RescueWorks

# Unlocking Refugee Women's Potential

*Closing Economic Gaps to Benefit All*
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INTERNATIONAL RESCUE COMMITTEE

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# EXECUTIVE SUMMARY

With more than 70 million people displaced worldwide, a record high, it is important to consider their economic prospects. All refugees face a range of challenges associated with forced displacement, but refugee women face additional barriers because of their gender and social status. Enabling refugee women's access to gainful employment offers significant gains not only for themselves, but also for host countries' economies.

This report, jointly published by the Georgetown Institute for Women, Peace and Security (GIWPS) and the International Rescue Committee (IRC), analyzes and estimates potential gains from the inclusion of refugees, particularly women, in the labour market. It focuses on five countries with large refugee populations that also offer recent information on refugee employment and earnings disaggregated by gender—Turkey, Uganda, Lebanon, Jordan, and Germany—as well as the United States, which hosts a relatively small population of refugees. Together these nations host almost eight million refugees, or 40 percent of the world's refugee population.

Even where refugee women are allowed to work legally, many face discriminatory norms and regulatory and administrative barriers. What would happen if refugee women—and men—worked and earned the same income as host country women and men?

Our headline finding is that closing the employment and pay gaps for male and female refugees in these six countries alone could boost their GDP by USD $53 billion—five times the combined annual budget of the U.N. Refugee Agency and International Organization for Migration.[2]

By extrapolating findings from the six-country sample to the top 30 refugee-hosting countries collectively hosting approximately 18 million refugees, we estimate that



**Refugee women could generate up to**

## $1.4 Trillion
**to annual global GDP**

— if employment and earnings gender gaps were closed in each of the top 30 refugee-hosting countries.

*To advance this agenda, the IRC and GIWPS are calling for a Global Refugee Women and Work Commission, representing host governments, donors, international organizations, and the private sector, to advance the recommendations made by the U.N. Secretary General's High Level Panel on Women's Economic Empowerment. The goal is to close gaps and accelerate progress on the Sustainable Development Goals (SDGs) and the implementation of the Global Compact on Refugees.*

**closing employment and pay gaps for male and female refugees could boost global GDP by at least $53 billion[3] and could generate up to $2.5 trillion. Closing the gaps in the top 30 countries for women refugees alone could contribute to global GDP by at least $5 billion and as much as $1.4 trillion.**

Beyond the monetary gains, paid work provides broader benefits for women and their families, including greater autonomy and opportunities. Unlocking the potential of refugee women could also accelerate progress toward the 2030 Agenda for Sustainable Development, including commitments by all U.N. member states to end poverty (Sustainable Development Goal 1, or SDG 1), achieve gender equality (SDG 5) and promote inclusive growth and decent work (SDG 8). Again, it is important to emphasize that closing the refugee gender gap is not a zero-sum game—it benefits host countries as well as refugees by boosting economic output.

The report underscores a strong case for regulatory reforms and policy and program support to accelerate economic empowerment and access to decent paid employment for refugee women.

Major data gaps constrained our analysis. In particular, data on refugee labour market outcomes is scarce, and data disaggregated for women and men even rarer. This analysis does not explore interdependent barriers to women's economic empowerment such as discriminatory laws, social norms and gender-based violence which vary across contexts. We do not review the actual or potential costs of displacement, either for the refugees or host communities. Nor are we addressing the very real political and social issues that communities and governments face, especially in the short term, when hosting large numbers of refugees.

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[2] All figures are in USD, unless otherwise noted.

[3] $53 billion is based on the potential gains from our six country sample. The actual estimation for the 30 country sample is illustrated in Table 8a.

**The report, while limited by data constraints, suggests the following:**



*Refugee women's contribution to host-country economies would increase by up to a factor of 80, as in the case of Turkey, from approximately $140 million to $11.6 billion. (Relative potential gains would be smaller in countries like the United States, due to the larger economy and relatively smaller number of refugees.)*



*Across all countries in our sample, refugee women are less likely to be engaged in paid work than women and men of the host country.*



*In Lebanon, Germany and Turkey, for example, between 6-8 percent of refugee women are employed, compared to 27-50 percent of host-country men.*



*Refugee women in Jordan earn just over $1 an hour on average, compared to over $4 an hour for host-country men and women. This disparity, which occurs in many other countries besides Jordan, can be traced to the fact that refugee women tend to work in unskilled, undervalued, informal sectors.*



*If discrimination and regulatory barriers affecting refugee women were removed and wage gaps closed, significant benefits would flow to the host countries.*

**Muna's stepping-stone to economic independence: Germany's vocational education system**

*Muna, daughter of Somalian refugees, came to Germany at the age of 15. She learned German at a vocational school in Mannheim where she also made herself known as a high achiever. In Germany, apprenticeships have proven to be an effective means of integration into society and the labour market. Initially, Muna and her family had concerns that an apprenticeship would bring fewer opportunities than a university degree. Muna nevertheless applied and completed the program.*

*Today, the 23-year-old works for one of the biggest global pharmaceutical companies, Roche. Muna frequently returns to her former school to encourage refugee students by sharing her advice on how they can achieve what they wish for. "I don't have dreams. I have goals and do whatever is necessary to accomplish them."*

## BOX 1: KEY DEFINITIONS

**Refugee:** According to the High Commissioner for Refugees (UNHCR), a refugee is someone who has been forced to flee his or her country because of persecution, war or violence. A refugee has a well-founded fear of persecution for reasons of race, religion, nationality, political opinion or membership in a particular social group. Most likely, they cannot return home or are afraid to do so.[1]

**Populations of concern:** UNHCR's populations of concern include refugees, asylum seekers, internally displaced persons (IDPs) protected/assisted by UNHCR, stateless persons and returnees (returned refugees and IDPs).[2]

**Refugee gap:** The gap in employment and/or earnings between refugees and the host population.

**Gender gap:** The gap in employment and/or earnings between men and women.

[1] UNHCR. Refugee facts: What is a refugee? Accessed June 26, 2019. https://www.unrefugees.org/refugee-facts/what-is-a-refugee/
[2] UNHCR USA. UNHCR Statistical Online Population Database: Sources, Methods and Data Considerations. Last modified January 1, 2013. Accessed June 26, 2019. https://www.unhcr.org/en-us/statistics/country/45c06c662/unhcr-statistical-online-population-database-sources-methods-data-considerations.html

# Context



**Figure 1: Refugee numbers have grown recently but remain a small share of total migrants**

*Total refugee numbers and as share of total migrants, 1960-2017*
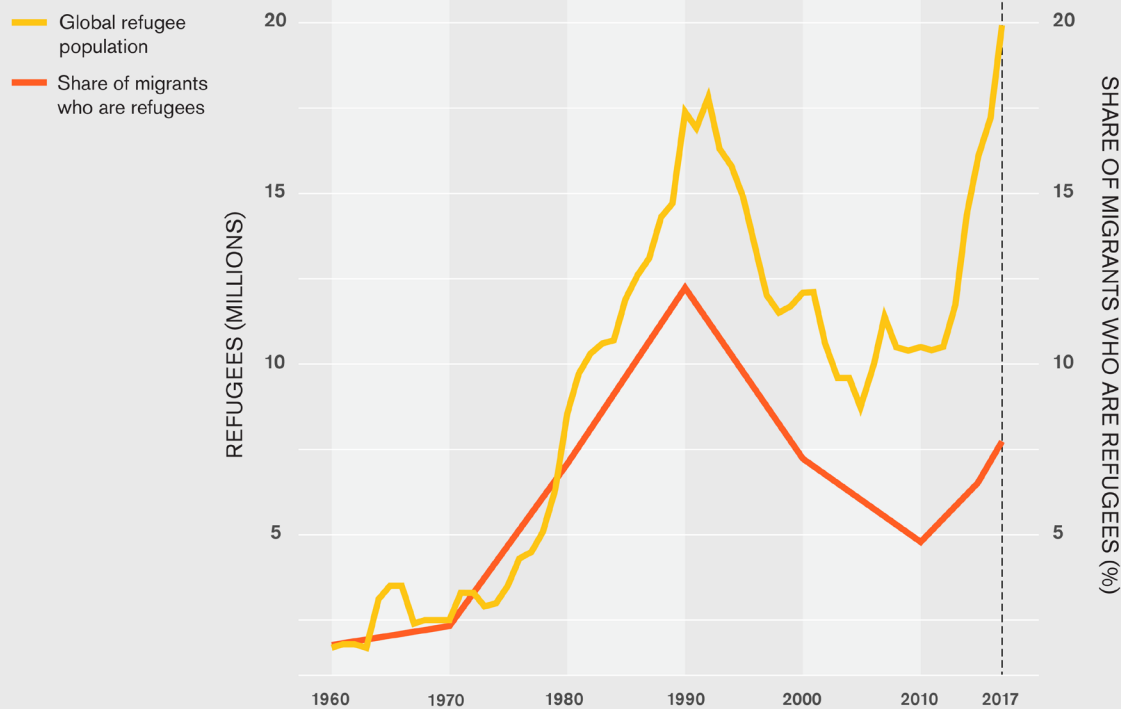
*Source: Refugee data from UNHCR Population Statistics Database (1960-2017). Migration data from the World Bank Global Migration Database (1960-2000) and the United Nations Global Migration Database (2010-15).*

There were about 25.9 million refugees in 2018, an increase of about 50 percent from 2006 and the highest level recorded since UNHCR began collecting data in 1951[4]; 2018 saw an annual increase in the refugee population of half a million new refugees from the preceding year, or almost 1,500 people every day.[5]

At the same time, refugees typically comprise less than 10 percent of all migrants (Figure 1) and the share of migrants among the world population has been stable over time (around 3 percent).

To put the total numbers in perspective, refugees are only about 0.3 percent of the world population. This means that all the world's refugees amount to the total population of a country roughly the size of Romania or the state of New York.[6]

Figure 2 depicts refugee flows from the top five source countries to the top 10 host countries in absolute numbers. As illustrated, most refugees reside in host countries already facing major development and poverty challenges. Two-thirds of refugees originate from just five countries, while almost two-thirds (63 percent) of refugees reside in just 10 countries.[7] Nine of the top 10 host countries are developing countries, seven of which are also conflict-affected states.[8]

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[4] UNHCR. "Global Trends: Forced Displacement in 2018." Geneva, Switzerland: 2019; UNHCR. "Global Trends: Forced Displacement in 2017." Geneva, Switzerland: 2018; UNHCR Population Statistics. http://popstats.unhcr.org/en/overview  (This figure aggregates refugees under the UNHCR and UNRWA mandates;  The graphs below use UNHCR numbers: 19.9 million in 2017.)

[5] UNHCR. "Global Trends: Forced Displacement in 2018." Geneva, Switzerland: 2019. UNHCR. "Global Trends: Forced Displacement in 2017." Geneva, Switzerland: 2018; UNHCR Population Statistics. http://popstats.unhcr.org/en/overview.

[6] Population of Romania and Sri Lanka (as of 2017) from the World Bank Open Data portal; New York (as of 2018); accessed May 14, 2019. https://en.wikipedia.org/wiki/List_of_states_and_territories_of_the_United_States_by_population.

While Turkey hosts the highest number of refugees in absolute numbers, Lebanon hosts the most refugees relative to its population. Figure 3 shows the share of refugees in selected countries in comparison to the host population. For example, for every 1,000 citizens, there are about 156 refugees in Lebanon, while the U.S. hosts about one refugee per 1,000 citizens.

Whether measured in absolute numbers or as a share of the host population, refugees are concentrated in fragile and conflict-affected states. In these settings, women face severe work constraints: only about four in 10 women engage in paid work, compared to seven in 10 men.[9] The situation is even worse in countries with protracted conflict, where only about two in 10 women work for pay or profit, compared with 6 in 10 in post-conflict countries.[10] In four of the top five refugee-hosting countries women's labour market participation rates are below 30 percent.

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[7] UNHCR. "Global Trends: Forced Displacement in 2018." Geneva, Switzerland: 2019; calculations based on UNHCR registered refugees (or people in refugee-like situations) using UNHCR population statistics.
[8] As per the World Bank; harmonized List of Fragile Situations FY2019, OECD; or both. The seven countries are: Bangladesh, Ethiopia, Pakistan, Iran, Lebanon, Sudan, and Uganda.

## Table 1: Refugee numbers: six country cases

| Host Country | Total number of refugees in host country | Share of working-age refugees in total population (%)* | |
|---|---|---|---|
| | | Female | Male |
| Turkey | 3,480,348 | 2.7 | 5.7 |
| Uganda | 1,350,504 | 2.5 | 2.1 |
| Lebanon | 998,890 | 11.5 | 8.7 |
| Germany | 970,365 | 0.7 | 1.7 |
| Jordan | 691,023 | 5.5 | 5.5 |
| USA | 287,129 | 0.1 | 0.1 |

*Sources: For the US, the source for demographic data is the Department of Homeland Security Immigration Yearbook (2016), and the total number of refugees is from UNHCR (2017).*

*Notes: See Annex Table 1 for details on how we derived the estimations.*

*The estimated numbers of working-age adults calculated here and used for estimates in the rest of this report take into account only refugees (or people in refugee like situations) as described by UNHCR.*

*\* The shares represent the number of working-age refugees as a portion of working-age host population by gender. Refugee working-age data available for ages 18-59; Host country citizen working-age data available for ages 15-64. US working age refugees are from ages 15-64 and have been estimated based on overall proportions of male and female refugees in the year 2016.*

## Figure 2: Refugee flows are highly concentrated in several host countries

*Refugee flows from top five origin countries to top 10 host countries*
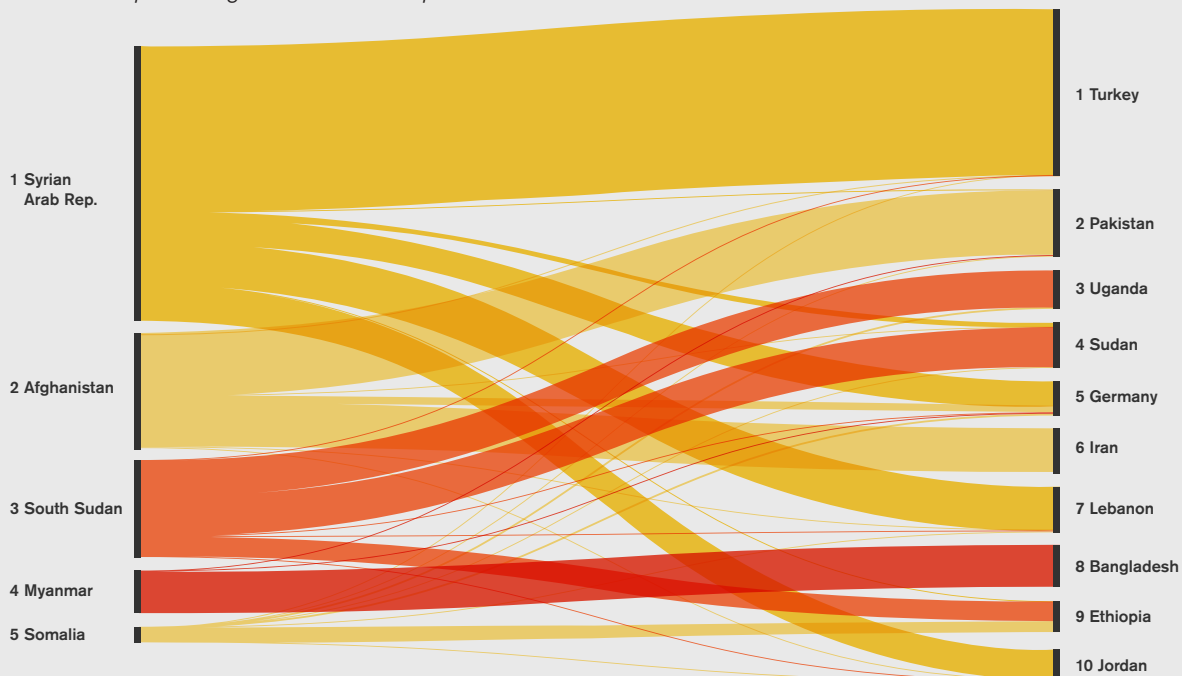


Source: Data from UNHCR Population Statistics Database. Figure made using RAWGraphs visualization platform.

**Figure 3: Top six countries with high refugee-host population density, and the United States**
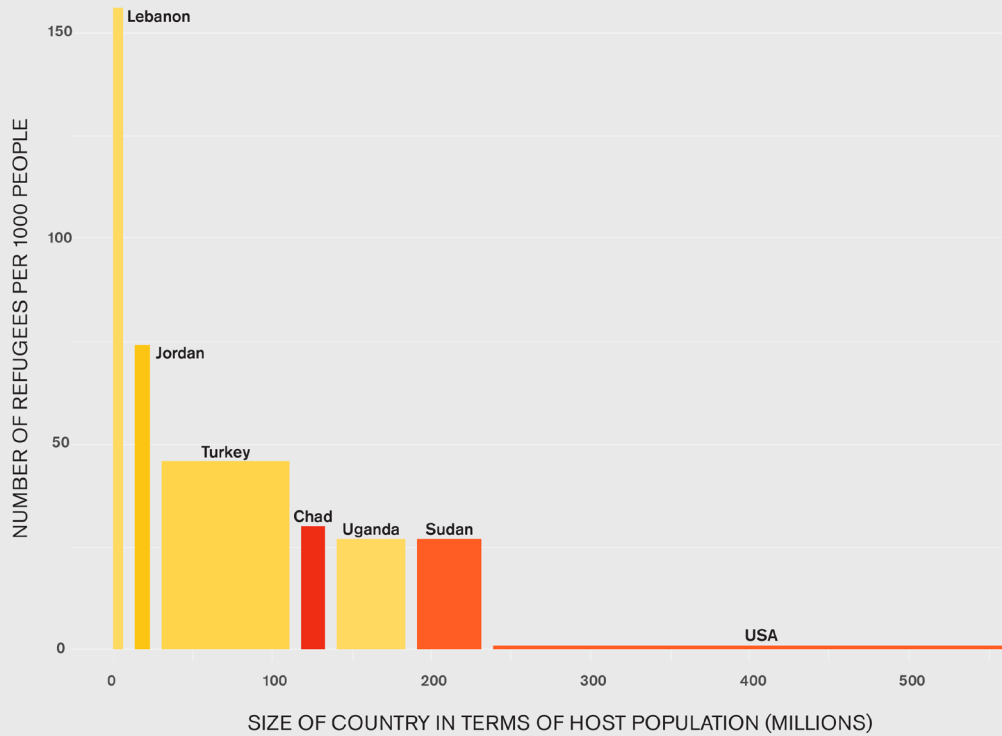
*Y-axis: NUMBER OF REFUGEES PER 1000 PEOPLE*

*X-axis: SIZE OF COUNTRY IN TERMS OF HOST POPULATION (MILLIONS)*

Countries shown: Lebanon, Jordan, Turkey, Chad, Uganda, Sudan, USA

*Sources: Refugee population numbers from UNHCR (2018); host population numbers from the World Bank (2017).*

## Calculating gender employment and pay gaps among refugees

For this report, we examined six top host countries, a mix of developed and developing nations, to analyze potential gains from closing employment and pay gaps between refugee women and host populations. The sample included major developing host countries—Turkey, Uganda, Lebanon and Jordan—in addition to the U.S. and Germany.[11] Together these countries are home to almost eight million refugees, or 40 percent of the world's refugee population.

Table 1 gives us a snapshot of the estimated share of working-age refugees in our six case countries. Table 2 provides estimates of gender-disaggregated employment rates, hourly earnings, and pay gaps of refugees and the host country population. According to our analysis based on the available data:

- Refugees typically have much lower rates of employment than the host population, although there is significant variation across countries

**Among refugee women, we see the highest employment rates in the U.S. (40 percent) and Uganda (37 percent), to a low in Germany, Jordan and Lebanon (6 percent in each country).**



UNITED STATES — 40%
UGANDA — 37%
LEBANON — 6%
GERMANY — 6%
JORDAN — 6%

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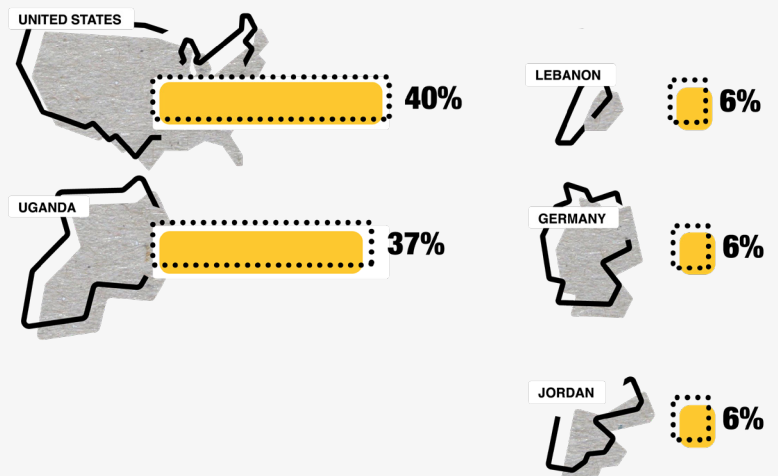
[9] Klugman and Quek (2018).

[10] ibid

[11] The U.S. hosts a relatively small population of 287,129 refugees. The other nations are among top 10 hosts. Pakistan hosts a large refugee population but we were unable to find their wage and employment rates. This map visually shows where refugees are most concentrated: http://popstats.unhcr.org/en/overview.

**Among refugee men, outliers are the U.S., where employment rates are higher than for host country men (74 versus 65 percent, respectively)[12], and Germany, with a low of 27 percent (compared to 64 percent among host country men).**
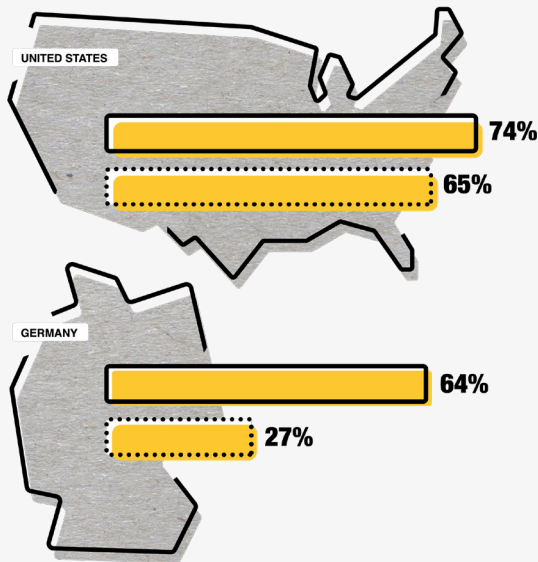


**Refugees' hourly pay ranged from $0.27 (Uganda) to $12.20 (Germany). For refugee men, pay ranged from $0.31 (Uganda) to $12.92 (Germany); for refugee women, from $0.24 (Uganda) to $10.80 (U.S.)**
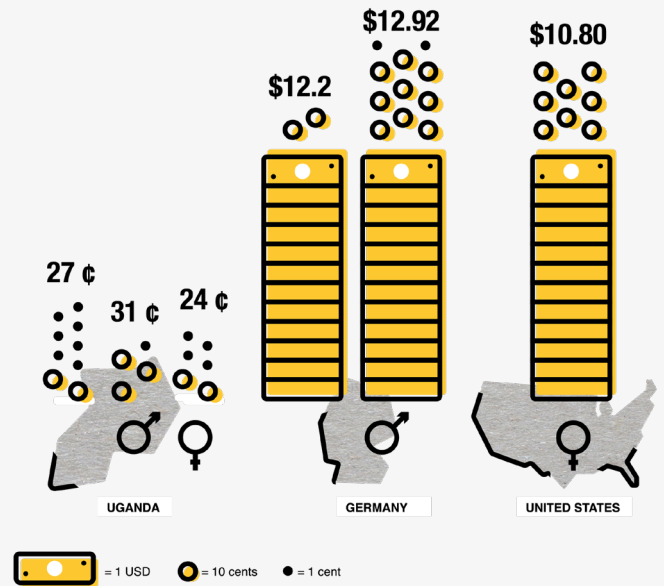


- There is enormous variation in earnings across countries, and large gender gaps in earnings within countries.
  - The gender pay gap is highest in Turkey, where there is a pay gap of roughly 94 cents per dollar between refugee women and host men. The gap is lower in the United States, where the pay gap is roughly 29 cents for every dollar earned.

Because major data gaps have constrained our analysis, we were obliged to make major assumptions. In particular, data on refugee labour market access and outcomes is often scarce, and data disaggregated for refugee women and men is even rarer (Box 2). For such information, we generally relied on survey data, which while representative was typically based on quite small samples, and often limited to a specific locale. Moreover, the survey data generally captures a snapshot in time, whereas we know that employment rates of refugees tend to increase with the duration of stay.

The Sustainable Development Agenda stresses that sex-disaggregated data has the potential to expose the differences between men and women and can be used to shape policies to close gaps. This is just as important for refugee women and men as it is for host populations.

Improving reliable and comparable data on refugee labour market activity, particularly in fragile and conflict-affected settings, is not only fundamental to better understanding barriers to economic opportunities, but also to tracking progress. The World Bank-UNHCR Joint Data Center is a welcome recent initiative that should help close the gap in socioeconomic data on refugees, including refugee women.[13]

[12] This picture is consistent with existing literature on U.S. male refugee vs host population employment. For example, the Migration Policy Institute reports that during the 2009-11 period, refugee men aged 16 and older were more likely to work than their U.S born counterparts: 67 percent versus 60 percent: Capps, Randy, et al. (2015).
[13] The World Bank. UNHCR-World Bank Group Joint Data Center on Forced Displacement Fact Sheet.

**Table 2: Refugee employment and hourly earnings: six country cases**

| Host Country | Employment rates | | | | Hourly earnings | | | | Pay gap *** | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Female | | Male | | Female | | Male | | Refugee men & refugee women | Host women & refugee women |
| | Host | Refugee | Host | Refugee | Host | Refugee | Host | Refugee | | |
| Turkey | 29 | 7.7 | 65.6 | 51.2 | 12.38** | 0.78* | 12.57** | 0.84* | 0.07 | 0.94 |
| Uganda | 65.7 | 36.9 | 74 | 46.6 | 1.21** | 0.24 | 1.89** | 0.31 | 0.23 | 0.80 |
| Lebanon | 21.2 | 6 | 67.4 | 47 | 2.71** | 1.53 | 2.96** | 1.84 | 0.17 | 0.44 |
| Germany | 53.5 | 6 | 63.8 | 27 | 17.09 | 10.67* | 21.60 | 12.92* | 0.17 | 0.38 |
| Jordan | 10.9 | 6 | 55.4 | 36 | 4.35** | 1.10 | 4.97** | 1.77 | 0.38 | 0.75 |
| USA | 53.9 | 40.2 | 65.4 | 73.5 | 13.56 | 10.80 | 15.20 | 12.20 | 0.11 | 0.20 |

*Sources:  Sources specified for each column and country in Annex table 2.*

*Notes: * Indicates gender-disaggregated wages unavailable. To calculate these values, we use the overall average wages of refugees and assume the gender gap for host country workers applies to refugees. [x + a(y)]/2=b, where x and y are the gender disaggregated wages, a is the gender gap, and b is the average wage.*

*** Only monthly wage rates available; hourly estimated assuming 40-hour week and 4-week month (details in Annex tables 2 and 3).*

**** The pay gap is calculated as [(x – y)/x], where x is either refugee-men earnings or host-women earnings, and y is refugee-women earnings. In the case of Turkey, for example, for every dollar earned by a refugee man, the gender pay gap is 7 cents for refugee women.*

## BOX 2: HOW DATA GAPS CONSTRAIN OUR UNDERSTANDING AND POLICY MAKING

We know that on virtually every global measure, women remain more economically excluded than men. They are less likely than men to participate in the labour market, and are more likely to work in vulnerable employment. In this analysis, we sought to examine the extent of gaps for refugee women, and men.  However, we faced major data constraints, even larger than what economists working on gender normally faced.  While UNHCR has an excellent database with important information, there are gaps which mean that analysts are scrambling for reliable information. For example:

▪ Data on overall refugee numbers by sex and age is not available in the UNHCR website.

▪ Consistent data on refugee employment and earnings is not available.  There is a variety of sources, not available for all countries, mainly surveys carried out by agencies or researchers, based on relatively small samples, which may not be representative of all the refugees in the host population.

▪ Most surveys do not report the duration of refugee status, which would be expected to affect the extent of integration in the host economy.

Details on data sources and gaps by indicator and country are presented in Annex table 2.

Improving reliable and comparable data on refugee labour market activity emerges as a priority from the research undertaken to inform this report.

In this context, recent moves by the World Bank to better include refugees in household surveys and the new joint UNHCR/WB data center are welcome first steps to filling some of these gaps.

# Causes of pay and employment gaps facing refugee women

Gender gaps in employment and earnings are experienced by women universally, but refugee women face additional regulatory, administrative and discriminatory barriers. The widespread gender barriers to economic opportunities were documented in the U.N. Secretary General's High Level Panel Report on Women's Economic Empowerment—specifically, unpaid care work and discriminatory social norms; these also emerge as key barriers to refugee women doing paid work, often in exacerbated forms. Although SDG 8.5 commits the 193 signatory governments to "achieve full and productive employment and decent work for all women and men," many host countries nevertheless limit or bar refugees from employment opportunities.

### Gendered occupational segregation

As highlighted by the U.N. Secretary General's High Level Panel on Women's Economic Empowerment,[14] labor markets around the world remain highly segmented by gender. Men are more likely to work in mining, industry, transport, trade and construction, and are overrepresented in management. By contrast, women are concentrated in "feminine" sectors like health, teaching, cleaning, cooking, and service. Women are also overrepresented in light manufacturing such as garments or electronics.

This means that female refugees, like female migrants, are concentrated in unskilled, undervalued and low-paid sectors, often working informally as, for instance, domestic workers. The impact on livelihoods from forced migration are gen-

*Even where refugee women are allowed to work legally, many face discriminatory norms and regulatory and administrative barriers.*

dered.[15] Among Syrian refugees in Lebanon, for example, women tend to receive lower wages than men, even when they work similar hours.[16]

### Intersecting inequalities and discriminatory social norms in the home and wider society

Many women and girls face structural gender inequalities and high levels of gender-based violence, alongside other factors such as poverty and discrimination based on race, ethnicity, religion, disability and sexual orientation. Crises can magnify these intersecting inequalities, heightening the risk of violence and compounding women's economic marginalization. One in five refugee or internally displaced women report sexual violence, including intimate partner violence at home and sexual harassment perpetuated in the workplace.[17]

Refugee women, like women everywhere, juggle unpaid domestic and reproductive responsibilities, as well as increased vulnerability to violence in fragile and conflict-affected settings. Further obstacles include language barriers, the absence of affordable child care, and cultural norms that discourage women's mobility or that rule out work in mixed-gender settings. Norms about reproductive and domestic work are very resistant to change. Safety issues

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[14] Klugman, Jeni, and Laura Tyson. "Leave No one Behind: A call to action for gender equality and women's economic empowerment."
[15] Buscher, D. Formidable Intersections: Forced Migration, Gender and Livelihoods (2017).
[16] UNICEF, UNHCR, and WFP. "Vulnerability assessment of Syrian Refugees in Lebanon: VASYR 2017."
[17] Vu A., Adam A., Wirtz A., et al. The Prevalence of Sexual Violence among Female Refugees in Complex Humanitarian Emergencies: a Systematic Review and Meta-analysis (2014).

in communities characterized by insecurity, including lack of safe public transportation, are also concerns.

Although comparable data is lacking, we might expect refugees to fall into similar gender patterns as migrants. For example, researchers have found that female migrants are less able to advance their own interests than male migrants. Of all migrants inactive in the labour market, more women than men stay so, and fewer women than men pursue an education opportunity.[18] Unskilled female migrants tend to be more isolated and less informed of their rights.[19] They have less decision-making power at home and, whether migrating alone or with family members, are less likely to have the time or capabilities to engage with political and policy processes.

### Regulatory barriers to the labour market

The most important bureaucratic barrier faced by refugees seeking employment is restricted access to the labour market. A recent study compared the right-to-work and actual labour market access in 20 major host countries (which together comprise 70 percent of the global refugee population), and found that, while refugees in more than 17 of the countries are eligible for formal employment, in practice the labour market access is very restricted.[20] Obstacles include high fees, complex administrative processes or outright obstructions, as well as the lack of social networks. Reportedly, one of the biggest barriers to obtaining legal documentation is the high cost.[21]

*Beyond the monetary gains, paid work provides broader benefits for women and their families, including greater autonomy and opportunities.*

### Concentration of women in the informal economy

Most refugees find work in the informal economy.[22] Informal work is widespread around the world, not only among refugees. The most recent ILO figures suggest that 95 percent of women's paid work in sub-Saharan Africa and 91 percent in South Asia is informal; percentages are similar for men.[23] Such workers, whether nationals or refugees, typically face poor working conditions and low pay. The phenomenon has been well documented by the U.N. High Level Panel on Women's Economic Empowerment, WIEGO[24] and other bodies, as has the concomitant lack of legal protection, exclusion from social protection and insecure tenure and livelihoods.

Informal refugee workers face further challenges arising from limited protection and constraints on their mobility, and their precarious status makes them vulnerable to exploitation and abuse. Studies have found that livelihood outcomes for Syrian refugees in Turkey, where informal employment is tolerated, are different than their counterparts in Jordan, where irregular workers are at risk of being returned to camps.[25] The stress associated with undocumented work has been associated with higher risk of mental illness.[26]

Lack of access to decent paid work has major repercussions for refugees and their families, who typically have depleted their assets.[27] While disaggregated gender data is not available for refugees, we know that women in half of the countries in the world are unable to assert equal land and property rights, even where legal protections exist.

[18] Pape, Petrini, and Iqbal. WBG (2018).
[19] O'Neil and others. Women on the Move. ODI (2016).
[20] Zetter and Ruaudel (2016) for the Global Knowledge Partnership on Migration and Development (KNOMAD). Among the 20 countries reviewed, 15% allow the right to work with similar restrictions that citizens would face, 40% allow the right to work with strong restrictions and shortfalls in practice, 25% have unclear or temporary legislations, and 20% officially do not allow refugees to work at all.
[21] VASyR 2017; VaSyR 2018; Bellamy, Catherine, "The lives and livelihoods of Syrian refugees: A study of refugee perspectives and their institutional environment in Turkey and Jordan." ODI (2017).
[22] FAO and OPM. Food Security in Northern Uganda.
[23] ILO. Women and Men in the Informal Economy (2018).
[24] See http://www.wiego.org/wiego/wiego-publication-series.
[25] Bellamy, et al. (2017).
[26] Bellamy, Catherine (2017).

**Refugee entrepreneur kick-starts her business in Greece**

*Fariba is an Afghan refugee who fled to Iran with her family and then arrived in Greece in 2016. Without a job, documentation or a home, her future looked uncertain, yet passionately creating jewelry brought her a sense of security and purpose.*

*Through the IRC's business training course, supported by the Citi Foundation, Fariba was able to turn her passion into a business. She gained digital and entrepreneurial skills that enabled her to develop her own jewelry business. "I feel like my hands are full of power," Fariba says.*

*Weaving in her story of refuge, she chose to repurpose unusual yet meaningful materials: rubber from the boats that transport refugees to Greece and the life jackets that protect them. "Refugees are strong, stronger than anything you can imagine," she says. "Women can be so powerful and it's very important that their ideas are appreciated."*

## Social networks and the role of women's organizations

Social capital and networks are associated with better livelihood outcomes, as in the case of Syrian refugees in Turkey, for example. However, qualitative studies suggest that such networks are very gendered in nature—women refugees have more limited options than men. Social networks can help obtain necessary documentation, assistance and even jobs.[28] The IRC has found that social and business networks can increase women's ability to generate, use and control resources,[29] and have the potential to advance women's economic empowerment, from managing stress to solving problems and setting goals.[30]

## Lack of resources

Resources to promote women's economic empowerment in crisis settings are limited and under-funded. A recent OECD review of donor financing for gender equality and women's empowerment in fragile and conflict-affected situations found donor support for women's economic programs to be "weak," providing livelihoods training "that took limited account of the beneficiaries' real economic opportunities and challenges [and] failed to address structural barriers to women's economic participation and control of resources, both of which are important for real gains in women's economic empowerment."[31]

Analysis of bilateral aid spending supports this assessment. Just 1 percent of total bilateral aid to economic and productive sectors had gender equality and women's empowerment as the *principal objective*[32] in 2015 and 2016. While overall assistance is growing for programs where gender equality is mainstreamed, this has not been the case in the economic and productive sectors.[33]

Moreover, violence prevention and response remains underfunded compared to other sectors in humanitarian contexts, and funding requests do not match the scale of the problem. According to data collected from 2016 to 2018, funding to prevent and combat gender-based violence accounted for just 0.12 percent of total humanitarian funding (and only a third of the funding requested for GBV).[34]

[27] FAO and OPM. Food Security in Northern Uganda.

[28] Bellamy, Catherine (2017); Pape, Utz, Benjamin Petrini, and Syedah Aroob Iqbal (2018).

[29] Jayasinghe, Daphne (2019). IRC.

[30] ibid

[31] OECD Development Policy Papers. Gender Equality and Women's Empowerment in Fragile and Conflict-affected Situations (2017).

[32] OECD. The DAC gender equality policy marker.

[33] OECD DAC Network on Gender Equality (GENDERNET). How does aid support women's economic empowerment? (2018).

[34] Marsh and Blake. Where is the Money? IRC and VOICE. (2019). While sectors like protection, health and WASH may include funding for GBV, IRC and VOICE research shows that across non-GBV sectors, projects incorporating GBV response activities as outlined in the IASC GBV Guidelines accounted for just under 11 percent of the nearly 3,000 project sheets reviewed. This indicates that while actual funding levels for GBV may be higher than what is currently reported, it is unlikely that they would be significantly higher.

# Potential gains from closing employment and earning gaps

**Table 3: Closing gaps in refugee women's earnings and employment could boost their economic contribution as much as 80 times (USD, unless otherwise indicated)**

| Host Country | Refugee women baseline | | Refugee women have the same employment and wage rates as host country men | |
|---|---|---|---|---|
| | Monthly pay ($)* | Employment (%) ** | Multiple of base | Annual earnings (millions) |
| Turkey | 206 | 8 | 82.9 | 11,562 |
| Uganda | 38 | 37 | 16 | 729 |
| Lebanon | 159 | 6 | 33.5 | 913 |
| Germany | 1707 | 6 | 21.5 | 5,265 |
| Jordan | 177 | 6 | 41.6 | 837 |
| USA | 1469 | 40 | 2.7 | 1,609 |

Sources: *Pay - USA (Annual Survey of Refugees 2016 dataset); Germany (Zerrin, Salikutluk, and others, 2016); Lebanon (VASyR, 2018); Uganda (World Bank 2016); Jordan (FAFO, 2019); Turkey (RAND, 2018)

** Employment - USA (Annual Survey of Refugees 2016 dataset); Germany (BAMF Brief, 2019); Lebanon (VASyR, 2018); Uganda (World Bank, 2016); Jordan (FAFO, 2019); Turkey (Ege, Aksu, and others, 2018)

Broadly following the methodology developed and applied by the McKinsey Global Institute in their influential 2016 Power of Parity report (Box 3), and simplifying assumptions to overcome data gaps, we can estimate potential gains for national economies from the greater inclusion of refugee women and men. We calculate the estimates by comparing host country employment and wage rates (as reported by the ILO, where available), and refugee employment and wage rates (through a search of recent literature or datasets where available).

In our sample of countries, we estimate that, *if refugee women were employed full-time and paid at the same average rates as host country men*, their contributions to national economies would increase by multiples of three (in the U.S.) to 83 (in Turkey). This is shown in Table 3. Annex Table 4 illustrates various other scenarios, namely potential gains from closing the gaps between refugee women and refugee men, as well as between refugee

and host country women. Closing the gaps in earnings and employment between refugee and host country women, for example, could increase the contribution to national economies by multiples of two (in the U.S.) to 36 (in Turkey).

It is important to underline that this model, like that developed for the Power of Parity, is restricted to the supply side of the labour market and assumes that everyone who wants to work can do so.

We estimate that *if refugee men were employed and paid at the same average rates as host country men*, their contribution to national economies would increase by a multiple between 1.1 to 12 (Table 4).

The aggregate gains also can be significant as a share of national income (GDP).[35] Our estimates of the potential income gains to closing the gaps in employment and

**Table 4: Closing gaps in refugee men's employment and earnings could boost national economy contribution as much as 12 times (USD, unless otherwise indicated)**

| Host Country | Refugee men baseline | | Refugee men have the same employment and wage rates as host country men | |
| --- | --- | --- | --- | --- |
| | Monthly pay ($)* | Employment (%) ** | Multiple of base | Annual earnings (millions) |
| Turkey | 222 | 51 | 11.6 | 24,270 |
| Uganda | 49 | 47 | 9.8 | 609 |
| Lebanon | 206 | 47 | 3.3 | 699 |
| Germany | 2067 | 27 | 3.9 | 12,013 |
| Jordan | 282 | 36 | 4.3 | 862 |
| USA | 1903 | 74 | 1.1 | 1,668 |

*Sources: *Pay - USA (Annual Survey of Refugees 2016 dataset); Germany (Zerrin, Salikutluk, and others, 2016); Lebanon (VASyR, 2018); Uganda (World Bank 2016); Jordan (FAFO, 2019); Turkey (RAND, 2018)*

*\*\* Employment - USA (Annual Survey of Refugees 2016 dataset); Germany (BAMF Brief, 2019); Lebanon (VASyR, 2018); Uganda (World Bank, 2016); Jordan (FAFO, 2019); Turkey (Ege, Aksu, and others, 2018)*

earnings between refugees and host country men and women range from 10 percent in the U.S. to a tenfold increase in Uganda, from a quadrupling effect in Germany and Jordan to a multiple of 16 in Turkey. In the case of Turkey, for example, potential gains can rise from the current contribution of around $2.2 billion to $35.8 billion (Table 5).

As a share of national income, the largest potential gains for full inclusion of women and men are found for Jordan,

Lebanon and Uganda (on the order of 4 to 5 percent). This is roughly equivalent to Jordan's annual spending on education or the military, slightly more than Lebanon's spending on education, and slightly less than Uganda's spending on health.[36] The relative gains are smaller in Germany and the U.S. because there are relatively fewer refugees and the economies are much larger.

In monetary terms, the estimates suggest that closing the employment and earnings gaps for refugees in the six countries alone could boost global GDP by some USD $53 billion (Table 5). This is roughly 10 times the U.N.'s program budget for 2018-19, and equivalent to Germany's annual military expenditure.[37] It is also about six times the annual budget of the UNHCR, and almost 30 times the budget of International Organization on Migration.[38] We also estimate what it would look like if the employment and earnings gaps were closed between refugee women and host women (Table 6). Refugee women, from the six case countries alone, could boost global GDP by approximately USD $9.4 billion.

[35] We use current USD for the host country GDP numbers.
[36] World Bank Open Data, current health expenditure (% of GDP), 2016; World Bank Open Data. Government expenditure on education (% of GDP), 2015; World Bank Open Data. Military expenditure (% of GDP), 2017.
[37] "Proposed Programme Budget for the Biennium 2018-19." United Nations; "Trends in Military Expenditure, 2018." SIPRI.
[38] "Update on budgets and funding for 2018 and 2019." U.N. High Commissioner for Refugees. The UNHCR received $42.3 million from the U.N. budget for 2019, a fraction of the UNHCR budget; the vast majority comes from other sources. "Programme and Budget for 2018." International Organization for Migration.
[39] Davis and Sengupta. "Trump Administration Rejects Study Showing Positive Impact of Refugees." The New York Times (2017).

**Table 5: Closing earning and employment gaps for refugees in six countries could boost their GDP by as much as $53 billion (USD million, unless otherwise indicated)**

| Host Country | Existing contribution ($) | Potential boost ($) | Total contribution | |
|---|---|---|---|---|
| | | | ($) | Percent of host GDP * |
| Turkey | 2,230 | 33,602 | 35,833 | 4.21 |
| Uganda | 108 | 1,231 | 1,338 | 5.15 |
| Lebanon | 239 | 1,373 | 1,611 | 3.01 |
| Germany | 3,286 | 13,993 | 17,279 | 0.47 |
| Jordan | 219 | 1,480 | 1.699 | 4.24 |
| USA | 2,064 | 1,213 | 3,277 | 0.02 |
| Total | 8,146 | 52,891 | 61,037 | |

Note: * GDP (current US $) from the World Bank databank; GDP numbers for the same year as the refugee survey
GDP from the World Bank. The estimates in the total row differ from column summation due to rounding of numbers to millions.

These estimates focus solely on the boost to national output associated with paid work—we do not examine the economic multiplier effects of refugees in terms of taxes or other contributions (for the U.S., this has been estimated at **$63 billion over 10 years**[39]). The evidence across countries suggests that, as refugees become more integrated into the host economy, their rates of employment and net contribution to the economy increase.[40] In the EU, refugees start with much lower initial employment rates than economic immigrants but subsequently experience much more rapid increases in employment.[41] Another recent study, drawing on 30 years of data across 15 European countries, shows that the increase in public spending induced by asylum seekers was more than compensated for by increased tax revenues, leading to positive macroeconomic impacts.[42]

**Table 6: Potential contribution to the economy by refugee women only (same employment rates and earnings as host women), as a percentage of host country GDP (in USD million)**

| Host Country | Existing contribution ($) | Potential boost ($) | Total contribution | |
|---|---|---|---|---|
| | | | ($) | Percent of host GDP* |
| Turkey | 139 | 4,893 | 5,033 | 0.59 |
| Uganda | 46 | 367 | 412 | 1.59 |
| Lebanon | 27 | 235 | 263 | 0.49 |
| Germany | 245 | 3,249 | 3,493 | 0.09 |
| Jordan | 20 | 124 | 144 | 0.36 |
| USA | 597 | 586 | 1,183 | 0.01 |
| Total | 1,074 | 9,454 | 10,528 | |

* GDP from the World Bank. The estimates in the total row differ from column summation due to rounding of numbers to millions.

[40] Evans, William N., and Daniel Fitzgerald. (2017).; Depio, Ahaibwe, and others. Child poverty and deprivation in refugee-hosting areas (2018).
[41] Moving for prosperity (Dustmann, 2016 cited in World Bank 2019), page 22.
[42] d'Albis, H. and others (2018).

**Table 7: Potential gains from closing gaps in employment and earnings for both refugee women and men, current USD (millions) unless otherwise indicated**

| Host Country | Refugee men* | | Refugee women* | | Existing contributions ($) | Potential boost ($) | Total contributions | |
|---|---|---|---|---|---|---|---|---|
| | Multiple of base | Annual earnings ($) | Multiple of base | Annual earnings ($) | | | ($) | Percent of host GDP |
| Turkey | 11.6 | 24,270 | 82.9 | 11,562 | 2,230 | 33,602 | 35,833 | 4.21 |
| Uganda | 9.8 | 609 | 16 | 729 | 108 | 1,231 | 1,338 | 5.15 |
| Lebanon | 3.3 | 699 | 33.5 | 913 | 239 | 1,373 | 1,611 | 3.01 |
| Germany | 3.9 | 12,013 | 21.5 | 5,265 | 3,286 | 13,993 | 17,279 | 0.47 |
| Jordan | 4.3 | 862 | 41.6 | 837 | 219 | 1,480 | 1.699 | 4.24 |
| USA | 1.1 | 1,668 | 2.7 | 1,609 | 2,064 | 1,213 | 3,277 | 0.02 |

Note: *Calculation based on if refugee (wo)men had the same employment rates and earnings as host country men.

There is also a range of broader positive outcomes associated with women's paid work, including increased autonomy, higher aspirations for their daughters and, in some cases, reductions in intimate partner violence, which are not quantified here.[43]

What if these patterns were typical across host countries beyond the six in our sample? The top 30 host countries account for about 90 percent of the world's refugee population (or people in refugee-like situations) under the UNHCR mandate.  We apply the parameters of potential gains estimated from the six-country sample to the top 30 refugee-hosting countries.  The estimates are generated in terms of ranges, given the range of country circumstances.  Moreover, any extrapolation must be interpreted with caution, in light of the diversity of conditions and the scarcity of data.

**Table 8a: "Global" estimates of men and women refugees' potential earnings contributions to GDP (in USD billions, unless otherwise indicated)**

| Range (minimum and maximum gain) as percent of host GDP | "Global" GDP- Top 30 refugee-hosting countries | Potential "global" contributions |
|---|---|---|
| Lowest (U.S.) 0.02% | 49,370 | 9.87 |
| Highest (Uganda) 5.15% | 49,370 | 2,542 |

Sources: GDP (current U.S.$) from the World Bank data bank; top 30 refugee-hosting countries calculated from UNHCR persons-of-concern database and includes refugees and people in refugee-like situations (2018).

Notes: Range of estimates of percent of host GDP based on Table 5; All GDP numbers are from 2017 (most recent year available), except South Sudan, from 2016; "global" estimates based on current GDP of top 30 refugee-hosting countries total $49,370,185,329,594 (USD).

Potential earnings contributions are based on what refugees could earn if they had the same wage and employment rates as host men.

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[43] Gettlife and Rashidova (n.d.).

With these caveats in mind, the estimates suggest that if the same refugee gaps in employment and earnings were closed across the 30 largest refugee-hosting countries, the gains could be very large. Extrapolating from our six-country sample, which estimated potential gains of between 0.02 to 5.15 percent of GDP (Table 5), we estimate that the 20 million refugees living in the top 30 countries could contribute $10 billion to $2.5 trillion to global GDP if gender gaps in employment and earnings between refugee and host country men were closed (Table 8a). Using the same methodology, and a range of potential gains between 0.01 to 2.81 percent of GDP, we estimate that women refugees alone could contribute $5 billion to $1.4 trillion to the global economy if refugee gender gaps between refugee women and host country men were closed (Table 8b).

It is important to reiterate that this analysis and estimated gains make strong assumptions about the labour market (see Box 3). In particular – like McKinsey Global Institute in the Power of Parity report – we assume that wages do not change as a result of increased labour supply, and that jobs are available for all those who want to work. Our estimates can be considered a good first approximation of the status of refugees in the labour market since they are typically a small share of total labour supply, although there are of course exceptions, notably Jordan and Lebanon. Further analysis would usefully examine second round and longer term impacts, as some longitudinal studies for the U.S. and elsewhere have done.[44]

**Table 8b: "Global" estimates from women refugees' potential earnings contributions to GDP (in USD billions, unless otherwise indicated)**

| Range (minimum and maximum gain) as percent of host GDP | Global" GDP - Top 30 refugee-hosting countries | Potential "global" contributions by women refugees only |
|---|---|---|
| Lowest (USA) 0.01% | 49, 370 | $4.94 |
| Highest (Uganda) 2.81% | 49, 370 | $1,387 |

*Sources: GDP (in current USD) from the World Bank data bank; top 30 refugee-hosting countries calculated from UNHCR persons-of-concern database and includes refugees and people in refugee-like situations (2018).*

*Notes: Range of estimates of percent of host GDP based on Annex Table 5; all GDP numbers from 2017 (most recent year available), except South Sudan, from 2016; "global" estimates based on current GDP of top 30 refugee-hosting countries total $49,370,185,329,594 (USD).*

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[44] Evans, William N., and Daniel Fitzgerald. (2017).; Capps, Randy, et al. (2015); The Fiscal Costs of the U.S. Refugee Admissions Program at the Federal, State, and Local Levels, from 2005-2014 (2017) Draft in Davis, Julie H., and Somini Sengupta. "Trump Administrations Rejects Study Showing Positive Impact of Refugees". The New York Times. (2017).

# BOX 3: DATA SOURCES AND METHODOLOGY

The major data sources are UNHCR Population Statistics for the refugee population, The World Bank's World Development Indicators for host country population and the ILO for gender disaggregated employment and wage rates. Refugee employment and wage sources were identified through a search of the literature, and in the case of the US, the Annual Survey of Refugees 2016 dataset. Most recent available data was used in all cases.

Our methodology follows a simplified version of that used by the McKinsey Global Institute in The Power of Parity, which equalizes full-time employment rates and productivity between genders.

Our headline estimate closes the gap in employment and earnings between refugee women and host country men. We make similar estimates by closing gaps between refugee and host country men.

To calculate the potential gains for refugee women we proceed as follows:

- Base data and calculations

  o The number of refugee women who are employed in host country;

  o The annual wage rates derived from hourly or monthly wages;

  o Estimate aggregate annual earnings of refugee women (RWC$)

- Comparison calculations

  o The number of refugee women assuming the same employment rates as country men;

  o Host country male annual wages (what refugee women could earn if pay gaps were closed);

  o Estimate annual earnings of refugee women assuming same earnings and employment rates as host country men (HM) - call this potential refugee women contribution (PRWC$)

- Potential gains

  o As a multiple of the current contribution. Divide potential contribution (PRWC$) of refugee women by their actual earnings (RWC$) to estimate multiples of potential gains from bridging the gap [RW_Potential gains = PRWC$/RWC$];

  o As a dollar amount. To estimate annual gains in USD $, subtract the actual earnings of refugee women (RWC$) from what they would earn if gaps with host country men were closed PRWC$-RWC$

For aggregate gains to country GDP:

- Estimate and aggregate the total contribution of refugee women (PRWC$), and refugee men

This is the potential overall addition to the host country GDP as a percentage of the host country GDP. We use GDP (current $) to ensure comparable estimates.

As highlighted in Box 2, we do not have information on the point in time captured by our refugee data. Since the surveys are targeting refugee populations, we expect that the duration of residence in the host economy is less than ten years but specific information was generally not available.

All calculations are based on working population aged 18-69 years, or in some cases 15-69. Where the average working hours were not reported, we assume 40 hours of work a week and 48 weeks of work a year to calculate annual earnings.

# Importance and policy implications of the results

Evidence shows that displaced populations can contribute to economic productivity in host economies and drive innovation, enterprise, trade and investment.[45] Our new findings on the unrealized economic potential of refugee women buttress the strong case for increasing their access to jobs and closing labour market gaps.[46] The findings also suggest that closing the employment and earnings gaps that constrain refugee women and men would accelerate progress toward the Sustainable Development Goals focused on women's empowerment and gender equality (SDG 5), as well as full and productive employment (SDG 8).

In December 2018, an overwhelming majority of U.N. member states affirmed the Global Compact on Refugees, a pact of international solidarity and cooperation for refugee protection and host community development. In December 2019, the first Global Refugee Forum will present a critical opportunity to build collective momentum toward achieving the objectives of the Global Compact on Refugees and strengthen collective response.

A series of careful studies documenting refugee employment and wage barriers, published by the Center for Global Development, KNOMAD and the IRC, have laid out important recommendations for reform to help realize potential gains. Recent innovations—including refugee compacts (agreements between host government and donors that combine grants, and concessional loans and other "beyond aid" incentives) have been adopted in Ethiopia, Jordan and Lebanon.[47]

**There are, however, several cross-cutting themes in terms of refugee women's access to labour markets and equal pay:**

*Uphold refugees and displaced people's right to work by permitting equal labour market access that encompasses self-employment, access to decent work, and emphasis on self-reliance, in line with SDG 5 and SDG 8.*
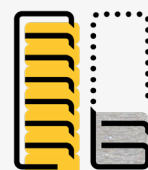
*Enact and enforce legislation to close the gender pay gap for all women, including refugee women.*

*Implement the livelihoods commitments in the Global Compact on Refugees[50] to address the barriers to refugee women's labour market access*

*Increase long-term, flexible financial support for refugee women's economic empowerment, including support for organizations that are transforming the gender discriminatory barriers to women's economic inclusion.*

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[45] Verme, Paolo and Kirsten Schuettler (2019).
[46] Buscher, Dale. Formidable Intersections (2017); Cortes, Kalena E. (2004); Clemens, Michael, Cindy Huang, and Jimmy Graham. (2018); Emma Samman, et al. (2018); FAO and OPM, Food Security in Northern Uganda.
[47] Barbelet, V. and C. Wake. (2017).

This report advances the case for women's economic empowerment by highlighting both the existing gaps facing refugee women (and men) in the labour market as well as the potential gains from regulatory reform and socioeconomic inclusion.

This report suggests that closing the refugee gender gaps in employment and earnings could boost economic growth and progress towards the Sustainable Development Goals (particularly SDG 5 and SDG 8), while sustaining international frameworks on human rights and refugee rights (including the 1951 Refugee Convention and the Eight Fundamental Conventions of the ILO).

These gains will not be realized without concerted effort and follow-up by host and donor governments, international organizations, and the private sector. We recognize that the concentration of refugees in specific locales can pose sizeable challenges for humanitarian actors, national governments and city authorities in terms of providing public service access, ensuring safety and fostering social cohesion.[48]

With these goals and limitations in mind, this section outlines key policy implications and priorities to be addressed.

Women, and particularly refugee women, face unique challenges in accessing employment opportunities, including discriminatory laws and social norms, gender-based violence, vulnerability in conflict-affected settings, and inadequate support for unpaid care and domestic responsibilities.

Policies and approaches necessarily vary based on specific circumstances affecting countries or locales. The IRC has developed a number of recommendations on how labour market integration can be improved in settings as diverse of Germany and Jordan.[49]

All governments and international agencies need to improve the collection and sharing of accurate data. Comparable data on refugee employment and earnings, and on age and gender-aggregated data, is currently lacking. Generating reliable data on refugee labour market activity, particularly in fragile and conflict-affected settings, is not only fundamental to better understanding barriers to employment, but also to tracking progress. The World Bank-UNHCR Joint Data Center is a welcome recent initiative that should help close the gap in socioeconomic data on refugees, including refugee women.

To advance this agenda, the IRC and GIWPS are calling for the establishment of a Global Refugee Women and Work Commission. This would be a dedicated group representing donors, host governments, international organizations and the private sector. The Commission would bring an important gender perspective to other relevant global commitments and initiatives designed to increase economic opportunities for refugees, and build on recommendations made by the U.N. Secretary General's High Level Panel on Women's Economic Empowerment.

The Commission's goal would be to assess the particular legal, social and financial barriers to economic opportunities facing displaced women, to develop recommendations to promote refugees' right to work, access to finance and protection from gender-based violence, in order to close the gender-pay and decent-work gaps among refugees. The Commission should target recommendations towards national and international stakeholders that are committed to promoting inclusive growth and decent work in line with SDG 8 as well as economic opportunities, decent work, job creation and entrepreneurship programmes for host community members and refugees, including women, in line with the Global Compact on Refugees.

It is vital that these global commitments are implemented to reach the most marginalized women affected by crisis and displacement. The Global Refugee Women and Work Commission can drive gender equality, defining steps to close the stark pay and participation gaps identified in this report and ensure refugee women are not left behind.

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[48] From response to resilience, IRC (2018).
[49] Forging a common path, IRC (2018); Still in search of work, IRC (2018).
[50] UNHCR. The Global Compact on Refugees—https://www.unhcr.org/gcr/GCR_English.pdf.

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# Annex 1: Calculating refugee population proportions

| Host Country | Persons of concern * | | | Estimated proportions** | | Refugees*** | | |
|---|---|---|---|---|---|---|---|---|
| | Total # | Working-age women | Working-age men | Proportion of working-age women | Proportion of working-age men | Total # | Working-age women | Working-age men |
| Turkey | 364,951 | 76,589 | 160,765 | 0.21 | 0.44 | 3,480,348 | 730,389 | 1,533,132 |
| Uganda | 1,336,898 | 268,320 | 224,122 | 0.20 | 0.17 | 1,350,504 | 271,051 | 226,403 |
| Lebanon | 1,018,416 | 242,555 | 185,759 | 0.24 | 0.18 | 998,890 | 237,905 | 182,197 |
| Germany | 1,413,127 | 289,782 | 661,227 | 0.24 | 0.18 | 970,365 | 198,987 | 454,051 |
| Jordan | 734,841 | 168,255 | 173,358 | 0.23 | 0.24 | 691,023 | 158,222 | 163,021 |
| USA**** | 84,989 | 24,951 | 25,867 | 0.29 | 0.30 | 287,129 | 84,294 | 87,391 |

Source: For U.S. demographic data, the Department of Homeland Security Immigration Yearbook (2016); for the total number of refugees, UNHCR (2017).
Notes: * Persons of concern include refugees, internally displaced populations and asylum seekers. The total number of persons of concern may not be represented in the gender-disaggregated data available (as per UNHCR notes).
** The estimated proportions are calculated based on the number of "persons of concern" working women/men as a part of the total population.
*** Since sex-disaggregated data on refugees is unavailable, we assume the estimated proportions for persons of concern are the same for refugees. These are used on the overall refugee numbers available in UNHCR.
**** Working-age numbers for U.S. are available for ages 15-64.

The U.N. High Commissioner for Refugees has the most extensive database on the number of refugees, asylum seekers, internally displaced populations and other "persons of concern" across the world. However the sex- and age-disaggregated data covers the "persons-of-concern" group as a whole, not refugees per se.

As such, we assume that the proportions of men and women are the same for the actual persons-of-concern populations. We calculate the proportion of working-age women and men as a percentage of the entire population group which are then used to estimate the number of refugee women and men of working-age in each of the host countries.

We note that the proportion of working-age men and women in some of the countries seems quite low. Uganda, for example, has a working-age population of only 37 percent among refugees (20 percent women and 17 percent men). Upon further investigation, we find that this is plausible. As of 2018, more than 60 percent of Uganda's refugees were under age 18 (UNHCR 2019-20).

Indeed, among our six case countries, the proportions of working-age refugees are higher among more developed countries: Germany, 68 percent; U.S., 59 percent; and Turkey, 65 percent.

# Annex 2 - Data sources and gaps

| Host Country | Data sources (Indicator, Year of data: Source, Year reported) | Data gaps, sample used, and approach taken |
|---|---|---|
| Turkey | <ul><li>**Host employment (2018):** ILO STAT (2019)</li><li>**Host wage (2014):** ILO STAT (monthly) (2019)</li><li>**Refugee employment (2015):** Aksu, Ege, and others (2018)</li><li>**Refugee wage (year not specified):** Kumar, Krishna, and others (RAND, 2018)</li></ul> | **Refugee wage rates:**<ul><li>We were only able to find the *average monthly wage of both sexes combined.* To estimate gender disaggregated wage rates, we used the gender wage gap as reported by OECD (2014), and used the two values to estimate gender disaggregated wage rates among refugees.</li><li>The average wage was based on a small sample size of 410 refugees.</li></ul>**Conversion rate:** Not needed. USD value directly from report |
| Uganda | <ul><li>**Host employment (2018):** ILO STAT (2019)</li><li>**Host wage (2012):** ILO STAT (2019)</li><li>**Refugee employment (employed + self-employed, 2015):** (World Bank, 2016)</li><li>**Refugee wage (2015):** (World Bank, 2016)</li></ul> | **Host wage rates:**<ul><li>Average wage rates for both sexes combined are reported to be $267/month from ILO (2012 numbers) and $116 in the World Bank (2016) report. Hence there are some disparities in the gender disaggregated numbers we are using as well.</li><li>We use the ILO numbers as they are available in gender-disaggregated form and they are comparable with the other countries' wage rates.</li></ul>**Refugee wage:**<ul><li>Monthly wage reported in Ugandan Shilling.</li><li>The sample size for both refugee wage and employment was based on a field survey of 500 respondents – 350 refugees, and 150 host-community members.</li></ul>**Conversion rate:** 1 USD = 3769.15 Shs |
| Lebanon | <ul><li>**Host employment (2018):** ILO STAT (2019)</li><li>**Host wage (2004-05):** Central Administration of Statistics (2019)</li><li>**Refugee employment (2018):** UNHCR, UNICEF, WFP (2018)</li><li>**Refugee wage (2018):** UNHCR, UNICEF, WFP (2018)</li></ul> | **Host wage:**<ul><li>Host wage rates were not available in the ILO or any other international sources to our knowledge. We use the Lebanese Central Administration of Statistics to report these numbers but they are quite dated. The most recent available income data is from 2004-05.</li></ul>**Refugee wage:**<ul><li>Monthly wage reported in Lebanese pounds.</li></ul>**Conversion rate:** Not needed. USD value directly from report |

| Host Country | Data sources (Indicator, Year of data: Source, Year reported) | Data gaps, sample used, and approach taken |
|---|---|---|
| Germany | - **Host employment (2018):** ILO STAT (2019)<br>- **Host wage (2017-18):** German Federal Statistics Office (Destatis) (2019)<br>- **Refugee employment (2017):** Brücker, Herbert (2019)<br>- **Refugee wage (2017):** Brücker, Herbert (2019) | **Refugee wage rates:**<br>- We were only able to find the average hourly wage of both sexes combined.<br>- To estimate gender disaggregated wage rates, we used the gender wage gap as reported by Destatis for 2017-18, and used the two values to estimate gender disaggregated wage rates among refugees.<br>- The sample size for the average hourly wage is a small number of 293 refugees.<br>**Refugee employment:**<br>- The sample size is based on a total of 5,544 observations. |
| Jordan | - **Host employment (2018):** ILO STAT (2019)<br>- **Host wage (2017):** Sisterhood is Global Institute (2018)<br>- **Refugee employment (2017-18):** Fafo (2019)<br>- **Refugee wage (2017-18):** Fafo (2019) | **Host wage**<br>- Not available in ILO. Used data reported by the Sisterhood is Global Institute (SIGI) in the Jordan Times instead.<br>- Refugee employment<br>- Working aged Syrians 15+<br>- Sample size: 4,913.<br>**Refugee wage**<br>- Median monthly net income. Takes into account all those who are employed<br>- Sample size: 4906.<br>**Conversion rate:** l USD = 0.71 JD |
| USA | - **Host employment (2018):** ILO STAT (2019)<br>- **Host wage (2017):** Bureau of Labor Statistics – Weekly and hourly earnings data from the Current Population Survey (2019)<br>- **Refugee employment (2016):** Annual survey of refugees data set (2019)<br>- **Refugee wage (2016):** Annual survey of refugees data set (2019) | **Host** wage<br>- ILO data was available but from 2010. This is why we use data from the Bureau of Labor Statistics.<br>**Refugee employment and wage**<br>- Based on sample of 2,695. Calculated hourly wages directly from dataset. Only wages from primary job considered here.<br>**Refugee population numbers**<br>- From 2016 DHS Yearbook of Immigration Statistics and available for the ages 15-64 for working age populations. |

# Annex 3 - Assumptions on hours worked

| Hours worked per week | | | |
|---|---|---|---|
| **Female** | | **Male** | |
| **Host*** | **Refugee** | **Host*** | **Refugee** |
| 40 | 66** | 40 | 66** |
| 40 | 40 | 40 | 40 |
| 40 | 40** | 40 | 40** |
| 40 | 40 (48) | 40 | 40 (48) |
| 40 | 40 | 40 | 40 |
| 40 | 34 **(48) | 40 | 39** (48) |

*Note: Assumed 48 weeks of work where indicated. *Assumed 40 hours*
*** From relevant report as indicated in tables 3 and 4.*
*In the case of Lebanon, female refugees are reported to work only 13 days in a month, and refugee men, 14.*

# Annex 4: Closing gaps in refugee women's earnings and employment

**Between refugee women and refugee men as well as refugee women and host women**

| Host Country | Refugee women | | Refugee women have the same employment and wage rates as refugee men | | Refugee women have the same employment and wage rates as host women | |
| --- | --- | --- | --- | --- | --- | --- |
| | Baseline | | | | | |
| | Monthly pay ($) * | Employment (%) ** | Multiple of base | Annual earnings (millions) | Multiple of base | Annual earnings (millions) |
| Turkey | 206 | 8 | 7.1 | 996 | 36.1 | 5,033 |
| Uganda | 38 | 37 | 1.6 | 75 | 9.1 | 412 |
| Lebanon | 159 | 6 | 10.2 | 276 | 9.6 | 263 |
| Germany | 1707 | 6 | 5.5 | 1,333 | 14.3 | 3,493 |
| Jordan | 177 | 6 | 9.6 | 193 | 7.2 | 144 |
| USA | 1469 | 40 | 2.4 | 1,415 | 2 | 1,183 |

*Sources: *Pay -  USA (Annual Survey of Refugees 2016 dataset); Germany (Zerrin, Salikutluk, and others, 2016); Lebanon (VASyR, 2018); Uganda (World Bank 2016); Jordan (FAFO, 2019); Turkey (RAND, 2018)*
*\*\* Employment - USA (Annual Survey of Refugees 2016 dataset); Germany (BAMF Brief, 2019); Lebanon (VASyR, 2018); Uganda (World Bank, 2016); Jordan (FAFO, 2019); Turkey (Ege, Aksu, and others, 2018)*

# Annex 5: Potential contribution to the economy by refugee women only

Contributions if they had the same employment rates and earnings as host men as a percentage of host country GDP (USD million, unless otherwise indicated).

| Host Country | Existing contribution ($) | Potential boost ($) | Total contributions | |
|---|---|---|---|---|
| | | | ($) | Percent of host GDP* |
| Turkey | 139 | 11,422 | 11,562 | 1.36 |
| Uganda | 45 | 683 | 729 | 2.81 |
| Lebanon | 27 | 885 | 912 | 1.7 |
| Germany | 244 | 5,020 | 5,265 | 0.14 |
| Jordan | 20 | 816 | 836 | 2.09 |
| USA | 597 | 1,011 | 1,608 | 0.01 |
| Total | 1,074 | 19,840 | 20,915 | |

Notes: GDP in current US $ from the World Bank.

## ABOUT RESCUEWORKS

*The International Rescue Committee's RescueWorks programming deploys evidence-based solutions that not only save lives and rebuild livelihoods, but also contribute to the economic vitality and growth of local communities.*

*In addition to a suite of programming, RescueWorks provides a platform for new ideas and change across the humanitarian sector. We work with businesses and corporations, local governments and community leaders, academics and policy makers to keep our programs on the cutting edge of global labor trends. Our goal is to provide refugees with sustainable and dignified options, whether they are starting a business in a refugee camp or learning new skills to launch a career in a developed economy.*

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Germany

Turkey

Lebanon

Jordan

United States
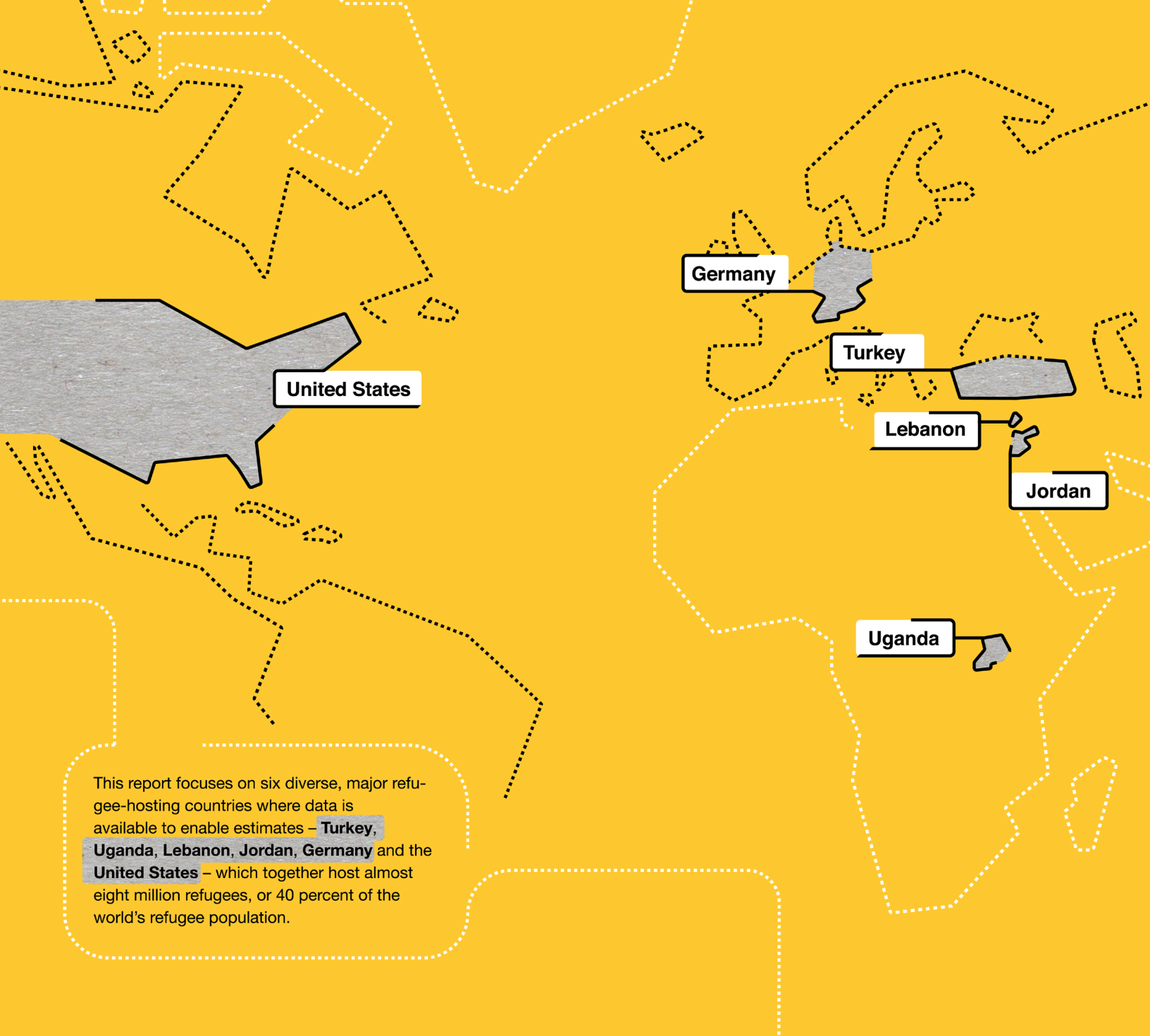
Uganda

This report focuses on six diverse, major refugee-hosting countries where data is available to enable estimates – **Turkey**, **Uganda**, **Lebanon**, **Jordan**, **Germany** and the **United States** – which together host almost eight million refugees, or 40 percent of the world's refugee population.

*Illustrations by Pilar Torcal*

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