opportunities for refugees, other forcibly displaced persons and host communities:

OBJECTIVE 1
Improved governance of access to the labour market and decent work

OBJECTIVE 2
Strengthened implementation of rights related to decent work

OBJECTIVE 3
Increased opportunities for jobs, skills and lifelong learning, income, and livelihoods

The following sections illustrate how these shared objectives are being pursued, offering a comprehensive overview of current collaborative efforts and providing practical examples.

Collaboration legend

- Country-level collaboration
- Regional-level collaboration
- Global-level collaboration

OBJECTIVE 1
Improved governance of access to the labour market and decent work

The first objective of the collaboration between the agencies is to develop normative, policy and regulatory frameworks that enable enhanced access to labour markets and decent work. To this end, the agencies aim to, among other things:

- support the implementation of the Global Compact on Refugees;
- mainstream evidence-based policymaking through joint monitoring and knowledge production;
- reinforce institutional capacities of governments; and
- promote global frameworks within regional economic committees and other regional mechanisms and institutions.

Global Refugee Forum 2023

Every four years, UNHCR co-hosts the Global Refugee Forum with UN Member States, supporting states and other stakeholders to make and match pledges, take stock and identify good practices. The ILO collaborated closely with UNHCR and partners on the second edition of the Global Refugee Forum, held in 2023. Both agencies demonstrated their firm commitment to enhancing refugees' inclusion and ensuring greater protection for and upholding the rights of refugees, other forcibly displaced persons and host communities, through several joint and multi-stakeholder pledges.

- UN Common Pledge 2.0 on Refugee Inclusion
- Pledge on Economic Inclusion and Social Protection (the ILO was one of the technical co-conveners of this pledge)
- Accelerate and Better Leverage Humanitarian-Development-Peace Nexus Approaches in Forced Displacement Settings
- Joint Pledge on Technical and Vocational Education and Training, contributing to the multi-stakeholder pledge of Achieving 15% Enrolment by 2030 to Expanding Refugee Access to Higher Education and Self-Reliance
- Refugee Participation Pledge
- Pledge on Protection for Refugees and Migrants at Risk of or Affected by Trafficking in Persons
- Pledge to Support Work with, for and by Young People in Displacement

Legal framework reviews

Mainstream evidence-based policymaking through joint monitoring and knowledge production

The ILO and UNHCR collaborated on a review of national policy, legislative and regulatory frameworks, developed by the ILO as part of implementing the PROSPECTS ("Partnership for improving prospects for forcibly displaced persons and host communities") programme. The review aimed to support the establishment of a baseline on the policy situations in the eight PROSPECTS countries – Kenya, Uganda, Ethiopia, Sudan, Egypt, Jordan, Lebanon and Iraq – concerning the access of refugees and other forcibly displaced persons to the labour market, employment, livelihood and training opportunities, including self-employment and business development. This knowledge helps the ILO and other labour partners to advance refugee protection and inclusion in their policy dialogue with and programming support to governments and employers. The reviews are also incorporated into UNHCR's rights-mapping platform (RiMAP), which provides law and policy analysis on a broader scope of rights.

Southern Africa: assessments of refugees' access to the labour market

Mainstream evidence-based policymaking through joint monitoring and knowledge production

Country-level assessments of asylum-seekers' and refugees' access to the labour market in Eswatini, Malawi, South Africa, Zambia and Zimbabwe have been undertaken, as has a comparative report covering these countries. A similar assessment will be initiated in Mauritania. Some of the evidence collected will also feed into the 2025 edition of UNHCR's Global Compact on Refugees (GCR) Indicator Report.

Iraq

Reinforce institutional capacities of governments

Through the PROSPECTS programme, there is continuous collaboration and consultation with local governmental partners, workers' organizations and employers on refugees' access to economic opportunities and rights at work. These efforts included establishing technical committees at governorate level to enhance the inclusion of forcibly displaced persons in infrastructure improvement projects and building the capacities of displaced persons to understand and defend their rights at work. In addition, training in relevant skills and entrepreneurship opportunities was provided through the federation of industries and chamber of trade.

Interagency Coordination Platform for Refugees and Migrants from Venezuela (R4V)

Promote global frameworks within regional economic committees and other regional mechanisms and institutions

The Inter-Agency Coordination Platform for Refugees and Migrants from Venezuela (R4V) was established by UNHCR and the International Organization for Migration (IOM) in response to the displacement of refugees and migrants from Venezuela in Latin America and the Caribbean. The ILO and the IOM co-lead the R4V Regional Integration Sector, which addresses three main needs, namely regularization processes, access to livelihood opportunities through decent work, and social cohesion between refugees and migrants and their host communities, in the region. Sectorial, regional and national priorities and needs are jointly presented in the Regional Refugee and Migrant Response Plan and the Refugee and Migrant Needs Analysis.

Quito Process

Promote global frameworks within regional economic committees and other regional mechanisms and institutions

In the framework of the states-led Quito Process, the ILO and the United Nations Development Programme (UNDP) have coordinated the development of a regional strategy for the socio-economic integration of Venezuelan refugees and migrants and their host communities. That strategy was subsequently evaluated and is currently being revised, led by the ILO and the UNDP, with the support of UNHCR and the IOM. The strategy has also been presented to the Integration Sector of the R4V for endorsement.

Comprehensive Regional Protection and Solutions Framework (MIRPS)

Promote global frameworks within regional economic committees and other regional mechanisms and institutions

The MIRPS promotes regional cooperation among countries of origin, transit and destination for a greater sharing of responsibility regarding prevention, protection and durable solutions. Cooperation between the ILO and UNHCR within the framework of the MIRPS Jobs and Livelihoods Working Group since the end of 2022 has led to the development of a Regional Strategy for the Recognition of Skills by MIRPS Member States.[1] Furthermore, the two agencies have been helping to build the capacities of public officials in the Member States in results-based management and market-based planning for economic inclusion.

[1] Belize, Costa Rica, El Salvador, Guatemala, Honduras, Mexico, and Panama.

▲ © UNHCR/Sebastián Viera

Cartagena +40 Process

Promote global frameworks within regional economic committees and other regional mechanisms and institutions

In 2024, the 40th anniversary of the Cartagena Declaration has been marked by countries in the region working towards the Chile Declaration and Plan of Action 2024–2034, finally adopted in December 2024, which serves as the framework for Latin America and the Caribbean to implement the Global Compact on Refugees. The Cartagena +40 Process calls for comprehensive protection and solutions along migration routes, addressing the needs of those requiring protection and integration. UNHCR, as Technical Secretary of the Cartagena +40 Process, has been supporting consultations, negotiations and the drafting of the Chile Declaration and Plan of Action 2024–2034. Meanwhile, the ILO has been providing technical assistance, promoting decent work and sharing good practices for socio-economic integration, labour migration and a just transition. Both agencies are directing their technical support towards governments, UN agencies, the private sector, employer and worker organizations, academia, civil society, refugee-led organizations and other development actors.

Intergovernmental Authority for Development in Eastern Africa (IGAD) and the East African Community (EAC)

Promote global frameworks within regional economic committees and other regional mechanisms and institutions

UNHCR and the ILO have been instrumental in supporting the IGAD in implementing the Kampala Declaration on Jobs, Livelihoods and Self-Reliance for refugees and host communities. This collaboration aims to strengthen economic opportunities and social protection in the IGAD Member States for refugees and the communities that host them.

The agencies make the most of UNHCR's expertise in refugee protection and the ILO's focus on decent work and livelihood promotion to advocate with IGAD and its Member States for conducive policy frameworks, enhanced skills building and recognition, and greater access to sustainable employment for displaced populations and host communities. This partnership reflects a shared commitment to transforming the refugee response from basic aid to resilient, long-term economic solutions that promote self-reliance and integration, thus enhancing stability and development in the region.

In 2023, the ILO and UNHCR supported the IGAD-EAC High-Level Ministerial Conference on Durable Solutions on Refugees in the East and Horn of Africa, which resulted in an outcome statement that makes reference to the commitment of Member States to the 2016 Guiding Principles on the Access of Refugees and Other Forcibly Displaced Persons to the Labour Market and the ILO Employment and Decent Work for Peace and Resilience Recommendation, 2017 (No. 205), with a full section on inclusion, focused on investing in enhancing access to decent work and diverse livelihood opportunities for refugees, returnees and their hosts to foster self-reliance.

▲ © ITC/ILO/Marco Minotti

International Training Centre of the ILO

The ILO and UNHCR have been collaborating closely on the development and delivery of the ITCILO course on Access to Decent Work for Refugees and Other Forcibly Displaced Persons since its launch in 2020. Based on the ILO's 2016 Guiding Principles on the Access of Refugees and Other Forcibly Displaced Persons to the Labour Market, ILO standards, other human rights instruments and existing good practices, this annual course offers knowledge and practical tools to implement measures to facilitate the access of refugees and other forcibly displaced persons to the labour market and to promote inclusive employment strategies and policies.

The course targets participants from government ministries, worker and employer organizations, international organizations, civil society and academia. It places particular emphasis on the participation of refugees, both as trainees and facilitators. The course is often offered in at least two languages and combines online learning with face-to-face interaction over a full week at the ITCILO campus in Turin.

OBJECTIVE 2
Strengthened implementation of rights related to decent work

The second objective relates to strong advocacy and capacity-building work, which includes:

- improving access to decent work and fundamental principles and rights at work;
- preventing and addressing human trafficking, child and forced labour;
- implementing inclusive social protection strategies; and
- developing capacities of local actors to ensure decent work.

Colombia

Strengthen access to decent work and fundamental principles and rights at work

UNHCR and the ILO have partnered to protect and promote the rights of refugee and migrant workers in Colombia.[2] This collaboration focuses on ensuring that these individuals have access to decent work and are aware of their labour rights. Key initiatives include awareness campaigns to educate refugees and migrants about their rights and available support services, legal assistance to help them navigate employment laws and secure fair working conditions, capacity-building training programmes aimed at enhancing skills and improving employability, and advocating with local authorities for the creation of policies that support the inclusion of refugees and migrants in the labour market. This joint effort aims to foster a more inclusive and equitable work environment, ensuring that all workers, regardless of their status, can contribute to and benefit from Colombia's economic growth.

Inter-Agency Coordination Group Against Trafficking in Persons (ICAT)

Prevent and address human trafficking, child and forced labour

UNHCR and the ILO are key members of the Inter-Agency Coordination Group Against Trafficking in Persons (ICAT), as part of which they focus on joint advocacy and research to promote strategies for the prevention of trafficking in persons, including for the purpose of forced labour, as well as for the protection of victims. Their collaboration highlights the power of inter-agency cooperation in addressing these critical human rights issues. As an example, ICAT issued a call to action to combat trafficking in persons in times of crisis.

[2] Lanzamiento de la cartilla: Las personas refugiadas y migrantes trabajadoras tienen derechos en Colombia | ACNUR.

Social Health Protection

Implement inclusive social protection strategies

Through their joint work on social health protection, which began in 2012, the ILO and UNHCR have identified opportunities for the inclusion of refugees in national social health protection schemes. Work is ongoing to promote inclusion of refugees in Egypt, Ethiopia and Kenya. In 2020, the agencies developed joint guidance on how to assess the feasibility of such integration, and this is now being applied by local ILO and UNHCR teams at country level. The two agencies see the integration of refugees into social health protection schemes as a first step towards overcoming barriers to their inclusion in social protection systems more broadly.

Iraq

Implement inclusive social protection strategies

The ILO's sustained advocacy efforts have led to the adoption of a new social security law for private sector workers in Iraq. This legislation reforms the social security system by expanding coverage and benefits to include workers from all sectors, including informal workers, the self-employed and contributing family members. The law also introduces important entitlements, such as maternity and unemployment benefits, and establishes provisions for health insurance from public, cooperative and private providers. Through the PROSPECTS programme, UNHCR is working closely with the ILO to strengthen social protection for refugee workers, who operate predominantly within the informal private sector, to ensure their inclusion as the law is implemented.

Jordan

Implement inclusive social protection strategies

Through the PROSPECTS programme and the Estidama++ project, the ILO and UNHCR are collaborating to strengthen the capacity of Jordan's Social Security Corporation (SSC) to engage effectively with refugee communities. These efforts have included the production of technical guidance on drafting communications targeting refugees about their social security rights and entitlements, as well as joint information sessions with representatives of the SSC, both inside and outside camps.

▲ © UNHCR/Colin Delfosse

Mauritania

Develop capacities of local actors to ensure decent work

ILO and UNHCR are facilitating joint economic projects that involve refugees, returnees and host communities, fostering cooperation and promoting social cohesion, particularly focusing on the youth, thus reducing the risk of tensions and competition. For instance, UNHCR has facilitated ILO's identification of refugees and connections with partners. The partnership has expanded further into building the capacities of the national employment agency, banks, and microfinance institutions. This includes support for formalization by helping businesses, decentralizing support services from cities to rural areas, and enhancing access to finance and social protection in the construction sector.

Additionally, in the Hodh El Chargui zone, the ILO and UNHCR jointly coordinate the Technical Working Group on Livelihoods and Economic Inclusion. This group discusses and plans activities and strategies for the economic inclusion of refugees and the host community with other UN agencies, international NGOs, government entities and local organizations present in the region.

These joint initiatives have enabled the development of better integrated and more sustainable approaches, leading to the creation of more inclusive labour markets.

Peru

Develop capacities of local actors to ensure decent work

The second edition of the Guide for Hiring Refugees and Migrants in Peru (2024)[3] was launched through a joint initiative by TENT, Peru's Ministry of Labour, the Economic Inclusion Project (USAID/WOCCU), HIAS, Action Against Hunger,[4] UNHCR, ILO (through the Lazos and CERALC projects) and the Pan American Development Foundation. The guide aims to inform the private sector about the legal, logistical and practical aspects of hiring refugees and migrants, as well as challenges and solutions regarding their integration. It also features case studies and best practices from companies that have successfully hired people from these backgrounds.

Moldova

Develop capacities of local actors to ensure decent work

Since the onset of the war in Ukraine, Moldova, along with other European countries, has experienced a substantial influx of refugees. The activation of the European Union's Temporary Protection Directive, and similar national protection schemes in non-EU countries, facilitated swift access of the refugees to rights and services, including entry into the job market. UNHCR and the ILO have collaborated in Moldova, under the Refugee Response Plan (RRP) and the United Nations Sustainable Development Cooperation Framework (UNSDCF), to enhance the capacity of the National Employment Agency (NEA) in addressing the employment challenges faced by refugees. This collaboration focuses on equipping the NEA to adapt its employment services, thereby improving refugees' employability and supporting their integration into the labour market.

UNHCR and the ILO are also working closely with local partners to strengthen the referral system, ensuring that refugees can access essential support services, such as language training, career guidance and job-search assistance. These initiatives aim to empower refugees, enabling them to become self-reliant and active economic contributors rather than being dependent on aid. This approach supports Moldova's broader efforts to create sustainable and inclusive development for all.

[3] A guide regarding hiring of refugees and migrants in Peru is available in Spanish.
[4] The website of Action Against Hunger in Peru is available in Spanish.

OBJECTIVE 3
Increased opportunities for jobs, skills and lifelong learning, income, and livelihoods

The third objective focuses on the implementation of joint programmes and projects to:

- increase the knowledge of and support to market-based interventions, including the Approach to Inclusive Market Systems (AIMS);
- promote skills and lifelong learning for refugees and host communities;
- recognize and capitalize on the existing skills and experience of forcibly displaced persons;
- expand employment-intensive investment programmes and other initiatives to create jobs for youth, refugees and host communities; and
- facilitate access to financial services for refugees and host communities by increasing liquidity and technical assistance to financial services providers, and offering financial education and business training to the target population.

Approach to Inclusive Market Systems (AIMS)

Increase the knowledge of and support to market-based interventions, including the Approach to Inclusive Market Systems

AIMS was developed in collaboration by the ILO and UNHCR and, to date, it has been applied in more than 30 refugee-hosting countries, including Bangladesh, Cameroon, Egypt, Ethiopia, Kenya, Lebanon, Mauritania, Nepal, Niger, Pakistan, Sudan and Uganda. It focuses on both the supply and demand sides of the labour market by identifying and developing sectors with potential to increase the quantity and quality of opportunities available to refugees, and by strengthening skills and capacities of refugees and host communities to make use of these opportunities.

Cameroon

Increase the knowledge of and support to market-based interventions, including the Approach to Inclusive Market Systems

The project "Empowering women for resilient economies and peaceful communities in the refugee-affected regions of East and Adamawa in Cameroon", financed by the Korean International Cooperation Agency (KOICA), used the AIMS methodology to create market opportunities in the cassava and maize value chains, which were identified as having high economic potential in both regions. Of the 5,000 project participants, 65 per cent were

women and 50 per cent refugees. Refugee project participants were selected using UNHCR's registration database proGres. More than 2,850 refugees and members of host communities were trained in entrepreneurship and financial education using ILO tools. They also received training in technical skills, such as cassava and maize processing, agricultural waste management and agroecology. Similarly, around 2,000 cooperative members were trained using the ILO's tools for cooperatives.

Nepal

Increase the knowledge of and support to market-based interventions, including the Approach to Inclusive Market Systems

Ongoing ILO-UNHCR collaboration enabled the development of the potato, vegetable, piggery and poultry value chains, thus connecting refugees in the Pokhara urban area and the Eastern Koshi province to input suppliers and off-taker markets, so that they could make a decent living from agricultural production. Using the AIMS methodology, the agencies conducted a comprehensive study aimed at developing and proposing interventions to help refugees and host-community members access decent economic and employment opportunities. Additionally, a video is available, highlighting the ongoing ILO-UNHCR initiatives in Koshi province, Nepal.

Uganda

Promote skills and lifelong learning for refugees and host communities

The apprenticeship programme in the hotel and tourism sector in Uganda, launched under the PROSPECTS programme, provides structured on- and off-the-job training for young people from refugee and host communities. The Ministry of Gender, Labour and Social Development oversees regulatory compliance; the Uganda Hotel Owners' Association mobilizes employers and coordinates workplace training; and the Uganda Hotel and Tourism Training Institute delivers the curriculum and certifies apprentices. The programme is supported by UNHCR's verification of refugee participation. Since the programme was piloted, more than 80 hotels have engaged in tailored workplace training, with 70 per cent of the first cohort of 95 apprentices in 2023 transitioning to employment after completing their 12-month training. A second cohort of 200 apprentices graduated in November 2024. This programme has been proven to be highly effective in developing practical skills and fostering employment pathways for vulnerable youth, while strengthening industry partnerships and attracting interest from other development organizations, thus laying the groundwork for further investment in inclusive vocational training across Uganda.

◀ A candidate in Uganda undergoing hotel management training through the PROSPECTS-supported apprenticeship programme. © ILO

Bangladesh

Promote skills and lifelong learning for refugees and host communities

In Cox's Bazar, Bangladesh, the ILO and UNHCR have partnered to promote skills development and lifelong learning for both refugee and host communities. Their efforts aim to enhance the employability and economic resilience of host communities while strengthening the transferable skills of Rohingya refugees. The intervention focuses on challenges faced by women, young people and persons with disabilities. Moreover, through the strategy for enhanced skills, livelihoods, entrepreneurship and employment opportunities through value-chain and market-system development for Bangladeshi communities in Cox's Bazar, the programme seeks to ease tensions between both communities and to boost demand for and supply of skilled labour, decent work and good labour practices.

◀ Woman making wooden furniture in the refugee camp in Cox's Bazar. © ILO

Jordan

Recognize and capitalize on the existing skills and experience of forcibly displaced persons

The ILO's "Recognition of Prior Learning" project helps Syrian and Jordanian workers in Jordan by validating their existing skills, providing coaching and formal accreditation. This project, as part of the PROSPECTS programme funded by the Government of the Netherlands, helps workers, including refugees, to obtain occupational licences and access better job opportunities. It promotes social inclusion, addresses skills shortages and facilitates the transition to formal employment. More than 1,000 workers have enrolled, and many have received certifications in various construction trades.

Iraq

Expand employment-intensive investment programmes and other initiatives to create jobs for youth, refugees and host communities

Through the PROSPECTS programme, the ILO has been collaborating closely with UNHCR to boost employment opportunities for refugees, internally displaced persons (IDPs), and host communities by implementing employment-intensive investment programmes. In a joint effort to create green jobs, promote reforestation, and rehabilitate public irrigation systems to support farming, over 1,300 short-term jobs were provided to local Iraqis, IDPs, and refugees in Dohuk from 2019 to 2024. Notably, 30 percent of these employment opportunities were reserved for women. The project focused on improving local infrastructure using local resource-based methods while promoting decent work.

Financial Inclusion

Facilitate access to financial services for refugees and hosts by increasing liquidity and technical assistance to financial services providers and offering financial education and business training to the target population

The ILO and UNHCR are working together to establish the "Financial Access Initiative for Refugees (FAIR)", a facility designed to support financial service providers (FSPs) that are willing to extend their financial products to refugees but lack liquidity and technical assistance. To this end, the facilitation aims to catalyse debt capital from impact investors and donors, while offering both financial and non-financial services to refugees and host communities. Additionally, it will provide technical assistance to FSPs to help them adapt their products to meet the financial needs of refugees and forcibly displaced persons.

In addition, the agencies jointly promoted financial inclusion for forcibly displaced persons at the European Microfinance Week in November 2024 by organizing key events on refugee access to finance. They both participated in a plenary session titled "Advancing Financial Inclusion for Refugees and Forcibly Displaced Persons," which aimed to raise awareness of opportunities, challenges, and best practices in refugee financial inclusion. The event also highlighted the business case for investors, financial service providers, and development actors. Furthermore, it called for action through multi-stakeholder partnerships, addressing remaining barriers and offering recommendations for overcoming them.

Financial Inclusion in Latin America

Facilitate access to financial services for refugees and hosts by increasing liquidity and technical assistance to financial services providers and offering financial education and business training to the target population

UNHCR and the ILO work together to enhance the financial education and financial inclusion of refugees and IDPs, including through access to financial services and products. For example, the ILO has delivered financial education courses to 800 forcibly displaced persons in Honduras, Costa Rica and Mexico, focused on the integration of people into financial systems and markets with the support of local partners of UNHCR. In Costa Rica, the ILO assessed the state of financial education and developed an appropriate advocacy strategy to reduce barriers to the financial inclusion of forcibly displaced persons. In Mexico, a memorandum of understanding was signed with the financial sector to improve access to banking services for refugees, thus addressing one of the main barriers faced by refugees in joining the labour market.

PROSPECTS: Partnership for improving prospects for forcibly displaced persons and host communities

▲ © ILO/Elisa Oddone

In the framework of the “Partnership for improving prospects for forcibly displaced persons and host communities” (PROSPECTS), funded by the Government of the Netherlands, UNHCR and the ILO, in collaboration with UNICEF, the World Bank and the International Finance Corporation, are implementing measures aimed at enhancing access to decent work, education, and protection for refugees and host communities in eight countries, namely, Jordan, Lebanon, Iraq and Egypt in the Middle East and North Africa, as well as Kenya, Uganda, Sudan and Ethiopia in East Africa.

Through the PROSPECTS Opportunity Fund, both agencies are also exploring two new areas of work:

Digital economy

Through the "Promotion, inclusion and protection of refugees and host communities in the gig economy" Opportunity Fund project, the ILO and UNHCR are building pathways for refugees and host communities to access digitally enabled jobs and livelihoods. The project tests innovative policy and programmatic solutions to improve working conditions, boost market-driven digital skills, enhance stakeholder capacities and mitigate associated risks, in order to build a more inclusive digital economy.

Youth engagement and meaningful participation

Through the "Advancing young people's engagement and meaningful participation" initiative, PROSPECTS has also been crucial in addressing youth employment challenges in forced displacement contexts, while also promoting the meaningful engagement of refugees and host communities youth. Joint programmes enhance young people's awareness of their rights at work and provide job-search training and entrepreneurial support for young refugees, fostering sustainable livelihoods and integrating them into the labour market. Moreover, mechanisms have been put in place for young people to voice their concerns and provide inputs into programming, ensuring they have an active role in initiatives that impact their lives.

International Labour Organization

UNHCR The UN Refugee Agency

ILO–UNHCR PARTNERSHIP

Joint action for decent work and sustainable solutions for refugees and other forcibly displaced persons

The document development, coordinated by Livia Husmann, Junior Technical Officer on Crisis Migration and Héloïse Ruaudel, Senior Technical Specialist on Crisis Migration of the Labour Migration Branch of the ILO and Nada Omeira, Livelihood & Economic Inclusion Officer, Division of Resilience and Solutions at UNHCR, was achieved through a highly iterative and collaborative process involving over 60 staff members from both organizations across country offices, regional levels, and headquarters. Its production, including copy editing and design, was made possible thanks to the generous support of ILO PROSPECTS.

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Published: February 2025