OECD publishing

FINANCING FOR REFUGEE SITUATIONS

OECD DEVELOPMENT
POLICY PAPERS
December 2019 **No. 24**



OECD
BETTER POLICIES FOR BETTER LIVES

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This document was authorised for publication by Jorge Moreira da Silva, Director of the Development Co-operation Directorate.

Corrigendum

An early version of this report from December 2019 was revised:

Page 19, Box 1.1, second point: Change “permanent in Colombia“ to “ living in Colombia“
Page 23, Box 2.1 first paragraph: Include Egypt, Iraq and Turkey in the list of countries
Page 36, Box 2.5, first paragraph: Delete last sentence
Page 42: Add reference: https://www.refworld.org/docid/5a9d57554.html
Page 45: Delete footnotes 17 and 21
Page 48: Replace refugee definition according to reference on pages 261 and 262:
UNHCR (2017), *A guide to international refugee protection and building state asylum systems*, https://www.refworld.org/docid/5a9d57554.html.

Keywords: Refugee, Displacement, Development Finance, ODA, Foreign Aid, Policy, Developing Countries, New York Declaration for Refugees and Migrants, Forced Displacement, Humanitarian, Financing, Burden- and Responsibility-sharing, Global Compact on Refugees

JEL classification: O1, O19, F22, F35, F63

Foreword

Forced displacement, including refugee flows, is a global phenomenon. As of 2018, 26 million people were refugees. Globally, 1 person out of every 108 is displaced or seeking asylum, and that proportion has risen significantly over the last five years (UNHCR, 2019[1]).

The current model of financing suits a pattern of displacement that no longer exists, if it ever did. The evidence shows that displacements are not linear – people don't flee conflict to safety, requiring urgent humanitarian financing, before returning to their homes or making a new home in a place of security. Instead, refugee flows happen in the nexus, requiring humanitarian, development and peace financing to work in complementary ways. Doing this effectively can create opportunities that are of benefit to both refugees and host communities (World Bank Group, 2017[2]).

Important steps have been taken to advance refugee responses, through the New York Declaration for Refugees and Migrants, the Global Compact on Refugees (GCR) and the Comprehensive Refugee Response Framework (CRRF)[1]. These agreements aim to share responsibility and strengthen co-operation for refugees and the communities that host them, as well as pursue integrated responses between humanitarian, development and peace actors to support refugees in rebuilding their lives (United Nations, 2016[3]; UNHCR, 2018[4]). In 2019, the OECD's Development Assistance Committee (DAC) adopted the DAC Recommendation on the Humanitarian-Development-Peace Nexus in developing countries, which also applies in refugee situations (OECD, 2019[5]).

The global community has been asked to make commitments towards more equitable responsibility sharing, including at the 2019 Global Refugee Forum, where actors will bring contributions towards the four objectives of the GCR. This paper contributes to achieving these objectives, especially the objectives of easing pressures on host countries; enhancing refugee self-reliance; and supporting conditions in countries of origin for return in safety and dignity (UNHCR, 2018[4]).

Financing needs to keep pace with the challenges of refugee flows and the opportunities that this new paradigm presents. Both the quality and the quantity of financing matters to get the greatest value for refugees and their host communities.

This policy paper sets out seven principles for improving financing for refugee situations, based on global trends and evidence from four case studies. The Organisation for Economic Co-operation and Development (OECD) conducted field research in three hosting countries (Colombia, Lebanon, and Uganda) and one origin/return country (Central African Republic).

The report and case study research were undertaken as part of the International Network on Conflict and Fragility's (INCAF) work programme on forced displacement and financing for stability. The INCAF Secretariat is located within the Global Partnerships and Policies Division, Development Co-operation Directorate of the OECD. The authors gratefully acknowledge the guidance of INCAF, along with the generous input of interview participants during the research process.

Acknowledgements

This paper was written by Cushla Thompson, Economist and Policy Advisor, Yasmine Rockenfeller, Senior Policy Advisor, and Alexe Ceulemans, Intern. The paper was prepared under the oversight of Paloma Duran y Lalaguna, Head of Division, and Rachel Scott, Team Leader, Crises and Fragility, within the Global Partnerships and Policies Division, of the Development Co-operation Directorate of the OECD.

Research support for the case studies was kindly provided by Harsh Desai, Erik Forsberg and Richard Fribert (Crises and Fragility, Global Policies and Partnerships Division) as well as Emilio Chiofalo and Konstantin Poensgen (Policy Analysis and Strategy, Financing for Sustainable Development Division) of the Development Co-operation Directorate, OECD.

The authors gratefully recognise the many multilateral agencies, government officials, donors, social services staff, members of civil society, business people, researchers and others who made this paper possible by generously sharing their insights and experiences through interviews, especially in the case study countries. In addition, UNHCR provided important data and human resources towards the completion of this research and report. Important guidance and feedback on key findings was received from the members of the International Network on Conflict and Fragility.

The authors thank those who hosted the case study missions: UNHCR (in Central African Republic); the Government of Colombia (in Colombia); Agence Française de Développement (in Lebanon); and the Embassy of Ireland (in Uganda).

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Abbreviations and acronyms

CRRF	Comprehensive Refugee Response Framework
DAC	Development Assistance Committee
DFID	Department for International Development
GCFF	Global Concessional Financing Facility
GCR	Global Compact on Refugees
IBRD	International Bank for Reconstruction and Development (IBRD)
IDA	International Development Association
IFC	International Finance Corporation
IGAD	Intergovernmental Authority on Development
INCAF	The International Network on Conflict and Fragility
LHSP	Lebanon Host Communities Support Programme
MICs	Middle-income countries
ODA	Official development assistance
PEP	Special Residency Permit
PEURL	Programme for Economic and Urban Resilience in Lebanon
RACE	Reaching All Children with Education in Lebanon
SSAR	Solutions Strategy for Afghan Refugees
STEP	Subsidised Temporary Employment Programme
UNDP	United Nations Development Programme

UNHCR	United Nations High Commissioner for Refugees
UNRWA	United Nations Relief and Works Agency for Palestine Refugees in the Near East

Executive summary

Refugee situations are complex and context-specific, combining large movements of people, significant vulnerabilities and fragilities, a highly charged political and policy environment, and frequently, a disrupted economic and financing landscape.

Development, humanitarian and peace actors have taken important steps to respond to this complexity and advance refugee responses, through the New York Declaration for Refugees and Migrants, the Global Compact on Refugees (GCR) and the Comprehensive Refugee Response Framework (CRRF). In 2019, the OECD's Development Assistance Committee (DAC) adopted the DAC Recommendation on the Humanitarian-Development-Peace Nexus in developing countries, which also applies in refugee situations.

This paper combines global trends with findings from case studies in Central African Republic, Colombia, Lebanon, and Uganda, and proposes good practice principles for financing in refugee situations in developing countries.[2] The paper contributes to achieving the four objectives of the GCR, especially the objectives of easing pressures on host countries; enhancing refugee self-reliance; and supporting conditions in countries of origin for return in safety and dignity (UNHCR, 2018[4]). While the paper's findings are directed towards refugee situations in particular, many of the lessons may also be applicable to other forms of forced displacement.

Refugee situations are common and long lasting

The global refugee population as of 2018, estimated at 25.9 million, is the highest number of refugees ever recorded. In total, over 70 million people were forcibly displaced as of 2018, including internally displaced people and asylum seekers (UNHCR, 2019[1]).

Certain countries face an especially high volume of refugees, alongside existing development and fragility challenges. 80% of refugees live in countries neighbouring their countries of origin, and 84% are in developing regions (UNHCR, 2019[1])[3]. As of 2018, seven out of the ten top developing countries to host refugees are themselves on the OECD's list of fragile contexts, one is at high risk (Ethiopia) and one is already in debt distress (Sudan). Nine of the top ten countries of return in 2018 are considered fragile contexts (UNHCR, 2019[1]) (OECD, 2018[6]).

The four countries studied for this paper span income levels and development trajectories, and together account for around 4.4 million refugees (see Table 1.1 and Table 1.2 in Section 1.1). The three refugee host countries (Colombia, Lebanon and Uganda) and one country of origin and return (Central African Republic) were chosen to broadly reflect the distribution of refugees globally.

Such refugee situations begin in crisis, but they endure to become long-term phenomena, requiring a development response. As of 2018, 78% of all refugees (15.9 million) were living in protracted refugee situations of more than five years (UNHCR, 2019[1]). Cycles of displacement are common and refugees often live in cities and poorer areas of host countries.

Refugee situations are highly context-specific and policy responses vary significantly between countries. In Uganda refugees are able to work, move freely, and access social services on the same basis as nationals, while in Lebanon refugees are limited in their access to the country, their movement and employment opportunities.

The international community contributes significant financing to these refugee situations, including in countries where development finance is otherwise extremely limited. In its inaugural survey on financing refugee hosting, the OECD found that between 2015-2017, DAC members provided USD 26 billion in official development assistance (ODA) to programmes and projects that support refugees and host communities, of which 72% was humanitarian funding (OECD, 2018[7]).[4]

Financing makes a critical contribution to refugee responses, but is not yet fit-for-purpose

Evidence from the four case studies illustrates that financing from the international community is critical to refugee responses. Yet the nature and quality of financing suits a pattern of displacement that no longer exists, if it ever did. The evidence shows that displacements are not linear – people do not flee conflict to safety, requiring short-term humanitarian financing, before returning to their homes or making a new home in a place of security. Instead, refugee flows are complex, often protracted, and, require humanitarian, development and peace financing to work in complementary ways. Doing this effectively can create opportunities that are of benefit to both refugees and host communities (World Bank Group, 2017[2]).

Based on analysis of global trends and examples across the case studies, seven good practices are proposed below to improve the quality and quantity of financing for refugee situations.

Financing is most effective when it goes hand in hand with an enabling refugee policy environment, including access to social services and documentation

Host countries' refugee policies make an important contribution to refugee financing, refugee protection, as well as to refugee self-reliance and welfare. An enabling policy environment affects the cost of the refugee response as well as refugees' ability to earn income. Donors provide significant levels of financing for refugee situations and could leverage it to promote policy change and support policy as a component of countries' refugee responses and financing strategies. Collective approaches such as compacts can help formalise policy and financing commitments, and can include both financing and non-financing elements.

How can actors do more?

- Develop a collective voice to advocate for policy reform in refugee hosting countries, including on refugee documentation, access to social services, and the right of refugees to work and run their own business. This could include policy dialogue, knowledge sharing, technical assistance and capacity building.
- Look for ways to use non-aid policy commitments such as trade policy, alongside development finance, to incentivise policy change, support refugees and support the host country's development.

To make the most of the money available, financing systems and tools need to be adapted to fit the reality of mobile populations

Mobile populations have become a feature of many developing countries, yet financing systems and tools have yet to fully adapt. Even where refugee policies are welcoming and financing is available, most host country planning and fiscal systems are designed for static, not mobile populations, and are generally not

set up to respond to refugee situations. The challenge is even greater in lower-income and low-capacity contexts, where large numbers of refugees are hosted, transiting or returning. Greater flexibility is also required from humanitarian and development financing so that it can follow mobile populations in contexts that evolve rapidly and can be difficult to predict.

How can actors do more?

- Work with host governments to adapt their planning, financing and service delivery models to fit the mobile nature of refugee populations, including by providing technical assistance and capacity-building support when appropriate.
- Use and advocate for financing mechanisms with greater flexibility to respond when refugees chose to return to their home county or move to another location.

Support for local as well as national systems, including through financing and capacity building, can help to better meet needs

Where national systems are not able to meet local refugee needs, financing strategies can help reach down to the local level if designed and tailored to local systems through, for example, area-based approaches. Across the case studies, large numbers of refugees are often hosted in cities, and sometimes in the poorest regions. Financing is not yet fully targeting the local areas that are the “first responders”. It can be challenging to get financing to the local level, especially local authorities, but it can be done. Hosting refugees is a significant new challenge for authorities, local communities, and social services providers, which are not yet sufficiently supported by capacity building and co-ordination at the local and national levels.

How can actors do more?

- Develop financing strategies for refugee situations that are targeted to the situation and the most affected areas. Responses are most effective when tailored to local systems, alongside national and regional strategies.
- Work with local authorities to reinforce their ability to respond, providing financing if possible and capacity building as necessary, complementing and co-ordinating with efforts at the national level.

Due to their protracted nature, refugee situations require development and peace interventions, in addition to humanitarian responses

Donors do not appear to be diverting funds from development programmes to refugee responses. This is good practice. Rather, refugee situations often generate new and additional donor financing, which host countries can often use to address structural development challenges through co-benefits or parallel investments. Since refugee situations are usually protracted, and often take place in fragile contexts, a coherent approach across development, peace and humanitarian financing can better serve needs and reduce costs over a sustained period of time.

How can actors do more?

- Develop evidence-based humanitarian, development and peace financing strategies, looking for opportunities to develop and finance collective outcomes.
- Include refugees in development strategies, sectoral portfolios, and programming.
- Promote benefits for host communities, to help preserve social cohesion and bring a positive development benefit for all.
- Provide financing to address the root causes of forced displacement and fragility.

Promoting refugee self-reliance through education, work, and entrepreneurship is a smart financial choice, benefiting both refugees and the host country

Refugees are, and want to be, economic actors in their own right, regaining financial autonomy and livelihoods. Economic opportunities are harder to achieve in the face of policy restrictions, but are still possible. By growing markets where they would not otherwise exist, this approach can benefit both refugees and host countries. However, while private sector interest in refugees is high, work on refugee economies remains nascent and has not yet translated into incomes for most.

How can actors do more?

- Work with host governments to increase access for refugees and host communities to education, jobs, entrepreneurship and financial services.
- Support refugee economies by partnering with, and enabling, the local private sector to help increase incomes, protect assets, and help refugees manage risk. In this area, it will be important to continue testing approaches and sharing lessons.
- When making significant economic investments, look for ways in which both refugees and host communities could benefit, such as access to quality jobs, participating in supply chains, or consuming goods and services.

Loans can be a useful part of the financing mix as long as they are as concessional as possible

Almost all financing for refugee situations is concessional, much of it as grants. Hosting refugees can be considered a global public good, justifying more highly concessional resources than might otherwise be the case. Nevertheless, grant financing is not always available in sufficient volumes and lending was seen as a useful supplementary tool, especially when it results in enduring benefits for the country as a whole. Promising mechanisms are emerging that combine lending and grants, expanding the volume of financing available, while also reducing the cost to host countries.

How can actors do more?

- When lending, look for mechanisms to increase the concessionality of loans to governments for policies and programmes for refugees and host communities as far as possible, for example decreasing the interest rate, increasing tenor, or using grant financing to reduce the cost of loans.
- Ensure that the design of such mechanisms reinforces the incentive towards inclusion and an enabling policy environment.

Southern providers are active in some regions - linking up across key actors can improve co-ordination and data

A number of non-traditional donors have become important bi-lateral humanitarian and development donors to forced displacement situations and have heavily invested in countries of strategic interest, especially the Middle East and North Africa. Traditional donors can play an important role in increasing linkages with the non-traditional donors and in sharing information across all actors.

How can actors do more?

- Work to improve dialogue and co-ordination with southern and traditional donors, helping expand the donor base where possible and identifying areas for collaboration and complementarity.
- Pursue greater information sharing and data between DAC members and non-traditional donors.

Infographic 1. Financing for Refugee Situations



1. Key characteristics of refugee situations

Financing from the international community plays a central role in supporting refugees and host countries. In order to meet those needs effectively and efficiently, financing strategies need to take account of the particularities of large-scale refugee situations.

This chapter highlights some of these key features, drawing on global trends as well as examples from case studies in Central African Republic, Colombia, Lebanon, and Uganda. The case study countries were chosen to illustrate a variety of refugee situations across different income levels and regions.

1.1. For many countries, forced displacement is a central development challenge

The global refugee population as of 2018, estimated at 25.9 million, is the highest number of refugees ever recorded. Including refugees, internally displaced and asylum seekers, over 70 million people were displaced worldwide as of 2018, meaning roughly one person in every 108 globally was displaced (UNHCR, 2019[1]). Measuring the number of refugees and displaced people can be challenging, especially in contexts where not all individuals are registered as refugees. These total figures – the most recent publicly available data published by UNHCR – may now be too low[5]. The 2.6 million Venezuelans displaced abroad in 2018 increased throughout 2019 to 4.8 million, making the Bolivarian Republic of Venezuela ("Venezuela") among the top countries of origin in 2019 (UNHCR, 2019[8]) (R4V, 2019[9])[6].

Certain developing countries face a particularly high impact from refugee flows. Refugees are highly concentrated, with just five countries generating 67% of the world's refugees in 2018. Near neighbours hosted 80% of refugees, and developing regions hosted 84% of global refugees in 2018, with seven out of the top ten host countries being middle-income countries. In Lebanon, UNHCR estimated that there were 156 refugees per 1,000 national population (UNHCR, 2019[1])[7]. By 2019, nearly 4.8 million Venezuelans were displaced, mostly in neighbouring countries. Nearly 1.5 million Venezuelan are in Colombia, placing it among the three top refugee hosting countries globally[8] (R4V, 2019[9]). Among least developed countries (LDCs), ten countries host 33% of total global refugees (6.7 million), while being home to 13% of the world population and just 1.25% of global Gross Domestic Product (GDP) (UNHCR, 2019[1]) (IMF, 2019[10]).[9]

This study proposes principles for financing refugee situations based on analysis of global trends, as well as four specific case study countries. The countries were chosen to broadly reflect the distribution of refugees globally, and together account for around 4.4 million refugees. The countries include the three refugee host countries of Colombia, Lebanon, and Uganda (see Table 1.1) as well as Central African Republic, a country of origin and return (see Table 1.2). These countries span income levels, regions, development trajectories and financing situations. The case studies include a highly fragile, low-income, least developed country of origin and return (Central African Republic); a low-income, least developed host country (Uganda); and two middle-income countries (MICs) (Lebanon and Colombia). The MICs illustrate very different challenges: Lebanon has experienced a protracted refugee situation with a very high proportion of refugees to total population, while Colombia illustrates a more recent, large influx of Venezuelans occurring alongside existing internal displacements.

In each country, the authors interviewed staff from multilateral agencies, social services, donors, and government officials, as well as members of civil society, business people, and researchers. This study also draws on survey data from the OECD's 2018 *Financing Refugee Hosting Contexts Survey* (OECD, 2018[11]), as well as data from the *Creditor Reporting System* (CRS) database (OECD, 2019[12]).

Table 1.1. Refugee Hosting Countries: Uganda, Lebanon and Colombia[10]

Uganda	Lebanon
Challenge: Low income and least developed host country, fragile context in low risk of debt distress.	**Challenge: Upper-middle income host country** with a protracted refugee situation and a high proportion of refugees (1 in 6 people).
Uganda hosts approximately **1.4 million refugees** from South Sudan, Democratic Republic of the Congo, Burundi, Somalia and Rwanda. Refugees are able to **work, move freely, and generally have access to social services** on the same basis as nationals.	While estimates vary, Lebanon hosts around **947, 974 refugees that have arrived from Syria,** in addition to an existing refugee population that predates the Syrian conflict. Refugees **have access to some social services**, including schools and primary health care, and **are able to work in some sectors.**
USD 777 million in ODA was allocated to refugee and host community programmes from 2015 – 2017. Between **81% to 87% of ODA for refugees was spent on project type interventions** in the years 2015-2017. The Uganda 2018 Refugee Response Plan is 57% funded.	**USD 2,393 million** ODA was allocated to refugee and host community programmes from 2015 – 2017. 35% of total aid for refugees was spent on **project type interventions in 2015, increasing to 76% in 2016 and 74% in 2017.** The Lebanon Crisis Response Plan 2019 is 24 % funded.

Figure 1.1. Humanitarian and development aid to refugee hosting in Uganda

USD millions, 2010 dollars, 2015-2017

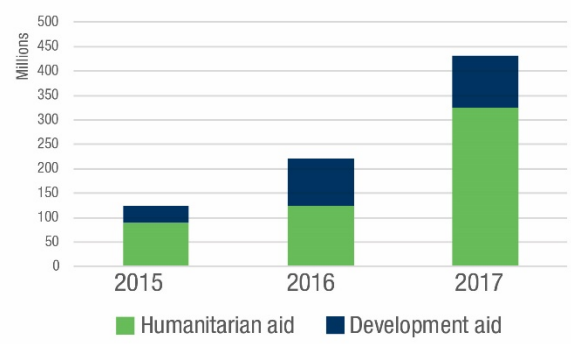
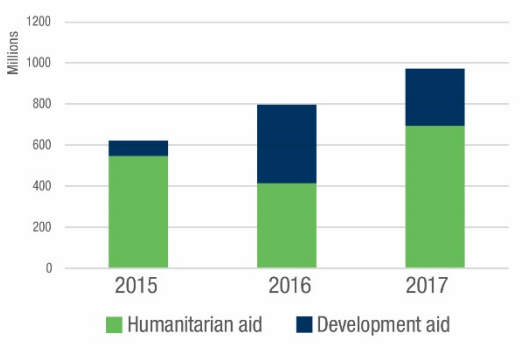


Figure 1.2. Humanitarian and development aid to refugee hosting in Lebanon

USD millions, 2010 dollars, 2015-2017



Colombia

Challenge: Upper-middle income **host country** with a recent and ongoing influx occurring alongside ongoing internal displacements.

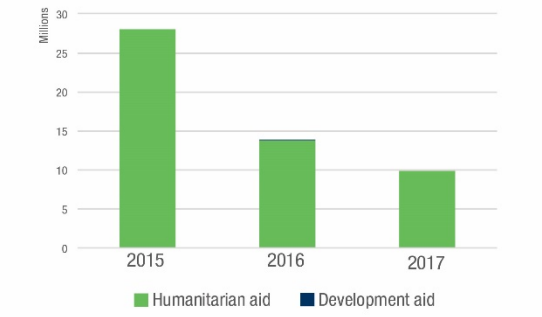
Colombia hosts around **1.4 million Venezuelans** displaced and 5,8 million persons are internally displaced. Venezuelans' access to social services and formal employment **depends on their documentation status.** All Venezuelans are eligible to **emergency health care** and **primary education.**

USD 52 million ODA was allocated to refugee and host community programmes from 2015 – 2017**, before the crisis escalated in late 2017.** Between **52% to 57% of total ODA for refugees was spent on project type interventions in the years 2015-2017.** Complete finance data is not yet available for 2018-2019.

As of October 1, 2019, USD 316 million was provided in 2019 to the Regional Refugee and Migrant Response Plan for the Venezuela situation, **USD 137 million of it for Colombia**. The plan is 43.4% funded for Colombia. UNHCR and IOM have launched a 2020 Regional Refugee and Migrant Response plan seeking **USD 1.35 billion** in funding.

Figure 1.3. Humanitarian and development aid to refugee hosting in Colombia

USD millions, 2010 dollars, 2015-2017



Note: See Notes 10 and 14 below regarding the data used in this table. Refugee numbers are based on recent estimates.

Sources: World Bank Group (2019[13]), *World Bank Country and Lending Groups* https://datahelpdesk.worldbank.org/knowledgebase/articles/906519-world-bank-country-and-lending-groups; OECD (2019[14]), *DAC List of ODA Recipients*, http://www.oecd.org/dac/financing-sustainable-development/development-finance-standards/DAC-List-of-ODA-Recipients-for-reporting-2018-and-2019-flows.pdf; OECD (2018[6]), *States of Fragility,* http://www.oecd.org/dac/states-of-fragility-2018-9789264302075-en.htm; IMF (2019[15]), *List of LIC DSAs for PRGT-Eligible Countries*, https://www.imf.org/external/Pubs/ft/dsa/DSAlist.pdf; UNHCR (2019[16]), *Operational Portal - Refugee Situations: Uganda*, https://data2.unhcr.org/en/country/uga; UNHCR (2018[17]), *Uganda - 2018 Refugee Response Plan for South Sudan, Burundi and Democratic Republic of the Congo,* https://data2.unhcr.org/en/documents/download/69030; R4V (2019[9]) *Operational Portal: Refugees and migrants from Venezuela*, https://r4v.info/en/situations/platform; IDMC (2019[18]) Colombia - Country Information, http://www.internal-displacement.org/countries/colombia; R4V (2019[19]), *Regional Refugee and Migrant Response Plan - Venezuela Situation Funding Update,* https://reliefweb.int/sites/reliefweb.int/files/resources/71546.pdf; R4V (2019[20]), *Refugee and Migrant Response Plan 2020 for Refugees and Migrants from Venezuela,* https://reliefweb.int/sites/reliefweb.int/files/resources/72254.pdf; UNHCR (2019[22]), *Operational Portal: Syria Regional Refugee Response – Lebanon*, https://data2.unhcr.org/en/situations/syria/location/71; Lebanese Palestinian Dialogue Committee; Central Administration of Statistics; Palestinian Central Bureau of Statistics (2018[23]), *The Population and Housing Census in Palestinian Camps and Gatherings - 2017, Key Findings Report,* http://www.lpdc.gov.lb/DocumentFiles/Key%20Findings%20report%20En-636566196639789418.pdf; Inter-Agency Coordination Lebanon (2019[24]), *LCRP 2019 Mid-year Funding Update*, https://data2.unhcr.org/en/documents/download/70251

Table 1.2. A Refugee Return Country: Central African Republic

Central African Republic

Challenge: Low income and least developed **country of origin and return,** a highly fragile context in high risk of debt distress.

Approximately **593,895 Central African refugees** have sought refuge in Chad, the Congo, Cameroon and Democratic Republic of the Congo. 600,136 persons are internally displaced. An estimated **127,000 refugees** returned since 2016, in addition to 13,500 returnees facilitated by UNHCR. The rest of the returns were spontaneous.

USD 118 million ODA was allocated to refugee and host community programmes within Central African Republic from 2015 – 2017.The main host countries for Central African Republic refugees received **USD 224 million (Cameroon) and USD 351 million (Democratic Republic of the Congo)** over the same period.

Between **75% to 83% of ODA for refugees was spent on project type interventions** in the years 2015-2017. The 2019 UNHCR Refugee Response plan for the Central African Situation is **54% funded** (this includes surrounding countries hosting refugees).

Figure 1.4. Humanitarian and development aid to refugee hosting in Central African Republic

USD millions, 2010 dollars, 2015-2017

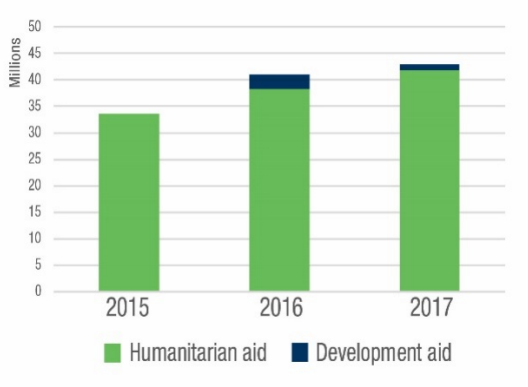


Figure 1.5. Humanitarian and development aid to refugee hosting in Cameroon

USD millions, 2010 dollars, 2015-2017

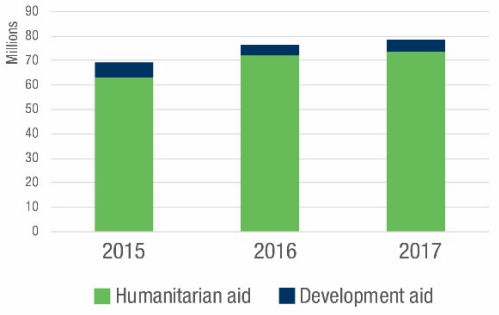
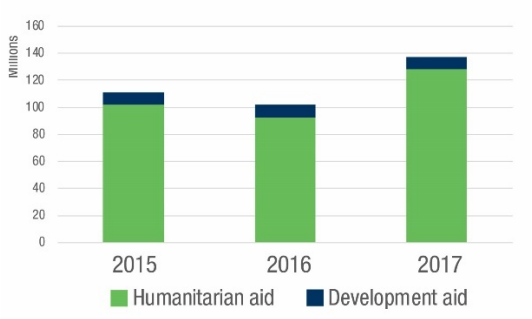


Figure 1.6. Humanitarian and development aid to refugee hosting in Democratic Republic of the Congo

USD millions, 2010 dollars, 2015-2017



Notes: See Note 10 below regarding the data used in this table. Refugee numbers are based on recent estimates.
Sources: World Bank Group (2019[13]), *World Bank Country and Lending Groups* https://datahelpdesk.worldbank.org/knowledgebase/articles/906519-world-bank-country-and-lending-groups; (OECD, 2019[14]); OECD (2018[6]), *States of Fragility,* http://www.oecd.org/dac/states-of-fragility-2018-9789264302075-en.htm; IMF (2019[15]), *List of LIC DSAs for PRGT-Eligible Countries*, https://www.imf.org/external/Pubs/ft/dsa/DSAlist.pdf; UNHCR (2019[25]) *Operational Portal - Refugee Situations: Refugees from the Central African Republic*, https://data2.unhcr.org/en/situations/car; UNHCR (2019[26]), *Funding Update* https://reliefweb.int/sites/reliefweb.int/files/resources/Central%20African%20Republic%20Situation%20Funding%20Update%2026%20November%202019.pdf; UNHCR (2019[21]), *A joyous return for Central African refugees after years in exile,* https://www.unhcr.org/news/stories/2019/12/5de632c028/joyous-return-central-african-refugees-years-exile.html; UNHCR (2019[27]).

1.2. Refugee situations begin in crisis, but are generally medium to long-term phenomena

As of 2018, 78% of all refugees (15.9 million) were living in protracted refugee situations of more than five years (UNHCR, 2019[1])**.** Between 1978 and 2014, fewer than 1 in 40 refugee crises were resolved within three years, and by 2014 half of all refugees had been in exile for over ten years (Crawford, Cosgrave and Haysom, 2015[28]).

Returns and other durable solutions[11] are elusive. The latest UNHCR data indicates that in 2018, close to 92,400 refugees were resettled in third countries, down from 126,291 refugees in 2016 (UNHCR, 2019[1]). Returns accounted for 593,800 refugees in 2018, down from 667,400 in 2017, and were outstripped by new displacements.

Refugee flows often happen in the face of pre-existing development and peace challenges, and when returns do take place, refugees almost always go back to fragile contexts. Of the top ten countries of return, only one (Colombia) is not listed as a fragile context according to the OECD fragility framework (UNHCR, 2019[1]; OECD, 2018[6]). Among host countries, seven out of the ten top developing countries to host refugees are themselves on the OECD's list of fragile contexts, one is at high risk (Ethiopia) and one is already in debt distress (Sudan).

Meeting the needs of refugees and their host communities is necessary to ensure that no-one is left behind. Refugees are among the most vulnerable people worldwide. Over half of refugees are younger than 18 years old. Persecution, conflict, violence and human rights violations are the main drivers of their displacement (UNHCR, 2019[1]). Refugee flows often occur alongside other sources of vulnerability, such as statelessness. UNHCR captures data on 3.9 million stateless persons, but the true global figure is likely to be significantly higher (UNHCR, 2019[1]).[12]

Displacements are commonly non-linear: people do not simply leave, then return. Cycles of new flows, returnees, internally displaced persons and secondary displacements are common, and require financing across the humanitarian, development and peace nexus. This was clear in the case study countries (see Box 1.1).

Box 1.1 Cycles of displacement in Colombia, Central African Republic, Lebanon and Uganda

In **Colombia**, UNHCR and the government have identified three distinct types of population movements within the Venezuelan population, in addition to substantial numbers of returning Colombians and internally displaced (R4V, 2019[20]):

- "transitory" – those crossing Colombia in an attempt to reach neighbouring countries, often to join family. As of September 2019, 341,228 new entries were recorded, and 731,443 exits (GIFMM, 2019[29]). Interlocutors reported that the number of new entries spiked with the announcement of new visa requirements for Ecuador and Peru, as Venezuelans sought to cross the country before the requirements took effect.
- "living in Colombia" – those staying in Colombia, whether documented or undocumented, for the foreseeable future. As of September 2019, 1,447,171 Venezuelans are estimated to be in Colombia, of which 750,918 are in a regular status. The vast majority (80%) hold a special residency permit, while the remaining 20% hold a regular visa or are in Colombia within the standard three-month time limit for tourists. 737,455 Venezuelans are considered to be in irregular status (GIFMM, 2019[29]).
- "pendulum" – those crossing repeatedly between Venezuela and Colombia, whether for work, education, health care, or to access goods and services. The research team was advised that 4.2 million temporary mobility permits had been issued as of September 2019, up from 3.7 million in July. These "Tarjeta de Movilidad Fronteriza" (TMF) have been issued for regular movements in and out of the border regions, (GIFMM, 2019[29]).

In **Central African Republic**, tripartite agreements with Cameroon, the Democratic Republic of Congo, and the Republic of the Congo, have also enabled some facilitated voluntary returns, but the vast majority of individuals have not sought support to facilitate their return. An estimated 127,000 refugees returned since 2016, in addition to 13,500 returnees facilitated by UNHCR. The rest of the returns were spontaneous (UNHCR, 2019[21]).[13] It is not clear whether these spontaneous returns are in fact permanent, or to do with seasonal participation in harvests and/or testing the security situation. Alongside these spontaneous returns, the research team heard of increasing financial and in-kind remittances going from Central African Republic to support families remaining in Cameroon.

In **Lebanon**, parallel displacement situations exist in a highly politicised context, with different policies applying to different groups. Estimates can be challenging in Lebanon due to these different flows, and not all refugees may be registered. The vast majority - around 947,974[14] - have arrived from Syria (UNHCR, 2019[22]) (UNRWA, 2019[30]), in addition to an existing refugee population that predates the Syrian conflict[15] (UNRWA, 2019[30]) (UNHCR, 2016[31]) (Lebanese Palestinian Dialogue Committee, Central Administration of Statistics, and Palestinian Central Bureau of Statistics, 2018[23]). [16]

Uganda's long history of hosting refugees fleeing conflicts in the Great Lakes, East Africa and the Horn of Africa experienced a turning point in 2010 when renewed conflict in the Democratic Republic of the Congo led to an influx of refugees in addition to voluntary repatriations. In 2013, numbers rose again due to renewed violence in South Sudan and instability in Burundi. By 2015, Uganda was hosting more than 500,000 refugees (OECD, 2017[32]). The spike in inflow was sharpest in 2016, when conflict renewed in South Sudan in the month of July and Uganda's refugee population doubled in the following seven months. Today, the country is hosting over 1.2 million refugees and asylum seekers, making it the largest refugee-hosting country in Africa. More than 60% of Uganda's refugees are under the age of 18 (UNHCR - Government of Uganda, 2019[33]).

1.3. Each refugee situation is different, requiring a tailored response

Some developing countries have policies that are among the most welcoming in the world, but the policy environment for refugees varies dramatically. In Uganda, for example, refugees are able to work, move freely, and access social services on the same basis as nationals. Other countries, such as Lebanon, limit refugees' access to the country, as well as their movement and employment opportunities (Box 1.2).

Box 1.2. Refugee policies in Lebanon

Lebanese people and the Government of Lebanon have generously hosted refugees from the Syrian Arab Republic ("Syria"). The government has worked with humanitarian and development actors to avert dire consequences and support positive outcomes for Syrian refugees. Yet integration of refugees is not politically acceptable, which has impacted outcomes for refugees and host communities. In 2014, refugee policies were introduced that make access to legal residency, civil documentation and work permits challenging. In terms of the right to work, refugees are allowed to work in the agriculture, construction, environmental and cleaning sectors (Eldawy, 2019[34]) (UNHCR, UNICEF, WFP, 2018[35]).

Since 2015, Syrians can only enter Lebanon if they can provide valid identity documents and proof that their stay in Lebanon fits into one of the approved reasons for entry. Seeking refuge in Lebanon is not among those approved reasons. The registration of Syrian refugees by UNHCR in Lebanon was suspended by the government in 2015 and deportations have increased (UNHCR, 2019[22]) (ECHO, 2019[36]). Even among registered Syrians, by May 2017, 74% of registered Syrians had no legal status (OECD, 2019[37]). Such restrictions can deter refugees from entering, incentivise them to return before it is safe, and hamper UNHCR's ability to facilitate their voluntary return to Syria or resettlement to third countries.

Large numbers of refugees are hosted in poor areas, and in cities. In Colombia, large pockets of refugees are located on the border zones with Venezuela and Ecuador and in poorer, insecure areas. In Uganda, the majority of the refugee population is located in the north – and while recent years have seen a significant increase in income, this area retains one of the highest poverty rates in the country (32.5%) (Uganda Bureau of Statistics, 2017[38]). In Lebanon, areas that host most of the refugees – Bekaa, North and South Lebanon – have poverty rates that are twice as high as in Beirut (World Bank, 2018[39]).

Camps remain a reality for many refugees, but most refugees now live around host countries outside of camps, especially in urban areas (UNHCR, 2018[4]). It is estimated that around 61% of refugees globally are urban-based (UNDESA, 2018[40]; UNHCR, 2019[1])[17].

1.4. International financing plays an important role in refugee situations

The international community contributes significant financing to refugee situations globally, the majority of it being humanitarian funding. The proportion of ODA estimated to involve refugees has increased steadily, from 1% to 4%, over the last decade (OECD, 2019[12]).[18] In its inaugural survey on financing refugee hosting, the OECD found that between 2015-2017, DAC members provided USD 26 billion in ODA to programmes and projects that support refugees and host communities, of which 72% was humanitarian funding (OECD, 2018[7]) (OECD, 2018[11]).

The distribution of humanitarian and development funds for refugee hosting among regions is uneven. Between 2015-2017, a third of humanitarian finance went to Asia/Middle East, and a third to Africa, while 42% of development finance went to Asia/Middle East, 23% went to Europe and just 14% went to Africa (OECD, 2018[7]).

The case study countries have all seen increases in refugee financing since 2015, the bulk of it being humanitarian financing. For Colombia, where the Venezuelan refugee situation began in earnest in 2018-19, these figures are expected to be higher in the 2020 survey given public commitments by donors. Since 2017, the United States has provided USD 473 million in humanitarian funding alone to the Venezuela situation (USAID, 2019[41]).

Bilateral and multilateral actors generally look to government-led strategies to guide their contributions, though the use of country systems is low. Few actors channel aid through host governments in fragile contexts or refugee situations, and in some situations interlocutors cited concern with governance and corruption (see for example (Green, 2018[42])). In the most fragile contexts such as Central African Republic, most donors are deeply habituated to working largely independently of government. Nevertheless, some actors, especially multilaterals, continue to engage in budget support. Most actors sought to engage in government and UN-led strategies and co-ordination processes where possible. Regional organisations and international NGOs continue to play a significant role.

Clear refugee-response strategies help, but donor co-ordination remains a challenge. In Uganda and Colombia, co-ordination of the response is centralised through the Office of the Prime Minister and Office of the President respectively, which results in good cross-sectoral co-ordination of targeted activities, though integration of those activities into the core work of many sectors is not yet complete. In Colombia, a national policy on refugees and migrants, the CONPES 3950 (Government of Colombia, 2018[43]), was developed to start a cross-government and cross-budget line approach, along with inter-ministry and donor co-ordination mechanisms.

Nevertheless, the case study research revealed ongoing challenges in strategic and operational co-ordination among donors and multi-lateral agencies. During field research in both Central African Republic and Colombia, interviewees noted some duplication of efforts and misalignment of aid levels, for example in cash transfer programmes, despite limited actors and resources. In other contexts, such as Lebanon, the refugee response was driven mainly at a sectoral level, with no overarching framework to guide development partners' strategies and co-ordination[19].

Across the case studies, the refugee response would be enhanced by stronger strategic and operational co-ordination between multilateral actors, governments, and donors. In Colombia for example, an integrated response is possible, but requires the strategic priorities of all actors to be better aligned. The regional dimension of the Venezuelan situation will be key to co-ordinating financing and policies among governments in the region and the international community. In the field, humanitarian co-ordination mechanisms were sometimes seen as stronger than development ones. This was seen as being an issue of co-ordination as well as security: development activities tend to cluster in the more secure areas.

Private-sector oriented development actors have yet to fully account for refugees in their work. There is interest from the private sector in contributing to refugee responses, including as commercial investments. In Uganda and Colombia, for example, financial institutions, commercial banks, private companies and business associations expressed interest in investing in and financing the refugee response. **One notable quote from Uganda was "one million refugees is a market, not a cost".** Nevertheless, major private-sector oriented development actors often pointed to general investments, and the incidental benefit that could accrue to refugees, rather than specific thinking on how to include refugees in their investment strategies.

2. How can we improve financing for refugee situations?

Displacement is a multi-dimensional issue, requiring financing to counter the causes of displacement as well as to respond to displacements once they occur. Such financing can address the political, economic, societal, environmental and security dimensions of stability (OECD, 2018[6])

This chapter outlines seven principles to improve the quality and quantity of financing to refugee situations. The chapter argues that to be most effective, financing should go hand-in-hand with advocacy for an enabling refugee policy environment. To make the most of the money available, donor and government financing systems and tools need to become more flexible to adapt to mobile populations. Financing and capacity building should also be better targeted and tailored to local contexts that are the first responders. Since refugee situations are usually protracted, the chapter argues for the promotion of refugee self-reliance, and financing development and peace as well as humanitarian responses, in line with the DAC Recommendation on the Humanitarian-Development-Peace Nexus (OECD, 2019[5]). Finally, the international community can play an important role in expanding mechanisms that increase the volume and concessionality of financing, while increasing linkages and co-ordination across traditional and non-traditional donors.

2.1. Financing is most effective when it goes hand in hand with an enabling refugee policy environment, including access to social services and documentation

Donors provide significant levels of financing for refugee situations and could leverage it to promote policy change

Donors provide significant levels of ODA globally in response to refugee situations. Between 2015-2017, DAC members gave a total of USD 26 billion to programmes and projects supporting refugees and their host communities, with volumes varying significantly across regions. As of 2018, the majority of donors intend to either maintain or increase humanitarian and development commitments in future (OECD, 2018[7]). Development finance could create even more value if it is systematically leveraged to enable policy change.

Some countries may need support in formulating a refugee response and financing strategy. In Colombia, concessional lending from the international community supported the development of the country's refugee response strategy or CONPES 3950 (Government of Colombia, 2018[43]) as well as a first substantial wave of regularisation, where undocumented Venezuelans were granted the special residency permit or PEP, enabling work, study, entrepreneurship, and access to social services.

Collective approaches such as compacts can help formalise policy and financing commitments, making governments and international organisations party to a binding framework. Compacts can include both financing and non-financing elements. The EU Compact with Jordan was agreed in 2016, including trade concessions by the EU and limited labour market access for refugees in Jordan. Regional approaches have also proven useful for managing situations that cross several countries.

Box 2.1. Multi-partner initiatives can help achieve policy reform at the regional level

Refugee situations are often regional in nature, with a single regional situation affecting multiple neighbouring countries. For example, the Syria situation has resulted in significant inflows to Egypt, Iraq, Jordan, Lebanon and Turkey, while the situation in Central African Republic has affected Cameroon, Democratic Republic of Congo, Republic of the Congo, and Chad.

Regional initiatives can help enhance and co-ordinate refugee responses across multiple countries, and provide a framework for support by the international community. Some of these include the Solution Strategy for Afghan Refugees (SSAR) (UNHCR, 2012[44]) (UNHCR, 2019[45]); the Nairobi Declaration on Durable Solutions for Somali Refugees and Reintegration of Returnees in Somalia (IGAD, 2017[46]) and the Declaration of Quito on Human Mobility of Venezuelan citizens (Governments of Argentina, Chile, Colombia, Costa Rica, Mexico, Panama, Paraguay, Peru, Uruguay, 2018[47]). As part of the SSAR process, in Pakistan 880,000 undocumented Afghans were registered and 380 000 provided with Afghan Citizen Cards, while the education ministers of the Intergovernmental Authority on Development (IGAD) committed to ensuring that every Somali refugee, returnee and member of host communities has access to quality education.

Host countries' refugee policies make an important contribution to financing

Refugee and host community welfare often depend primarily on the policy environment. Host countries' refugee policies make an important contribution to refugee protection as well as refugee financing and the cost of the refugee response. Enabling refugee policies respond to refugee intentions about where they wish to live, and promote their self-reliance and welfare. This includes supporting refugee

registration and their access to documentation, basic social services such as health and education, land and housing as well as refugees' ability to earn income (see Section 2.5 below).

Across the case studies, policy settings varied dramatically, between a highly inclusive approach where refugees are able to work, move freely, and access social services on the same basis as nationals (Uganda), against a highly restricted approach limiting access to the country, movement and employment opportunities (Lebanon).

Policy affects the cost of the refugee response as well as refugees' ability to earn income. In Colombia, nearly half of Venezuelan refugees are undocumented (R4V, 2019[48]), cannot work formally and can only access emergency healthcare. In relation to this last point, the inability of refugees to access non-emergency treatments is driving up costs through the health sector (as emergency healthcare is more expensive). Officials noted the importance of technical assistance to develop sustainable funding models that include refugees in the national health system.

In Uganda, the government maintains an enabling policy framework where refugees are granted freedom of movement, the right to work and own a business, equal access to social services, and access to land (Government of Uganda, 2006[49]; Government of Uganda, 2010[50]). These efforts mean that refugees have the potential to generate an income – from subsistence farming, or other small business efforts such as manufacturing soap. They can also benefit from buying and selling goods in major centres such as Kampala. This means, in turn, that they are less dependent on host government and donor funding.

How can actors do more?

- Develop a collective voice to advocate for policy reform in refugee hosting countries, including on refugee documentation, and the right of refugees to work and run their own business. This could include policy dialogue, knowledge sharing, technical assistance and capacity building.
- Look for ways to use non-aid policy commitments such as trade policy, alongside development finance, to incentivise policy change, support refugees and the host country's development.

2.2. To make the most of the money available, financing systems and tools need to be adapted to fit the reality of mobile populations [20]

External financing could achieve more if financial systems were adapted to respond to refugee situations

Different types of refugee flows can be unpredictable and challenge not just funding levels, but also financing systems, tools, and models of public service delivery. **Most countries have governance and financing structures that are based on static populations, and may need technical assistance and capacity building to adapt to the needs of mobile populations, including refugees**.

Much of the burden of hosting refugees, for example, falls on the local level. Almost all countries experience challenges in designing transfers and revenue collection at the sub-national level. Analysis of CRRF responses in East Africa, including Uganda, reinforced this message - that insufficient attention has been paid to *how* countries can manage large inflows of refugees, and their capacity to absorb this additional and challenging responsibility, especially at the local level (Crawford and O'Callaghan, 2019[51]). Given ongoing trends towards mobility and displacement, including due to urbanisation and natural disaster risk, such work could be of broader benefit beyond refugee situations.

Some of the most welcoming approaches to refugee hosting have faced challenges when the number of refugees increased. In Uganda, for example, refugee households were provided with a plot of land – either from gazetted land in the south, or from collectively owned land stocks in the north (Government of Uganda, 2006[49]) (Government of Uganda, 2010[50]). While this effort supported refugee livelihoods initially, at the time of the case study many private actors saw it as regressive. Plots may become less economically viable over time as family size increases, and allocating land in small parcels may work against increasing agricultural productivity and developing competitive agribusinesses. Further, under government policy, if refugees leave the settlements they are no longer eligible to receive humanitarian support.

Governments need technical support with their financing and public service reform strategies, not just an injection of external finance. In Colombia, long-standing debts between the national health system, insurers and hospitals have been exacerbated further by the need to provide healthcare to uninsured (often, undocumented) and "pendulum" migrants. In the health sector, interlocutors noted that Colombia needs an injection of external finance, but it also needs technical support with its funding and insurance model and reform of the overall health system.

Changing financial allocations swiftly between geographies and sectoral priorities can be challenging for fiscal systems. In Uganda, for example, at the time of the field research, the formula for central transfers to the districts did not yet take account of refugee numbers, meaning that the refugee-hosting districts, which were also the poorest districts, had less budget per person to deliver basic social services. The government intends to review the grant allocation formula, but this is unlikely before the 2020 budget.

The challenge is even greater in lower-income and low-capacity contexts, where large numbers of refugees are hosted, transiting or returning. **But even in relatively high-capacity environments, available financing doesn't necessarily flow to where it is most needed due to rigidities in the system.** For example, Colombia is enrolling students in education regardless of their nationality, and in some schools, the majority of the school roll is Venezuelan – including students who still live in the Bolivarian Republic of Venezuela ("Venezuela"). But because funding allocations between schools depend on the enrolment of the year before, it has been difficult to reallocate the budget to finance this policy choice – even while enrolments at schools elsewhere in the country are down.

Donors expressed frustration that they lack a mechanism to overcome such limitations, even if funding is available. In Colombia, donors can (and do) provide classrooms and books, while some emergency government funds have been available to bus students from the Venezuelan border. But funding and approvals for the necessary teachers needs to flow through the national system, and progress on putting this budget in place appears to be slower.

It's not just how to spend – it's how to tax. In some host countries, officials expressed the hope that the refugees would in time become an opportunity, rather than a burden, with taxation revenue from refugee activities reinforcing public budgets, thus rewarding the political decision to welcome the refugees. Formal labour market participation and taxation would, if possible, increases refugees' contribution to their host country, and support the funding base for the provision of social services to the most vulnerable (Clemens, Huang and Graham, 2018[52]). Both Uganda and Colombia, as part of their development plans, are in the process of implementing revenue policy and administration reforms, but it is not yet clear whether or how refugee populations will fit into this strategy over time.

Flexibility is required so that donor financing can follow mobile populations

Flexible programming and financing is crucial in refugee contexts, given that these contexts evolve rapidly and can be difficult to predict. While displacements are typically long-term, groups may move several times during that period. Secondary displacements are common; individuals may move on or return

home to test the security and economic environment before relocating; and returnees may go back to their countries, but not to their regions of origin.

Funding that is tightly geographically earmarked and short expenditure windows can make it hard for financing to follow populations moving across borders or within the same country. For example, the research team found some actors had difficulty responding to unexpectedly high volumes of returns to Central African Republic from Cameroon, as 2019 funding for these refugees was earmarked to Cameroon and could not be transferred to Central African Republic. Unfortunately, a similar situation also exists within borders, for example when funding is earmarked for a particular camp, and cannot be then transferred, for example, to other areas when those refugees move or settle in a new place.

It is important to balance the need for responsiveness and predictability, for example through contingency planning and budgeting, flexible implementation mechanisms or trans-boundary programming. Instruments such as the multi-donor Bêkou EU Trust Fund, or France's Minka Fund are widely perceived as examples of programmatic flexibility, including flexible processes that link humanitarian and development responses (Box 2.2).

Box 2.2. Flexible financing in Central African Republic: Minka Fund and Bêkou Fund

The **Minka Fund** is more formally known as the Peace and Resilience Fund, with the Central African Republic component known as "Ga Songo". With funding of EUR 250 million a year, Minka was designed as a flexible tool to carry out projects in crisis situations, with results that aim to restore trust between social groups, and that are visible to local populations within six months. Since 2018, Minka has also included a program to support the private sector in crisis areas (AFD, 2019[53]).

In Central African Republic, Minka fosters the underlying conditions necessary for peacebuilding through local development, strengthening governance, and providing better socio-economic opportunities. For example, Minka's Support to Food and to Peri-Urban Market Gardening in the Cities of Berbérati and Bambari (SAMBBA Project) supports livelihoods, including in areas receiving returning refugees (AFD, 2019[54]).

The **Bêkou Fund** pools resources from multiple donors with the aim of achieving an integrated and holistic response that supports humanitarian needs through the provision of basic services, as well as national recovery and local capacity strengthening. The Bêkou Fund awards grants using a special flexible mechanism to ensure that grants are responsive to local conditions and awarded quickly, without prohibitive transactions costs. The Trust Fund's priority sectors include health, food security, access to water, and reconciliation within Central African Republic society (European Commission, 2018[55]) (European Court of Auditors, 2017[56]).

One of the overarching goals of Bêkou is to mitigate the impact of the Central African crisis on neighbouring countries that host Central African refugees, for example, by finding short- and medium-term solutions to reduce tensions between refugees and host communities in Cameroon (European Commission, 2019[57]).

While more challenging to address, compliance systems were also seen as a barrier to flexibility, especially in partnering with local actors and delivering development responses at the local level. Fiduciary standards were cited as preventing partnerships with local entities – for example, local NGOs – even though it was widely recognised that they often had access to better information and networks than international partners. Field presence and local contacts were considered crucial, for example in understanding local conditions[21], and whether the large number of spontaneous returns to Central African Republic were likely to be permanent or temporary, related to harvests. An estimated 127,000 refugees

returned since 2016, the majority spontaneous, while 13,500 returns were facilitated by UNHCR (UNHCR, 2019[21]).

How can actors do more?

- Work with host governments to adapt their planning, financing and service delivery models to fit the mobile nature of refugee populations, including by providing technical assistance and capacity-building support when appropriate.
- Use and advocate for financing mechanisms with greater flexibility to respond when refugees chose to return to their home country or move to another location.

2.3. Support for local as well as national systems, including through financing and capacity building, can better meet needs

Where possible, refugee strategies and financing need to be designed and tailored to the local level, in co-ordination with the national level

Where national systems are not able to meet local refugee needs, financing strategies can help reach down to the local level. Local systems approaches are an opportunity to bring actors around common goals as close to the refugee population as possible. Even with concerns over governance and small absorption capacity, local NGOs and the local private sector were seen by many in the case study countries as important partners due to better access to remote areas, and their strong local knowledge and contacts.

In the Central African Republic an area-based approach is being piloted based around "zones of convergence". The goal is for peacekeeping, humanitarian and development actors to work together in these zones to facilitate access to services, job creation and to help build community infrastructure, benefiting refugee returnees as well as local communities. Community Development Councils at the local level would then be established to ensure a co-ordinated response and include the perspectives of refugees and host communities (Box 2.3).

Box 2.3. Zones de convergence in the Central African Republic

The proposed *zones de convergence* are to be determined by several criteria, which are assessed and weighted against reliable, objective data. These criteria include: the stability of the area; the number of returnees; actual or potential actors and capacities that are present; accessibility and security; what the multisector needs are; and whether initiatives are in place to restore state authority. Following this methodology, six to eight sub-prefectures are under discussion as potential *zones de convergence*.

The aim is to coalesce donors, humanitarian, development and peace actors in support of development in areas where, in the short, medium and long-term, a focus on development can support returnees and host communities to become self-reliant and, in turn, foster increasing stability.

Note: This summary is based on email correspondence from UNDP and UNHCR (2019[58]).

It can be challenging to get financing to the local level, especially to local authorities, but it can be done. For example, in middle-income countries, access to grant financing is extremely limited, as is donors'

ability to lend at the sub-national level. Many developing countries' fiscal systems are also constrained in the degree to which they can accept financing directly, limiting financing options to funds that pass through the national system. Nevertheless, in Colombia, the research team was alerted to potential sub-national loans to support the refugee response. These can be a useful tool in the right context, though likely only viable with the wealthier municipalities. In Lebanon, financing for local authorities is mainly channelled through multilateral mechanisms. The Lebanon Municipal Services Emergency Project, for example, financed by the multi-donor Lebanon Syria Crisis Trust Fund, increased service delivery, rehabilitated community infrastructure, and supported community activities and urban mobility in areas hosting large numbers of refugees (World Bank, 2018[59]).

Hosting refugees is a significant new challenge for local authorities, not yet supported by capacity building

Capacity to host and manage refugee responses is often limited at the local and municipal levels, especially when refugees are hosted in the poorer and less resourced regions. In Colombia, interlocutors noted local authorities' and municipalities capacities and ability to co-ordinate effectively with the national government varied. Up to 57% of refugees are hosted in cities around the country, while many are in the areas located on the border zones with Venezuela and Ecuador and in poorer, highly insecure areas (Teff and Panayotatos, 2019[60]). In Uganda, the majority of the refugee population is located in the north – a region that has seen a significant increase in household income in recent years, but that still has one of the highest poverty rates in the country (32.5%) (Uganda Bureau of Statistics, 2017[38]).

Significant new responsibilities are falling on local and municipal authorities. In Lebanon, refugee hosting has significantly increased pressure on basic services and infrastructure, particularly in urban areas. This pressure has impacted the quality of basic services for refugees and host communities alike. To help mitigate these issues, the international community has supported promising initiatives including the Multi-City Urban Development Lebanon Programme, which provided technical assistance to nine cities[22] to prepare urban infrastructure projects. These projects were then financed by the French and EU funded Program for Economic and Urban Resilience in Lebanon (PEURL) (Urban Project Finance Institute, 2019[61]).

How can actors do more?

- Develop financing strategies for refugee situations that are targeted to the most affected areas and tailored to local systems, alongside national and regional strategies.
- Work with local authorities to reinforce their ability to respond, providing financing if possible and capacity building as necessary, complementing and co-ordinating with efforts at the national level.

2.4. Due to their protracted nature, refugee situations require development and peace interventions, in addition to humanitarian responses

Hosting refugees often brings additional financing, and host countries are using this opportunity to address structural development challenges

Many host countries and international organisations have expressed concerns that donors are diverting funding for regular development programmes into refugee responses, but this does not appear to be the case. For example, following the Syria crisis, official development assistance to Lebanon

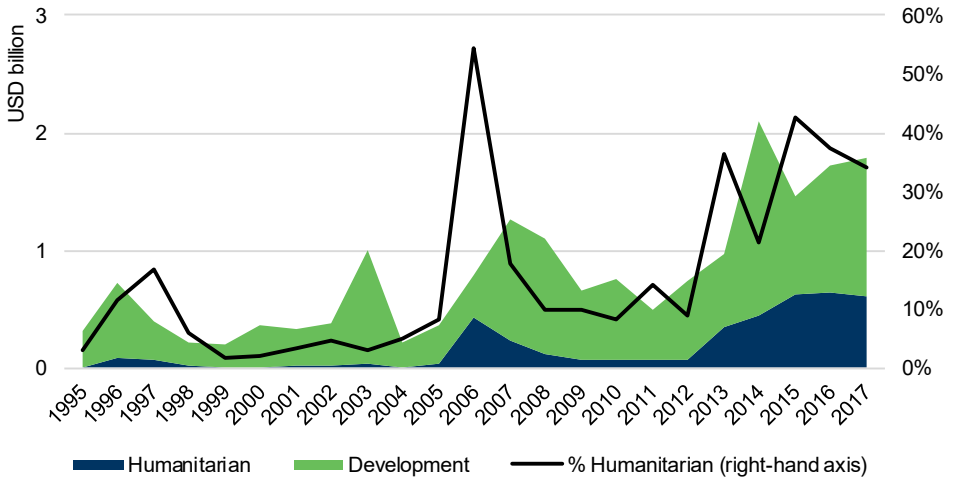
increased more than threefold between 2011 and 2017 (OECD, 2019[37]). A first major solidarity conference in support of the Venezuelan refugee situation took place in October 2019 (European Union External Action, 2019[62]), after interlocutors in Colombia had expressed concern at financing for the response. Interlocutors noted that upcoming financing related to the refugee crisis – available at more concessional rates than would otherwise be the case – will be used to address long-standing labour market issues (IADB) and health sector issues (World Bank – GCFF) to benefit both refugees and the Colombian population as a whole.

Humanitarian financing remains a critical part of the nexus, to ensure immediate humanitarian needs continue to be met in refugee situations. In line with the DAC Recommendation on the Humanitarian-Development-Peace Nexus (OECD, 2019[5])**,** humanitarian financing arrives early and ensures that lives are saved and protection needs are met, providing time and space for development actors to work with governments towards longer-time solutions.

Given their prolonged nature, development finance can be a critical component in sustaining financing refugee situations. Not only is it a more appropriate instrument over the longer-term, but it can help address the risk that financing may respond primarily in the immediate aftermath of a crisis or refugee response, then reduce prematurely. In Lebanon, increases in development assistance appear to have been largely post-conflict humanitarian assistance historically, reducing once the crisis has past. Yet since 2011, both humanitarian and development assistance has also increased significantly and so far, development finance appears to have been sustained (Figure 2.1).

Figure 2.1. Development and humanitarian finance play complementary roles post-crisis

Official development finance commitments to Lebanon by humanitarian and development purposes (1995-2017, 2016 dollars).



Note: This graph is taken from the *Transition finance country study of Lebanon* (OECD, 2019[37]). The left-hand axis shows volumes, while the right-hand axis shows the proportion of total official development finance that is humanitarian finance. The graph is based on bilateral and multilateral ODA reported to the OECD. Estimations were used for donors who only report on a gross disbursement basis.
Source: OECD (2019[12]), *Creditor Reporting System* (database), https://stats.oecd.org/Index.aspx?DataSetCode=crs.

Refugee situations are protracted, requiring a humanitarian-development-peace nexus approach over a sustained period of time

The research team found promising early examples of the humanitarian-development-peace nexus in practice. This was especially true between development and humanitarian approaches. In Uganda, the

United Kingdom's BRAER initiative combines emergency life-saving assistance along with resilience-building among refugees and their host communities to reduce Uganda's humanitarian burden. A five-year programme, BRAER has provided food and cash transfers, played an important role in Ebola preparedness following an outbreak in border zones of the Democratic Republic of the Congo, and has supported self-reliance pilots in agricultural market development; jobs and livelihoods; agro-forestry and innovation (DFID, 2019[63]). In Colombia, humanitarian and development interventions were ongoing side-by-side and many interviewees noted the importance of factoring incoming refugee flows into efforts to re-establish peace in areas still controlled by armed groups.

In Central African Republic, Restauration and Extension of State Authority (RESA) activities were seen as crucial for the refugee returns and the "zones de convergence" approach discussed in Box 2.3. The multi-donor Bêkou fund has supported the appointment of local prefectures and sous-prefectures, as part of efforts to stabilise and re-establish the state beyond Bangui. Interlocutors reported that one of the target areas (Berberati) will likely soon see returnees from Cameroon (Expertise France, 2019[64]).

Nevertheless, refugee situations continue to be dominated by humanitarian financing in an ad hoc, project-based manner rather than as part of a strategic response guided by collective outcomes. The majority of financing across all the case study countries is humanitarian (OECD, 2018[7]). In Uganda for example, between 81% to 87% of estimated aid for refugees, while in Lebanon project-type interventions increased from 35% in 2015 to 76% in 2016 and 74% in 2017 (see Table 1.1) (OECD, 2019[12]).[23] Among development actors in Central African Republic and Colombia, interlocutors noted that the field presence (beyond capitals) and co-ordination architecture of humanitarian actors was significantly more established. This was cited as a major reason that project-based, humanitarian activities continued to drive the financing landscape of the refugee and returnee responses.

Across case study countries, the additionality of financing for refugee situations, and the demonstration of benefits for host communities, were seen as critical for preserving public support and an enabling policy environment. For example:

- Mechanisms are being developed to integrate refugees into national social services systems, allowing development finance to meet needs more efficiently, reducing the humanitarian burden. In one of the case study countries, negotiations (not yet closed) for an infrastructure loan to a water utility included extending the water infrastructure to a neighbouring refugee settlement. The refugees' ability to pay was analysed and grant financing used to fund the shortfall, thus ensuring affordable tariffs, providing higher quality service, and reducing the cost to humanitarian funds of trucking water.
- In Lebanon, a project led by WFP in partnership with MasterCard and the Banque Libano Française with additional grant financing from UNHCR and UNICEF provides cash each month on an e-card which can be used in local shops across Lebanon– with special top-ups for the most vulnerable. Over USD 1.5 billion has been directly injected into the economy through the e-card system benefitting up to 650 000 Syrian refugees, as well as bringing economic benefits for shops and businesses in host communities (WFP, 2019[65]).

Where necessary, matching arrangements can help reach both refugee and host communities, overcoming policy restrictions to achieve outcomes for both. For example, in Lebanon the Reaching All Children with Education (RACE II) programme combines World Bank IBRD borrowing with grant financing from the Lebanon Syrian crisis trust fund to ensure equal access to education for both refugees and Lebanese, while working to improve the quality and reach of the national public education system coverage of both host and refugee communities (Ministry of Education and Higher Education Lebanon, 2016[66]).

How can actors do more?

- Develop evidence-based humanitarian, development and peace financing strategies, looking for opportunities to develop and finance collective outcomes.
- Include refugees in development strategies, sectoral portfolios, and programming.
- Promote benefits for host communities, to help preserve social cohesion and bring a positive development benefit for all.
- Provide financing to address the root causes of forced displacement and fragility.

2.5. Promoting refugee self-reliance through education, work and entrepreneurship is a smart financial and economic choice, benefiting both refugees and the host country

Refugees want to be economic actors in their own right

Across crises, people receiving humanitarian assistance prioritise regaining financial autonomy and livelihoods. Humanitarian funding is insufficient to meet basic needs after the initial crisis phase, yet across the case studies, most refugees were caught without the prospect of being able to generate their own income. In a recent set of OECD surveys of refugees in a range of crisis settings, respondents who said their life had not improved with humanitarian assistance put employment and income opportunities as a top concern for achieving self-reliance (OECD, 2019[67]; OECD, 2019[68]).

Some refugees bring valuable skills and other assets. While refugee education may be patchy, and has often been disrupted, many refugees bring valuable prior experiences and non-formal education, for example in Lebanon (Singh, Idris and Chehab, 2018[69]). Some refugees also bring significant formal education and experience. In Colombia, the first wave of Venezuelans were considered as highly desirable, skilled migrants who brought expertise in the oil and gas sector. Extension of the right to work allowed these individuals to integrate quickly into the local labour market. While these income streams will not apply to all refugee households, they can allow development and humanitarian actors to concentrate their efforts where they are needed most.

Refugee households can be creditworthy, and can constitute a significant market for financial services. The size of the market for credit among financially integrated Syrian refugees has been estimated as between USD 17.8 million and USD 25.9 million – and could increase to USD 61.6 million. Access to financial services can help build sustainable livelihoods, and increase economic growth in host communities (SANAD, 2017[70]).

In the face of policy restrictions economic opportunities are harder to achieve, but still possible. The policy environment impacts on social services, discussed in 2.1 above, as well as on refugees' ability to work or study. In Lebanon, refugees are only allowed to work in agriculture, construction and cleaning services. DFID's Subsidised Temporary Employment Programme (STEP) supports small and medium-sized enterprises to expand production and to create jobs, providing Syrian employees with a savings account that they can access only once they leave Lebanon.

Supporting refugee economies can benefit both refugees and host countries

Formalising refugee education and work as far as possible benefits both refugees and host communities. In Lebanon and Colombia, increased informality through restrictive labour policies

(Lebanon) or undocumented workers (Colombia) had depressed incomes at the bottom end of the income spectrum, negatively affecting both refugees and local workers. By contrast, formal labour market participation and taxation has been found to increase refugees' contribution to their host country, and supports the funding base for the provision of social services to the most vulnerable (Clemens, Huang and Graham, 2018[52]). In some countries such as Uganda, entrepreneurship and skills acquisition among refugees were seen by some interlocutors as viable pathways to supporting income and contributing to local economies (see, for example, (UNCTAD/IOM/UNHCR, 2018[71]) and (UNHCR, 2016[72])). Interlocutors reported that at least one prominent Kampala businessman had originally arrived as a refugee.

Refugee economies present the opportunity to grow markets where they may not otherwise exist. Refugee economies are not just about "access" to markets, they are about building market systems that may not exist in refugee-hosting areas – such as the north of Uganda or remote parts of Colombia. For example, a multi-donor programme under the leadership of the Ministry of Social Affairs, the UNDP and ILO are implementing the 'Lebanon Host Communities Support Programme' (LHSP). The LHSP is building productive infrastructure in the vulnerable municipalities of Bekaa, North and Mount Lebanon, creating employment opportunities for host communities and refugees in the sectors where they can officially work (UNDP, 2019[73]).

Private sector interest in refugees is high, but for most this has not yet translated into incomes

During the case study research, the private sector registered a high level of interest in being "part of the solution", with contributions based on corporate social responsibility principles, or commercial market-driven investments. In Uganda, for example, financial institutions, commercial banks, private companies and business associations expressed interest in investing in and financing the refugee response. **One notable quote from the field research is "one million refugees is a market, not a cost".**

However, the development of refugee economies remains nascent. There are few examples of regions where a large proportion of refugees have been able to meet a significant proportion of their basic needs from their own resources, even in areas with a relatively dynamic business environment such as Kakuma, Kenya (see for example (Crawford and O'Callaghan, 2019[51]; IFC, 2019[74])). This is especially true when refugees are hosted in areas with already weak private markets.

Refugee hosting countries often face their own private sector development challenges, including a shallow financial sector, and poor business regulation. The World Bank Group's *Doing Business* survey, for example, measures business regulation for domestic firms across 190 countries. Among the case study countries in 2019, Colombia was ranked highest at 65th, Uganda was ranked 127th, Lebanon was ranked 142nd, and Central African Republic was ranked 183rd (World Bank Group, 2019[75]).

Refugees face even greater challenges. Refugees may be located far from economic centres, their qualifications may not be recognised, and business may see refugees as posing additional risks and costs as employees, suppliers, or consumers. During case study research, interlocutors reported confusion by companies over whether refugees were eligible to join the workforce. The Government of Colombia and UNDP identified 45 additional obstacles faced by the arriving Venezuelans relative to the Colombian population, along with 82 main actions needed to overcome these obstacles (Government of Colombia/UNDP, 2019[76]).

Specific interventions to support refugee economies depend on the individual context and can include policy reform, private sector enabling environment, financial inclusion, commoditising agriculture, labour mobility, and grouping micro-entrepreneurs to support their participation in supply chains. In Colombia, some donors were considering extending projects in the cacao sector to include refugees. A good practice observed in Jordan is to facilitate financial inclusion by authorising UNHCR-issued identification documents as acceptable for meeting customer due diligence requirements (World Bank, SPF and CGAP, 2017[77]).

Partnerships with the private sector can help overcome the barriers facing refugees. With the support of UNDP, the Government of Colombia has worked with private sector foundations, industry groups and the government to map barriers to economic inclusion among the Venezuelan population, identifying 45 barriers and 82 actions required to overcome them. It was common to hear that computer-generated forms such as those used to open bank accounts, were designed for local Colombian IDs, and lacked the number of spaces needed to enter Special Residency Permit ("PEP") ID codes. Looking ahead, such partnerships could bring together a broader set of actors and comparative advantages, and could be supported by employment and education-based initiatives. Training-based approaches can support both the integration of refugees in their host country as well as their potential onward mobility, by sharing training costs and benefits with third countries through, for example, Skills Mobility Partnerships (OECD/IOM/UNHCR, 2018[78]).

Economic and financial inclusion can help refugees protect assets and manage risk. In Central African Republic, ECOBANK[24] had worked to overcome severe access to finance issues outside of the capital, including through mobile banking[25], "express accounts" available at petrol stations, and by partnering with UNHCR on a monthly mobile branch to deliver cash transfers. This helped government employees access their salaries, while other populations accessed cash transfers and remittances, an important additional source of income for some refugees. Interviewees noted that remittances were also flowing out of Central African Republic, based on earnings from the harvest, that were used to support families that had remained in Cameroon (Barbelet, 2017[79]).

Development actors and the private sector are not yet making large investments into refugee economies. In spite of the constraints on doing business, many interlocutors pointed to the refugee population as a future commercial interest, building on models such as banking for the poor. It is nevertheless telling that in interviews, interlocutors often pointed to general investments, and the incidental benefit that could accrue to refugees, rather than specific thinking on how to include refugees in their investment strategies. This may be changing – in 2019, IFC mapped investments and interventions in refugee economies, with the aim of increasing engagement from the private sector (IFC, 2019[74]).

How can actors do more?

- Work with host governments to increase access for refugees and host communities to education, jobs, entrepreneurship and financial services.
- Support refugee economies by partnering with, and enabling, the local private sector to help increase incomes, protect assets, and help refugees manage risk. It will be important to continue testing approaches and sharing lessons.
- When making significant economic investments, look for ways in which both refugees and host communities could benefit, such as access to quality jobs, participating in supply chains, or consuming goods and services.

2.6. Loans can be a useful part of the financing mix as long as they are as concessional as possible

The political economy of hosting refugees can clash with standard eligibility rules for financing. Governments, including in Lebanon and Uganda, may be unwilling to see refugees integrated into development finance through debt, especially non-concessional debt.

Almost all financing for refugee situations in the case study countries is concessional, much of it as grants[26]. Hosting large-scale refugee flows can be considered a global public good, (see for example (UNHCR, 2018[4])) justifying more highly concessional resources than might otherwise be the case.

But in some cases grant financing is not available in the volumes required and here lending is a useful supplementary tool, at least where it generates a productive asset, economic investment, policy reform, or other intervention of benefit to the country as a whole. It is important that clear principles and an assessment of benefits and risks guide loan terms. In some instances non-concessional and private sector financing may be justified for significant economic investments or capital infrastructure – for example in Lebanon, an estimated 447 megawatts are needed to cover increased demand for electricity due in part to the refugee presence (United Nations, 2018[80]).

Promising multi-donor and multilateral mechanisms have emerged as good practice. In Colombia for example, the Global Concessional Financing Facility (GCFF) (see Box 2.4) increased the volume and decreased the cost of an already planned World Bank policy loan. This model allowed increased concessionality in financing the refugee and migration response, while leveraging volumes of financing only possible to middle-income countries via lending – the total loan value, including already planned activities, was USD 750 million. At the time of the field research in Colombia, a second World Bank loan in the health sector and an IADB loan with the Ministry of Labour were under development, following a similar model.

Box 2.4. Multi-donor and multilateral mechanisms can increase the concessionality of financing for refugee situations

The Global Concessional Financing Facility (GCFF)

The GCFF is a multi-donor facility launched in 2016 by the United Nations, the World Bank, and the Inter-American Development Bank. Supported by ten DAC members, the GCFF pools bilateral grant money that is used alongside loans in order to substantially increase the concessionality of the financing. The recipients are MICs, normally only eligible for non-concessional lending from the multilateral development banks. Currently, Lebanon, Jordan and Colombia are eligible for GCFF financing.

The GCFF has been used to support development policy loans, programme-for-results lending, and infrastructure projects, including high-intensity short-term employment for refugees. In 2018, it had received over USD 695 million in pledges, of which the Facility disbursed USD 584 million in grants. These grants were combined with over USD 3 billion in loan financing, increasing concessionality and reducing the financial cost to the borrowing countries (GCFF, 2019[81]). Among the case study countries, the GCFF has supported concessional lending to Lebanon and Colombia.

The International Development Association (IDA) regional sub-window

At its IDA 18 replenishment round in 2016, the International Development Association introduced a regional sub-window that provides financing to IDA eligible countries with significant influx of refugees. Financing from the sub-window is in addition to regular country allocations and the two can be combined to increase volume and lower transaction costs. Financing from the refugee sub-window is usually provided on 100% grant terms for countries at high risk of debt distress, and on 50% in grants and 50% credit terms for countries at moderate and low risk of debt distress (IDA, 2019[82]). Among the case study countries, the IDA sub-window has supported financing for Uganda.

Care must be taken to design concessional mechanisms to support both refugees and host communities. Uganda, an IDA-eligible country, accessed USD 258 million of funding from the IDA 18 regional sub-window, which has made available up to USD 2 billion in additional financing to low-income countries hosting large numbers of refugees. A country at low risk of debt distress, such as Uganda, would not normally be eligible for 100% grant financing. The exception is where projects benefit *only* refugees and not host communities – financing could be considered on 100% grant terms (IDA, 2019[82]).

How can actors do more?

- When lending, look for mechanisms to increase the concessionality of loans to governments for policies and programmes for refugees and host communities as far as possible, for example decreasing the interest rate, increasing tenor, or using grant financing to reduce the cost of loans.
- Ensure that the design of concessional mechanisms reinforces the incentive towards an inclusive approach to refugees and an enabling policy environment.

2.7. Southern providers are active in some regions - linking up across key actors can improve co-ordination and data.

A number of southern providers have been important bi-lateral humanitarian and development donors to forced displacement situations and heavily invested in countries of strategic interest. This is particularly evident in the Middle East and North Africa, though may also be relevant in regions such as South-East Asia where non-traditional donors are increasingly active.

Box 2.5. What is the role of China in financing refugee situations?

The People's Republic of China is an increasingly important actor in development finance, especially in infrastructure At the 2017 Belt and Road Forum for International Co-operation, Chinese President Xi Jinping promised to provide USD 1 billion to international organisations for refugee-related projects in Asia and Africa (Song, 2018[83]).

China's funding for refugee situations appears to primarily run through multilateral organisations (Song, 2018[84]). Based on voluntary reporting only to the *Refugee Funding Tracker*, China contributed USD 18.5 million in 2017 to nine countries and one regional allocation, channelling funds through the World Health Organisation, the World Food Programme, and the United Nations International Children's Emergency Fund (UNHCR, 2019[85]).

Among the case study countries, Lebanon in particular has close political, economic and development co-operation ties with Arab States, in particular Saudi Arabia and Qatar. Gulf States heavily invest in Lebanon's economy, particularly in real estate, banking, and tourism. In addition, many Lebanese citizens work in Arab States and remittances originating in these States are an important source of income for many Lebanese families (OECD, 2019[37]). Gulf development partners provided almost half of all funds received by Lebanese public institutions between 1992 and 2017, consisting mainly of concessional loans for major infrastructure projects and grants to Lebanon during times of crisis. Large-scale pledges were made at major financing conferences in Kuwait and London to support the response to the Syrian refugees.

Co-ordination needs to be reinforced, and should include all key actors. Across the case studies, the refugee response would be enhanced by stronger strategic as well as operational co-ordination between multilateral actors, governments, and donors, including traditional and southern providers (see 2.4 above).

Better co-ordination could also increase data on the resources that are allocated to refugees and their host communities. Non-DAC donors' contributions in particular are not yet systematically recorded, since a large share of funding occurs outside the UN appeals system (World Bank Group, 2017[2]). On a

bi-annual basis, the OECD has initiated a survey to identify the level and trends in contributions of DAC members' funding to refugee situations (OECD, 2018[7]), with the next iteration in 2020.

How can actors do more?

- Work to improve dialogue and co-ordination with southern providers and traditional donors, helping expand the donor base where possible and identifying areas for collaboration and complementarity.
- Pursue greater information and data-sharing between DAC members and non-traditional donors.

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Notes

[1] The General Assembly endorsed the Global Compact on Refugees on 18 December 2018 with 181 in favour to two against (Hungary and the United States of America), with three abstentions (Eritrea, Liberia, and Libya) (United Nations, 2018[91]).

[2] This paper focuses on aid expenditures to refugee situations in developing countries, and does not include consideration of OECD members' domestic refugee policies or in-donor refugee costs.

[3] This figure is based on the UN's classifications, which is broader than those used by the OECD. For a list of the countries included, see (United Nations Statistics Division, 2018[90]).

[4] This proportion is for 2015-2017. According to the same survey, the proportion of aid to refugee situations that is humanitarian was 70% in 2017 (OECD, 2018[7]).

[5] These global figures are taken from the UNHCR's 2019 report *Global Trends: Forced Displacement in 2018* and include figures of refugees under the mandate of UNRWA (UNHCR, 2019[1]).

[6] Venezuelans also had the largest number of pending asylum claims in 2018, with one in five asylum-seekers coming from Venezuela (UNHCR, 2019[1]).

[7] This estimation counts only refugees under UNHCR's mandate, not those under the mandate of UNRWA.

[8] For the purposes of analysis, Venezuelans currently displaced abroad are referred to in this paper as "Venezuelans" or "refugees and migrants". In Colombia, the Government's "CONPES 3950 Response Strategy" refers to the majority of Venezuelans as "migrants" (Government of Colombia, 2018[43]). According to the UNHCR Guidance Note on International Protection Considerations for Venezuelans (May 2019): "The UNHCR considers that the majority of Venezuelan nationals or stateless persons who were habitually resident in Venezuela, are in need of international protection under the criteria contained in the Cartagena Declaration on the basis of threats to their lives, security or freedom resulting from events that are seriously disturbing public order in Venezuela" (UNHCR, 2019[1]).

[9] Bangladesh, Chad, Democratic Republic of the Congo, Ethiopia, Rwanda, South Sudan, Sudan, United Republic of Tanzania, Uganda and Yemen hosted 33% of refugees globally, while being home to 13% of the world population and 1.25% of global GDP (UNHCR, 2019[1]) (IMF, 2019[10]).

[10] The analysis of project-type interventions should be taken as an estimate only. It is based on a sub-set of ODA data from the OECD's CRS database. ODA to each country between 2015-2017 was filtered by project and long descriptions for the keywords "refugees, réfugiés, forcibly displaced, forced displacement, asylum seekers", excluding in-donor refugee costs. This potentially underestimates the volume of relevant projects as it would likely omit projects with another primary purpose and only incidental benefit to refugees. There may be relevant projects with poor descriptive information, or descriptions in other languages that were not identified through these keyword searches. 2017 is the last available data. The analysis of volumes of ODA to refugee host contexts is based on the OECD's 2018 Survey.

[11] Durable solutions include voluntary repatriation, resettlement and local integration (UNHCR, 2019[86]).

[12] UNHCR has previously estimated the total global figure as at least 10 million in 2017 (Institute on Statelessness and Inclusion, 2018[87]).

[13] Refugees who spontaneously return are not required to hand in their refugee card and lose the protections it affords. Refugees may be reluctant to hand in their cards – required if their return is facilitated – while the long-term security is still unclear.

[14] Of this number, 918,974 people are registered Syrian refugees (as of 31 October 2019). At least an additional 29,000 people fleeing into Lebanon from Syria are referred to by UNRWA as "Palestinian refugees from Syria (PRS)" (UNHCR, 2019[22]) (UNRWA, 2019[30]).

[15] This group is referred to by UNRWA as "Palestine refugees in Lebanon (PRL)" (UNRWA, 2019[30]).

[16] For further details on the Palestinian figures, see the "Population and Housing Census in Palestinian Camps and Gatherings in Lebanon", carried out in July 2017 (Lebanese Palestinian Dialogue Committee, Central Administration of Statistics, and Palestinian Central Bureau of Statistics, 2018[23]).

[17] The UNHCR counts 7.1 million refugees and people in a refugee-like situation living in rural areas, 5.4 million living in urban areas and for 7.8 million people the situation remains unclear or unknown (UNHCR, 2019[1]) (UNHCR 2019, updated data supplied by email communication). The number of refugees living in urban areas is estimated to be higher than the documented number based on urbanisation trends (see for example (UNDESA, 2018[40]).

[18] This analysis should be taken as an estimate only. It is based on a subset of ODA data from the OECD's CRS database. ODA to each country between 2008-2017 was filtered by project and long descriptions for the keywords "refugees, réfugiés, forcibly displaced, forced displacement, asylum seekers". This potentially underestimates the volume of relevant projects as it would likely omit projects with another primary purpose and only incidental benefit to refugees. There may be relevant projects with poor descriptive information, or descriptions in other languages that were not identified through these keyword searches. 2017 is the last year of available data.

[19] This reflects the country's overall approach to development – Lebanon approaches development from a sectoral perspective and does not have a national development plan.

[20] This report is focused on refugees, but the need to adapt to financing systems and tools can also be relevant to other mobile populations, including migrants crossing international borders and internally displaced persons, refugees and migrants moving within a country.

[21] In CAR, for example, the town of Birao in the north west was looking relatively promising for returns by mid-2019, until a flare-up in hostilities between two local armed groups in September dramatically reversed the situation.

[22] The cities concerned are El Mina, Jbeil, Sidon, Tyre, Aley, Baalbeck, Halba, Nabatieh and Zahlé.

[23] This analysis should be taken as an estimate only. It is based on a sub-set of ODA data from the OECD's CRS database. ODA to each country between 2015-2017 was filtered by project and long descriptions for the keywords "refugees, réfugiés, forcibly displaced, forced displacement, asylum seekers". This potentially underestimates the volume of relevant projects as it would likely omit projects with another primary purpose and only incidental benefit to refugees. There may be relevant projects with poor descriptive information, or descriptions in other languages that were not identified through these keyword searches. 2017 is the last year of available data.

[24] ECOBANK also contributed corporate social responsibility funds to a re-training institution for former members of armed groups.

[25] Mobile banking is only viable with cell phone coverage. Interlocutors estimated cell phone coverage of approximately 25% of the territory.

[26] For example, an initial analysis of other official flows (OOF) data between 2007-2017 indicated less than a handful of projects related to refugee situations. This analysis is based on a sub-set of OOF data from the OECD's CRS database, derived by filtering project and long descriptions for the keywords "refugees, réfugiés, forcibly displaced, forced displacement, asylum seekers". This potentially underestimates the volume of relevant projects as it would likely omit projects with another primary purpose and only incidental benefit to refugees. There may be relevant projects with poor descriptive information, or descriptions in other languages that were not identified through these keyword searches. 2017 is the last year of available data.

Glossary

Asylum-seeker[1]	An individual who is seeking international protection. In countries with individualized procedures, an asylum-seeker is someone whose claim has not yet been finally decided on by the country in which the claim is submitted. Not every asylum-seeker will ultimately be recognized as a refugee, but every refugee was initially an asylum-seeker.
Cartagena Declaration on Refugees	A Declaration adopted by a colloquium of experts from the Americas in November 1984. The Declaration enlarges the 1951 Convention definition of refugee to include "persons who have fled their country because their lives, safety or freedom have been threatened by generalized violence, foreign aggression, internal conflicts, massive violation of human rights or other circumstances which have seriously disturbed public order."
Concessionality	A measure of the "softness" of a credit reflecting the benefit to the borrower compared to a loan at market rate.
Convention relating to the Status of Refugees (1951 Convention)	This treaty establishes the most widely applicable framework for the protection of refugees. The Convention was adopted in July 1951 and entered into force in April 1954. Article 1 of the Convention limits its scope to "events occurring before 1 January 1951" but this restriction was removed by the 1967 Protocol relating to the Status of Refugees.
Development Assistance Committee	The committee of the OECD which deals with development co-operation matters. Currently there are 30 members of the DAC: Australia, Austria, Belgium, Canada, the Czech Republic, Denmark, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Japan, Korea, Luxembourg, The Netherlands, New Zealand, Norway, Poland, Portugal, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, the United Kingdom, the United States and the European Union.
Durable Solutions	A durable solution is achieved when a durable legal status is obtained which ensures national protection for civil, cultural, economic, political and social rights. Durable solutions can be achieved through voluntary repatriation, local integration, resettlement or complementary pathways.
Global Compact on Refugees	See *New York Declaration on Refugees and Migrants* below.

Internally displaced person (IDP)	An individual who has been forced or obliged to flee from his home or place of habitual residence, "…in particular as a result of or in order to avoid the effects of armed conflicts, situations of generalized violence, violations of human rights or natural or human-made disasters, and who have not crossed an internationally recognized State border".
Mobile populations	In this report, mobile populations refers to migrants crossing international borders, internally displaced persons, refugees and migrants moving within a country. This report is focused on refugees, but the need to adapt to financing systems and tools can also be relevant to other mobile populations.
New York Declaration on Refugees and Migrants	In September 2016, the UN General Assembly adopted a set of commitments to enhance the protection of refugees and migrants, known as the New York Declaration on Refugees and Migrants, which then led to the Global Compact on Refugees. It outlines elements for a comprehensive response to refugee displacement based on principles of international cooperation and responsibility-sharing as well as greater inclusion of refugees into local communities.
Protracted refugee situations	Situations in which refugees find themselves in a long-lasting and intractable state of limbo. They are characterized by ongoing problems in the country of origin, while responses to the refugee flow typically involve restrictions on refugee movement and employment possibilities and confinement in camps.
Refugee	Any person who, "...owing to well founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group or political opinion, is outside the country of his [or her] nationality and is unable or, owing to such fear, is unwilling to avail him [or her] self of the protection of that country; or who, not having a nationality and being outside the country of his [or her] former habitual residence as a result of such events, is unable or, owing to such fear, is unwilling to return to it", as defined in Article 1A(2) of the 1951 Convention and who is not otherwise excluded from refugee status. Under the 1969 OAU Convention and the Cartagena Declaration, a refugee is also any person who is outside his or her country of origin or habitual residence and is unable to return there because their life, physical integrity or freedom have been threatened by generalized violence or events seriously disturbing public order.
Resettlement	The transfer of refugees from the country in which they have sought asylum to another State that has agreed to admit them. The refugees will usually be granted asylum or some other form of long-term resident rights and, in many cases, will have the opportunity to become naturalized citizens. For this reason, resettlement is a durable solution as well as a tool for the protection of refugees. It is also a practical example of international burden-and responsibility-sharing.
Self-reliance	Refers to the ability of people, households or communities to meet their essential needs and enjoy their human rights in a sustainable manner and to live with dignity.
Spontaneous returns	Voluntary repatriation to the country of origin of the refugees on their own without assistance by UNHCR or the international community.

Stateless person	Person who is not considered as a national by any State under the operation of its law, including a person whose nationality is not established.
Voluntary repatriation	Return to the country of origin based on the refugees' free and informed decision. Voluntary repatriation may be organized (when it takes place under the auspices of the concerned governments and/or UNHCR) or spontaneous (the refugees return by their own means with no involvement of UNHCR and governments).

[1] The explanations contained in this glossary, aside from the term "mobile populations", have been based on glossaries from UNHCR (UNHCR, n.d.[92]), (UNHCR, 2017[93]) (UNHCR and FMO, n.d.[95]) and the OECD (OECD, n.d.[89]).