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# EXECUTIVE SUMMARY

## REFUGEE ENTREPRENEURSHIP, BUSINESS OWNERSHIP, AND THE RIGHT TO WORK IN HOST COMMUNITIES: A LEGAL COMPARATIVE ANALYSIS

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# ACKNOWLEDGEMENTS

The Thomson Reuters Foundation and the Tent Partnership for Refugees are extremely grateful to Jones Day, Latham & Watkins LLP, Ozalp Law Firm and Winston & Strawn LLP, for donating their time and expertise to this project. The TrustLaw team is especially grateful to Jones Day for coordinating this project and to the lawyers who contributed to the research. In particular, we would like to thank:

Ben Bruton (Winston & Strawn LLP)  
 Bijan Tavakoli (Jones Day)  
 Brian Meenagh (Latham & Watkins LLP)  
 Cemil Baha Ozalp (Ozalp Law Firm)  
 Connie Leung (Latham & Watkins LLP)  
 Levent R. Herguner (Jones Day)  
 Marie Becker (Winston & Strawn LLP)  
 Martin Wortmann (Jones Day)  
 Matt Elgin (Jones Day)  
 Mohsin Shafi (Latham & Watkins LLP)  
 Osama Lone (Latham & Watkins LLP)  
 Rishi Raheja (Winston & Strawn LLP)  
 Salah Mattoo (Winston & Strawn LLP)  
 Serena A. Rwejuna (Jones Day)  
 Stuart Kerr (Jones Day)

We would also like to thank Sattar&Co. (Bangladesh), Akhund Forbes Hadi (Pakistan), BYA Law Office (Ethiopia), Anjarwalla & Khanna (Kenya) and MMAKS Advocates (Uganda) for their invaluable input on the country reports.

A special thanks to the team at the Tent Partnership for Refugees, without whom none of this would have been possible. In particular, we would like to thank Maia Bix for her contributions to the preparation of this report.



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According to the United Nations High Commissioner for Refugees (UNHCR), approximately 85% of the estimated 26 million refugees are hosted in low and middle-income countries. In many of these countries, refugees face challenges finding work. Refugees also face legal barriers to be entrepreneurs, own and operate businesses, or access business financing. This report, and this executive summary, provide an introduction to the treatment of refugees under international law while exploring the issues of refugee entrepreneurship, business ownership, and the right to work in eight select countries: Bangladesh, Ethiopia, Jordan, Kenya, Lebanon, Pakistan, Turkey and Uganda. The full report provides a country-by-country overview of the following specific refugee entrepreneurship and right to work issues: (1) Refugee Laws and Policies; (2) Enterprise Development; and (3) Informal Business Activities.

Despite the fact that each country analyzed in the report has seen an influx in its refugee population in recent years, these countries have widely varying degrees of formal laws, regulations, and policies governing the rights of refugees. For example, at one end of the spectrum, Bangladesh has no refugee-related legal framework, and inconsistent government policies serve as a major obstacle to the economic development and general wellbeing of refugees. In comparison, despite its significant and increasingly growing refugee population, Uganda has some of the most progressive refugee laws, and has adopted a national

framework that focuses on promoting refugee and host community collaboration.

For those countries where relevant laws and refugee protections do exist, as a practical matter, inconsistent application of those regulations and policies serves as an obstacle to refugee economic independence.

Difficulty accessing capital and challenges navigating the local banking and financing systems is a universal challenge in each country. While the barriers range from formalized, legal impediments to practical challenges such as obtaining the appropriate documentation necessary to utilize the local banking system, this remains an obstacle for refugee entrepreneurship in each country studied.

Given the steady influx of refugees that many countries are continuing to face combined with inadequate sources of humanitarian aid, the research suggests that adopting policies focusing on refugee and host community collaboration will best serve host countries by encouraging refugee self-reliance and promoting positive outcomes for all stakeholders.

The full report offers a detailed look at the selected countries. Some of the key insights from each jurisdiction can be summarized in country-by-country highlights as follows.

### Bangladesh

- Not a signatory to the 1951 Refugee Convention or the 1967 Protocol
- No national legal instruments or policy framework respecting refugee rights
- No local integration of refugees
- No refugee entrepreneurship opportunities
- No refugee property ownership rights
- No access to capital/credit/financial institutions
- Extensive use of refugee camps
- Ongoing attempts at reform

### Ethiopia

- Signatory to the 1951 Refugee Convention and the 1967 Protocol
- Refugee right to access banking services
- Capitalization requirements practically hinder refugee entrepreneurship
- Ongoing statutory reform aimed at expanding access to jobs and refugee right to work
- Government pledge to reserve 30% of jobs in new industrial parks for refugees

### Jordan

- Not a signatory to the 1951 Refugee Convention or the 1967 Protocol
- Many refugees live in settlements/camps
- No domestic refugee legislation or policy concretely outlining refugee right to work
- Licensing requirements pose impediments to entrepreneurship
- Limited access to financial and banking systems
- Ongoing attempts at reform

### Kenya

- Signatory to the 1951 Refugee Convention and the 1967 Protocol
- Encampment policy limiting factor to refugee enterprise development
- Legislation proposed to expand refugee rights has failed

### Lebanon

- Not a signatory to the 1951 Refugee Convention or the 1967 Protocol
- No national laws governing refugees' rights
- Significant under- and un-employment
- Significant engagement in informal economy
- International sanctions impact banking access

### Pakistan

- Not a signatory to the 1951 Refugee Convention or the 1967 Protocol
- Lack of legal framework biggest obstacle for refugees
- Refugees cannot hold immovable property or own a business
- Positive trend towards formalization of refugee status and development of laws

### Turkey

- Signatory to the 1951 Refugee Convention and the 1967 Protocol
- Only about 2-3% of refugees live in camps
- Refugees may lease or own moveable and personal property

### Uganda

- Signatory to the 1951 Refugee Convention and the 1967 Protocol
- Open-border settlement policy
- Refugees provided land to cultivate
- Refugee self-reliance strategy provides right to work and freedom of movement
- Shift to formal economy participation
- Increased access to financial services provided to refugees

By bringing together insights from the selected countries, this report can also provide a legal comparative analysis. The country-by-country comparative chart below offers a snapshot of several of the key comparisons available upon review of the country reports.

Country	1951 Refugee Convention Signatory	1967 Protocol Signatory	National Refugee Laws	Local Community Integration	Ongoing Progressive Reform
<b>Bangladesh</b>	✗	✗	✗	Mixed Experiences <sup>1</sup>	✓
<b>Ethiopia</b>	✓	✓	✓	✓	✓
<b>Jordan</b>	✗	✗	✗	Mixed Experiences <sup>2</sup>	✓
<b>Kenya</b>	✓	✓	✓	✗	✗
<b>Lebanon</b>	✗	✗	✗	Mixed Experiences <sup>3</sup>	✗
<b>Pakistan</b>	✗	✗	✗	✗	✓
<b>Turkey</b>	✓	✓	✓	✓	✓
<b>Uganda</b>	✓	✓	✓	✓	✓

<sup>1</sup> Ongoing encampment policies limit refugee self-reliance and opportunities for local community integration.

<sup>2</sup> Refugees are legally permitted to rent property outside of refugee camps; however, rent levels generally are very high relative to refugee earning potential, serving as a practical deterrent to local community integration.

<sup>3</sup> No formal refugee camps were established in Lebanon in response to the influx of Syrian refugees. As a result, registered Syrian refugees live in villages, cities, and make-shift tent settlements throughout the country. Additionally, Palestinian refugee camps in Lebanon have experienced an influx of Syrians seeking shelter.



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