

2017 HULT PRIZE CHALLENGE:

Reawakening Human Potential

The Refugee Opportunity

DRAFT V1 OCT 1

Can we build sustainable, scalable social enterprises that **restore the rights and dignity of 10 million refugees** by 2022?



Authors: Ahmad Ashkar • Philip Auerswald • Karim Samra • Joshua Schoop
Hult International Business School Publishing 2016

TABLE OF CONTENTS



I. The refugee opportunity lies in reawakening human potential.

II. Changing global forces are shaping a new kind of refugee.

- a. Refugees are a diverse group.
- b. Refugees are escaping a variety of hardships.
 - i. Conflict is the largest cause of displacement
 - ii. Environmental degradation is an emerging threat for 50 million people.
 - iii. Economic discrimination leaves victims with no opportunities
- c. Becoming a refugee cripples dignity and prosperity

III. The refugee cycle begins at home.

- a. Formal settlements isolate refugees from markets and community
- b. Informal and border settlements lock refugees in a suspended status quo
- c. Refugees who resettle illegally are unable to establish legal rights
- d. Refugees who achieve temporary status live in uncertainty

IV. Current systems are not working.

- a. There aren't enough permanent resettlement options
- b. Political climate has made things worse, and policy decisions have made the effects more costly
- c. Aid and traditional nonprofits are unable to generate sustainable economic activity

V. There is tremendous opportunity to build businesses and restore the rights and dignity of refugees.

- a. The Hult Prize approach is to build sustainable social enterprise
- b. Success in providing services to refugees requires overcoming specific obstacles
- c. Existing business models provide a canvas for experimentation

VI. The crisis we're facing is a crisis of imagination.

I. THE REFUGEE OPPORTUNITY LIES IN REAWAKENING HUMAN POTENTIAL.

Humanity is in motion. Massive demographic shifts are exerting relentless pressure on social, political, and physical infrastructure around the world. Conflict continues to drive millions from their homes. Persistent disparities in wealth and opportunity compel millions more to migrate, often under hazardous circumstances. As a consequence of these changes, national boundaries and identities are being tested, sometimes to the breaking point.

Today, the Hult Prize Foundation estimates more than 1 billion people globally are refugees due to conflict, environmental degradation, and lack of economic opportunity.

Factors as varied as conflict in Syria, civil strife in Burundi and El Salvador, rising sea levels in Louisiana, and droughts in India all have contributed to this total. Six million people have been displaced in the last twenty-four months alone. The EU has allocated \$6 billion this year in charitable aid to meet the basic needs of displaced people both within, and outside of, its borders. The US spends an additional \$5-10 billion per year resettling refugees and asylum seekers, providing temporary assistance, medical care, housing, and more.



Existing business and political systems have consistently failed to respond with new approaches for managing the challenge of large-scale involuntary migration. Aid agencies and governments have reflexively pursued an age-old strategy of handouts, perceiving refugees as a drain on local economies and nations. In place after place, the persistent misapplication of a crisis mentality to the challenge of involuntary migration has resulted in the creation of cycles of dependency and the false categorization of refugees as threats to political stability and to economic well-being.

Addressing this crisis of institutional innovation begins with updating our own understanding of the refugee experience. The reality is that not all displaced people are poor. Not all lack education or skills. Not all are seeking to go home—or indeed, have a home left to which they can return. But all displaced people sacrifice—of their identity, their community, and their dignity—in order to escape desperate circumstances of a tragic variety. As the Refugee Team at the 2016 Olympics demonstrated on the world stage, to reawaken human potential possessed by refugees, we must begin by seeing the opportunities imminent in their struggles.

We at the Hult Prize believe that where charity has failed, the private sector can flourish. When approached with a mentality informed by fact rather than bias, the mobility of people—even as refugees—represents a huge opportunity for social innovation across a range of essential service categories



With this year's Hult Prize challenge, we invite millennials from over 100 countries to craft new business models that will measurably restore the rights and dignity of 10 million refugees along one of five dimensions of the human experience: place, community, learning, ownership, and opportunity.

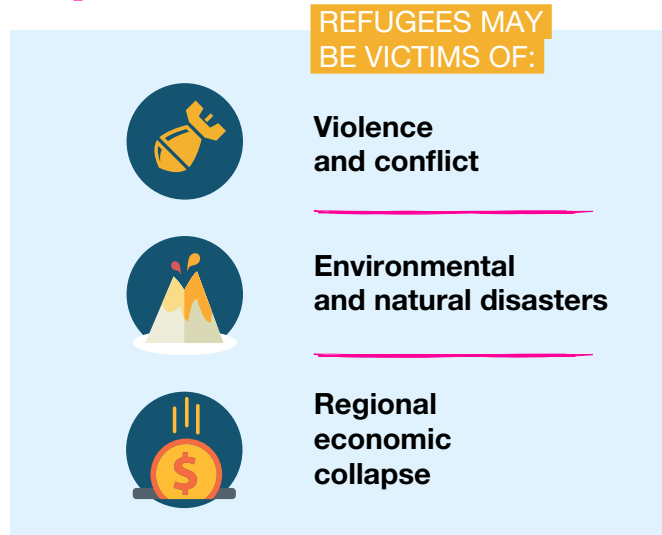
We will guide student-generated startup enterprises to create value along the entire supply chain of services supporting refugees. We will be working with student teams to find ways to support displaced people to remain connected with the past and unlocking the opportunities of the future. As they do so, the student teams competing in the Hult Prize 2017 Challenge will be asked to reimagine the refugee crisis, and create new architectures of identity and belonging relevant to the realities of the twenty-first century.

II. CHANGING GLOBAL FORCES ARE SHAPING A NEW KIND OF REFUGEE.

B. Refugees are a diverse group.

The United Nations defines refugees as people who have been forced from their homes out of fears of persecution related to race, religion, and ethnicity. According to this definition, more than 65 million people globally are refugees today. This is the highest number since World War II.

The Hult Prize Foundation defines refugees as people who have been forced or pressured from their homes by a catastrophic event or series of events that threatened their well being and/or destroyed their livelihood, across all stages of their journey. This definition expands on traditional global development metrics, like those offered by the UN and other aid organizations.



The human scale of the refugee opportunity: the Hult formula



Based on our definition, it is estimated that there are more than 1 billion refugees in the world today--and that number is rising fast. The number includes official refugees (65 million) as defined by the United Nations. But when we add in the 50 million people under the threat of migration due to environmental degradation, the 100 million people living in states of social, economic and political crisis, plus the 860 million people who have left their home to illegally setup in an informal settlement or "slum", the Hult Prize estimates that over one billion people are living under refugee like conditions.

While the human scale is significant, when this is taken in context with the financial implications, the magnitude of the refugee challenge is immense.

The UNHCR estimated that in 2015 alone, over 1 million people transited illegally into Europe. In May of this year, a joint study of the market for "facilitation services" provided by criminal gangs to refugees seeking to reach Europe indicated that of the 1 million illegally crossing, 90 percent paid a criminal gang, with each migrant paying between \$3,000 and \$6,000 USD.

This suggests that the total market for criminal facilitation for refugees seeking to reach Europe alone (leaving aside other geographies) in 2015 was **US\$3-6 billion.**




B. Refugees are escaping a variety of hardships.

I. VIOLENCE/ CONFLICT IS THE LARGEST DRIVER OF DISPLACEMENT.

In 2015 alone, 65 million people were forcibly displaced as a result of conflict, violence, genocide, or other human rights violations. Conflict leads to uncertainty and fear, as violence surrounds families making daily life dangerous and insecure.

Walking to the grocery store, going to school, even sleeping in peace is not always possible in the midst of war and conflict. When conflict occurs, infrastructure is strained. Roads, bridges, and transportation are limited or nonexistent. People struggle to access hospitals, schools, and markets. The lack of transport prevents the movement of goods and services, and limits travel to and from work, significantly reducing economic activity. Fledgling businesses and enterprise wrestle to even get off the ground, leaving the majority of people to survive off subsistence agriculture and selling goods in the informal economy.

The lack of physical capital and access to basic services suffocates economic and personal development, preventing mobility and opportunities for individuals to improve and access financial, human, and social capital.



Fledgling businesses and enterprise wrestle to even get off the ground, leaving the majority of people to survive off subsistence agriculture and selling goods in the informal economy.

CASE FOCUS

Violence in Central America

Young people represent the largest demographic in many developing communities. Youth without education and opportunity often turn to other means of survival and ways to occupy their time.

Since the 1990s, drug cartels and gang activity in parts of Central America, across Mexico, and along the border towns between Mexico and the United States have become synonymous with young men committing violent acts over territory and drugs. The majority of the population living in urban Honduras, El Salvador, and Guatemala wrestles each day with the impacts of protracted crisis and violence related to the cartel wars. Thousands of others have fled, seeking refuge in Mexico or by crossing the border into the United States. At the heart of the conflict is a lack of youth engagement.

Many young people in Central America lack education beyond primary school. They become lured to gang life out of desperation and the opportunity to make money. In urban areas, the number of young people between the ages of 15 and 24 not working or in school is estimated to represent roughly 30% of the total population. These youth grow up in circumstances of extreme poverty. They are lured by the financial opportunity that the drug cartels provide, and the safety and sense of belonging that a gang offers them and their family.

The gangs and cartels thrive off violence. They bully and threaten citizens to get what they want, extorting businesses for “war taxes” and households for “protection taxes”, where not paying means your life. Increasing violence in El Salvador, Guatemala, and Honduras has forced thousands of women, men, and children to leave their homes over recent years.



Youth in Central America are lured to gang life out of desperation and the opportunity to make money. In urban areas, the number of young people between the ages of 15 and 24 not working or in school is estimated to represent roughly 30% of the total population.

The number of official refugees and asylum-seekers with pending cases from these three Central American countries alone increased from 20,900 people in 2012 to 109,800 people in 2015. While smaller than other contexts, when factoring in the number of people that have not yet fled the conflict in Central America but are at risk, and those that have settled informally and formally in Mexico and the United States, the number tops 15 million.

In 2015, it is estimated that

162,700
migrants legally sought
amnesty in the
United States



When people decide to leave the region due to conflict, it places added pressure on the social and economic systems in Mexico and the United States. Mexico, facing its own complications from the cartels, often chooses to deport Hondurans, Guatemalans, and Salvadorans back to their country of origin - a costly operation for both Mexico and the United States. The United States pays millions to the Mexican government every year to prevent involuntary migrants from reaching its border. In 2015, it is estimated that 162,700 number of migrants legally sought amnesty in the United States, a 42% increase from the year prior. These migrants originated in Mexico (19,300), El Salvador (18,900), Guatemala (16,400) and Honduras (14,300). Asylum or amnesty is the legal route to resettlement in the United States. However the majority of border crossing occurs illegally. An estimated 11.3 million undocumented immigrants live in the United States. 70% of which are believed to come from Mexico and Central America.

People who flee Central America often land in Mexico in migrant shelters where they sit for months and even years in limbo waiting to receive a visa to enter the United States, or to be shipped back home. Because of the mass influx of people leaving Central America, since 2015 at the request of the US President, Barack Obama, Mexico has carried out a crackdown on refugees fleeing the violence in Central America.

Mexico received tens of millions of dollars in 2015 alone to stop migrants from reaching the border to claim asylum. The 21st Century Migration Station, Mexico's largest immigration detention facility in Tapachula, Chiapas, apprehended over 25,000 migrants in 2015. Beginning in 2014, the reaction from the United States has led Mexico to redirect 300 to 600 immigration agents to states bordering Guatemala. It has conducted over 20,000 raids of freight trains coming across Central America and locations suspected of hosting involuntary migrants. The costs of conflict in the region are exorbitant to the people of Central America, Mexico and the United States.



The systemic effects of violence in Central America

Fear has led drug cartels across large swaths of Central America to place a lock on economic activity. The spillover effects of the cartel wars make Central America and parts of Mexico some of the most dangerous places to live in the world.

Five countries in Central America annually populate the top spots on murder rates per capita (Honduras, El Salvador, Mexico, Guatemala, and Belize). The Mexican government estimated that from 2007 to 2014, 164,000 people were victims of homicide related to the drug cartels. By making these countries dangerous and virtually unlivable for the poorest citizens, the cartels have effectively created an incentive for people to flee, thereby providing themselves with additional clientele for the human smuggling businesses that they own and operate. They have seized control of smuggling routes through Mexico. The going rate is anywhere between \$3000 and \$6000 USD. Anyone who cannot pay to cross is forced to carry drugs. Even worse for female travelers, they are raped or forced to have sex with their guide.

In 2014, the UNHCR interviewed 404 children who arrived in the United States from Honduras, El Salvador, Guatemala and Mexico – 58% explained that their primary reason for fleeing was violence. They are not just fleeing to the US either: Other countries with less conflict in the region had a 712% increase in asylum claims from 2008 to 2013, leaving an official at the Women's Refugee Commission to proclaim "If a house is burning, people will jump out the window".



Those who reach the U.S. come with limited skills but a willingness to work. They fill many of the unskilled labor jobs, representing an estimated 5.2% of the labor force, but often work under the table for cash to pick fruit, roof houses, or perform other manual labor.

Beginning in 2014, the reaction from the United States has led Mexico to redirect 300 to 600 immigration agents to states bordering Guatemala. It has conducted over 20,000 raids of freight trains coming across Central America and locations suspected of hosting involuntary migrants. The costs of conflict in the region are exorbitant to the people of Central America, Mexico and the United States.

Some of these refugees find sanctuary within Mexico and remain undocumented. They work in the informal sector, add to the urbanization and congestion of Mexican cities, and often continue to push for the border of the United States. Those who reach the U.S. come with limited skills but a willingness to work. They fill many of the unskilled labor jobs, representing an estimated 5.2% of the labor force, but often work under the table for cash to pick fruit, roof houses, or other manual labor. Without proper integration into the United States and/or Mexico, they remain undocumented. Remittances from the United States are a significant contributor to the economies in many Central American countries and in Mexico. In 2015, for example, it is estimated that Mexicans overseas sent nearly \$24.8 billion back home, largely from the more than 11 million Mexicans living in the United States.



Across the refugee experience in Central America and Mexico, youth are at the heart of the challenge and the opportunity. Approaches to tackle this issue at home have fell short of fully engaging young people. Providing meaningful, gainful opportunities to pull them off the streets and into productive activities would stem the refugee cycle at home and across the pathways of involuntary migration into Mexico and the United States.

> How can we restore the rights and dignity of youth in Central America and Mexico to prevent involuntary migration?

> How might we reduce the financial and human costs of involuntary migration here, better support and integrate people into the economy in Mexico and the United States?

Communities everywhere are challenged by the effects of rising sea levels, never-ending drought, extreme heat and cold, and the increasing intensity of floods, storms, and other natural disasters.

II. ENVIRONMENTAL DEGRADATION IS AN EMERGING THREAT FOR 50 MILLION PEOPLE.

Environmental migrants are forced to move due to sudden or gradual alterations in the natural environment related to sea level rise, extreme weather events, and drought and water scarcity.

People living in crisis settings face prolonged challenges to their livelihood related to environmental degradation. The UN estimates that by 2050 over 50 million people will be under extreme threats from environmental degradation. Governments and countries everywhere have failed to embrace these challenge, leaving millions vulnerable to their effects.

In the United States, for example, the entire town of Isle De Jean Charles in Louisiana was resettled as a result of rising sea levels (see box). Drought in India has led thousands of subsistence farmers to migrate into the cities, adding to the complexity of urbanization, traffic, and overcrowding. Droughts there and everywhere perpetually threaten food supplies, leading Indians and others to become more reliant on food imports from other countries.



Louisiana's environmental migrants



Photo: Stacy Kranitz

Rising sea levels, massive flooding, perpetual droughts and water shortages are impacting communities everywhere.

In the United States, environmental migrants are currently being resettled in the state of Louisiana. Louisiana has been dealing with some of the largest land loss in the world due to rising sea levels.

Since 1930, it is estimated that an area the size of the state of Delaware (roughly 4000 km²) is being swallowed up by the sea because of rising sea levels. In Isle De Jean Charles, Louisiana, the United States government awarded the small community \$48 million USD to move and resettle elsewhere.



Photo: William Widmer for CNN

CASE FOCUS

Prolonged Drought in India: Finding Water

Villages across India have undergone severe water shortages over the past decade linked to rising temperatures and extreme heat.



The state of Maharashtra is one of the hardest hit districts. Due to growing population of 110 million people, vital aquifers for farmers and livestock in rural areas have rapidly depleted. Household drinking water, agriculture and food production, and income-generation have each decreased as a result of the water crisis.

Rural residents have begun slowly to trickle toward urban areas, adding to the existing challenges of urbanization, and limiting the ability of India to produce its own food. The shortened monsoon seasons dating back to 2012 are believed to be the chief catalyst for the drought. Less rain is falling on Maharashtra than ever before.

In June of 2016, 350 families fled to a relief camp on the outskirts of Mumbai because of drought—the worst in 100 years. Over 330 million Indians—about one quarter of the population—have been affected by the drought.

In Maharashtra, over half the population is dependent on the rural economy, all of which ties back to their most important and scarcest resource—water.

iii. Economic discrimination leaves victims with no opportunities



Social class or ethnicity can also lead to inequality of opportunity. The caste system in India, racism in the United States and Nigeria, and the inability of women to lead productive and integrated lives in Afghanistan are each cases of exclusion as a result of class, gender, and belief.

Examples of discrimination and economic injustice can be witnessed in countries everywhere. Exclusion based on race, class, religion and ethnicity leads to marginalization from social and political systems and an unequal distribution of resources across society.

People in rural settings often face injustice and economic challenges causing them to flee their homes for greater opportunities elsewhere. Similar to refugee camps, informal settlements spring up out of the ground when mass migration from rural to urban settings occurs. People leave their villages, farms, and homes behind for a chance at greater economic equality.

The draw of improved services, better healthcare and education, and enhanced quality of life has led roughly 860 million people to transit illegal slums globally. Approximately a quarter of the world's urban population now live in slums. People escaping rural poverty for better opportunities in cities land in slums and experience the same challenges as other refugees – disconnection from community, a lack of income and economic mobility, and barriers to education.

The conditions within the slums are similar to those in refugee camps. Temporary shelters, a limited number of jobs, a lack of sanitation and clean water, scarcity of financial institutions and capital are pervasive in both settings, leaving inhabitants without the options to move up the economic ladder and prosper.

Supporting the engagement of minority groups and restoring access to economic opportunities can prevent migration by millions of people seeking to improve their income and economic equality.



Refugee challenges in India:

In India, low social caste impacts who you are. **Many in rural areas are already excluded because of their social status.** When forced out of their villages, they lose connection to important social and cultural networks. As they move, they lose key relationships with people they trust who they can turn to for emotional, physical, and financial support.

Movement affects health. Fixating on survival and how you will find food is exhausting and dominates a hungry person's thoughts, impacting their ability to work and do anything to make their situation better. New places refugees move to in India and elsewhere require them to learn new languages, limiting the ability to integrate and pursue new opportunities.



Financial resources are critical across any refugee setting. Poor Indian farmers rely solely on their crops. When they cannot grow food, they move and thus their livelihood is gone. **83% of economic activity in India is in the informal sector,** thus new entrants without financial services, access to jobs, savings, and any safety nets adds to the challenges for Indians everywhere.

Physical capital is sparse in rural India. Even when there is access to water, roads, and energy, it is inconsistent. **People move because they lack services like hospitals and schools** but climate change has created drought, ending life for farmers and villages in rural areas that rely on water.

Pre-migration: Engaging the Untouchables

For millennia, Indian society has been organized and defined by the archaic practices of the Hindu caste system.

The caste every single Indian is born into prescribes the opportunities available to them in life. Your profession, education, who you can marry, who you can speak to on the street, is all predetermined by the family and situation an Indian person is born into.

On the lowest rung of the caste system are the Untouchables or "Dalit" in Sanskrit. The Dalit community exists in a hierarchy of injustice. The opportunities and social mobility available to the roughly 200 million Dalit in India are extremely limited.

Vihaan is an Untouchable. Hailing from Gujarat, India's westernmost state with a population of roughly 63 million people, he is the second oldest of nine surviving children. The defining event of Vihaan's existence goes back to when he was nine years old, working on a subsistence farm with his grandmother. Vihaan asked for water, but instead of receiving a glass, he was taught how to drink water from his hands, as he needed to learn how to interact in Indian society without touching people. Vihaan and other Dalit's are not

permitted to drink water from the well or share drinking fountains with members of upper castes. They cannot ride a bicycle. They cannot attend the same religious temples with Indians in higher castes, use the same barbershops, or interact in anyway with people outside of their caste. They are Untouchable.

Vihaan has been ostracized from his community. He works on the streets, finding odd jobs. Most Dalits work low-skilled, undesirable jobs. Because of the conditions Vihaan faced in his village in Gujarat, he fled to the city looking for better education and opportunity. Unfortunately, all he found was deeper poverty in the slums of Ahmedabad. Millions of slum dwellers there similarly had left their homes because of the injustice they had experienced. Vihaan and nearly 200 million other Dalit seek economic justice and greater opportunity.

Despite making discrimination against people because of their caste illegal, the practice continues across Indian society. The discrimination against the Untouchables has surfaced a serious human rights crisis and become a cause of civil uprising. Recently, the Dalit have protested this treatment. The clinging to medieval practices by the millions of Brahmin and other upper castes has made the situation untenable in much of Gujarat.



C. Becoming a refugee cripples dignity and prosperity

Each refugee is unique but they all suffer loss. At its core, loss for refugees is about human rights and dignity.

Using the framework below, we present the various losses people experience using four types of capital. Each of these aspects represents what any individual needs to survive and thrive in the world. Here, we can see how the refugee experience deprives populations of the ability to live and how governments and institutions have failed to capitalize on the opportunity the crisis presents.

What refugees lose along the pathway of displacement:

Place:

Place is fundamental to any person's well-being. When refugees are displaced, they lose their home, basic infrastructure, and land. They are forced into camps, informal settlements, and new settings that lack the most basic services. Across this dimension, improving access to, and the quality of, shelter and infrastructure within home countries, refugee camps, and other formal and informal settlements can restore rights and dignity. This includes temporary and transitional housing, permanent shelters, water and sanitation access, roads, and technology to support their abilities to connect to services that they lack.

Community:

Communities are the bedrock of an individual's identity and values. When a person is forced from their home, their sense of belonging is lost. Involuntary migrants often express that the most difficult aspect of resettlement is the lack of connectivity to the place they left, and the challenge of inclusion in their new community. Assimilating, adapting and being accepted into a new setting is something all refugees aspire to, while also ensuring they maintain a connection to home, culture, and the places they came from. Opportunities for entrepreneurs across this dimension should consider how to enable communications across refugee networks, support the integration of refugees and involuntary migrants into financial services within camps and areas of resettlement, and easing and enabling the transfer of money across and within borders.

Ownership:

In many cases, refugees urgently flee their homes as a result of the conditions stemming from conflict or a natural disaster. When this occurs, many depart without personal belongings, identification, property records, and other proof of ownership tying them back to their home, land and other assets. Further, because of status and policies tied to resettlement, citizenship, and asylum, refugees and involuntary migrants often struggle to regain and retain rights to property and other assets in countries where they resettle. Many countries prevent them from purchasing land, homes, buildings and equipment for businesses, significantly limiting their rights and opportunities for improving their status. Businesses have attempted to take on this issue by supporting the digitization of property records, or creating fingerprinting technology to ensure the maintenance of personal identification. These and other opportunities should be considered to restore ownership to refugees and involuntary migrants.

Schools, teachers and resources for young people to learn are vital to their development and future, but most youth in camps and informal settlements are not receiving an education.



Learning:

Refugees who involuntarily migrate into developing country settings often place additional burden on services that are already stretched very thin. Governments are the traditional provider of education, and when a government doesn't exist, humanitarian organizations attempt to fill the void that is created for educating people. In refugee camps, children represent the highest proportion of the population, while basic education beyond primary school is absent. Schools, teachers and resources for young people to learn are vital to their development and future, but most youth in camps and informal settlements are not receiving an education. Adults also face a difficult reality when it comes to education and skill development. Refugees bring skills, experience, and education with them from the places they depart. Many of them were doctors, lawyers, teachers, and other professionals in their home countries, but their education and credentials are not recognized in places they migrate to. Across camps, informal settlements, and communities where refugees are integrated, opportunities exist for entrepreneurs to develop learning platforms that support children, youth and adults. By improving refugee capacities and education, and increasing access to learning environments, literacy, basic education, and vocational and technical capacities, entrepreneurs can restore the rights and dignity of refugees and migrants.

Work:

A chance to pursue meaningful work and earn an income is a fundamental right for any individual. Unfortunately the reality for most people across the refugee spectrum, connecting to work and income opportunities remains a significant challenge. They find inconsistent work in the informal sector, hocking garments, food items, or other small commodities at markets. Many have an entrepreneurial spirit and experience selling things. Tapping into the natural entrepreneurial skills of migrants and unlocking their potential to earn income will create jobs for refugees, and improve their rights and dignity.

Across all of categories, refugees are deprived of basic rights and human dignity to exist freely and pursue opportunities for a meaningful life.

The UN estimates that across this cycle, approximately two-thirds of the world's refugees have been in exile for more than five years. Over 86% of all refugees live in the developing world, meaning the overwhelming majority come from and are hosted by countries with populations already experiencing depleted physical, human, financial, and/or social capital.

Many people in these settings are already well below the poverty line (less than \$2 per day USD) indicating that an influx of refugees adds significant pressure to the services that exist.

III. The Refugee Cycle begins at home

The refugee cycle consists of four distinct but consecutive phases that represent the journey that every migrant must face as a result of a crisis at home.

This journey begins at the onset of a single or series of events that take place either at a particular moment or over a period of time that place sustained pressure on individuals and families to physically move to seek greater dignity. The 4 phases as define them are as follows:

01: Pre-Migration

The cycle of the refugee begins at home. People exist in complex environments that can slip into chaos at any moment. In settings of crisis, these populations face collapsing systems and services all around them that may prohibit migration. Maintaining basic, everyday needs is difficult in any developing country setting, however existence becomes more and more compromised when a person is living in crisis conditions. Bonds with family and community are often broken, information about the outside world is more difficult to source, and pathways to a different future are opaque – leading to vulnerability and possible targeting by smugglers, con-artists, etc. – often costing families their life savings. Large-scale involuntary migration is considered the greatest threat to global economic and political security, and it is estimated that worldwide 40.8 people are internally displaced within their own country or territory. When we add in the over 100 million people existing daily in crisis settings, the number of people living in “pre-migration” status exceeds 140 million.



02: In Motion

The second phase of the refugee cycle begins as threatened individuals and families begin an often long and arduous journey towards a better life. Every minute 24 new people are displaced and on the path of migration. They gather what few belongings they can carry and start moving, by bus, on foot, by boat, or by whatever means they find available to them. In the process, they often leave their identities, degrees, telephones, homes,

and any assets they spent their lives accumulating behind. In the case of many Palestinians, for example, this includes multi-generational family farms, land, friends and family, and all ties to community. Entire families are exposed to significant hardship and often spend many nights sleeping in the outdoors with little access to food, electricity, toilets, and other basic necessities like healthcare services. This places significant risk to their lives, and this year alone, more than 4,100 refugees in motion have died.

Refugees in our own country:

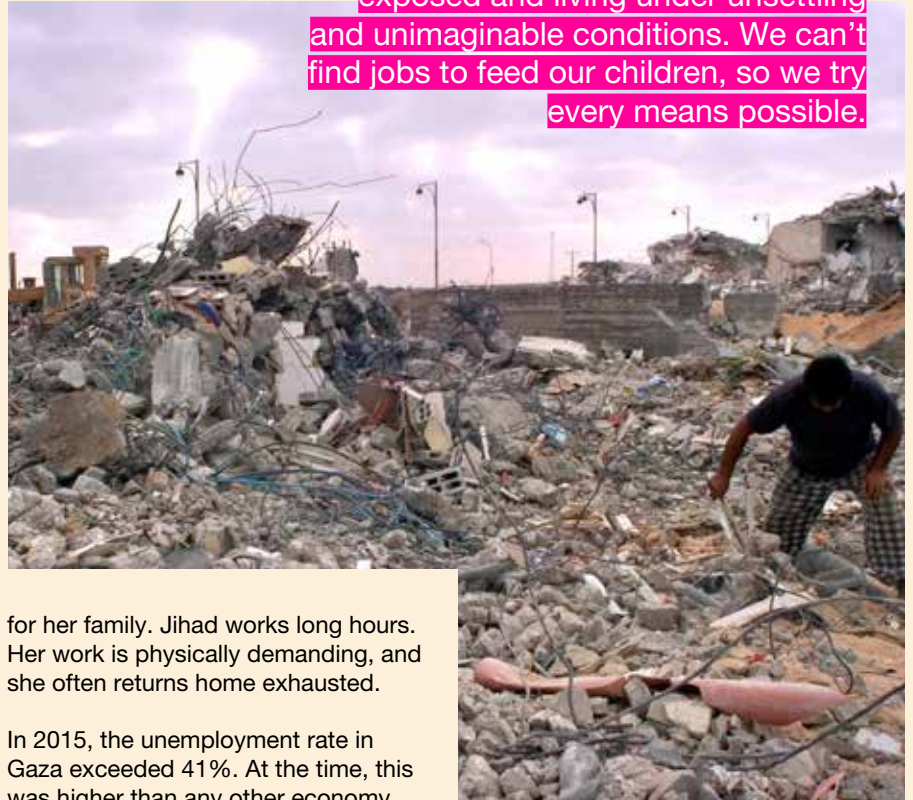
**West Bank and Gaza
residents who lose
their homes**

The Palestinian refugee situation is one of the worst cases of forced displacement in the world today. The largest group of Palestinian refugees originated from areas inside what is now the state of Israel. These refugees were originally displaced during the 1948 Israeli-Arab war.

The number of displaced Palestinians around the world totals 8.5 million; the majority of which are centralized within what is now known as the West Bank and Gaza (3.9 million). A history of political and economic disagreement between the states of Palestine and Israel continues to fuel the crisis. Israel has applied extreme measures that have added to the suffering of people here. By creating a trade blockade, the Israeli government has suffocated economic activity and limited the entry of goods. Marginalized, deprived of basic political and economic rights, trapped in refugee camps, and bereft of any realistic prospects, these refugees are imprisoned within their own country.

Jihad is a Palestine refugee. She is 48-years-old. She lives in a metal makeshift shelter in Khan Younis, southern Gaza with her husband and two children. Jihad's life, like that of all Palestinians living in Gaza, is strongly impacted by the blockade, now in its tenth year. Electricity and fuel shortages, food insecurity, skyrocketing unemployment rates, extreme water pollution, repeated armed violence and ongoing political paralysis are part of Jihad's daily reality.

Jihad takes care of her two children and her husband and is the main breadwinner for her family. Out of desperation, Jihad, like many others, earns an income by sifting through rubble of damaged houses hoping to find stones and steel to sell to provide



for her family. Jihad works long hours. Her work is physically demanding, and she often returns home exhausted.

In 2015, the unemployment rate in Gaza exceeded 41%. At the time, this was higher than any other economy in the world, according to the World Bank's database. In 2015, the overall youth unemployment rate in Gaza stood at 61% and the youth female unemployment rate at 78.5%, according to the Palestinian Central Bureau of Statistics.

"Me and my family, we are the same as all the other families in Gaza, exposed and living under unsettling and unimaginable conditions. We can't find jobs to feed our children, so we try every means possible. My work is very hard – I have to carry steel and stones everyday, putting them on my donkey and then going to the market to sell them, and this many times per day," Jihad explained. "However, I still don't have a stable income – it all depends on how much steel I can find or how many hours I am able to work before me or my donkey are exhausted," she added.

Jihad and her family live in very poor conditions, aggravated by the lack of available electricity. Since an Israeli airstrike in 2006 hit the Gaza power plant, Palestinians in Gaza face regular power cuts. Power cuts affect private

"Me and my family, we are the same as all the other families in Gaza, exposed and living under unsettling and unimaginable conditions. We can't find jobs to feed our children, so we try every means possible."

businesses and homes, health services, wastewater treatment plants, schools, and children's ability to study at home.

"My two sons are part of the afternoon shift in their schools, so they need to study in the evening. Unfortunately, the electricity is then usually cut. We depend on a rechargeable lamp, which provides some low light," Jihad explained. "I am trying to avoid using candles because one day we used them and this caused a fire in the room," Jihad also said, adding, "The rechargeable lights are better but they are very expensive."

The situation of refugees in Gaza and the West Bank is dire. The illegal blockade on land, air and sea entered its tenth year in June 2016. It remains the principal cause of the socioeconomic and psychosocial crisis in Gaza. The restrictions on the movement of people and goods continue to collectively punish the civilian population, affecting every aspect of life in Gaza.

| | | |
|-----|------------------------------|--------------|
| 1. | Turkey | 2.51 million |
| 2. | Pakistan | 1.56 million |
| 3. | Lebanon | 1.07 million |
| 4. | Iran | 979,000 |
| 5. | Ethiopia | 736,000 |
| 6. | Jordan | 664,000 |
| 7. | Kenya | 553,000 |
| 8. | Uganda | 477,000 |
| 9. | Democratic Republic of Congo | 383,000 |
| 10. | Chad | 369,000 |

TOTAL NUMBER OF REFUGEES IN TRANSITION SITUATIONS BY HOST COUNTRY



Every year, an increasing number of people risk their lives to cross illegally borders into a new country seeking safety, protection, opportunity, and a chance at a new life. In 2013, 232 million people crossed borders, legally and illegally. This includes refugees, asylum seekers, and economic migrants - anyone who has crossed a border, legally or illegally, to escape disaster or persecution or simply to pursue a better life. Often times, people are willing to place their life and the lives of their family and children at risk in order to find new opportunity across borders.

Prolonged conflict in Syria, Afghanistan and Iraq has created a complex reality for much of the population residing there. Children face a stark reality where education is not provided. They grow up in settings of conflict and constant turmoil without opportunities to feel safe, play, and experience the freedom that all children deserve. Women and girls in these settings face even greater challenges, as access to education, the right to work, and other

basic human rights and freedoms may be restricted by law. Similar to other violent settings, youth are often pulled into conflict without a choice, leaving many parents and families with only one option - flee to find safety. More than 1 million people last year alone attempted to cross the Mediterranean Sea into Europe by boat. The majority of these new arrivals - at least 850,000 people - crossed the Aegan Sea from Turkey into Greece. Children represented 25% of the arrivals to Greece, Italy and Spain in 2015, many of whom were unaccompanied by their family. Despite the rough weather conditions and risk of death (over 3700 people died or went missing in 2015), many view crossing the sea as the only option for survival.

03: In Transition

The third phase of the refugee cycle involves temporary accommodation found either in a camp, a border crossing area, or some other transitional facility converted to house refugees. When a mass exodus occurs in a country as a result of a disaster or conflict, border crossings can become very dynamic settings. Informal settlements and camps often evolve directly adjacent to a border because of the pressure from a mass influx of people attempting to cross. Often looking for asylum or a better life, people are willing to risk everything by crossing borders illegally. It is estimated that worldwide over 10 million people are stuck in settings of transition - refugee camps, and protracted situations in another country or at a border crossing.

When a mass exodus occurs in a country as a result of a disaster or conflict, border crossings can become very dynamic settings. Informal settlements and camps often evolve directly adjacent to a border because of the pressure from a mass influx of people attempting to cross.



a. Formal settlements isolate refugees from markets and community

A refugee camp is a temporary settlement built to host refugees. Camps often begin as an informal settlement, evolving into a formal camp supported by an international organization such as the United Nations or Red Cross.

Camps exist all over the world and are a primary destination for refugees. They are created in an impromptu fashion and lack coordination and planning due to the immediate pressure and needs of refugees. The camps are designed to be temporary and meet the minimum basic needs of people. Thus, conditions within camps are often harsh.

In 2015, sub-Saharan Africa hosted the largest number of refugees in the world as a region. Refugees originating from five countries including Somalia, South Sudan, the Democratic Republic of the Congo, Sudan, and the Central African Republic alone accounted for 3.5 million (80%) of the total refugee population in the region by the end of 2015. Civil war and conflict were the central causes of displacement in these regions, as ethnic groups across the continent continued to fight over land, resources, and power.



Dabaab Refugee Camp in East Africa



Dabaab is world's largest refugee camp. Housed in northeastern Kenya on the border with Somalia, the camp was founded in 1991 as a temporary settlement for involuntary migrants from Somalia and surrounding areas. At different times, it has been home to over 500,000 refugees. The camp emerged due to entrenched conflict and a history of severe drought and famine in the region. It is estimated that at its peak in 2011, over 1000 people per day were arriving at the camp. The Kenyan government has stated it will close the camp in 2016, leaving the current population of over 350,000 people with an uncertain future. Improved stability in Somalia suggests opportunity to repatriate refugees by building schools, restoring land rights, and improving basic services in the country. Stability in the region, however, continues to be a threat as the Kenyan and Somali governments battle with Al-Shabaab and other extremists. As climate change worsens, the perpetual threat of drought and famine looms due to the inability to cultivate the land for farming.

The conditions within Dabaab are difficult. Shelters are cobbled together with patches of tarpaulin provided by the United Nations, which are designed to be temporary and disintegrate within 2 years. Roofs and walls are molded out of sticks, mud and thatch from local shrubs. Homes are laid out across a grid of unpaved and ungraded dirt roads. In the dry season, it is hot and dusty. When it rains during the wet season, water does not drain in the camp creating flooding and creating a breeding ground for disease. The camp remains

temporary, as the government of Kenya does not wish to grant official status or citizenship to Dabaab's habitants. Thus, no substantial improvements have been made in the camp for the past 20 years.

Cholera, tuberculosis, and malaria are rampant within Dabaab. The close proximity at which people are living and sharing resources enables disease to spread rapidly within the camp. There is no plumbing in the camp. 99% of toilets are original pit latrines constructed in the early days when Dabaab was still thought of as a temporary settlement. There is a shortage of approximately 35,000 toilets, forcing several families to share a single pit latrine. Water is drawn from boreholes and shared communal taps. Lines to access water grow over half a kilometer long, gobbling up hours of time everyday for hundreds of young men and women filling jerry cans.

Access to food in camps is limited. Most people rely strictly on food rations supplied by the World Food program. Every two weeks, rations are distributed in warehouse within the camp. Each registered refugee ration consists of several cups of rice, sorghum, or maize, a spoonful of salt, and a small cup of oil. Many people choose to sell or trade food rations for other provisions such as tea or sugar, which are trucked in through the black market. Because refugees in the camp cannot work, they have no means of acquiring currency and thus it is difficult to purchase any additional food items. Some residents turn to small kitchen gardens to grow fruit and vegetables, but limited access to water poses a significant barrier.

b. Informal and border settlements lock refugees in a suspended status quo



Many in and outside camps are stuck in protracted situations. The average duration of displacement for refugees has lengthened from nine years in the 1980s to 20 years by the mid-2000s.

Fewer than one in 40 conflicts are now resolved within three years, and more than 80% last for more than 10 years. They are part of groups of 25,000 or more people originating from the same country who for at least five consecutive years have been seeking asylum in another country or countries. The Office of the United Nations High Commissioner for Refugees (UNHCR) defines such refugee situations as ones which “refugees find themselves in a long-lasting and intractable state of limbo”. Their lives may not be at immediate risk, but their basic rights and essential economic, social, and psychological needs remain unfulfilled after years in exile. They fight for years to restore citizenship which affords them access to basic services and rights that are lost during prolonged periods of living as a refugee.

They are deprived of freedom of movement, access to land, and legal employment. Due to restrictions, many are unable to earn livelihoods and achieve full self-reliance, often becoming dependent on international assistance. The UNHCR estimates that the average length of major protracted refugee situations is 17 years. Protracted refugee situations represent over 10 million of the total refugees in the world spread across 30 countries. The largest of these populations are found in the Middle East (4.8 million Palestinian refugees) and South Asia (2.6 million Afghan refugees in Pakistan and Iran).



4. Re-Settlement:



When refugees gain the opportunity for official resettlement and citizenship, they often struggle to fully integrate, adapt, and adopt the culture of their new home.

THE REFUGEE CYCLE

1) Pre-Migration: @ Home

100 million

2) In Motion: @ On the Road

1 million

...are estimated to have exited Syria, Iraq, Middle East last year, **232 million "international migrants"** in 2013 (defined as people who have lived a year or more outside their home country) this number includes refugees, asylum seekers, and economic migrants, but also anyone who has crossed a border legally or illegally to escape disaster or persecution to pursue a better life.

3) @ In Transition:

10 million

...total in camps, settings of transition or in a new setting without work status and rights; 863 million living in illegal urban slums

4) @ Re-settlement:

3.2 million

...shortfall in legal resettlement, meaning people who are registered refugee status without settlement. Only 134,000 of the 65 million people were resettled last year.

a. Refugees who resettle illegally are unable to establish legal rights.

Refugees who illegal cross borders and resettle often fill jobs that no one else wants. They remain undocumented and exist in the shadow economy where they are not contributing to a county's taxes, social security and other elements of society.

These individuals exit a crisis setting and illegally enter a new country or territory in search of peace and prosperity. But without the right to work, utilize any education they might have, or access to other basic services, they become a burden on the host country and cannot contribute to the success of society.

b. Refugees who achieve temporary status live in uncertainty.

The most common pathway for resettlement in a new country for a person who qualifies as a refugee is temporary refugee status. These individuals are granted temporary access and resettlement within a host country.

Resettlement into a new country through asylum or repatriation into a conflict and disaster-free home is what each individual living as a refugee aspires to achieve. It is the ultimate goal and end of the refugee cycle. Due to legal issues and political battles, Western countries are often hesitant to offer full citizenship to refugees. The majority of resettlement occurs in countries in Europe, the United States, Australia, and other more developed nations. In 2015, the United States resettled the most refugees of any country (66,500) with states internationally in total resettling 134,000. Given the number of displaced exceeds 65 million, this number is a fraction of a percent of the total population. An additional 3.2 million are waiting a decision on asylum applications, 2 million of which were received in 2015 alone. Only 201,400 refugees returned to their country of origin in 2015, most of whom returned to protracted conflict in Afghanistan, Sudan, and Somalia.



Pre-migration:

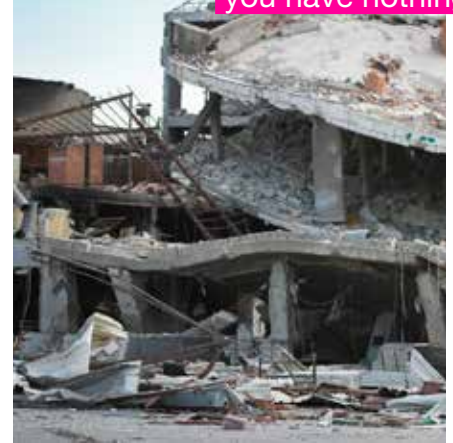
Jana's life in Aleppo, Syria

Jana is a young Syrian widow stuck in Aleppo. She has two children. Her husband was killed because of the fighting near her home. "The war is awful", she explained. "At first, we could hear bombs, but never saw them. Then our house was hit and destroyed. My husband lost his life, but luckily, my children and I were out. You have a life – a house with decorations, your things, and then you have nothing. We had to evacuate. Everything in the street was destroyed. We fled to my family's home in another part of the city. Here we sit day after day waiting for what might come next. I was a teacher before at the high school here teaching Arabic. But

now, what is there for us? There is no life here. Many have already fled. I am waiting for my chance to leave."

Millions of people have already been displaced because of the conflict in Syria. Jana's story is similar to many in war-torn countries. The choice to flee is often only a matter of time. People can exist and endure collapsing systems but eventually they are forced to leave. Roads, hospitals and schools are all destroyed in Aleppo because of the conflict. The war has left Jana without a job, her kids without education and a father to grow up with, and a loss of life and culture for millions of Syrians.

You have a life – a house with decorations, your things, and then you have nothing.



In motion:

Fleeing violence in Honduras

Youth in Honduras are often considered to have three choices - engage in the life of the cartels, exist at home and endure the consequences and constant threat for their safety, or flee to Mexico or the United States.

In October of 2015, Karla, a 16-year old Honduran woman who is literate and educated through primary school, arrived at the border between Mexico and the United States with her two young children, her mother, and three siblings under the age of 15. It had taken her family over a month to trek by bus across Guatemala and Mexico - a 1,500 mile journey from their home in northern Honduras. Her family sold everything they owned to pay a group of coyotes (people smugglers) \$3000 USD to get them to the border. Karla headed north because the smugglers told her the US was allowing children to enter legally into the country. Her main motivation for the journey was fear. Karla wanted to move her and her family away from their home in Honduras because of her father and his connections to the street gangs. With the highest murder rate in the world, Karla felt her and her family's safety was constantly under threat of violence in Honduras.

"My father was seeking revenge after being convicted of raping me as a child and then getting sent to prison. He grew up in the gang life and brought it to my family. Without any jobs for me or my mother, we relied on his connections for a while to survive, but when he got out of jail, we had to flee."

Karla's 14-year old brother had already been killed by the cartel for not agreeing to serve as a drug trafficker.

Karla's family sold everything they owned to pay a group of coyotes (people smugglers) \$3000 USD to get them to the border.



She feared the same would become of her if she didn't leave. Along the pathway to the border, Karla was

forced to pay bribes to authorities in an attempt to avoid police. After paying the smugglers to get her and her family across the border, Karla was stopped by a US border agent and sent back to the Mexican authorities. They were turned around and returned to Honduras.

"They didn't even let us speak", said Karla, who is now back in San Pedro (the Honduran capital) in a facility that is flooded with migrants that

have been deported from Mexico. "We are back where we started and I don't know what to do. We haven't got a dollar between us."

The lack of opportunity in Honduras outside of the cartels for Karla is experienced by millions of people in Central America. How can we unlock the potential of this labor force to

prevent migration and restore safety and opportunity to millions in Central America?

In transition:

Growing up in a Refugee Camp

The Story of Moulid Iftin Hujale

I am embarrassed when I'm forced to introduce myself as 'a Somali refugee living in Kenya'. I am no longer in Somalia and yet I am not a Kenyan citizen; so where do I belong? Who am I? Am I going to be a refugee forever? I feel I am lost in between. But I believe in who I am. I was only 10 years old when we first arrived in Dadaab from Somalia in late 1997. My family did not flee when the civil war erupted in 1991. We didn't leave until our father died. The beautiful coastal town of Kismayo in which I was born turned into a battlefield. And there was no option but to escape. My siblings and I were separated from our mother in our struggle to escape the heartbreaking and indiscriminate civil violence.

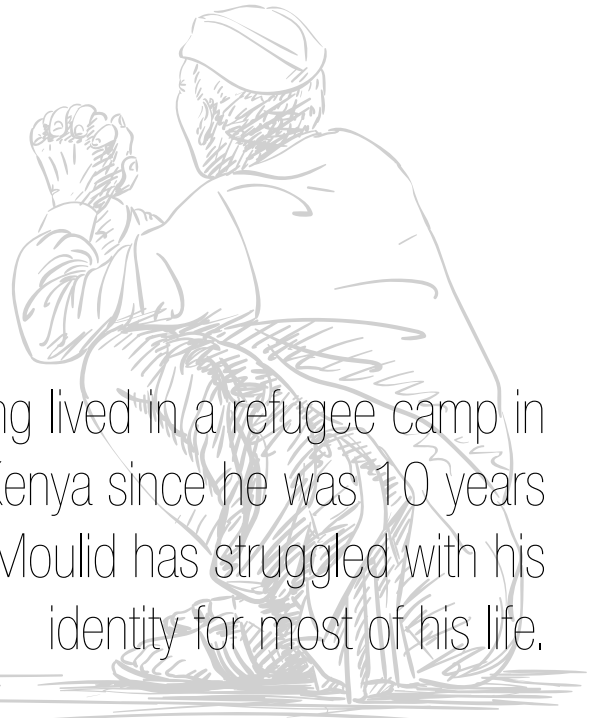
The journey was full of horror, exacerbated by ugly images that we came across, like families who were left along the road because they were too exhausted to go on. I still have bad memories about it. Our much-anticipated destination was Dadaab, a refugee camp about 100km from the Somali border. Fortunately, after travelling the whole way with relatives, my siblings and I were reunited with our mother once we reached the camp. It was the most incredible reunion of my life.

We registered with the UN Refugee Agency [UNHCR] when we finally arrived - a milestone for all refugees because the ration card it provided entitled us to food, shelter, water and healthcare. I truly honour the support they offered to all the refugees, specifically the Somali community, which makes up the largest refugee population in Kenya. There is nothing I can compare to Kenya's generosity for hosting us for more than two decades. But when we first arrived there, we didn't realize that the camp would unfortunately become our permanent home.

I immediately enrolled in one of the few primary schools in Ifo, one of three camps that make up the Dadaab complex. I was put in Standard Two after passing an entry test. I had no books or paper to use. We younger pupils had class under the big tree right in front of the principal's office. Many

were the days when we missed classes due to heavy rains that the tree did not shield us from. Since we couldn't all fit in the classrooms, we were forced to stay away from school until the ground dried. All the lessons were in English, except for our courses in Kiswahili, as dictated by the Kenyan curriculum. Throughout my primary education, I rarely heard about my home country. Most of my history classes were about Kenya and when we learned about East Africa, Somalia was a side note. I can list all the different tribes of Kenya and explain the country's history and political system, but I know almost nothing about the people, history and politics of my native soil. We memorized the Kenyan national anthem. I forgot that of my motherland.

There was only one secondary school in Ifo camp and every pupil was struggling to get a spot in it. At the end of 2005, we did our final primary examination. After the results were released by the Kenya national examination council, UNHCR and its partners in Dadaab had to see how much funding was available and decide how many refugee pupils could be admitted to high school. It didn't matter how many qualified candidates there were. Out of more than 800 pupils who sat for the exams, only 120 were selected from Ifo camp to continue their studies. I was among the lucky ones. The large school compound was fenced with thorny branches cut from the bush. The walls of the classrooms were made of flattened metal recycled from the USAID oil tins that were attached to one another and fixed round the walls.



Having lived in a refugee camp in northeastern Kenya since he was 10 years old, 24 year old Moulid has struggled with his identity for most of his life.

The beautiful coastal town of Kismayo in which I was born turned into a battlefield. And there was no option but to escape.



Even the upper class rooms were tightly congested with 80 pupils crammed into one small classroom. Many of us were seated on the ground and the lucky ones shared a desk with four other children. It was a total mess, 80 kids listening to one teacher. Teachers could barely create a path to reach the students in the back benches. Those who didn't get the chance to go to high school had no chance. They were left stranded. Having nothing to do, most of them started abusing drugs that can be bought in the market. Many others must have joined the militia fighting back home. Throughout my school days I was dreaming and gaining momentum. I developed ambitions and professional goals, and believed in the power of knowledge and the opportunity that

between the refugee community and the agencies. We do all these difficult tasks under extremely harsh conditions. I am paid 10 times less than my Kenyan counterparts. It makes me feel abandoned. In fact when I get paid I feel stressed instead of joyful. How can I support myself and my family on so little? Also, 'incentive staff' get just 24 days of annual leave, whereas the local Kenyans are given two weeks off every two months. This also makes feel like the odd one out. I wonder what makes us so different. Are we not human beings like them? Is that an international law specific for the refugees? We are forced to accept these conditions and have no one to advocate for us.



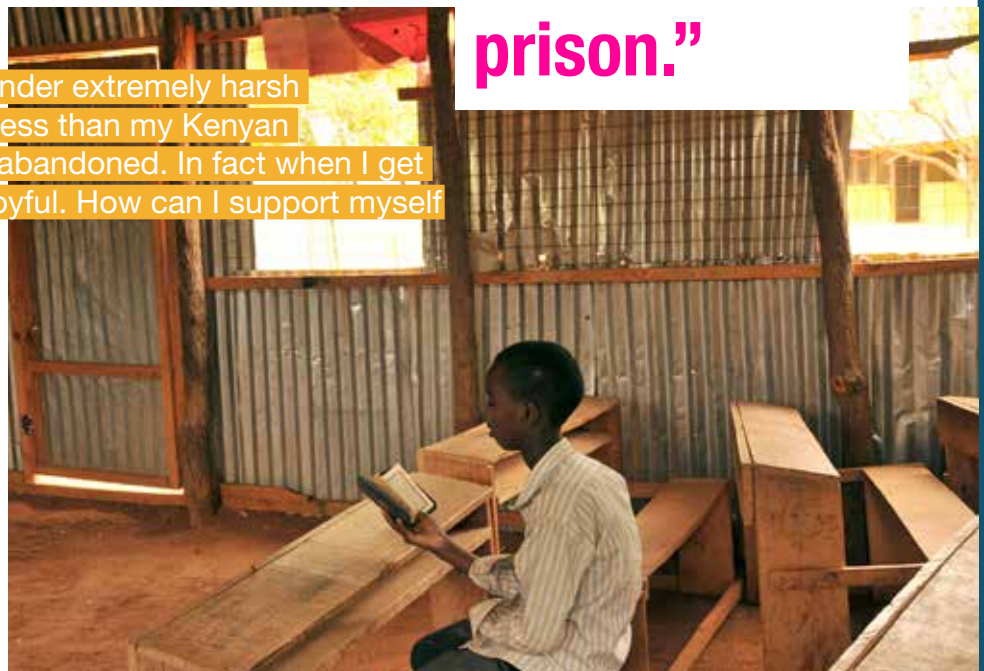
"I respect the Kenyan government for doing its job but I feel I am in prison."

We do all these difficult tasks under extremely harsh conditions. I am paid 10 times less than my Kenyan counterparts. It makes me feel abandoned. In fact when I get paid I feel stressed instead of joyful. How can I support myself and my family on so little?

education would bring me. At the end of my final days in high school, my enthusiasm to keep learning was almost palpable.

I completed my secondary education in 2009 and attained an [average] grade of C+, a grade that qualified me to join any university in Kenya. But all my dreams were shattered abruptly. There was no more. The authorities said even secondary education was a privilege for refugees, and there was no possibility of higher learning. (More recently, some of the aid agencies operating in Dadaab in partnership with the UN intervened in response to the growing number of school dropouts, and developed vocational training and some very limited international scholarship opportunities.) More than 60 percent of the population in Dadaab is young. Only a few of them find work with aid agencies, as I did. I got a job as a community development worker. We are often called 'incentive workers' and are paid very poor wages regardless of our qualifications or work experience. The maximum amount a refugee staffer earns is US\$100 a month. Some earn as little as \$40 a month.

Yet the refugee staff members do the hard part of all the operations. We go to the field daily, identify the vulnerable people in the community, carry out extensive mobilization efforts, and write reports. We act as a link



These employment conditions discourage those who are still in school. They complain that there is no need for them to go to class for 12 years and end up unemployed or working without dignity. Even the few who get diplomas and degrees remain underpaid. Under Kenyan law, refugees cannot move out of the camp, let alone access work permits. One of the biggest challenges the youth face in the camp is the restriction of movement. I hate looking for a travel document just to go outside the camp. The encampment policy has crippled our potential. I respect the Kenyan government for doing its job but I feel I am in prison.

This story is drawn from Hujale's own writing based on his life, to illustrate the challenges of growing up as a refugee: www.irinnews.org/report/93527/kenya-somalia-refugees-story

Re-settlement:

State of displacement within her own country:

Rosa in Colombia

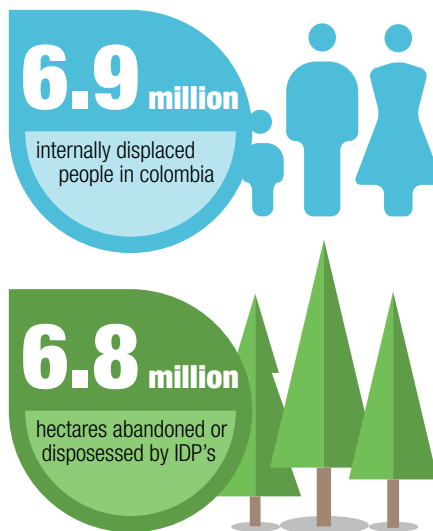


Rosa was displaced from her home of Chocó, on the pacific coast of Colombia, when she was 7-years-old. Armed guards shot and killed her mother and sister, leaving her to fend for herself at a very early age.

Now 41, she has never returned to her hometown. She lives in Altos de la Florida, an informal settlement on the outskirts of Bogotá, with no access to running water, schools or healthcare. She works as a cook and a traditional dance teacher, and dreams of opening her own restaurant back in Chocó and dance classes for children. 'When I dance my spirit is free and I am in another world'. Rosa lives on \$63 USD per month, most of which goes to food and care for her two children. She has no savings account or access to capital if she wanted to open her own restaurant, and additional complications exist because of the war.

Though the longstanding armed conflict between the Colombian government and internal guerilla movements has ended, over 6.9 million people in the country remain internally displaced. Lacking shelter, jobs, and education, Colombia's internally displaced persons (IDPs) lack any connection to their homes and place of birth. In 2012, it was estimated that as high as 6.8 million hectares were abandoned or dispossessed by IDPs during the 50 year conflict. After leaving the conflict zones, 80% of IDPs migrated to big cities looking for two things: security and access to public services that were inaccessible where their homes were.

Despite the subsiding of the conflict in Colombia, people like Rosa remain in a state of limbo. Rosa's family, historically, farmed the land in Chocó. But when her family was killed and she was displaced, rights and records connecting her to her land were lost.



Land access due to involuntary displacement creates significant challenges for refugees and displaced persons when they want to return home.

There is nothing that Rosa can do because the state of Colombia does not recognize her rights to the land.

<http://www.coha.org/colombias-invisible-crisis-internally-displaced-persons/>

Re-settlement:

Asylum in Germany:

Germany hosted the highest number of asylum seekers in 2015 in Europe with 1.1 million.

In Germany, integration includes "a job and the ability to speak German" according to Achim Dercks of the Association of German Chambers of Commerce and Industry (DIHK). A challenge for many refugees that are granted asylum and/or resettled into new communities relates to integration.

Germany is hosting many Syrians as a result of the civil war. They wrestle with learning language, culture, and adapting and adopting the new ways of life in their new homes. This creates challenges for refugees to find and hold a job, fill out basic paperwork in a foreign language, and open a bank account and establish a line of credit. For example, Sayid, a 45 year old engineer from Damascus, fled with his family to Germany. They left home empty handed, as the fighting was reaching their doorstep. In Syria, Sayid had an accredited Engineering degree and had worked for the government designing and constructing major infrastructure projects.

After a tumultuous journey across the Mediterranean, Sayid and his wife and two children were granted asylum in Germany. He immediately entered an integration program. However, since arriving in Germany, Sayid has struggled to understand the language and local customs. Furthermore, Sayid's 20+ years of experience as an engineer and his degree are not recognized in the German system.

The complexity of the immigration system for Sayid have created challenges for him and his family, but also limited the opportunity for Germans to benefit from his skillset.

The current systems
are not working.

Each and every region around the world is impacted by the refugee crisis, adding to an already complex global system.

Whether violence, environmental degradation, or economic injustice is occurring in a single country or province, village or household, no one is isolated from the effects of refugees and involuntary migration.

Worldwide, global institutions and governments responsible for responding and addressing the realities of the refugee situation have failed to provide solutions that harness the opportunity created by the crisis.





In Europe, for example, the lack of a constructive, uniform policy towards refugees has challenged the EU's financial and absorption capacities, costing governments billions of Euros. The International Displacement Monitoring Centre estimated that the cost of displacement worldwide now exceeds \$100 billion USD every year.

To fully understand the magnitude of the refugee crisis and opportunity it presents, it is important to consider the refugees as well as the potential nations where they might resettle. What is asked of a host country when considering resettlement and integration? Countries are asked to

has demonstrated to save costs and spur economic development. The case of Uganda, for example, shows how offering refugees the opportunity to work spurs economic development, creating jobs for Ugandans and other refugees while also contributing to government coffers through taxes.

The shortsighted thinking of many governments has prevented integration and resettlement. And unfortunately, only a small number of countries globally participate in formal resettlement programs. The United States, Australia, Canada, and the Nordic countries provide the majority of resettlement options, but annually the total need goes unmet. Traditionally resettlement is defined by the total number of refugees officially seeking asylum, which discounts the total number of refugees across the entirety of the refugee cycle. But even the official need goes unmet. In 2015, the number seeking asylum exceeded one million people, growing by 29% from the previous year. Of that group, less than 200,000 people were formally granted resettlement.

The best option for refugees is resettlement in a new, safer location.

But this isn't happening.

Furthermore, the lack of effective integration policies in most countries has led to the formation of ghettos and isolated communities on the fringe of communities, ripe with frustration and vulnerable to radicalization.

take refugees and financially support their full integration into society. Many countries hosting refugees experience problems of their own, and thus introducing people from foreign lands that require support is not often at a top priority. But countries are missing an opportunity - allowing refugees to work and integrating them into society

The lack of resettlement options limits the opportunities for refugees and for societies to capitalize on refugee assets.

a. Political climate has made things worse, and policy decisions are harming refugees and costing host countries billions.

Refugees are continually categorized as threats to political stability and to economic well-being. A nationalistic fervor has swept across the world related to immigration and a desire to protect the interests of Western citizens.

This political climate has made it difficult to loosen restrictions on immigration, further limiting the possible solutions to the refugee crisis. These limitations have only created greater costs for countries around the world to build walls, police borders, and drive out illegal immigrants.

Camps exist all over the world and are a primary destination for refugees. They are created in an impromptu fashion and lack coordination and planning due to the immediate pressure and needs of refugees. The camps are designed to be temporary and meet the minimum basic needs of people. Thus, conditions within camps are often harsh.

In 2015, sub-Saharan Africa hosted the largest number of refugees in the world as a region. Refugees originating from five countries including Somalia, South Sudan, the Democratic Republic of the Congo, Sudan, and the Central African Republic alone accounted for 3.5 million (80%) of the total refugee population in the region by the end of 2015. Civil war and conflict was the central cause of displacement in these regions, as ethnic groups across the continent continue to fight over land, resources, and power.

The closed-minded approach is costing governments billions every year. In 2012, the US government spent \$18 billion USD on border protection and immigration enforcement. The policies around immigration prevent the 11 million undocumented from fully contributing to taxes and social security. The German government estimated that the cost of the refugee crisis in 2016 will exceed \$50 billion euros for their country. The costs of the crisis are high but even greater when countries do nothing to formally engage refugees in the economy and benefit from their contributions. Political grandstanding and fear that “outsiders

will take all our jobs” have limited the opportunities that refugees can create for society. Not all policies however have been shortsighted. Lebanon, for example, despite hosting nearly one million Syrian refugees has experienced a sustained 2.5% growth rate in GDP. The inflow of refugees is believed to have helped their economy withstand the negative effect of the Syrian civil war.

Refugees have been an important source stimulating demand for locally produced goods and services in Lebanon, funded from savings and labor income due to looser work restrictions, and from remittances of relatives abroad and international aid.

Multi-stakeholder approaches that include local business communities and entrepreneurs can contribute to

mitigating the risks that emerge from mass influx of refugees. Engaging the community in education to update the understanding of the opportunities refugees bring can raise their resilience and openness when it comes to policies. Examples of policy changes include work permits and access to employment, skills recognition and training, and access to education and public health services. Germany, for example, while recognizing the high costs, has made strides to capitalize on the skills of refugees, offering professional and language training to integrate them into society. Refugees with jobs pay taxes and contribute to social security.



Political grandstanding and fear that “outsiders will take all our jobs” have limited the opportunities that refugees can create for society.

What happens to a refugee who's rights are restored:

the story of Uganda

Sharing borders with five countries, Uganda is home to over 360,000 refugees from various nationalities and ethnic backgrounds.

Uganda is unique in that it allows refugees the right to work and a relatively high level of freedom of movement, which enables refugees to engage in entrepreneurship and more directly with the Ugandan economy. Several refugees have started their own community-based initiatives and commercial enterprise. The permissive legal environment means that these initiatives could be legally registered, enabling refugee to scale their social innovations. These enterprises enable individual refugees to earn an income, but they also contribute to building skills, services, and resources in their communities, creating platforms to grow and support others to succeed. This “right-to-work” policy for the past 15 years has allowed refugees to earn money and support themselves instead of being a burden on international aid. A survey of 1600 Ugandan refugees showed that refugee-owned business play a role in supporting Uganda’s economy. In Rwamwanja Refugee settlement, new Congolese refugees have arrived in waves over the last few years because of the civil war in the Democratic Republic of Congo (DRC) and the Great Lakes region. Creative entrepreneurs and innovators are emerging throughout the camp,



initiating diverse businesses and social interventions.

James, a Congolese artist in the camp, learned his skills from his father growing up in the DRC. Many refugees bring years of professional experience, expertise and training with them from their home countries. Outside of Uganda, most countries do not benefit from the expertise that refugees bring due regulations around employment rights. James, however, is an example of a different way of thinking. He dedicates his new life in Rwamwanja to the same passion he brought from his home - sculpting and woodcarving. He sells his crafts to other refugees in and around the markets in Kampala to Ugandans. While James has access to more rights, he wrestles with many of the demons related to years of trauma living in conflict at home and the harsh

reality of life as a refugee. James explains how it impacts his business:

“There are many challenges for my business. Limited market access is one. I can only approach customers in and around camp area. Also, it is not easy to buy necessary tools for carving. I could not bring all necessary items from DRC. I have to travel to Kampala to buy specific tools because they are available only in Kampala. Also, it is not easy to keep mental composure now. This type of artistic work requires good mental composure. But my mental peace has been destabilised since my departure from DRC. I feel like draining my heart. Whenever I remember what happened to me in DRC, my mental composure is disturbed. I am afraid to be sent back to DRC.”

James’ experiences explain different dynamics that entrepreneurs in a developing market undergo trying to grow their business to scale. Market access and acquisition of material resources are elements that he has managed to find a solution to, despite the limitations posed by the rural and underdeveloped state of the settlement. James is an example of how openness and rights for refugees enable the host country to benefit from human capital that refugees bring into their settings and communities of resettlement.

These enterprises enable individual refugees to earn an income, but they also contribute to building skills, services, and resources in their communities, creating platforms to grow and support others to succeed.

This story is drawn from <https://www.rsc.ox.ac.uk/files/publications/other/refugee-innovation-web-5-3mb.pdf>

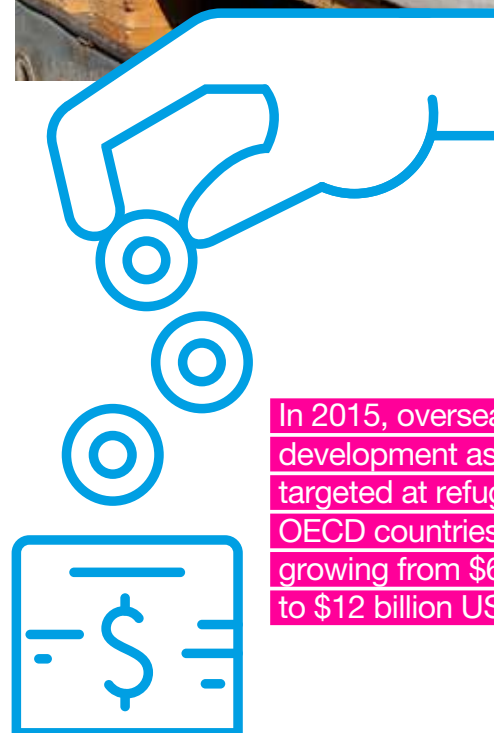


c. Aid and traditional nonprofits are unable to generate sustainable economic activity.

Many humanitarian agencies and big aid add fuel to the ineffective policies. Instead of capitalizing on the opportunity, aid organizations and traditional nonprofits elect to deal with the immediate needs of displaced people during an “emergency” period, discounting how to integrate refugees into existing political and economic systems.

This is costly. In 2015, overseas development assistance targeted at refugees from OECD countries nearly double, growing from \$6.6 billion USD to \$12 billion USD. In many instances, refugees are caught in this boom and bust cycle of crisis aid. The tap of humanitarian aid is turned on during a crisis focused on immediate needs of food, shelter and healthcare, and then turned off when the next disaster strikes. This leaves refugees stuck in protracted situations in camps and other informal settlements without sustainable solutions toward integration into the economy and restoration of full rights.

Aid agencies do their best to support refugees along the cycle, but the band-aid solutions do not incite enough opportunity for refugees to help themselves or the places they settle. For example, in refugee camps, men and women are not



In 2015, overseas development assistance targeted at refugees from OECD countries nearly double, growing from \$6.6 billion USD to \$12 billion USD.

allowed to have formal jobs. Food rations become a de facto currency. There are no banks or other ways of accessing capital. Both skilled and unskilled labor supply go under utilized because of policies within camps. These challenges extend across the refugee cycle.

The policies of governments and humanitarian agencies are unsustainable fiscally and do not support real solutions for refugees.

V. THERE IS TREMENDOUS OPPORTUNITY TO BUILD BUSINESSES THAT HELP REFUGEES

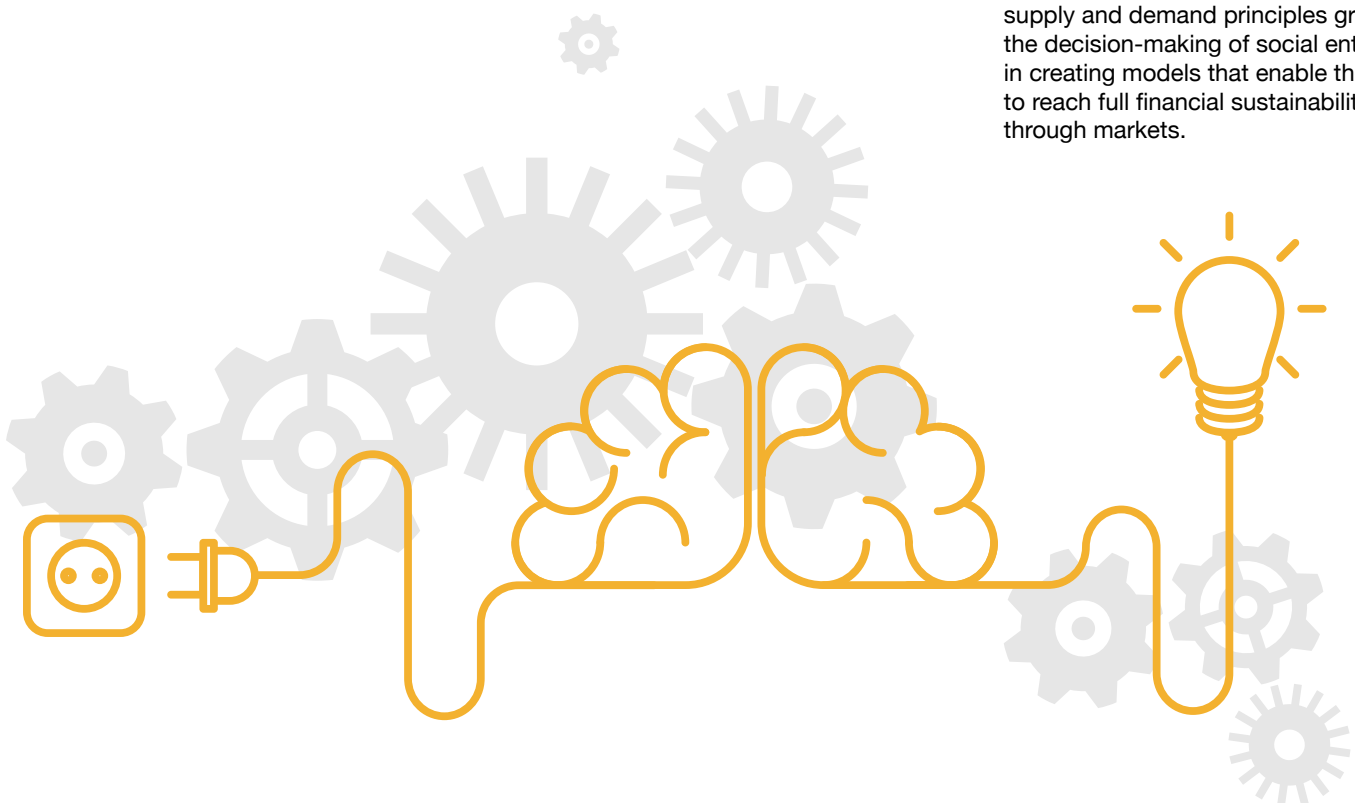
"In a rapidly evolving landscape, effective and principled humanitarian response requires **continuous innovation to empower affected people,** respond to their needs, solve problems, leverage all relevant expertise and effectively use all available resources."

- United Nations, World Humanitarian Summit, 2016

The Hult Prize approach is to build sustainable social enterprise.

A core philosophy of the Hult Prize is to promote and increase earned equality through income and growth. Income-based solutions to social, economic, and environmental challenges are central to our work. They are essential to sustainable development and dependable economic growth. Social enterprise is well suited to deliver business returns and social impact by driving demand-side solutions using private sector mechanisms.

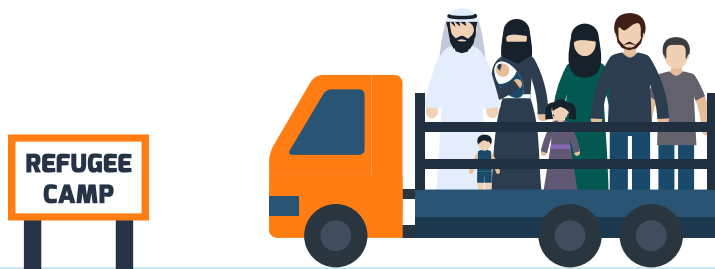
Common models of social enterprise often prioritize the reinvestment of profits into the company to pursue scaled, sustainable social impact. They make market-driven decisions within their models to function efficiently and effectively. Top line profits can be either reinvested into the company, or they can be paid out to owners, shareholders, and/or employees of the business. The utilization of traditional economics and supply and demand principles ground the decision-making of social enterprise in creating models that enable the entity to reach full financial sustainability through markets.



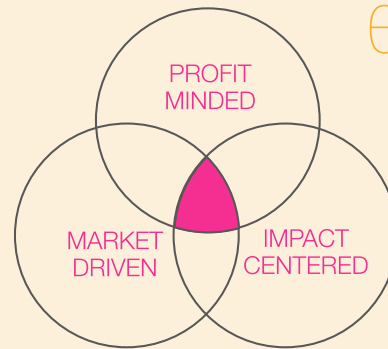
Success in providing services to refugees requires overcoming specific obstacles

Serving vulnerable customers, and employing them, is a challenge. Developing any social enterprise that serves populations living at the base of the pyramid is even more challenging.

Refugees, especially, face difficulties with status and thus in many settings are unable to formally work. Examples exist of successful integration where refugees are given worker status, prompting several promising and prosperous refugee entrepreneurs (see story of Abdul).



Core elements of successful social enterprise



Abdul Halim al-Attar

Unlocking entrepreneurial talent

“My goal for the future is to teach them. I don’t want them to stay on the streets”, explained Abdul in reference to his children who were forced to flee with him from the conflict in Syria.

Abdul and his family had been in motion for weeks before landing in Beirut. Since, they had been living in the streets of Beirut, surviving off what Abdul could make hustling selling pens in local markets.

In Syria, Abdul was a successful entrepreneur and merchant. Though experienced with a knack for sales, the pen business in Beirut did not yield much opportunity for Abdul and his family. Through a random series of events, Abdul is now a thriving refugee entrepreneur, owning and operating three businesses (a bakery, a kebab shop, and a small restaurant) and employing 16 other refugees. A viral photo of Abdul selling his pens happened to catch the eye of a Norwegian journalist, who tweeted out the photo with the hashtag #buypens. From there, through the power of social

media, a fundraising campaign was initiated and within 48 hours, campaign donations poured in from around the world reaching \$125,000 and eventually topping out at \$191,000.



So what happened? – Abdul utilized the funds to invest in starting his first business. He hired a few refugees as employees, enabling him to grow his sales and open a second business. Wash, rinse and repeat, and Abdul is

now a successful refugee entrepreneur owning and operating three thriving businesses. The impact of his efforts is exponential in the refugee and Lebanese community. Paid wages for refugees help support other fledgling enterprise in Beirut. More children have opportunities at education. The Lebanese community gains additional taxpayers contributing to the welfare and development of their society.

But unfortunately, Abdul’s case is extremely unusual. Most refugees are not given \$191,000 to start their own business. When viewed through the lens of opportunity, Abdul’s story demonstrates the power of that opportunity can provide refugees. Whether entrepreneurial talent, vocational abilities, or a professional degree in engineering, without the chance to work and utilize their experience, refugees are stranded in a state of limbo.

By unlocking opportunity, we can make Abdul’s case the norm and not an outlier.

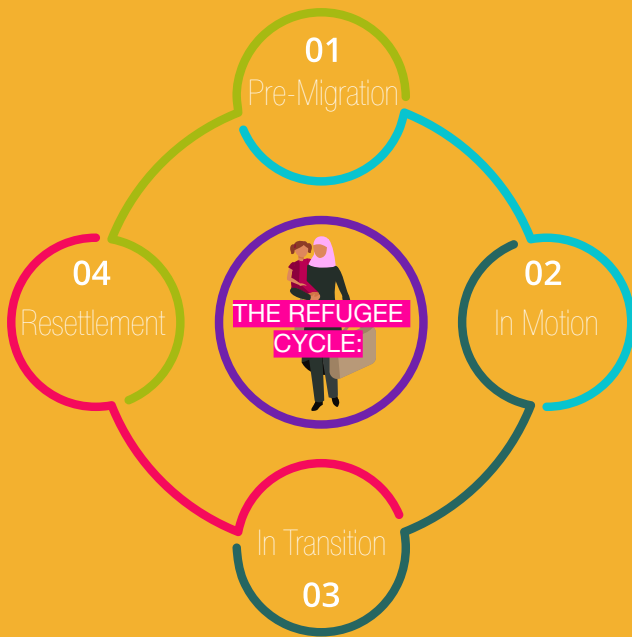
Refugees do not want to be disconnected and displaced. They want support and opportunities that enable them to restore the rights and dignity they lost.

Whether in camps, informal settlements, or at home in an unstable environment, social enterprises targeting elements of the refugee crisis need to have an in-depth understanding of the challenges related to the target population. Context is important to consider. Culture, ethnicity, community, governance, and regulation all have implications for the sustainability and effectiveness of a solution. It is important to understand the issues that lead to the crisis and the various services that refugees require, but also clear outcomes for the solution related to how it addresses the problem, and how it can be measured

to indicate that the solution is successful in addressing the outcome.

Refugees do not want to be disconnected and displaced. They want support and opportunities that enable them to restore the rights and dignity they lost. Income, connectivity, and improved access to services all have the capacity to empower and unlock the potential of refugees across the cycle. Many may not have the education or training required to engage in formal employment, but they possess innate entrepreneurial abilities honed in the informal sector and driven by the need to survive.





Coming back to the 4 phase approach to the refugee journey raises important questions at every stage which can be turned into market opportunities to offer products and services, both connecting refugees to each other as well as to the outside world. The advent of new technologies presents great potential, whereas refugees often have to face significant connectivity and usability challenges during most of the below phases.

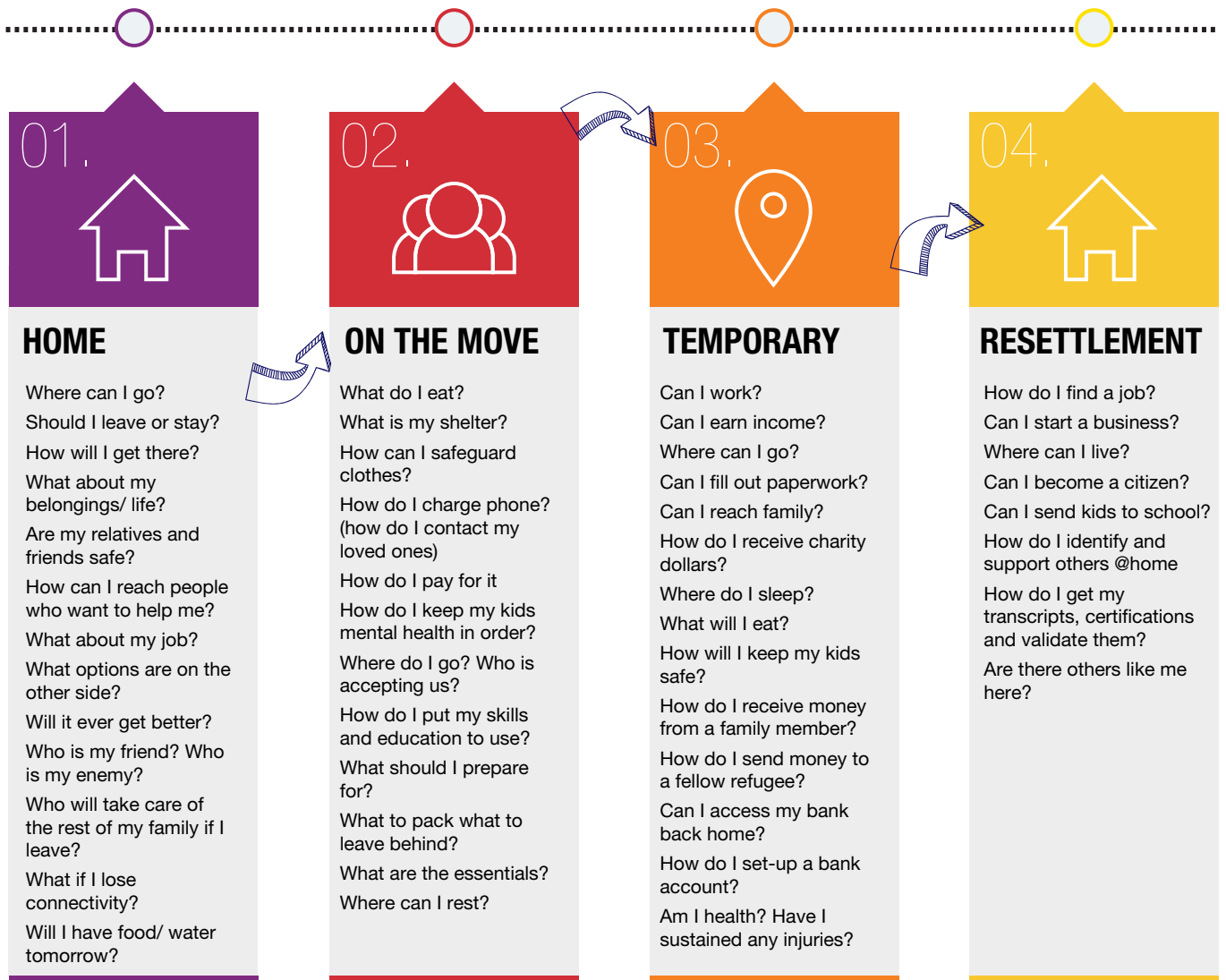
An initial list of such questions for illustrative purposes can be found below:

Trying best to live while in crisis/ planning exit

In motion; heading to known or unknown

In a temporary camp, home, border crossing area, etc.

In a different country/ city or back at home again



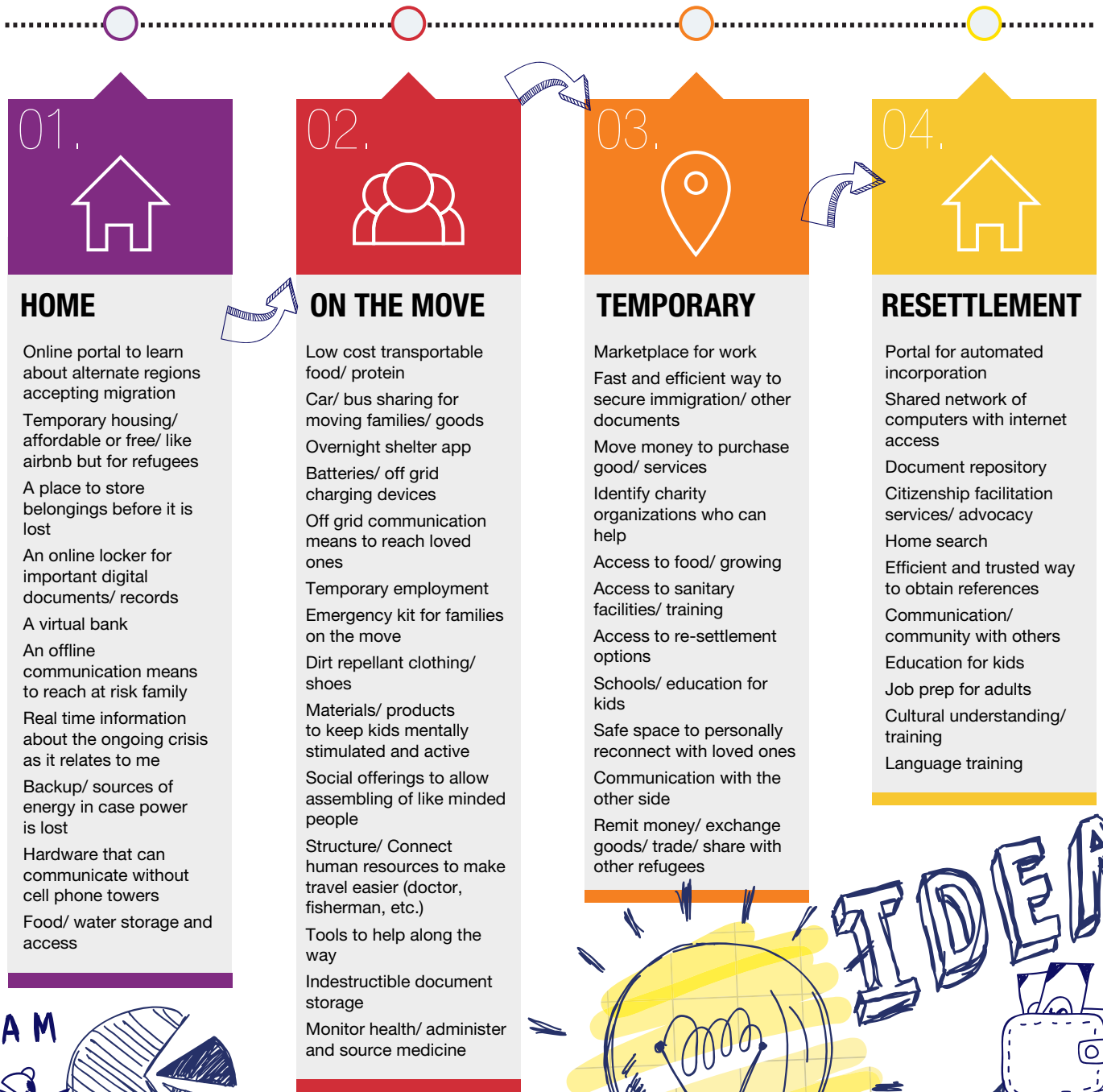
In thinking about how to potentially address the questions above, student teams must come up with sustainable businesses that address those challenges and make the process of being a refugee, across all four stages, easier:

Trying best to live while in crisis/ planning exit

In motion; heading to known or unknown

In a temporary camp, home, border crossing area, etc.

In a different country/ city or back at home again



TEAM

IDEA

c. Existing business models provide a rich palette for experimentation.

Coming up with market-based approaches to realize the refugee opportunity does not require inventing entirely new business models. Existing models provide a rich palette for experimentation in building a new social venture. Some examples follow below.

Identity and reputation

In our home setting we take for granted the extent to which others readily recognize who we are. Our clothes, our use of language, and our everyday confidence all communicate a great deal about who we are, and where we are from, when we're home. When we combine these behavioral realities with access to both formal identity documents—passports, driver's licenses, and so forth—and tools linked to identity—our credit cards and cellphones—we possess a rich web of resources that we can use to communicate to others that we are who we say we are.

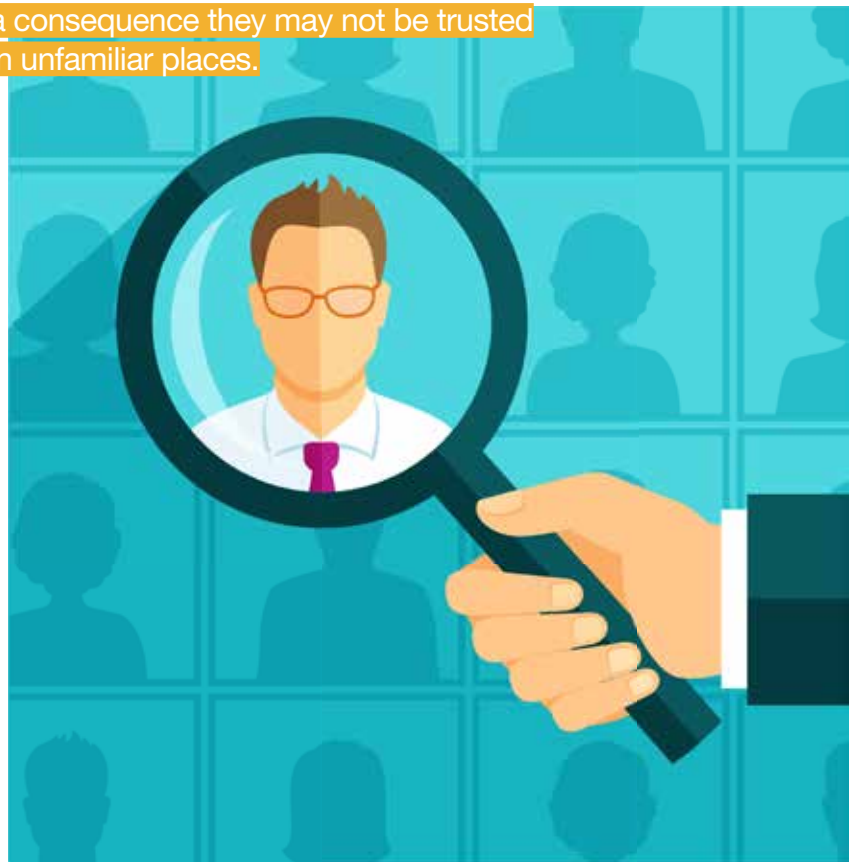
When refugees leave home they lose many, if not all, of these behavioral signals. They may also lose both formal identity documents and tools linked to identity. Their claims relating to identity and background are not easily verifiable. As a consequence—even in the absence of unfair, negative bias—they may not be trusted in unfamiliar places.

In recent years, an array of companies have launched that are focused on identity and reputation. For example, the company Clear offers air travellers the option to exchange personal information (including biometric data) for the convenience of shorter wait times at airports. Another company, BanQu, created a mobile platform that enables unbankable individuals to start and build an economic and credit history by tracking their transactions using blockchain technology. Abra is an emerging global leader in peer-to-peer cash transfers, with a focus on remittances and use of Blockchain on

the backend, emerging as an innovator with regard to identity technology and trust. A number of other companies utilize cellphone data, social media data, and “Internet dust” to provide reputational scores in the absence of conventional data sources.

A globally-recognized version of Clear, or a refugee-accessible versions of new approaches for documenting reputations, could transform the refugee experience.

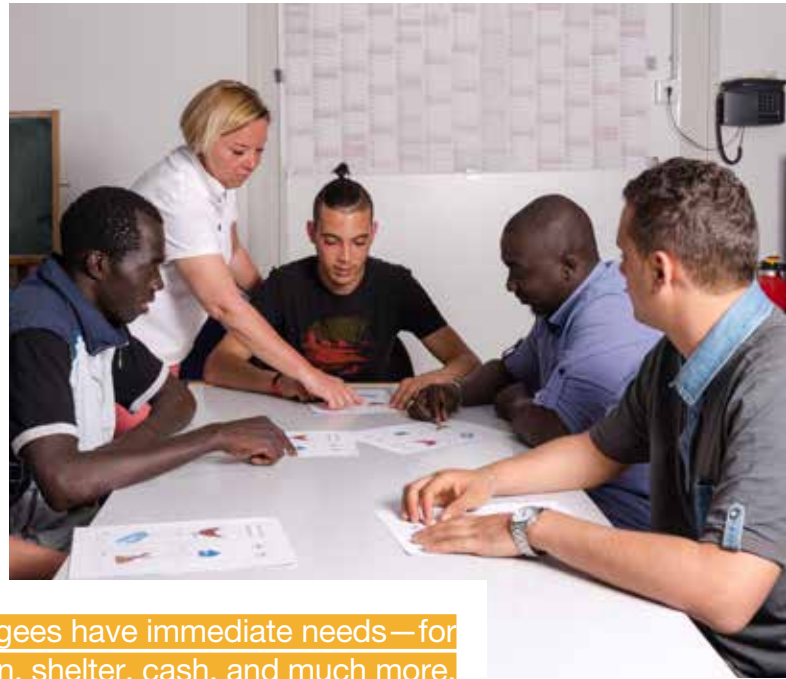
Refugees claims relating to identity and background are not easily verifiable. As a consequence they may not be trusted in unfamiliar places.



Matching

Many of today's most powerful business models are about directly matching those who need services with those who can provide those services. Platforms like Uber and Airbnb succeed because they unlock latent value by matching those who need services with those who provide services. Refugees have immediate needs—for transportation, shelter, cash, and much more. However, they often have no way to access legal providers of services. They are thus forced to rely on criminal networks - who, as noted above, earn upwards of \$5 billion annually mining the vulnerability of refugees for maximum exploitative advantage.

Refugees have immediate needs—for transportation, shelter, cash, and much more. However, they often have no way to access legal providers of services.



“Matching” innovations, combined with better systems to restore the identity and reputation of refugees, have the potential to break the cycle of dependence and exploitation by criminal networks. Digital platforms can identify willing service providers, enable reputation-tracking on both sides of any transaction, and—by providing a viable alternative—dramatically reduce the vulnerability of refugees to exploitation by criminal networks.

Matching models can also help to reawaken the talents of refugees in new environments. A doctor who has fled a home in Syria can document her skills and training while in transit, of (when possible) prior to migration, converting her into a resource to her migrant community. The efforts of companies that are seeking to directly document competencies—in much the way TopCoder has done in the world of computer programming—can have great value and applicability to refugee populations.

Once relocated in a new place, such labor-market matching resource can also allow refugees to identify a geographical home where their particular skills are particularly in need. When a refugee's host in a new country is also an enthusiastic and empathetic employer, the refugee cycle can draw to a conclusion in a way that immediately benefits both new arrivals and the communities they have enriched.

Micro-Tasking and Skills-on-Demand

If there is one thing that many refugees report having in over-abundance, it is time with nothing to do. Many companies exist that match people with skills to task-defined work. These include Upwork, Task Rabbit, Nabbesh, and EasyShift. Nonprofits such as Samasource have—with varying degrees of success—sought to bring micro-work opportunities to refugees. A number of new social enterprises now exist in this space. However, considerable scope exists for business models that will more effectively tap into the unique talents of refugees—for example, language skills useful in translation and language instruction—and in so doing provide them with maximally flexible and portable micro-work opportunities.

Here again, opportunities also exist on the other side of the labor market—that is, in providing refugees with work-relevant training. Even if, and when, skills acquired in home countries can be documented and validated on digital platforms, it is likely that the process of transition will require refugees to acquire new skills. The tremendous success of the Duolingo language instruction model suggests that a rethinking of education on a peer-to-peer model can unlock business and social value at a large scale. When refugees are given the opportunity both to learn and to teach, they can reawaken their talents and reopen their sense of possibilities.



Manufacturing and Modular Farming

While some refugees may be doctors, writers, or computer programmers who will be able to access external opportunities successfully if connected via digital networks, many others will not. Crafts-people, masons, carpenters, and farmers also have skills that are ready to be reawakened. However, doing so requires a different strategy.

In areas where large numbers of refugees are gathered—whether in formal camps or informal agglomerations forced by the intersection of geography and political boundaries—the potential exists to set up manufacturing and/or modular farming operations that can both serve the needs of refugee populations and also provide income through mission-related external sales.

The goodwill that exists globally to refugee populations is an asset that can be monetized by social ventures to unlock opportunity through manufacturing and modular farming. Imagine: What would the market have been, globally, during the Rio Olympics, for Team Refugee-branded merchandise that was produced entirely in the world's refugee camps, with profits returning entirely to the refugees themselves? We have not seen the last such an opportunity.

It's time to overcome a crisis of imagination and capitalize on the refugee opportunity.

VI. The crisis we're facing is
a crisis of imagination.

The refugee crisis is not a crisis of resources. **It is a crisis of imagination.** When the plight of refugees is approached as a crisis of resources, the natural response is to produce handouts.

In place after place, a this type of crisis mentality with regard to refugees has resulted in the creation of cycles of dependency and the false categorization of refugees as threats to political stability and to economic well-being.

When the plight of refugees is approached as a crisis of imagination, the natural response is to produce fundamental solutions to the challenges involuntary migrants face. It means approaching the refugees as customers with particular needs.

It means creating businesses that address those needs, and developing plausible pathways to scale those businesses so that solutions stretch to the scale of the challenge.



AUTHORS

AHMAD ASHKAR

Chief Executive Officer and Founder
Hult Prize Foundation

KARIM SAMRA

Chief Operating Officer
Hult Prize Foundation

PHIL AUERSWALD

Schar School of Policy and Government,
George Mason University
Policy Design Lab

JOSH SCHOOP

Policy Design Lab

ACKNOWLEDGEMENTS

Special thanks to the following individuals and organizations for their input and insight:

Olivia Louckes, Research Analyst for Hult Prize Foundation
Lorna Solis, Blue Rose Compass
Professor J. Vernon Henderson, London School of Economics
Jordan Hosmer-Henner, Copia Global
Dr. Yasar Jarrar, Bain & Company
Marco Kamiya, Urban Economies, UN Habitat
Professor Joanne Lawrence, Hult International Business School
Jon-Andreas Solberg, Youth Fund, UN Habitat

The Hult Prize Foundation has compiled research for this case from known and credible sources. The authors have attempted to use accurate information as much as dynamic data can be accurately measured and reported. The authors explicitly disclaim to the extent permitted by law responsibility for the accuracy, content, or availability of information located throughout this case or for any damage incurred owing to use of the information contained therein.

Selected Sources and Reference Materials

- 1) <http://www.unhcr.org/576408cd7>
- 2) This number is estimated from 65 million people displaced, plus 50 million enduring environmental degradation and over one hundred million living in crisis settings (<http://www.unfpa.org/swop>)
- 3) "Migrant Smuggling Networks," Joint Europol-INTERPOL report, May 2016.
https://www.europol.europa.eu/content/EMSC_launch
- 4) <http://www.unhcr.org/576408cd7>
- 5) <http://www.telegraph.co.uk/news/uknews/crime/12037479/Mapped-Which-countries-have-the-highest-murder-rates.html>
- 6) <https://justiceinmexico.org/wp-content/uploads/2015/04/2015-Drug-Violence-in-Mexico-final.pdf>
- 7) <http://www.thedailybeast.com/articles/2014/06/23/how-mexico-s-cartels-are-behind-the-border-kid-crisis.html>
- 8) <http://www.nytimes.com/2014/07/13/opinion/sunday/a-refugee-crisis-not-an-immigration-crisis.html>
- 9) Definition from United Nations High Commissioner for Refugees.
- 10) <http://www.unhcr.org/en-us/climate-change-and-disasters.html>
- 11) <http://www.unfpa.org/swop>
- 12) <http://www.unhcr.org/en-us/news/latest/2016/6/5763b65a4/global-forced-displacement-hits-record-high.html>
- 13) <http://missingmigrants.iom.int/worldwide-migrant-deaths-top-4000-mediterranean-deaths-pass-3100>
- 14) <http://www.bbc.com/news/world-32912867>
- 15) <http://www.unhcr.org/576408cd7>
- 16) <http://www3.weforum.org/docs/Media/TheGlobalRisksReport2016.pdf>
- 17) <http://www.unfpa.org/swop>
- 18) <http://www.bbc.com/news/world-32912867>
- 19) http://www.refugee-action.org.uk/refugee_voices
- 20) <http://www3.weforum.org/docs/Media/TheGlobalRisksReport2016.pdf>
- 21) <http://www.theatlantic.com/international/archive/2015/06/refugees-global-peace-index/396122/>
- 22) <http://www.unhcr.org/en-us/protection/resettlement/575836267/unhcr-projected-global-resettlement-needs-2017.html>
- 23) http://www.huffingtonpost.com/huff-wires/20130107/us-immigration-spending/?utm_hp_ref=homepage&ir=homepage
- 24) <http://www.economist.com/news/united-states/21579828-spending-billions-more-fences-and-drones-will-do-more-harm-good-secure-enough>
- 25) <http://www.dw.com/en/the-costs-of-the-refugee-crisis/a-19016394>
- 26) <https://www.brookings.edu/2015/09/16/much-ado-about-nothing-the-economic-impact-of-refugee-invasions/>
- 27) <http://documents.worldbank.org/curated/en/546181468194940969/pdf/WPS7517.pdf>
- 28) <http://www.oecd.org/dac/stats/ODA-2015-detailed-summary.pdf>