UNHCR
The UN Refugee Agency

GLOBAL SURVEY ON LIVELIHOODS AND ECONOMIC INCLUSION REPORT

December 2023

Foreword

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2023 has been characterized by many challenges, including frequent and more severe humanitarian crises and climate-induced emergencies, crippling insecurity and instability, rising costs of living, and a decline in funding to support the growing needs of forcibly displaced and stateless people.

Against this unpredictable backdrop, advancing livelihoods through economic inclusion to achieve protection and solutions outcomes for those forcibly displaced takes on even greater importance. In the run up to the second Global Refugee Forum (GRF), the third edition of the Global Survey on Livelihoods and Economic Inclusion gives us an opportunity to reflect and take stock of the progress made and see how we can continue to work together to further the socio-economic inclusion of people forced to flee and their host communities.

The survey provides an expansive and nuanced perspective with data and analysis from 132 countries where UNHCR operates, covering 99.6% of the global refugee population. Survey findings highlight positive and promising developments made towards expanding refugees' access to economic and social rights. Notably, there has been a 7% increase from 2021 in the number of refugees residing in countries that offer unrestricted access to formal employment, marking a positive shift towards greater inclusion. Promising developments in agricultural land rights since 2021 have also been witnessed. Most respondents reported a predominantly private land tenure system, with 99% of those having land access also having access to water for agricultural purposes. Over 50% of refugees in the surveyed countries now have the legal right to open financial accounts, marking a significant step towards financial inclusion. Social protection emerges as a key area, with about 40% of surveyed countries offering support to refugees. Survey findings also paint a sobering picture in view of the many obstacles refugees continue to face. These include legal and practical barriers, limited local government capacity, as well as serious financial constraints. The survey also sheds light on refugee employment and specific barriers women and older adolescents face in accessing formal employment.

While encouraged by the progress made since the last GRF to enhance legal frameworks, improve skills development, and foster greater inclusion in labor markets, more will be needed to advance the socio-economic inclusion of forcibly displaced and provide greater international support for host countries.

This publication is intended to serve as a critical tool to inform and guide the actions of stakeholders at the GRF and beyond, offering a comprehensive view of the socio-economic conditions of displaced and stateless persons and strategies for future action. The findings are also meant to act as benchmarks for monitoring and evaluating the progress and impact of initiatives aimed at promoting the economic inclusion of refugees and host communities.

As we approach 2024, the focus must be on intensifying efforts to improve the economic inclusion of those who are displaced and stateless. This requires collaborative efforts across all levels to adapt successful policies and programmes, and ongoing evaluation to ensure their effectiveness in meeting the evolving needs of refugees and host communities with the aim to foster a more equitable environment where economic opportunities are accessible to all.

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*Refugees produce soap for **Sayam forage camp**, in **Niger**. April 2023.© UNHCR/Colin Delfosse*

Introduction

In the context of displacement and statelessness, the pursuit of livelihoods and economic inclusion stands out as a vital part, providing resilience and self-reliance for millions across the globe. The third edition of the Global Survey on Livelihoods and Economic Inclusion, conducted biennially by the Livelihoods and Economic Inclusion Unit in the Division of Resilience and Solutions at UNHCR HQ, sheds light on the economic landscapes of refugees, asylum seekers, internally displaced persons, returnees, and stateless individuals and delves into the enabling environments in UNHCR country operations. This survey is an instrumental global initiative. It reaches beyond statistics, aiming to understand the economic narratives of those living in displacement.

This comprehensive survey has evolved, mirroring the trend of ever-increasing displacement. From its inception in 2019, it has expanded its horizons, encompassing a growing number of countries and a richer spectrum of economic indicators. The 2023 edition continues this growth, collecting data from 132 countries, and reflecting the experiences of over 34.5 million refugees. It's more than a survey; it's a testimony to the resilience and potential within forcibly displaced and stateless communities.

Delving into the details of economic inclusion of forcibly displaced and stateless persons, including employment, entrepreneurship, technical and vocational education, and training (TVET), access to land for agriculture, climate adaptation, and inclusion in the digital economy, we also illuminate the enabling environments that either foster or hinder economic opportunities. This dual focus on economic realities and the conditions that shape them provides a nuanced understanding, allowing for targeted interventions and support. Additionally, we explore financial inclusion and social protection, completing a comprehensive examination of the economic landscape.

The survey serves as a vital evidence base for communication and advocacy at country, regional, and global levels. It also facilitates UNHCR's economic inclusion efforts and collaboration with partners. It complements the Global Compact on Refugees Indicator Report and other UNHCR reports, to enhance the overall understanding of the economic landscape of displaced and stateless populations.

This introduction sets the stage for a comprehensive journey through the survey's findings. Readers are invited to explore the diverse aspects of livelihoods and economic inclusion, acknowledging challenges, celebrating triumphs, and recognizing the potential within these communities. The survey provides external and internal stakeholders with an understanding of the policy frameworks guiding economic inclusion strategies and helps define and design relevant interventions and Global Refugee Forum (GRF) pledges. It is a call to action, urging stakeholders, policymakers, and the global community to collectively foster an environment of inclusivity, dignity, and economic empowerment.

*Refugee businesses in **Kigeme refugee camp**, **Rwanda**. June 2023.*

Methodology

The Global Survey on Livelihoods and Economic Inclusion has been conducted biennially since 2019, spearheaded by the Livelihoods and Economic Inclusion Unit in UNHCR Headquarters. The next iteration of the survey is scheduled for 2025. Since its inception, the survey has undergone significant expansion, both in terms of content and outreach.

Content of the survey

The content of the 2023 third edition of the survey has grown substantially in comparison with the two previous editions. While maintaining the same core structure as previous years, which enables trend analysis in certain sections of this report, the 2023 edition introduced new questions on:

- National Systems and Services, including access to national social insurance schemes and national social assistance programmes.
- Inclusion in Digital Economy.
- Climate adaptation.
- Land for agriculture.

The survey continues to collect data on the enabling environment for refugees, providing three complete editions of data for this population. Starting in 2023, and whenever feasible, the survey has broadened its scope to include data on the enabling environment for asylum seekers, internally displaced persons, returnees, and stateless persons in addition to refugees. The survey also seeks to identify potential disparities that may be faced between displaced and stateless persons in terms of legal rights and access, considering factors such as Age, Gender, and Diversity.

A Venezuelan woman entrepreneur, shares traditions with locals in ***Quito****,* ***Ecuador****, during the Day of the Death. Thanks to the pastry knowledge she learned in Venezuela, she started a coffee and pastry business and provides employment to refugees, migrants and locals. October 2022. © UNHCR/Omar Ganchala*

Outreach of the survey

In the 2023 edition of the survey, **data was collected from 132 of the 135 countries where UNHCR has a presence**[1] *(Figure 1)*. These countries were estimated to host 99.6% of the global refugee population *(Figure 2)*, totalling 34.5 million refugees[2]. This represents an increase of nine countries compared to the 2021 edition, with an additional 10.5 million refugees covered. In the inaugural edition of the survey in 2019, data was collected from 111 countries, which hosted 97% of the global refugee population, totalling 19.9 million refugees.

Figure 1: Number of surveyed countries, 2019-2023

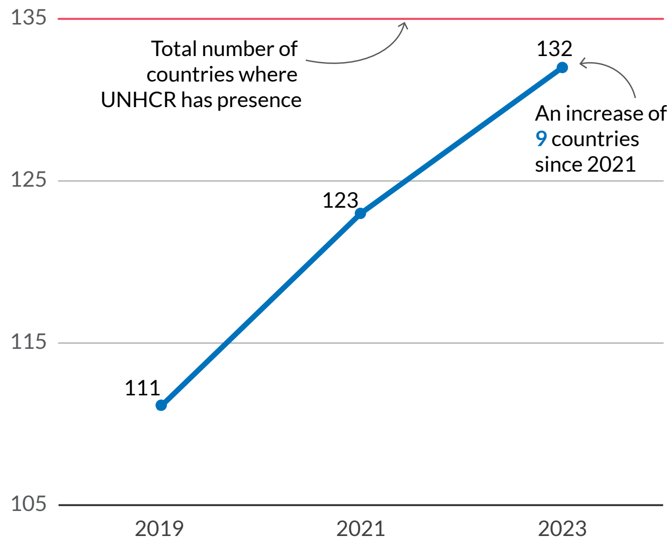
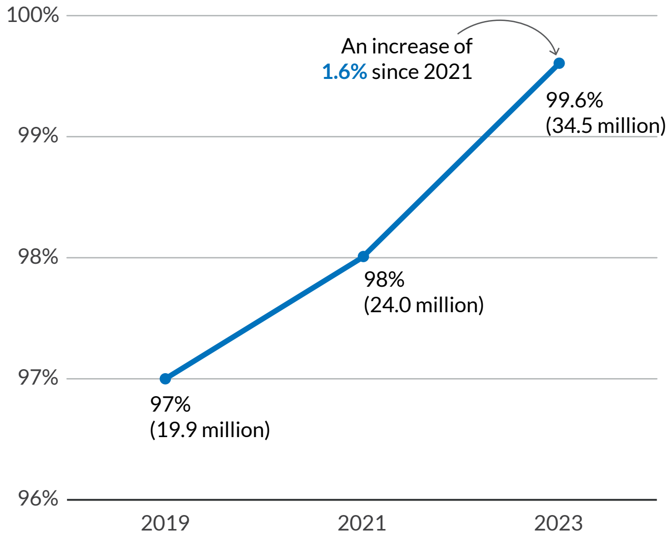


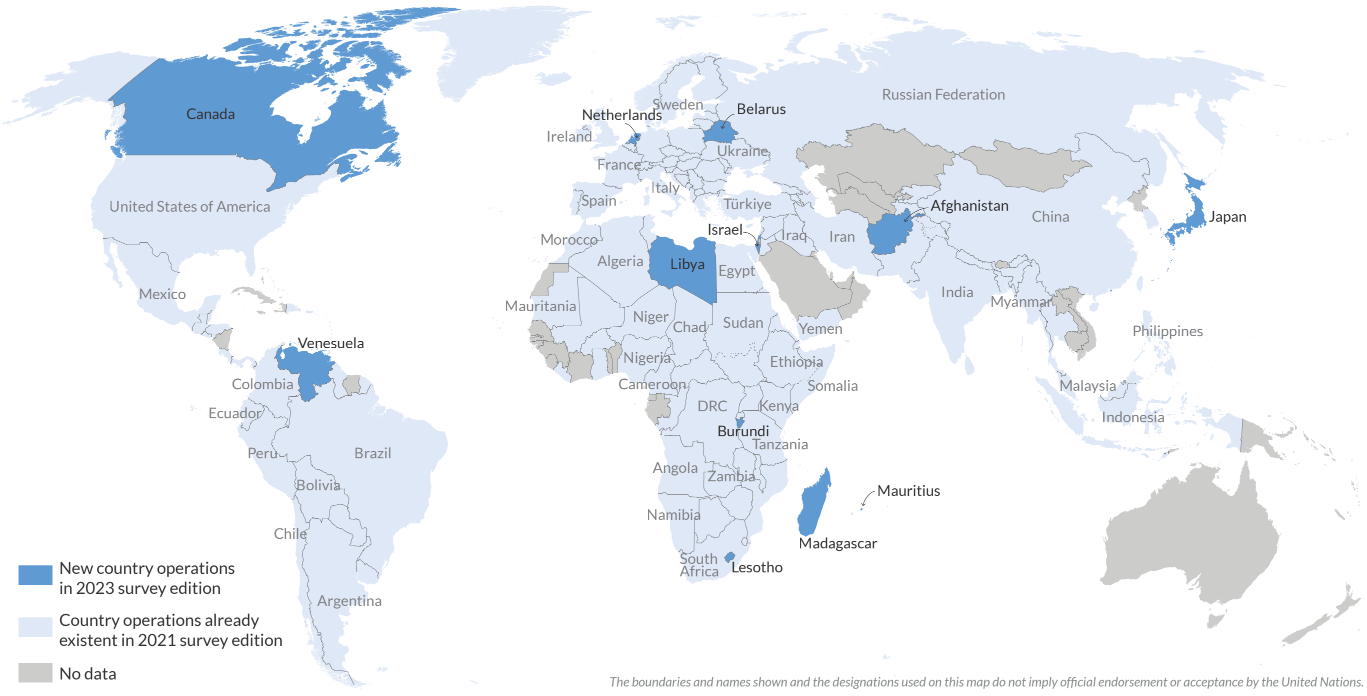
Figure 2: Refugee population coverage, 2019-2023



1. *Source : https://www.unhcr.org/about-unhcr/where-we-work*

2. *Figures provided by the UNHCR Global Trends Report, years 2019-2022. https://www.unhcr.org/global-trends*

Map 1: Countries represented in the Global Survey on Livelihoods and Economic Inclusion, 2023



Geographic distribution of the survey

In 2023, **all seven regions where UNHCR has a presence are included** in the survey *(Map 1)*. However, the distribution of forcibly displaced and stateless persons across the represented countries and regions is not uniform. The table below offers an overview of the distribution of the survey per region. It lists the number of countries in each region included in the survey, as well as each region's share of the total refugee population covered in the survey.

Europe emerges as the predominant region in the dataset, encompassing a total of 45 countries and an estimated 36% of the total refugee population. Following Europe, the Americas and Asia and the Pacific regions include 23 and 18 countries, respectively, covering approximately 17% and 20% of the total refugee population of the survey. Together, these three regions account for two-thirds of all represented countries and an estimated 73% of the total covered refugee population. The remaining countries in the survey are evenly distributed across the remaining four regions, with notable prominence of the East and Horn of Africa and the Great Lakes region in terms of the percentage of the total refugee population covered.

It is important to note; depending on the methodology used to compute the figures in this report, this distribution should be recalled, as certain regions may significantly influence the results.

Region covered in the Global Survey	Number of surveyed country operations	Percentage of total refugee population
Regional Bureau for Europe	45	36%
Regional Bureau for Asia & the Pacific	18	20%
Regional Bureau for the Americas	23	17%
Regional Bureau for East and Horn of Africa & Great Lakes	11	14%
Regional Bureau for the Middle East & North Africa	12	7%
Regional Bureau for West and Central Africa	9	4%
Regional Bureau for Southern Africa	14	2%
Total	**132**	**100%**

Data collection

The data analysed in this report was collected primarily through **Key Informant Interviews of UNHCR staff, using digital data collection methods**. There were exceptional cases where UNHCR had a limited presence in the country, and partners had an extensive understanding of the enabling environment in the country. In these cases, the partner directly informed the survey, with support and inputs from UNHCR colleagues in the Country Operation and Regional Bureau[3].

The key informants who provided information for the survey were primarily Livelihoods and Economic Inclusion officers in Country Operations and Multi-Country Offices. In some cases, Protection or Programme officers acting as focal points in the absence of a Livelihoods and Economic Inclusion Officer in the Operation, provided information. Participation in the survey was voluntary; the data collection process was conducted in consultation with relevant colleagues and supervisors in the Country Operations, as well as colleagues in Regional Bureaux and Headquarters. Consultation with multi-functional teams during the data entry process was highly encouraged. Additionally, the survey allowed key informants to select the option "Don't know" for any individual question to which they did not have an answer.

Data collection for the survey took place from **9 February to 15 May 2023**. Other than South Sudan, Uganda, and Yemen, one data entry (survey results) was submitted per country.

Data validation

The information collected in the Global Livelihoods and Economic Inclusion survey underwent several stages of data cleaning and validation, which occurred from **15 April to 3 November 2023**.

After receiving data from the Country Operation, an initial, comprehensive verification was conducted to identify potential errors and gaps. Furthermore, a summary of 2023 data entries, compared to data points from previous editions, was shared with Livelihoods and Economic Inclusion focal points in Country Operations and Regional Bureaus for more detailed verification. Any identified inconsistencies and errors were verified and addressed.

Finally, a rigorous verification of the survey was carried out with relevant focal points at UNHCR Headquarters and in Regional Bureaux, including areas such as Social Protection, Financial Inclusion, and Digitally enabled livelihoods. Additionally, the results were cross-checked with other available information and datasets as well as with results and trends from previous years to ensure data accuracy and consistency[4].

Analysis

The data collected in the Global survey on Livelihoods and Economic Inclusion is predominantly **qualitative**. For the majority of the indicators related to legal rights and access[5], key informants were asked to assess the level of legal rights and access for the forcibly displaced and stateless populations of the country on a 3-level scale:

- Yes, without any significant restrictions
- Yes, with restrictions
- No

During the analysis process, the results were grouped in two categories:

- Countries with "unrestricted legal right/access in practice": includes those countries which selected "Yes, without any significant restrictions".
- Countries with "restricted or no legal right/access in practice": includes those countries which selected either "Yes, with restrictions" or "No".

Furthermore, the survey provided the option "Don't know" for any individual question where key informants might not have an answer. Data points with a "don't know" response were excluded from the calculations and analysis and are therefore not reflected in the total.

3. This is the case for Botswana, Eswatini, Lesotho and Namibia

4. Ex: UNHCR 2023 Cash-Based Intervention Mid-term survey, UNHCR 2022 DAFI dataset and UNHCR, Multi-Sectoral Monitoring, 2022 end of year data.

5. An exception is the indicator "Percentage of surveyed countries providing access to refugees to national social assistance programme" where the choices are "Yes" or "No", thus no mention of restrictions.

Methodology by Population types

Refugees

Most figures for refugees are measured as a "**percentage of refugees living in countries with legal rights or access in practice to XYZ**". These percentages are calculated by applying weights reflecting the refugee population of each country. Population figures for refugees are available for all 132 countries surveyed[6]. After applying population figures to the survey responses, this weighting remains relatively balanced throughout the sample and ensure all country operations are represented. Other than Türkiye and Iran, both with a 10% weight, all other countries' weights vary between 0.000012% and 7%.

Other Population types

To minimize bias, a different methodology was employed for analysis for asylum seekers, internally displaced persons, returnees, and stateless individuals. Figures are measured in terms of "**percentage of surveyed countries providing unrestricted legal rights or access in practice to XYZ**". These percentages are computed using the number of countries and do not include population weights.

Applying the methodology for refugees to results for other population groups would have presented challenges. First, those population sizes are not available for all countries represented in the survey, resulting in some data points being excluded from the analysis. Second, their sample sizes are smaller than for refugees. This can lead to individual countries being heavily weighted in the total sample and disproportionately influencing the results. For instance, the United States of America and Peru alone would account for a total of 44% of the total sample size for asylum seekers, thus heavily influencing and biasing the results.

Limitations and challenges

Direct comparisons of results between the different displaced and stateless populations represented in this report are **not recommended** due to the different methodologies employed for calculations (% of population vs % of countries), as well as the significant differences in the size of different populations.

Additionally, the **uneven geographical distribution** of forcibly displaced and stateless persons across regions is a crucial consideration. It is noteworthy that Europe, Asia-Pacific, and the Americas collectively contribute two-thirds of the surveyed countries, and therefore exert varying degrees of influence on the results based on the size of the displaced and stateless population.

Moreover, it is essential to acknowledge that the results presented in this report should be treated as **estimations**, due to the methodology used. The data collection primarily relies on Key Informant Interviews. Consultations with displaced and stateless persons through Focus Group Participatory Assessments and Individual or Household surveys can offer valuable complementary insights and validation.

6 *Figures provided by the UNHCR Global Trends Report, years 2019-22. https://www.unhcr.org/global-trends*

Refugee of the Rohingya ethnic group, resettled to the city of ***Bradford****, in* ***United Kingdom*** *from Cox's Bazar, Bangladesh. She graduated from the University of Bradford with a degree in Child Nursing and works as a Staff Nurse at Bradford Royal Infirmary's Children's Ward, supported by her fellow nurses and colleagues. August 2023. © UNHCR/Andrew Testa.*

CHAPTER 1

Global Findings for Refugees

In this section, the term 'refugees' encompasses not only formally recognized refugees but also "people in refugee-like situations" and "others in need of international protection". This inclusive definition aligns with the population figures used in the report's analysis and extracted from the June 2023 UNHCR Global Trends Report, which adheres to the same terminology and criteria.

*Refugees posing in front of the Global Eats food truck that they run at the Oasis Centre in **Cardiff**, **United Kingdom**. The Global Eats food truck brings Latin cuisine to the city's neighborhood three times a week and tours festivals around the country. July 2023 © UNHCR/Andrew Testa*

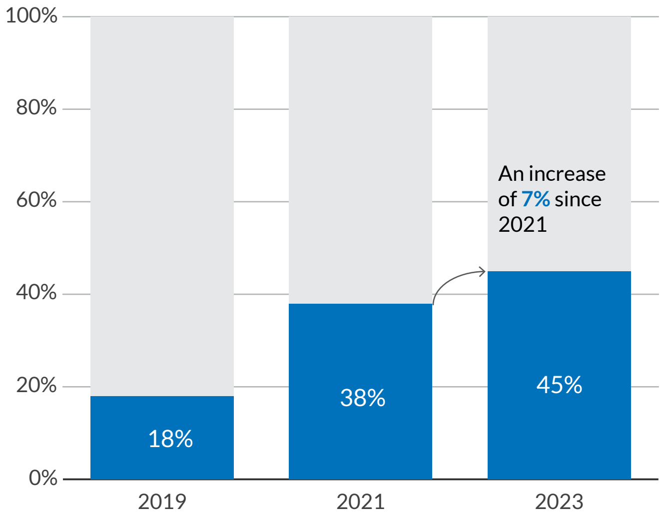
Economic Inclusion

Economic inclusion is a transformative approach that actively involves displaced populations in the economic life of their host communities. It transcends traditional humanitarian aid by creating an enabling environment, empowering refugees, asylum seekers, internally displaced persons, returnees, and stateless individuals to rebuild their lives through sustainable economic activities. In the complex mosaic of displacement, economic inclusion offers a path to self-reliance and resilience. Recognizing and unlocking the economic potential of displaced populations not only enhances their dignity and reduces vulnerabilities but also contributes to the overall development of host communities.

Employment

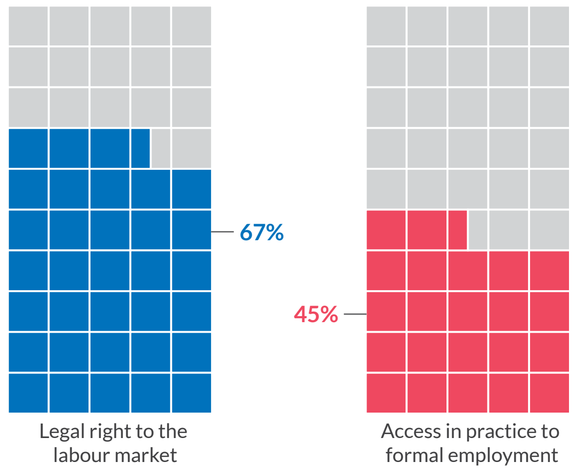
The analysis of results reveals a positive trend in refugees' **access, in practice, to formal employment** since the first Global Survey on Livelihoods and Economic Inclusion in 2019. The estimated percentage of refugees residing in countries with unrestricted access to formal employment has increased notably, rising from 18% in 2019 to 38% in 2021 and further to 45%[7] in 2023 *(Figure 3)*. This is despite a considerable increase in the number of refugees since 2019 (from 19.9 to 34.5 million). This positive trend can be partially attributed to commitments and pledges made by states; a momentum initiated during the inaugural Global Refugee Forum in December 2019, which continues today.

Figure 3: Percentage of refugees living in countries with unrestricted access in practice to formal employment



In 2023, a total of 63 countries[8] are estimated to provide access to refugees to formal wage-earning employment without significant restrictions[9]. This accounts for 48% of the surveyed countries, hosting a total of 15.6 million refugees[10]. Out of the 63 countries, 4 have an estimated improvement since 2021. In 2023, a total of 54 countries, hosting 11.8 million refugees, are estimated to provide **access to the same workplace protection as nationals**, including safe and healthy working conditions, the same salary for the same job in the public sector, non-salary discrimination in the private sector and protection against child employment.

Figure 4: Percentage of refugees with full legal right and unrestricted access in practice to employment in 2023



The 2023 Global Compact on Refugees (GCR) indicator report[11], derived from data gathered from 99 countries encompassing 32 million refugees, reports an estimated 67% of refugees possess **full legal rights to the labour market[12]** in 2023 *(Figure 4)*. This signifies a significant deviation of 22 percentage points between legal entitlements and practical access to formal employment which stands at 45%. This contrast highlights the impact of practical barriers to limit inclusion in spite of conducive national legal frameworks.

7. Figure includes all "Yes, without any significant restrictions" responses at the question "Do refugees in this context generally have access to formal wage-earning employment, meaning the practical restrictions for refugees engaging in formal wage-earning employment are low or non-existent?", weighted by the relative size of refugee population in the countries.

8. In contrast, 49 countries have reported so in 2019 and 57 in 2021.

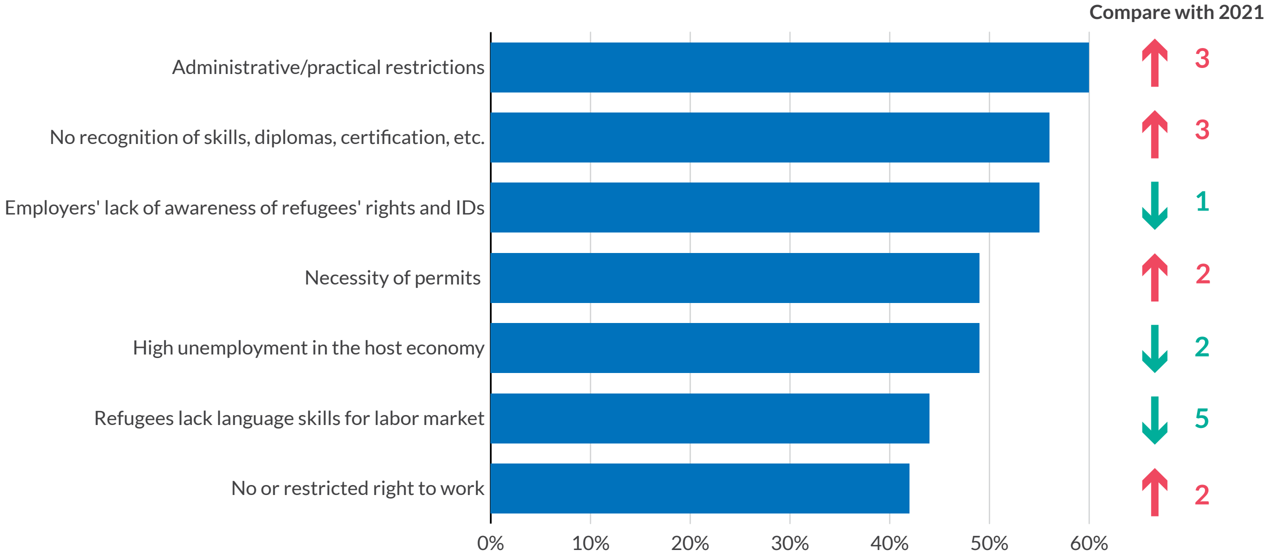
9. "Without significant restrictions" is to be interpreted as there are no major restrictions impeding access from a legal and administrative perspective. Restrictions such as limited local language skills, skills mismatches, difficulties in skills/diploma recognition, lack of information both by refugees and employers on the legal framework, procedures and supporting functions, and discrimination can persist.

10. Source: UNHCR Global Trends Report. https://www.unhcr.org/global-trends

11. Source: 2023 Global Compact on refugees Indicator Report. https://www.unhcr.org/media/2023-global-compact-refugees-indicator-report

12. Full legal right to be interpreted as provided legal right to work, to be self-employed or find a wage-paid employment, as well as to obtain workplace protection. Legal barriers to formal employment can be related to states not being a party to the 1951 Refugee Convention or its 1967 Protocol or regional refugee instruments, a lack of national asylum laws or other legal provisions providing the right to work, as well as legal and practical barriers in accessing work permits.

Figure 5: Top restrictions to access in practice of refugees to formal employment opportunities in 2023



Note: multiple answers possible

Despite the positive trend in the practical access of refugees to formal employment, in 2023 an estimated 55%[13] of refugees reside in countries where access to formal employment remains restricted or non-existent in practice. Among the 132 surveyed countries, 48 reported that refugees encounter practical restrictions to accessing formal employment, while 21 countries indicated a complete absence of access.

Various administrative and practical hurdles, coupled with challenges in the recognition of skills and diplomas, contribute to the difficulties refugees face in gaining practical access to formal employment. Additionally, a lack of awareness among employers regarding refugees' right to work further compounds these challenges. Factors such as the need for permits (residence and work), high unemployment rates in host countries, and refugees' insufficient language skills for the national or global labour market act as additional barriers, constraining their practical access.

The top seven reported **restrictions to access formal employment** are comparable to 2021 *(Figure 5)*; administrative and practical restrictions, along with non-recognition of skills, diplomas, and certifications, emerge as the two most strongly reported restrictions in 2023. Both restrictions were reported more often than in 2021. In contrast, the ranking of the reported restrictions has undergone a transformation, with refugees lacking language skills for the national or global market, the most reported restriction in 2021, now positioned sixth. In some regions, this restriction remains one of the most significant practical access barriers, such as in Europe[14]. Coupled with non-recognition of skills or diplomas and skills mismatching, it can lead to underemployment[15] among the population of refugees.

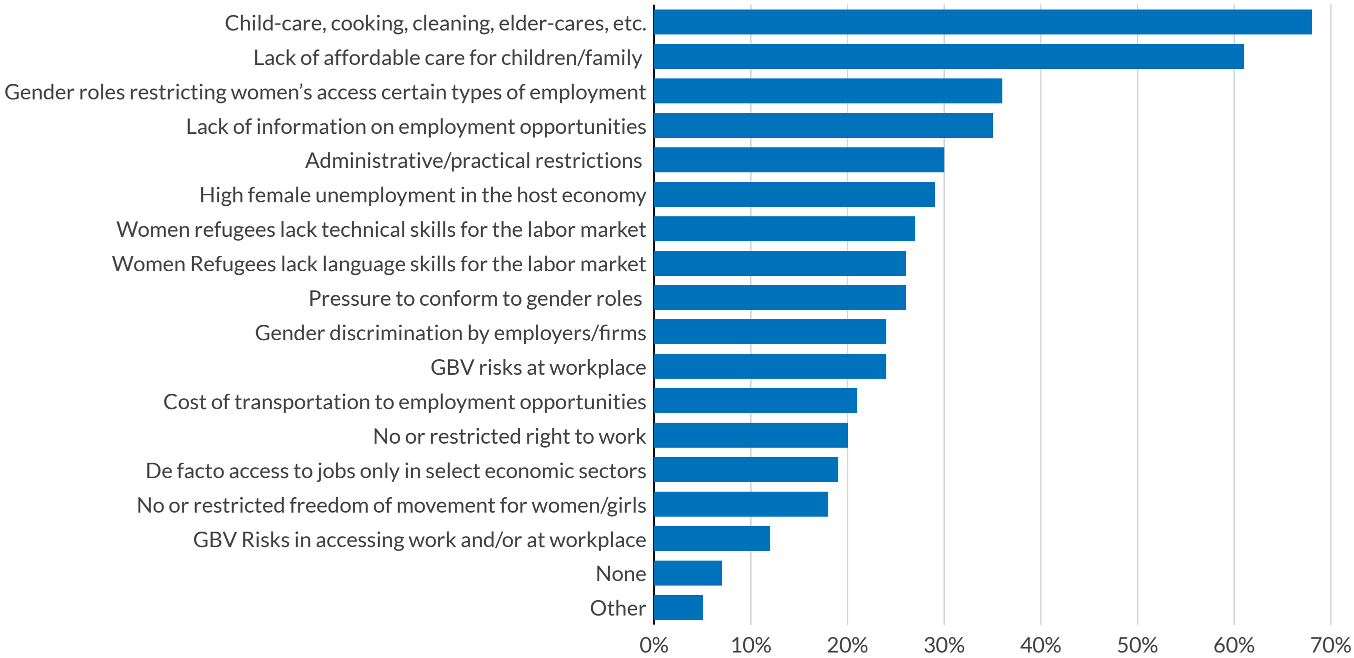
In 2023, an estimated 61% of refugees reside in countries where obtaining a **work permit** is a prerequisite for accessing formal employment. This requirement, reported by 67 countries in 2023, coupled with the necessity of a residence permit, has now ascended to the fourth position in the ranking as a significant restriction to access in practice to formal employment, marking a two-place increase compared to its position in 2021.

13. Figure includes all "Yes, with restrictions" and "No" responses at the question "Do refugees in this context generally have access to formal wage-earning employment, meaning the practical restrictions for refugees engaging in formal wage-earning employment are low or non-existent?", weighted by the size of refugee population in the countries.

14. According to UNHCR 2023 Intentions survey, lack of language skills has been reported in more than 50% of the cases in the Ukraine refugee response context. https://data.unhcr.org/en/documents/details/101747

15. Refers to underutilization of the productive capacity of the employed population of refugees (ex: in low-skill and low-paying jobs or only part-time).

Figure 6: Restrictions faced by women and older adolescents when accessing formal employment opportunities



Note: multiple answers possible

Of all the countries surveyed, only six (5%) reported no specific **disparities that women or older adolescents face in accessing formal employment opportunities**.

The most frequently reported restriction *(Figure 6)* revolves around caregiving and domestic services[16]. The lack of affordable care options for children and family members exacerbates this challenge. These two primary restrictions were consistently reported across all regions. Additionally, gender roles that constrain women's access to specific types of employment rank third in the reported restrictions, followed by the lack of information on employment opportunities.

In 2023, an estimated 47% of refugees reside in countries with unrestricted **access to national employment services**[17] *(Figure 7)*. The main services accessed include job search and placement services (75%), labour market information for job seekers (74%), followed by inclusion in active labour market programmes (57%).

Among the 132 surveyed countries in 2023, a total of 56 countries have reported providing refugees with unrestricted access to national employment services. 26 countries have reported restricted access, and 48 countries reported no access at all[18].

Figure 7: Percentage of refugees living in countries with unrestricted access to national employment services

16. Such as childcare, cooking, cleaning, and elder care.

17. Defined as services provided by local public authorities to facilitate access to employment opportunities for refugees through job-matching services, which may include placing workers to find suitable employment overseas. These services may involve job placement assistance, skills training, and measures to ensure the inclusion of refugees in the national workforce. Source : https://www.ilo.org/global/topics/employment-promotion/employment-services/lang--en/index.htm

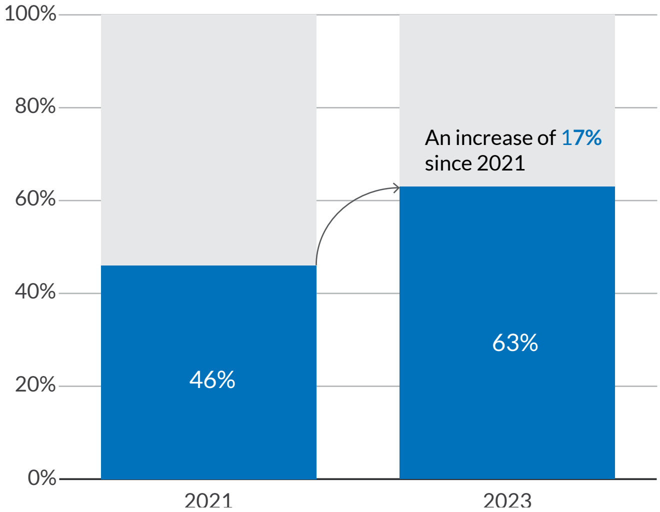
18. 2 countries have responded "Don't know".

Entrepreneurship and Self-employment

The Global Survey on Livelihoods and Economic Inclusion highlights a positive trend in both legal rights and access in practice to **entrepreneurship-related**[19] **indicators** when compared to 2021.

In 2023, the percentage of refugees residing in countries with unrestricted **legal rights to own or lease property for business purposes** has risen to 63% *(Figure 8)*. This is a significant increase from the 46% reported in 2021. Among the 132 surveyed countries in 2023, 72 reported providing unrestricted legal rights, while 44 countries have imposed legal restrictions, and 15 offered no legal rights at all[20].

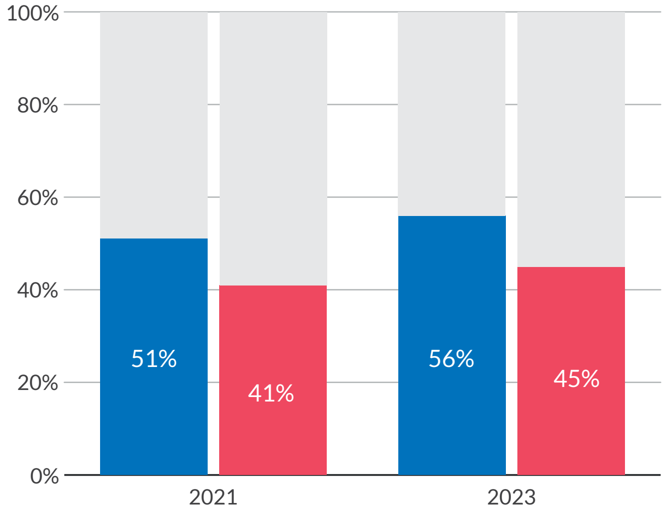
Figure 8: Percentage of refugees living in countries with unrestricted legal right to own or lease property for business purposes



Concerning **business registration**, the percentage of refugees in countries with unrestricted legal rights to register and operate a business increased to 56% in 2023, up from 51% in 2021 *(Figure 9)*. In 2023, 72 countries reported unrestricted legal rights, 41 reported legal rights with restrictions, and 18 provided no legal rights at all[21].

On the other hand, the percentage of refugees residing in countries with unrestricted access in practice to register and operate a business is estimated at 45% in 2023, compared to 41% in 2021. This represents an estimated gap between legal rights and practical access of 10% in 2021 and 11% in 2023.

Figure 9: Percentage of refugees living in countries with unrestricted legal right and access in practice to register and operate a business



Moreover, the results estimate that 37% of refugees living in the surveyed countries have unrestricted **access to entrepreneurship support**, equivalent to approximately 11.9 million refugees. Support encompasses access to business development services, grants, counselling, incubators, accelerators, or training centres.

Finally, concerning **self-employment**[22], the percentage of refugees living in countries with unrestricted access to formal, registered self-employment stands at 44.5% in 2023 – closely aligning with the estimated 45% figure for formal employment reported in the previous section.

19. *Defined as the ability to develop, organize, and manage a business venture along with its risks to make a profit. It involves creativity, innovation, and risk-taking to introduce new products, services, or processes into the market.*

20. *1 country selected "Don't know", which is not included in calculation.*

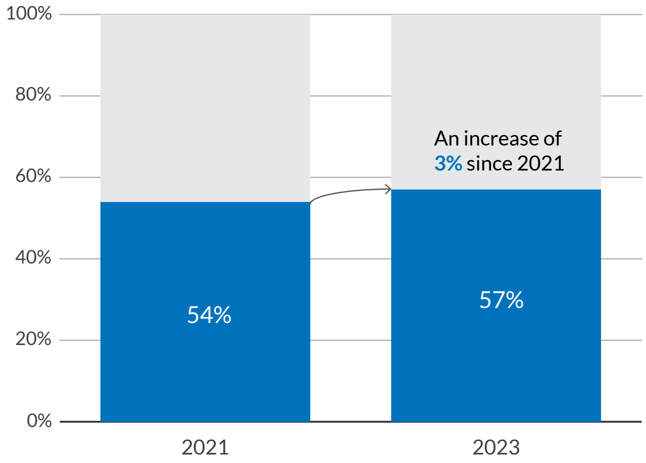
21. *1 country selected "Don't know", which is not included in calculation.*

22. *Defined as a form of work where individuals operate their own enterprises/businesses independently or trade without hiring employees.*

Technical and Vocational Education and Training (TVET)

Technical and Vocational Education and Training (TVET) encompasses educational programmes and courses tailored to equip refugees with practical skills, knowledge, and competencies essential for specific occupations, trades, or professions. These initiatives emphasize applied learning, combining theoretical knowledge with hands-on experience. TVET aims to prepare individuals for employment, self-employment, or further education, prioritizing the development of skills pertinent to specific industries or sectors. TVET plays a crucial role in fostering workforce development, promoting economic growth, and addressing the evolving demands of the labour market.

Figure 10: Percentage of refugees living in countries with unrestricted access to TVET*



*Technical and Vocational Education and Training

In 2023, the percentage of refugees residing in countries with unrestricted **access to Technical and Vocational Training and Education (TVET)** is estimated at 57%, accounting for 18 million refugees. This signifies an increase from the 2021 access level of 54% *(Figure 10)*.

Out of the 132 countries that responded to this question, 58% (72 countries) reported providing unrestricted TVET access to refugees *(Figure 11)*. Within the remaining 42%, 43 countries indicated restricted access, while 9 reported no access at all. Eight countries noted that they were unable to provide an answer to this question, resulting in their responses being excluded from the calculations.

Young mother from Honduras studies accounting at TVET center in **Tapachula**, **Mexico**. September 2022. © UNHCR/Antoine Tardy

Figure 11: Percentage of surveyed countries providing unrestricted access to refugees to TVET*

*Technical and Vocational Education and Training

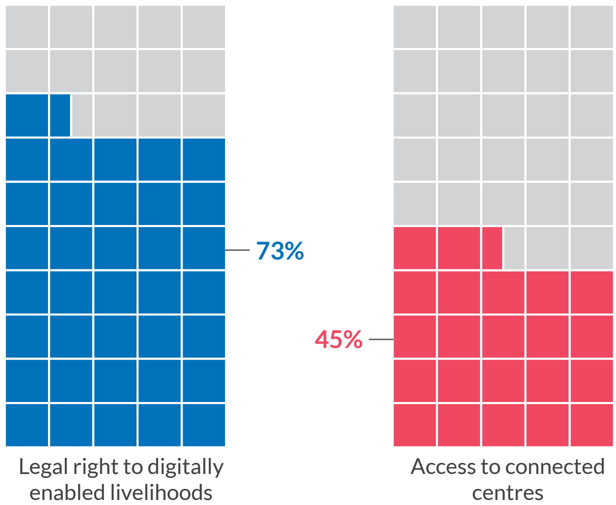
Venezuelan woman steps in to bridge digital gap by attending digital skills workshop in **Guayaquil, Ecuador**. She is one of the ´Network Guardians' helping her new community expand internet service while improving access to rights for all. December 2022. © UNHCR/Santiago Arcos Veintimilla

Inclusion in Digital Economy

The Digital Economy refers to economic activities resulting from everyday online interactions among people, organizations, devices, and processes – encompassing both the platform/internet economy and digitally enabled livelihoods. Digitally enabled livelihoods refer to economic activities and means of earning a living that leverage digital technologies and online platforms. These livelihoods make use of digital tools, internet connectivity, and technology platforms to either create, access, or enhance employment opportunities, income streams, and entrepreneurial ventures. The spectrum of digitally enabled livelihoods is broad, encompassing online freelancing, e-commerce, digital marketing, remote work, app-based services, and various forms of employment and entrepreneurship facilitated by digital technologies. The integration of digital tools allows individuals to engage in economic activities, access markets, and participate in the workforce in innovative and technologically driven ways.

In 2023, it is estimated that 73% *(Figure 12)* of refugees living in surveyed countries possess **unrestricted legal rights to digitally enabled livelihoods**[23]. This figure represents 21.6 million refugees. Of the 132 surveyed countries, 82 have reported unrestricted legal rights for refugees, while 24 countries have imposed restrictions, and 14 have reported an absence of legal rights[24].

Figure 12: Percentage of refugees with unrestricted legal right to digitally enabled livelihoods and with unrestricted access to connected centres in 2023



23. *Meaning they have legal rights for freelancing work or home-based businesses on digital labor/e-commerce platforms*

24. *12 countries selected "Don't know", which are not included in calculations.*

*DAFI refugee scholar from Rwanda in **Berlin, Germany**, for the 30th anniversary of the scholarship programme. October 2022. © UNHCR/Antoine Tardy*

In contrast, only 45% of refugees are estimated to reside in countries offering **unrestricted access to connected centres**[25] with dedicated hours or space for conducting digital work. 43 surveyed countries reported unrestricted access, while 28 countries reported restricted access to connected centres.

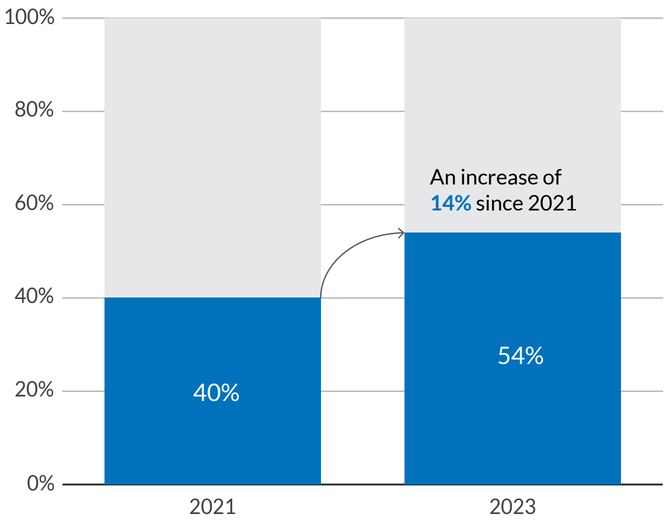
The main **barriers hindering refugee access** to digitally enabled livelihoods in 2023 include insufficient awareness of digitally enabled work and income generating opportunities, unreliable network infrastructure or electricity, and challenges in payment receipt or a lack of access to digital payment services. Additionally, low demand for digital work and a lack of regulations governing the employment relationship in online work further restrict access.

Refugees in countries with access to digitally enabled livelihoods are reported to **engage in activities** such as web or graphic design, computer programming or coding, online marketing, selling handicrafts and services through social media, and data entry.

Land for Agriculture

The survey indicates a positive trajectory since 2021 in refugees' **legal rights to use land for agriculture**, including crop and livestock production as well as pastoralism. In 2023, the percentage of refugees residing in countries with unrestricted legal rights to use land for agriculture is estimated at 54%, marking a significant increase from 40% in 2021 *(Figure 13)*.

Figure 13: Percentage of refugees living in countries with unrestricted legal right to use land for agriculture*



*For crop and livestock production or pastoralism

25. *Designated facilities equipped with computers, internet access, and other necessary resources. This space is specifically allocated for individuals, such as refugees or displaced persons, who seek opportunities to engage in digital work, including remote employment, online learning, or entrepreneurship. This connected center could operate within a community or at a central location accessible to the target population. The dedicated hours may align with peak times for digital work or coincide with specific training sessions and workshops aimed at enhancing digital literacy and skills. The center serves as a hub where individuals can access technology, receive training, and connect with online opportunities, contributing to their economic inclusion and empowerment.*

*Climate action and sustainability project for Afghan refugees in **Surkhandarya region**, in **Uzbekistan**. The project seeks to enhance the resilience of local communities while addressing the damaging impact of dust storms on the population and the economy. February 2023. © UNHCR/Elyor Nemat*

Out of the 132 surveyed countries in 2023, 62 nations, hosting an estimated 18.5 million refugees, reported unrestricted legal rights for refugees. Conversely, 44 countries reported restricted legal rights, and 21 countries reported no legal rights at all[26].

Among refugees with unrestricted legal right to use land for agriculture, an impressive 99% are estimated to **have access to water sources** for irrigation or livestock purposes.

The prevailing **land tenure system**, as depicted in the figure below, is predominantly private (70%) *(Figure 14)*. This system involves the assignment of rights to a private entity, which can be an individual, a married couple, a group of people, or a corporate body such as a commercial entity or non-profit organization.

In terms of **access arrangements**, most of surveyed countries (74%) reported the use of lease agreements, followed by 63% through purchasing and 38% through free access or allocation by the government *(Figure 15)*.

Figure 14: Percentage of countries reporting main land tenure system in place, per type

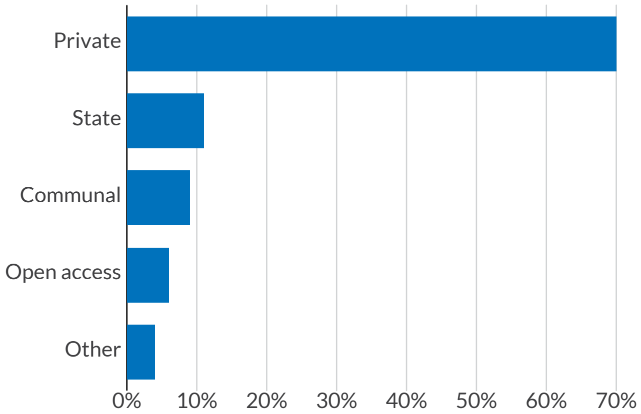
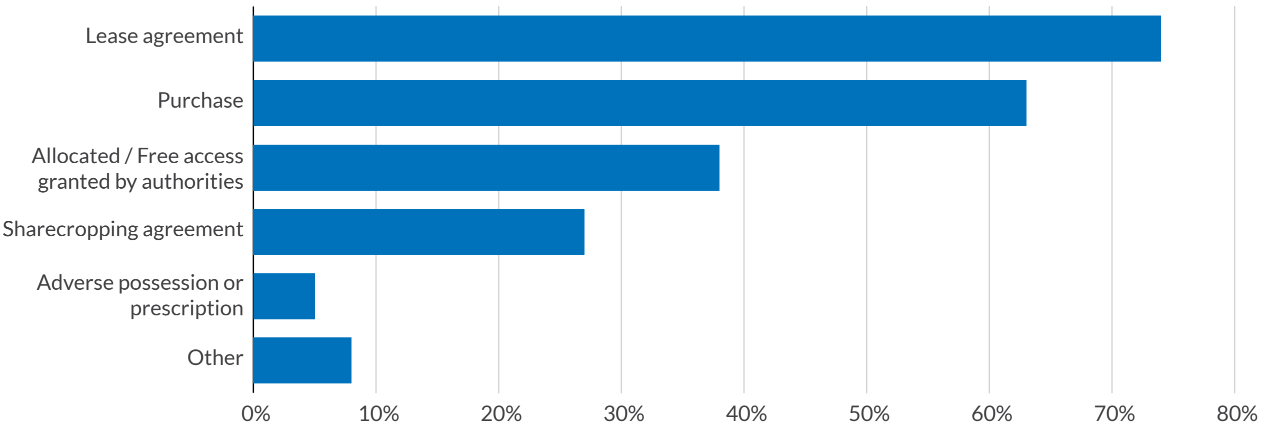


Figure 15: Percentage of countries reporting means of securing access to land for agriculture, per type



Note: multiple answers possible

26. 5 countries have reported "Don't know" which are not included in the calculations.

Refugee woman working at Loopfarms startup in **Cordoba, Argentina** - a technology-based startup that produces microgreens, by capturing resources present in organic food waste in cities, transforming it into a spectrum of new marketable bio-products. It aims to convert challenges into opportunities, under a new concept of bioeconomy, circularity, and sustainability, empowering more resilient cities. October 2023.
© UNHCR/Markel Redondo

Climate Adaptation

Climate adaptation involves the proactive adjustment or response to the changing climate and its associated impacts. It encompasses implementing strategies to reduce vulnerability and enhance the resilience of refugees in the face of challenges posed by climate change. The primary objective of climate adaptation is to mitigate the adverse effects of climate change on communities, ecosystems, and economies. This involves fostering the ability to anticipate, prepare for, respond to, and recover from the impacts of climate-related events.

Among the 132 surveyed countries, 55% report **implementing interventions or projects specifically aimed at addressing climate adaptation or incorporating elements focusing on climate adaptation** *(Figure 16)*. These initiatives are provided by various entities, including UNHCR, other UN agencies, and partners, totalling 59 countries hosting 20.4 million refugees.

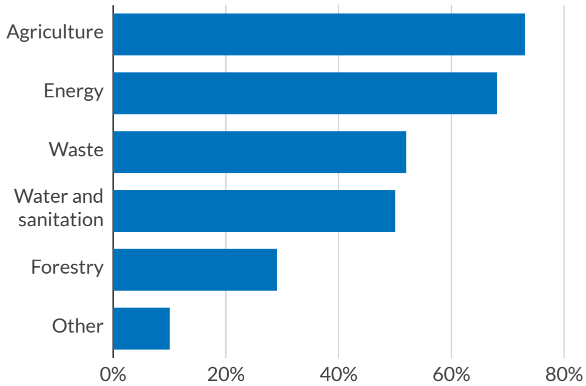
Figure 16: Percentage of surveyed countries reporting having interventions or projects aiming to address or having elements focusing on climate adaptation*

*Provided by UNHCR, other UN agencies or partners

A refugee from ***Dzaleka refugee camp*** *in* ***Malawi*** *working on the insect farming World Bank and UNHCR initiative. Insect farming is one of the most resource efficient and climate-resilient livelihood opportunities, lowering greenhouse gas emissions and ensuring local, low-cost production of feed, food and fertilizers. November 2023. © World Bank/Dorte Verner*

These projects and interventions focus primarily on a few key areas. Approximately 73% focus on **Agriculture** *(Figure 17)*, incorporating climate-smart practices such as protected cultivation, climate-resilient crops, insect farming, post-harvest technologies, food processing and storage, access to inputs, climate-smart value chain development, clean energy, and water-efficient systems for irrigation, among others.

Figure 17: Projects addressing climate adaptation, by type



Note: multiple answers possible

Another 68% of interventions concentrate on **Energy**, emphasizing increased access to affordable clean energy, renewable energy sources, bioenergy (including briquettes), and clean cookstoves.

Approximately 52% address **Waste**, with a focus on recycling, plastic waste management, waste upcycling, and the reuse of organic waste.

Furthermore, 50% of these interventions focus on **Water and Sanitation**, incorporating measures such as water storage, water harvesting, water reclamation, greywater reclamation, and reuse.

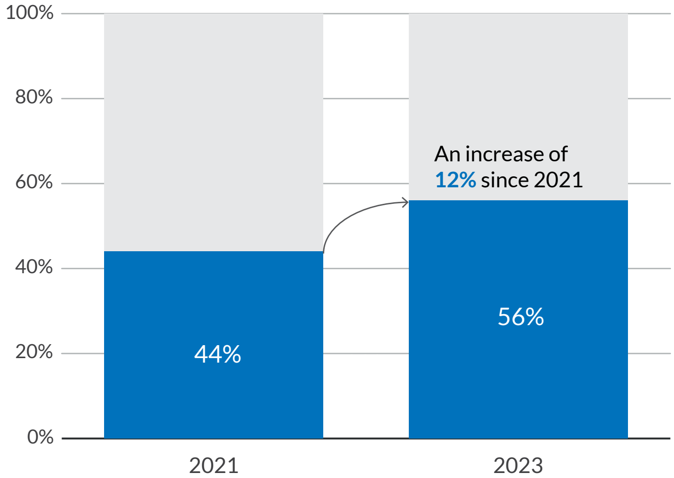
Finally, 29% of reported projects focus on **Forestry**. Initiatives include wood lots, agroforestry, improved forest management, and grassland fire management. These multifaceted efforts collectively contribute to building adaptive capacity and fostering sustainable livelihoods in the face of climate challenges for refugee populations.

Financial Inclusion

Financial inclusion means ensuring that forcibly displaced and stateless individuals have access to a range of financial services, products, and resources. This includes facilitating access to banking and mobile money services, as well as providing opportunities for credit, savings, and insurance. By doing so, financial inclusion empowers displaced and stateless persons to effectively manage their finances, accumulate assets, and actively engage in economic activities, fostering economic self-reliance and resilience within these populations.

The survey indicates a positive trend regarding refugees' ability to **open accounts at financial institutions**. The percentage of refugees residing in countries where the legislation fully recognizes UNHCR or government-issued IDs as valid documents for opening accounts at financial institutions—whether banks or non-bank institutions—is estimated to have risen to 56% in 2023, up from 44% in 2021 *(Figure 18)*.

Figure 18: Percentage of refugees in countries with full legal recognition of UNHCR or government-issued ID to open accounts at financial institutions*



*It may be a bank or a non-bank institution

*UNHCR presenting at a financial inclusion workshop for refugees in **Medellin, Colombia**. July 2023. © Corprodinco Anquioquia*

Among the 132 surveyed countries in 2023, 62 reported recognizing UNHCR or government-issued IDs as valid documents for refugees to open accounts at financial institutions without significant restrictions. Conversely, 37 countries reported imposing restrictions[27], while 21 indicated no recognition at all[28].

Concerning **mobile money services**[29], it is estimated that 58% of refugees reside in countries where legislation fully recognizes UNHCR or government-issued IDs as valid documents for opening accounts with mobile money services in 2023 *(Figure 19)*.

Among the 132 surveyed countries in 2023, 68 reported recognizing UNHCR or government-issued IDs as valid documents for refugees to open accounts with mobile money without significant restrictions. Conversely, 20 countries reported imposing restrictions, while 32 indicated no recognition at all[30].

Figure 19: Percentage of refugees in countries with full legal recognition of UNHCR or government-issued ID to open accounts with mobile money services

Access to a **SIM card and personal connectivity services** is a key prerequisite for accessing mobile money services. In 2023, it is estimated that 63% of refugees live in countries where they are legally entitled to access a SIM card and personal connectivity services.

27. AML/CFT (Anti-Money Laundering / Countering the Financing of Terrorism) regulations were reported as a key barrier to access financial services, among others.

28. 12 countries have responded "Don't know" and their responses have been excluded from the analysis.

29. Providers that deliver financial service through mobile phones and mobile network operators.

30. Identically to opening an account at a financial institution, 12 countries have responded "Don't know" and their responses have been excluded from the analysis.

*A refugee from the Democratic Republic of the Congo, works in the office at Eli's Cheesecake Company in **Chicago, Illinois, United States**. The company has been employing refugees for more than 30 years and currently counts refugees as 30 per cent of its workforce. Eli and Marc Schulman, the visionaries behind the business, run the company with the ethos: 'Treat others as if you were the other'. June 2023.*
© UNHCR/Jeoffrey Guillemard

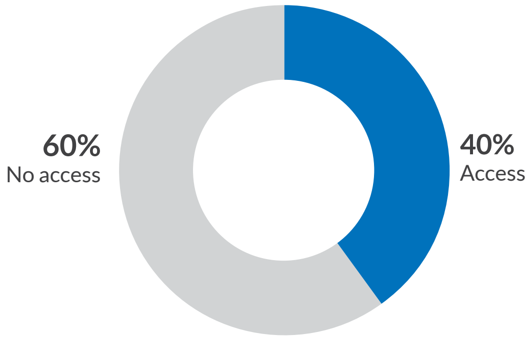
Social Assistance and Social Insurance

Social protection is defined as a set of government-led policies and programmes aimed at reducing poverty and vulnerabilities. This encompasses a variety of policies and programmes, ranging from social assistance, social insurance, social services, and labour market policies. This section further elaborates on social assistance and social insurance (for labour market policies see page 14).

In 2022, according to the UNHCR Multi-Sectoral Monitoring End-Year Report conducted in 70 countries, approximately 6.2 million refugees and asylum seekers benefited from government social protection programmes across 44 countries[31].

In 2023, according to the Global survey conducted in 132 countries, 40% of countries are estimated to provide access to refugees for **national social insurance schemes** *(Figure 20)*, covering health insurance, unemployment support, disability benefits, old-age pensions, crop, or livestock insurance.

Figure 20: Percentage of surveyed countries providing access to refugees to national social insurance schemes*



*Such as health insurance, unemployment support, disability benefits, old-age pensions, crop or livestock insurance

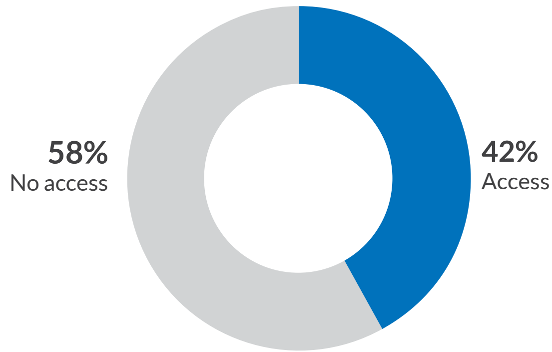
31. *UNHCR, Multi-Sectoral Monitoring, 2022 end of year data. https://reporting.unhcr.org/multisector-monitoring-end-year-figures-2022*

Regarding **social assistance,** an estimated 42% of surveyed countries provide access to refugees for national social assistance programmes, including cash/in-kind transfers, public works, school feeding, and subsidy/fee waivers *(Figure 21)*.

The main reported **types of social assistance** received include cash transfers (27%), subsidies for items like food, housing, and fuels (21%), in-kind transfers (20%), school feeding (19%), fee waivers (16%), and public works (13%).

The primary obstacles reported for accessing national social assistance programmes include limited local government capacity (53%), lack of documentation (52%), and insufficient funding (46%). Moreover, it is important to highlight that, despite having access to social protection programmes, refugees may face additional administrative and operational barriers. Their access might be restricted to specific schemes or dependant on a period of residence in a particular location.

Figure 21: Percentage of surveyed countries providing access to refugees to national social assistance programmes*



*Including safety net programmes funded by international organizations

*Refugee from Ukraine receives assistance with her CV to find a job in **Poland** at Job Fairs organized by UNHCR in partnership with the City of **Warsaw**. May 2023. © UNHCR/Anna Liminowicz*

*Young man poses for a portrait in the restaurant Buga Mama, in **Livingston**, **Guatemala**, where he works as a sous-chef after receiving a training and a sponsorship by UNHCR. May 2023.*
© UNHCR/Nicolo Filippo Rosso

CHAPTER 2

Global Findings for Other Population types

2023 Global Snapshot for Asylum seekers

Survey coverage and methodology

The findings encompass all seven regions included in the survey and maintain a comparable sample size to that of refugees (refer to the "Methodology" section for detailed information). A total of 132 countries provided responses to queries concerning asylum seekers, representing a cumulative estimated population of 5.3 million asylum seekers (Source: UNHCR Global trends report, June 2023). Notably, specific countries accommodate a substantial portion of this population (i.e., the United States of America and Peru alone would account for a total of 44%) posing the potential to exert significant influence on the outcomes. To mitigate this bias, the decision was made to calculate the "percentage of countries" instead of the "percentage of asylum seekers" for this section.

Employment

31% of countries provide unrestricted access in practice to formal employment.

49% of countries require a work permit to provide access to work.

30% of countries provide unrestricted access to national employment services.

Access to TVET

39% of countries provide unrestricted access to Technical and Vocational Education and Training.

Inclusion in Digital Economy

54% of countries provide unrestricted legal rights to digitally enabled livelihoods.

33% of countries provide unrestricted access to connected centres with dedicated hours/space for conducting digital (remote/online) work.

Social protection

21% of countries provide unrestricted access to national social insurance schemes.

9% of countries providing access to national social assistance programmes.

Entrepreneurship and Self-employment

34% of countries provide unrestricted legal rights to own or lease property for business purposes.

60% of countries provide unrestricted legal rights to register and operate a business.

26% of countries provide unrestricted access to register and operate a business.

24% of countries provide unrestricted access to entrepreneurship support.

31% of countries provide unrestricted access in practice to formal self-employment.

Land for Agriculture

41% of countries provide unrestricted legal rights to use land for agriculture.

Financial inclusion

36% of countries with full legal recognition of UNHCR or government-issued IDs to open accounts at financial institutions.

45% of countries with full legal recognition of UNHCR or government-issued IDs to open accounts with mobile money services.

2023 Global Snapshot for Internally Displaced Persons

Survey coverage and methodology

The findings encompass all seven regions included in the survey. Responses from 41 countries were gathered regarding internally displaced persons, constituting a combined population of 57.3 million internally displaced individuals (Source: UNHCR Global Trends Report, June 2023). Notably, countries with a substantial share of internally displaced populations, such as Afghanistan, Burkina Faso, Colombia, DRC, Ethiopia, Iraq, Myanmar, Nigeria, Somalia, South Sudan, Sudan, Syria, Ukraine, and Yemen, actively participated in this survey.

In terms of methodology, the approach employed in this section involves computing the "percentage of countries" rather than the "percentage of internally displaced persons". This adjustment aims to prevent any undue influence on the results by countries hosting significant population sizes. For instance, Colombia, DRC, Syria, and Ukraine collectively would have accounted for 40% of the total population.

Employment

68% of countries provide unrestricted access in practice to formal employment.

Inclusion in Digital Economy

81% of countries provide unrestricted legal rights to digitally enabled livelihoods.

41% of countries provide unrestricted access to connected centres with dedicated hours/space for conducting digital (remote/online) work.

Land for Agriculture

70% of countries provide unrestricted legal rights to use land for agriculture.

Entrepreneurship and Self-employment

74% of countries provide unrestricted legal rights to own or lease property for business purposes.

70% of countries provide unrestricted legal rights to register and operate a business.

68% of countries provide unrestricted access to register and operate a business.

56% of countries provide unrestricted access to entrepreneurship support.

70% of countries provide unrestricted access in practice to formal self-employment.

2023 Global Snapshot for Returnees

Definition of Returnees

In this section, the term returnees refers to refugees that have returned. This definition aligns with the population figures from the June 2023 UNHCR Global Trends Report, which adheres to the same terminology and criteria.

Survey coverage and methodology

The findings encompass all seven regions included in the survey. Responses from 27 countries were gathered regarding returnees, constituting a combined population of 300,000 returnees (Source: UNHCR Global Trends Report, June 2023). It is key to acknowledge that the regions of East and Horn of Africa, West and Central Africa and the Middle East and North Africa have a strong presence in the sample and thus results both in terms of countries and returnee population shares.

In terms of methodology, the approach employed in this section involves computing the "percentage of countries" rather than the "percentage of returnees". This adjustment aims to prevent any undue influence on the results by countries hosting significant population sizes. For instance, should we have employed the approach of "percentage of returnees", South Sudan alone would have counted for 48% of the total sample, followed by Syria (16%) and Cameroon (10%).

Employment

68% of countries provide unrestricted access in practice to formal employment.

Inclusion in Digital Economy

81% of countries provide unrestricted legal rights to digitally enabled livelihoods.

41% of countries provide unrestricted access to connected centres with dedicated hours/space for conducting digital (remote/online) work.

Land for Agriculture

70% of countries provide unrestricted legal rights to use land for agriculture.

Entrepreneurship and Self-employment

74% of countries provide unrestricted legal rights to own or lease property for business purposes.

70% of countries provide unrestricted legal rights to register and operate a business.

68% of countries provide unrestricted access to register and operate a business.

56% of countries provide unrestricted access to entrepreneurship support.

70% of countries provide unrestricted access in practice to formal self-employment.

2023 Global Snapshot for Stateless Persons

Survey coverage and methodology

The survey has collected data on stateless populations from 77 countries across all seven regions, representing approximately one million reported stateless individuals. However, the actual number of stateless persons in these countries is likely to be significantly higher. (Source: UNHCR Global Trends Report, June 2023). It is important to note that 39 of the 77 countries (or 51%) are in Europe, where the status determination, documentation, protection and economic inclusion of stateless persons are typically better regulated compared to most other regions. Consequently, the figures presented may not accurately reflect the global situation of stateless people, as they are skewed towards the more favourable conditions in Europe.

This section uses a methodology that focuses on the “percentage of countries” rather than the “percentage of stateless individuals”. This approach is chosen to avoid the potential distortion of results by countries with large reported stateless populations. For instance, using the “percentage of stateless individuals” method, a country like Myanmar, with a significant stateless population, would represent 28% of the total sample. Such a heavy weighting could skew the overall findings.

Employment

36% of countries provide unrestricted access in practice to formal employment.

Inclusion in Digital Economy

46% of countries provide unrestricted legal rights to digitally enabled livelihoods.

30% of countries provide unrestricted access to connected centres with dedicated hours/space for conducting digital (remote/online) work.

Land for Agriculture

44% of countries provide unrestricted legal rights to use land for agriculture.

Entrepreneurship and Self-employment

39% of countries provide unrestricted legal rights to own or lease property for business purposes.

24% of countries provide unrestricted legal rights to register and operate a business.

28% of countries provide unrestricted access to register and operate a business.

20% of countries provide unrestricted access to entrepreneurship support.

35% of countries provide unrestricted access in practice to formal self-employment.

Key Findings and Trends

Economic Inclusion

Employment: The dynamics of employment for refugees are moving in a positive trajectory, although persistent barriers remain. These obstacles may result in refugees experiencing unemployment, underemployment, or engagement in the informal economy, leading to low-income levels and an inability to adequately support themselves and their families. Additionally, these challenges may expose them to limited access to social protection, discrimination, exploitation, and potential protection issues. The existing barriers also imply that the skills and capacities refugees could contribute to their host economies as producers, consumers, and taxpayers remain largely untapped or underutilized. The resilience displayed by refugees in overcoming these challenges stands as evidence of their untapped potential, ready to be fully realized.

Entrepreneurship and Self-employment: The rise in legal rights for entrepreneurship is a guiding light, shadowed by practical impediments. Bridging the gap between legal provisions and on-the-ground challenges is imperative. Tailored support, including better access to finance, market, information, skills recognition, linkages with impact and social entrepreneurship ecosystems, inclusion in existing programmes and services supporting entrepreneurs, and employer awareness, can nurture the entrepreneurial spirit within forcibly displaced and stateless communities.

Technical and Vocational Education and Training (TVET): Inclusion in National TVET Systems is improving, signaling progress. However, a closer look reveals opportunities for expansion. Aligning training programmes with industry and market needs, supporting reforms to improve TVET performance for all, and addressing the skills gap are pivotal for enhancing the impact of TVET programmes and labour mobility initiatives.

Land for Agriculture and Climate Adaptation: Celebrating advancements in legal rights for agricultural land use is essential, especially when juxtaposed with climate adaptation efforts. Preventing conflict over natural resource use, ensuring water access, promoting climate-smart practices, and acknowledging the significance of private land tenure systems will lay the groundwork for sustainable livelihoods in agriculture.

Inclusion in Digital Economy: While legal rights for inclusion in the digital sphere show promise, the digital divide persists in practical access to connected centers and essential infrastructure. Bridging this gap is imperative for maximizing the potential of digitally enabled livelihoods, while ensuring digital skills development and training, safe access, and decent work in the digital economy. Empowering refugees with digital skills and ensuring reliable infrastructure can unlock new economic frontiers.

Financial Inclusion

Progress in passing legislation recognizing IDs for financial services is notable, yet a substantial number of refugees face restrictions. Emphasizing the importance of financial inclusion, especially in mobile money services, underscores the need for broader recognition and streamlined access.

Social Assistance and Social Insurance

The impact of social protection programmes is evident, but challenges like limited local government capacity and documentation barriers persist. The diverse landscape of social assistance programmes necessitates tailored approaches, keeping in mind the unique needs of displaced and stateless populations.

*A member of the women's cooperative in Garin Kaka, an 'opportunity village' next to **Maradi city** in **Niger**, prepares ground nuts for roasting. The collective of 20 Nigerian refugee and local women works together to produce peanut oil. April 2023.*
© UNHCR/Colin Delfosse

Conclusion

The findings from the Global Survey on Livelihoods and Economic Inclusion 2023 offer a compelling overview of challenges confronted, progress made, and avenues for transforming livelihoods and economic inclusion among forcibly displaced and stateless populations. This reflection reveals key trends and implications, directing attention toward actionable insights for policymakers, practitioners, and stakeholders invested in shaping the future for forcibly displaced and host communities.

Implications and Recommendations

Policy and Practice

Policymakers and practitioners should leverage the survey findings to inform targeted policies and interventions that support policy implementation. Recognizing the nuances in legal rights and practical access is pivotal, emphasizing not only the creation of inclusive policies but also their effective implementation.

Collaboration and Advocacy

Stakeholders should engage in collaborative efforts to amplify the voice of forcibly displaced and stateless populations. Advocacy initiatives, informed by this survey and other data and evidence, can drive systemic changes and foster partnerships for a more inclusive economic environment. Advocacy may take on a few different forms:

- **Rights-based advocacy** – In certain instances, particularly around issues related to refugee protection and solutions and to ensure specific rights for refugees per countries' obligations under the 1951 Convention, advocacy may entail engaging directly with authorities for the necessary policy conditions and their realization or application in practice. A key mechanism to support this is the quadrennial Global Refugee Forum, which has been established as part of the Global Compact on Refugees (GCR) and allows host countries to seek international technical or financial support needed to make the policy changes and implement them.

- **Technical support and capacity strengthening** – Providing national and local actors with the resources needed to include refugees can serve as an incentive for policy change. Capacity building may be material, through the provision of equipment or bringing additional investment, or technical, through trainings that sensitize institutions on working with refugees and adapting services to suit their needs.
- **Evidence-based advocacy** – Investing in data collection to highlight the benefits of refugees' economic inclusion is a useful basis for conducting advocacy to further refugees' economic inclusion. This could include data on refugee skills and their ability to fulfil unmet demands on the labour market, analysis of their potential economic contribution, or in instances where refugees are already working, quantification of the economic impact they have had on their communities as producers or consumers.

Areas for Further Research and Data Gaps

While the survey provides useful insights, there are areas that would benefit from further exploration. Deeper dives into the nuances of gender, age, and diversity considerations, coupled with a focus on the intersectionality of legal rights and practical access, can enrich future editions. Addressing data gaps in certain regions and populations will enhance the robustness of the survey's outcomes.

Moreover, future surveys should place a heightened focus on informality, given that informal sectors remain the primary sources of economic opportunities in many countries hosting refugees. It's noteworthy that the current edition only captures a limited spectrum of what constitutes "decent." Expanding this aspect in alignment with the **ILO Framework on the Measurement of Decent Work**[32], which includes four strategic pillars: (i) employment creation; (ii) social protection; (iii) international labour standards and fundamental principles and rights at work; and (iv) social dialogue and tripartism, will provide a more thorough understanding of the economic landscape for forcibly displaced individuals.

Conclusion

In conclusion, the Global Survey on Livelihoods and Economic Inclusion 2023 stands not just as a report but as a catalyst for change. It calls on policymakers, practitioners, and stakeholders to translate findings into impactful strategies and targeted interventions. The journey towards economic inclusion is ongoing, and this survey intends to serve as a compass, guiding efforts towards a future where every displaced and stateless individual can realize their economic potential.

The survey's findings and trends can serve not only as informative insights but also as advocacy tools and catalysts for dialogue with hosting governments, development actors, the private sector, donors, and practitioners. These findings underscore the positive trend of improving enabling environments, affirming that collaborative efforts can yield positive transformations.

UNHCR remains committed to enhancing and expanding our biannual review of legal and enabling frameworks, with the aim of facilitating the economic inclusion of forcibly displaced and stateless persons. We extend an invitation to our partners to actively contribute to these ongoing endeavors, and we welcome suggestions for further improvements. Together, we can shape a future where economic inclusion and shared prosperity becomes a reality for all.

32. *https://www.ilo.org/wcmsp5/groups/public/---dgreports/---integration/documents/presentation/wcms_166196.pdf*

Glossary

Climate adaptation: involves the proactive adjustment or response to the changing climate and its associated impacts. It encompasses implementing strategies to reduce vulnerability and enhance the resilience of displaced and stateless populations in the face of challenges posed by climate change. The primary objective of climate adaptation is to mitigate the adverse effects of climate change on communities, ecosystems, and economies, involving fostering the ability to anticipate, prepare for, respond to, and recover from the impacts of climate-related events. *(Source: United Nations Framework Convention on Climate Change and UNHCR)*.

Connected Centres: designated facilities equipped with computers, internet access, and other necessary resources. This space is specifically allocated for individuals, such as refugees or displaced persons, who seek opportunities to engage in digital work, including remote employment, online learning, or entrepreneurship. This connected center could operate within a community or at a central location accessible to the target population. The dedicated hours may align with peak times for digital work or coincide with specific training sessions and workshops aimed at enhancing digital literacy and skills. The center serves as a hub where individuals can access technology, receive training, and connect with online opportunities, contributing to their economic inclusion and empowerment. *(Source: UNHCR)*.

Digital Economy: incorporates all economic activity reliant on, or enhanced by, the use of digital inputs, including digital technologies, infrastructure, services, and data. It refers to all producers and consumers, including government, that are utilising these digital inputs in their economic activities. The digital economy creates new opportunities for growth and well-being, but also involves challenges for many policy communities, including the international investment one. *(Source: OECD)*.

Digitally enabled Livelihoods: refer to economic activities and means of earning a living that leverage digital technologies and online platforms. These livelihoods involve the use of digital tools, internet connectivity, and technology platforms to create, access, or enhance employment opportunities, income-generating activities, and entrepreneurial ventures. Digitally enabled livelihoods encompass a broad spectrum of activities, including online freelancing, e-commerce, digital marketing, remote work, app-based services, and other forms of employment and entrepreneurship facilitated by digital technologies. *(Source: OECD and UNHCR)*.

Economic Inclusion: is an approach that actively involves displaced populations in the economic life of their host communities. It creates an enabling environment, empowering refugees, asylum seekers, internally displaced persons, returnees, and stateless individuals to rebuild their lives through sustainable economic activities. It offers a path to self-reliance and resilience. Recognizing and unlocking the economic potential of displaced populations not only enhances their dignity and reduces vulnerabilities but also contributes to the overall development of host communities.

Entrepreneurship: defined as the process of developing, organizing, and managing a business, often initially a small business, along with its risks to make a profit. It involves creativity, innovation, and risk-taking to introduce products, services, or processes into the market. *(Source: International Labour Organisation)*.

Entrepreneurship support: support encompassing access to business development services, grants, counselling, incubators, accelerators, or training centres. *(Source: UNHCR).*

Financial Inclusion: refers to accessibility and availability of a range of financial services, products, and resources to forcibly displaced and stateless individuals. It includes facilitating access to banking and mobile money services, as well as providing opportunities for credit, savings, and insurance. By doing so, financial inclusion empowers displaced and stateless persons to effectively manage their finances, accumulate assets, and actively engage in economic activities, fostering economic self-reliance and resilience within these populations. (*Source: UNHCR).*

Formal Employment: refers to a legally regulated, recognized, and documented employment arrangement. In formal employment, workers benefit from established legal protections, employment contracts, and access to social security benefits. This category encompasses jobs provided by registered businesses and organizations, where both employers and employees adhere to labour laws and regulations. (*Source: International Labour Organisation).*

National Employment Services: defined as services provided by local public authorities to facilitate access to employment opportunities for refugees through job-matching services, which may include placing workers to find suitable employment overseas. These services may involve job placement assistance, skills training, and measures to ensure the inclusion of refugees in the national workforce. *(Source: International Labour Organisation).*

Self-employment: refers to a work arrangement in which an individual works for themselves rather than working for an employer. Self-employed individuals are often independent contractors or freelancers, and they may run their own businesses, without hiring employees. *(Source: International Labour Organisation).*

Social Protection: defined as a set of government-led policies and programmes aimed at reducing poverty and vulnerabilities. This encompasses a variety of policies and programmes, ranging from social assistance, social insurance, social services, and labour market policies. *(Source: UNHCR).*

Technical and vocational education and training (TVET): understood as comprising education, training and skills development relating to a wide range of occupational fields, production, services, and livelihoods. As part of lifelong learning, it can take place at secondary, post-secondary and tertiary levels and includes work-based learning and continuing training and professional development which may lead to qualifications. TVET also includes a wide range of skills development opportunities attuned to national and local contexts. Learning to learn, the development of literacy and numeracy skills, transversal skills and citizenship skills are integral components of TVET. *(Source: UNESCO).*

Underemployment: refers to the underutilisation of the productive capacity of the employed population of displaced and stateless individuals. Underemployment may refer to a variety of situations, most commonly it refers to someone who is employed, but not in the desired capacity. *(Source: ILO).*

GLOBAL SURVEY ON LIVELIHOOD AND ECONOMIC INCLUSION REPORT

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FRONT COVER: *A woman pictured at work in her restaurant in* ***Bentiu, South Sudan****. With UNHCR's support, she received a cash grant and a business start-up kit, that she used to start her restaurant. Her food is now very popular in the IDP site, where she serves an average of 30 customers daily. March 2023. © UNHCR/Andrew McConnell*

BACK COVER: *Photo of a completed UNIQLO bracelet on the hands of the woman that made it in* ***Kalobeyei Settlement****, near the* ***Kakuma refugee camp*** *in* ***Kenya****, in partnership with UNHCR's MADE 51. June 2021. © UNHCR/Samuel Otieno*