UNLOCKING THE ECONOMIC POWER OF REFUGEES IN CENTRAL AFRICA

Technical Report

Finance, Competitiveness, and Innovation
Prosperity Unit
Africa West
World Bank Group

Prepared for the CEMAC Inclusive and Resilient Value Chains (P181478) Project
following the PRIVATE SECTOR FOR REFUGEES (PS4R) Country Diagnostic Framework

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Abbreviations and Acronyms

AfCFTA	African Continental Free Trade Area
AFD	French Development Agency
AfDB	African Development Bank
AFWRI	Country Management Unit for Regional Integration for Africa, the Middle East and Northern Africa
AGOA	African Growth and Opportunity Act
ANATS	Chad National Agency for Secure Titles
AREI	African Biofuel and Renewable Energy Initiative
BDEAC	Development Bank of the Central African States
BEAC	Bank of Central African States
CAR	Central African Republic
CCA	Crédit Communautaire d'Afrique
CEMAC	Central African Economic and Monetary Community
CEN-SAD	Sahel-Saharan States Community
CICAM	La Cotonnière Industrielle du Cameroun
CNAR	National Committee for Refugee Assistance
CNARR	National Commission for Refugees Welcome and Insertion
CNR	National Refugee Commission
COBAC	Central African Banking Commission
CONAFE	Cameroon National Trade Facilitation Committee
CWEN	Cameroon Women Entrepreneurs Network
ECCAS	Economic Community of Central African States
ESO	Entrepreneurship Support Organizations
EU	European Union
FAO	Food and Agriculture Organization
FDI	Foreign Direct Investment
FDP	Forcibly Displaced Persons
FSC	Forest Stewardship Council
FTA	Free Trade Agreement
GAM	Global acute malnutrition
GCR	Global Compact for Refugees
GDP	Gross Domestic Product
GIZ	German Development Agency
ICT	Information and Communication Technologies
IDP	Internally Displaced Persons

IFAD	International Fund for Agricultural Development
ILO	International Labor Organization
IOM	International Organization for Migration
IT	Information Technology
LEAP	Livelihood Empowerment Against Poverty
NDS30	National Development Strategy 2020–2030
NGO	Nongovernmental organization
OAU	Organisation of African Unity
OHADA	Organization for the Harmonization of Business Law in Africa
ONAPE	National Office for Employment Protection
ONASA	Office National de Sécurité Alimentaire du Tchad
PAPE	Projet D'appui À La Petite Entreprise
PDMFI/FJ	Project to support the development of microfinance
PPP	Public-private partnerships
PS4R	Private Sector for Refugees
REC	Regional economic community
SEZ	Special Economic Zone
SEFA	Sustainable Energy Fund for Africa
SEFCA	Societe d'Exploitation Forestiere Centrafricaine
SMEs	Small and Medium Enterprises
SOCOPACAM	Société Coopérative des Producteurs Agropastoraux du Cameroun
SSA	Sub-Saharan Africa
UNCTAD	United Nations Conference on Trade and Development
UNECA	United Nations Economic Commission for Africa
UNHCR	United Nations High Commissioner for Refugees
VSLA	Village Savings and Loan Associations
WAEMU	West African Economic and Monetary Union
WBG	World Bank Group
WFP	World Food Program
WHR	Window for Host Communities and Refugees
WTO	World Trade Organization

All dollar amounts are US dollars unless otherwise indicated.

Executive Summary

I. Introduction

This technical report analyzes prospects for refugee integration in value chains across six Central African Economic and Monetary Community (CEMAC for Communauté économique et monétaire de l'Afrique centrale) nations: Cameroon, the Central African Republic, Chad, Equatorial Guinea, Gabon, and the Republic of Congo. It aligns the World Bank's Private Sector for Refugees (PS4R) methodology with CEMAC goals for growth via trade, investment, and industrialization. The PS4R platform aims to leverage businesses and regional and local partners to provide economic opportunities to forcibly displaced persons (FDPs) and hosts in fragile settings.

Over 4 million FDPs, mostly from Central African Republic, Nigeria, and Sudan, now live mainly in Cameroon, the Central African Republic, and Chad amid complex displacement pressures. Conflict, climate impacts, and COVID-19 have compounded existing development gaps for both locals and FDP groups in these fragile states. This requires strategies that uplift vulnerable communities via partnerships across public, private, and social sectors.

Refugees can participate in the economy as entrepreneurs, employees, and consumers. In CEMAC countries, sectors like agriculture, textiles, wood products, and services are pivotal for the absorption of refugee skills and investment. However, barriers exist around mobility, land access, equipment, credit, training, and more, hampering participation.

Specific recommendations of the study entail policy revisions, advocacy campaigns, research initiatives, capability-building programs, and incentives engaging multiple stakeholders. The report charts an ambitious yet achievable course where displaced groups catalyze national and regional objectives, moving from aid dependency into active economic contributors. Regional bodies like CEMAC and multilateral institutions such as the World Bank are well-positioned to coordinate this agenda in complement to what humanitarian actors are doing.

II. PS4R Avenues for Economic Inclusion Along Key Value Chains

Refugee entrepreneurship merits dedicated promotion via customized business training, seed funding, and access to markets. Niche sectors like textiles, agro-processing, and retail offer prospects for FDP founders to launch ventures addressing local consumer demand. Strategic support on topics like registering businesses can accelerate scalability.

Employment constitutes a pivotal pathway for integration, provided roles align with FDP skills and cultural contexts. Opportunities exist across farming, animal husbandry, transport, and warehousing, where refugees have existing capabilities. Reskilling programs fitting agricultural or manufacturing industry requirements can expand work options. Advocacy for equitable hiring policies and practices can incentivize corporate participation.

Investment channeled into infrastructure upgrades and entrepreneurs, as well as conducive policy environments, facilitate FDP participation. Areas like renewable electricity, logistics corridors, and entrepreneurship promotion help address systemic barriers to integration. Innovative financing models can specifically encourage lending towards refugee founded and inclusive small and medium enterprises (SMEs), improving access to finance.

Products and services tailored specifically to displaced groups present business opportunities, like packaged foods meeting nutritional needs. Connections between humanitarian agencies and local processors to supply fortified staples is one example currently being piloted. Commercial ventures focused on crisis response can have both social and economic impact. Table ES.1 provides recommendations and examples for each of the PS4R areas.

III. CEMAC Regional Backdrop

CEMAC countries rely heavily on oil and gas exports, facing risks from commodity price volatility. Weak export diversification into products like cocoa, cotton, and timber has constrained income growth. Mining and forestry contribute supplementary revenue streams in nations like Gabon and the Republic of Congo, but brief production lapses cause sector declines. Intraregional trade is minimal at less than 1 percent, though free movement of certain workers is permitted within CEMAC. However, small gains have occurred in financial services access and adoption of pan-African trade area terms.

The disproportionate displacement burden poses challenges in the economic integration of FDPs in Cameroon, the Central African Republic, and Chad. Farming dominates employment for both hosts and refugees, but inadequate yields prompt the search for alternate incomes. This is hampered by sparse infrastructure and technology that limit market access. This requires mechanisms to overcome mobility and investment hurdles to uplift vulnerable groups.

The recently signed African Continental Free Trade Area creates prospects for expanded exports and FDI attraction. CEMAC can leverage this platform to develop priority sectors like textiles where refugees have skills for engagement. Reducing nontariff barriers alongside trade infrastructure upgrades can enable participation. However, sector deficits in transport, renewable power, equipment, and more, remain key bottlenecks demanding urgent solutions.

IV. Displacement Realities and Economic Integration Prospects

Complex recurrent displacement affects CEMAC countries. In Cameroon's Northwest and Southwest regions, over 700,000 people have been uprooted internally due to conflict between separatists and security forces coinciding with floods and droughts. In the Central African Republic, over 300,000 refugees have fled into Cameroon's East Region since 2013 due to militia attacks. Renewed instability in South Sudan increased the number of refugees seeking refuge in CAR by 250 percent in 2023. Chad grapples with food insecurity partially due to refugee influx straining local resources.

In refugee hosting communities, aid dependence persists though skills exist for manufacturing and agriculture. For example, 49 percent of Sudanese refugees have farming backgrounds but only 4 percent own land currently, leading to reliance on casual labor despite agricultural sector opportunities. Twenty-six percent of CAR refugees in Congo run micro retail enterprises—six times the local population rate—signaling potential for growth with credit access.

Despite CEMAC mobility permissions, only 7 percent of refugees have secured national identification (IDs) in the Central African Republic. Complex documentation processes leave many facing exploitation without formal work rights. Ambiguous requirements frequently hinder business formalization, too. In Chad, refugees need proof of "unavailable" locals to justify a 2 percent immigrant workforce quota per firm, further hampering participation.

Partnerships on agricultural projects leasing land, groups digitizing refugee IDs for banking access, and policy revisions upholding entrepreneurship rights can drive change. For instance, innovative programs that provide microloans and training can assist vulnerable refugee groups to launch agricultural enterprises. Networks that foster inclusive participation of youth in agribusiness also hold promise. Such customized models aligning with national priorities need replication tailored to CEMAC country contexts, tapping the potential of displaced communities to contribute to the region's growth.

V. Country-Specific Pathways and Strategies

Cameroon faces crises spanning the Central African Republic refugee influxes and internal conflicts, displacing over 1.4 million people. Key opportunities exist in agriculture (17 percent of gross domestic product or GDP, engaging about 40 percent of ~730,000 refugees currently) and textiles and leather. Refugees in Cameroon are mainly active in agriculture in the East, West, and Far north regions, and in services and sales in urban areas, reflecting the economic diversity and regional migration rules facilitating their engagement. Enhancing agricultural land lease processes and vocational programs in garment production roles can promote participation.

The Central African Republic's agriculture and forestry sectors are pivotal for economic growth but suffer from low productivity. Forty-nine percent of refugees engage in farming though credit access remains extremely low, with under five percent having national IDs necessary for business loans. Partnerships with microfinance entities providing small agribusiness capital can assist refugees to integrate into agricultural and timber value chains profitably.

Chad's agriculture and trade and service sectors carry strong economic activity, but underdeveloped infrastructure restricts refugees, despite relevant skills. Sixty-seven percent of Sudanese and sixty-five percent of Central African Republic refugees had farmed previously but face issues like sparse road networks, limiting market access. Improving infrastructure alongside policy revisions easing business registration and access to land can tangibly improve productivity and participation. Reforms should address bottlenecks around acquiring national IDs, since most refugees do not have the documents necessary for opening bank accounts vital for entrepreneurship capital.

Nations like Gabon and the Republic of Congo grapple with gaps like transport infrastructure challenges affecting movement of goods, meanwhile Equatorial Guinea's undeveloped housing and lack of digital access amplify refugee vulnerability risks. Streamlining complex work approvals alongside digital ID systems enabling bank account access for refugees and asylum seekers can drive financial inclusion. Policy revisions upholding entrepreneurial activity without excessive registration barriers are also vital across these CEMAC countries.

VI. Recommendations for Economic Empowerment

Supporting regional coordination through existing bodies like CEMAC can drive policy coherence on issues affecting vulnerable groups. For example, joint data initiatives, like the United Nations High Commissioner for Refugees' (UNHCR) displacement profiles documenting refugee skills in CEMAC states, can equip agencies to tailor interventions responding to on-the-ground realities.

Strategic infrastructure upgrades addressing identified challenges also foster participation. In Chad and CAR, only 5 percent of refugees have the national IDs frequently required for opening enterprise bank accounts, which is vital for accessing start-up capital. Thus, partnerships with telecoms providers to leverage mobile platforms for refugee savings groups can enhance financial inclusion and promote entrepreneurship.

Targeted investments into catalytic sectors are impactful. In Cameroon, a World Bank–funded value addition project in agriculture employs a $148 million International Development Association (IDA) credit line. Similar investments into transport corridor upgrades and renewable electrification in processing clusters can generate adjacent jobs for refugees, enabling their integration into priority value chains.

Reforms addressing regulatory bottlenecks around entrepreneurship and land access drive tangible change. Ambiguous requirements frequently deter SME formalization for displaced groups across CEMAC. Streamlining business registration and permits through single window mechanisms can promote self-reliance for refugee and host community entrepreneurs alike.

Table ES.1: Summary of Select Recommendations per PS4R Area

PS4R area	Recommendation	Examples
Entrepreneurship	Support for customized business training and mentorship programs	Partnerships with nongovernmental organizations (NGOs) and incubators running entrepreneurship courses tailored for displaced women and youth
	Expand seed funding	Providing grants for refugee startups
	Facilitate market linkages	Training in branding and marketing refugee-founded food producers or artisans to access commercial buyers
Employment	Map skills training to local opportunities	Running demand-based vocational courses for jobs in agriculture and logistics where refugees have transferable capabilities
	Incentivize corporate hiring	Policy advocacy urging employers to voluntarily commit to refugee placements and diversity pledges
	Promote ancillary job opportunities	Upgrades in last-mile infrastructure and warehousing absorbing additional refugee workers
Products and services	Connect humanitarian actors with private sector	Agencies like WFP and UNHCR) and NGOs partnering with food processors to create nutritious staples for refugees
	Leverage technologies	Refugee population data digitization easing access to targeted programs and benefits
Investment and access to finance	Make financing accessible	Regional funds managed by bodies like BEAC earmarking low-cost loans for refugee focused SMEs
	Draw impact investors	Result-based models measuring ability of social enterprises with refugee founders to uplift communities
	Channel public support	Government co-investments into infrastructure, building renewable energy mini-grids or irrigation canals in refugee areas to unlock private funding

Note: BEAC = Bank of Central African States; SMEs = small and medium enterprises; UNHCR = United Nations High Commissioner for Refugees; WFP = World Food Programme.

While the individual countries could consider several of those recommendations, at the regional level, the report finds that specific high-impact interventions the World Bank Group (WBG) could spearhead include:

- **Strengthening regional institutional capacity** to coordinate the economic inclusion of FDPs, via entities like CEMAC and the regional coordination mechanism to support the Yaoundé Declaration for Regional Protection and Inclusion of Refugees, to increase their integration in key value chains through employment, entrepreneurship, investment, and access to finance.
- **Streamlining border-crossing policies and digitizing immigration records** to smooth FDP movement for economic and safety reasons across the region's key passages, aligning with CEMAC's focus on immigration and labor flow. Digital infrastructure and skills certification development could enable this. Another practical step might be to support an integrated border management system that reduces wait times and simplifies the process for FDPs to cross borders for work or trade. Complexities, such as differentiating between FDP movements and economic migration, would need to be considered.
- **Tightening national regulatory environments** to tangibly promote FDPs' systemized economic rights and bridge gaps limiting their entrepreneurship, employment, and market access per each nation's existing protections and regulatory framework. Gap analyses and action planning are needed to ensure a proper implementation of regulations from an FDP user's perspective. Legal aid centers specifically for FDPs could be established to navigate employment and business regulations, ensuring they can exercise their economic rights.
- **Leveraging BEAC's financial tools** to increase lending, via regional commercial banks, to FDP-owned or FDP-employing SMEs operating in strategic value chains like agro-processing, wood, textiles, and so on, in line with national industrial visions. Lines of credit and risk sharing instruments to incentivize such lending could be based at BEAC. This could facilitate the introduction of a regional credit guarantee scheme, mitigating risks for banks and encouraging them to lend to FDP-related businesses.
- **Backing localization and formalization of selected value chains** through interventions to aid FDP participation, for example, vocational training, support to clusters and special economic zones (SEZs), and streamlining trade regulations with CEMAC alignment. Infrastructure, entrepreneurship support services, and export training are critical enablers. Pilot projects that integrate FDPs into a regional value chain, such as agro-processing, providing them with training and market access, might be warranted.
- **Encouraging inclusive socioeconomic ventures** along value chains that engage women, youth, and ethnic minorities, harnessing FDP skills in avenues like crafts, phone repairs, transport, and so on, to uplift entire communities. Fostering stakeholder collaborations to cocreate and launch such ventures would be useful. A social impact bond scheme aimed at funding FDP-driven social enterprises could also be considered, measuring success by their ability to generate employment and social cohesion within host communities.

VII. Conclusion

Promising avenues exist for the economic inclusion of FDPs, leveraging skills in areas where they have expertise or adapting through necessity as displaced groups. Collaborative approaches engaging host governments, multilateral institutions, corporations, and investors can integrate refugees into priority value chains, transforming them from aid recipients to empowered architects of their own destinies while contributing to national growth.

Nonetheless, it is critical to recognize the complex and often harsh realities faced by refugees and host communities. Many refugee-hosting areas in Central Africa have limited preexisting economic opportunities, frequently neglected by national governments due to centralization policies. This has led to intense competition for scarce resources, worsening food insecurity and fueling local conflicts. Violent groups such as Boko Haram in Nigeria, rebel factions in Sudan, and other armed groups in the Central African Republic and Chad further complicate the socioeconomic landscape. These challenges greatly hinder the ability of refugees to achieve economic integration and secure livelihoods.

Based on the diagnostic conducted, the country-targeted recommendations and high-impact regional interventions proposed in this report span improved regional coordination, infrastructure upgrades, access to finance, regulatory reforms, and programs that can amplify economic opportunities for both refugees and the equally marginalized among host communities. Despite the potential for positive outcomes, these interventions must navigate a context of ongoing fragility and conflict. Long-standing security issues and political instability have driven forced displacement in the region for decades, fueled by nonstate armed groups and climate-related pressures on resources, particularly in the Lake Chad Basin, Cameroon's Far North, and the Central African Republic.

There are complex challenges but also viable pathways towards the dignified goal of economically self-sufficient and resilient FDP communities positively engaged with hosts, based on evidence within the region. Addressing the underlying causes of displacement, strengthening security, and promoting peace are essential to create a conducive environment for economic activities. With partnerships leveraging relative institutional strengths and ongoing communication fostering responsiveness to emerging conditions, FDPs could secure livelihoods on their own terms, driving broader-based development.

1. Introduction

This paper analyzes the economic conditions of refugees[1] in Cameroon, the Central African Republic, Chad, Gabon, Equatorial Guinea, and the Republic of Congo. It describes the national and regional context, integration of refugees in the countries' economies, and how refugees interact with the private sector in each country. It analyzes the challenges related to employment sectors, access to finance, and the geographic dimension as to where the displaced are located vis-à-vis markets and host populations. The focus is mostly on Cameroon, the Central African Republic, and Chad, with deeper analysis presented for those countries, whereas Gabon, Equatorial Guinea, and the Republic of Congo are presented more succinctly.

The purpose of the paper is to identify ways to strengthen the role of the private sector in providing economic opportunities to refugees and their hosts, particularly through support to SMEs run by refugees, involved in services to refugees, or employing refugees. The paper seeks to identify priority sectors where refugees are already engaged or could be further engaged, either individually or through business activity. This report concludes with actionable recommendations for CEMAC countries and CEMAC policy adjustments as well as possible World Bank Group interventions designed to strengthen the economic opportunities available to refugees and their host communities across Central Africa.

The paper pursues an approach developed through the Private Sector for Refugees Platform (PS4R) Advisory Services and Analytics (ASA)—P178807—which has been successfully applied in other regions of the World Bank. The PS4R approach operates at the country and global level with the development objective to increase the role of the private sector in providing economic opportunities for FDPs and host communities. The approach organizes its analysis around inclusive entrepreneurship, business development services and market access support, inclusive access to finance and accelerating investments, and institutional development and policy support.

This technical report is part of a broader strategic framework aimed at enhancing the economic resilience and integration of refugees within the CEMAC region. It complements and expands upon the findings of the technical report drafted as part of the Inclusive and Resilient Supply Chains in CEMAC Advisory Project (P181478) prepared for the development of inclusive and resilient value chains on behalf of the World Bank's Africa Regional Integration country management unit (AFWRI), by exploring the pivotal role of the private sector in this context. In March 2023, a reconnaissance mission to Cameroon, aligned with the World Bank's financial inclusion initiatives, served as a foundational step in gathering insights for this analysis. Another mission took place in the Central African Republic. Other missions in Gabon and the Republic of Congo were used to gather additional information. Literature was reviewed (see reference list) and multiple interviews were conducted with members of the governments of CEMAC countries, CEMAC authorities, multilateral and bilateral development partners, humanitarian partners, civil society organizations, private sector organizations, and refugee entrepreneurs. The insights gained through this process, alongside the analytical framework provided by the P181478 study, have informed the development of this paper.

[1] The paper focuses primarily on refugees but includes other forcibly displaced populations (for example, internally displaced persons (IDPs), returning refugees, and asylum seekers) where relevant, as well as host communities.

2. PS4R: A Private Sector Approach to Forced Displacement

There is growing recognition, including inside the WBG, that the private sector is key to achieving sustainable solutions for refugees and their hosts. Numerous development and humanitarian initiatives encourage the participation of refugees and their hosts in the local economy by seeking to remove the legal, institutional, and social obstacles to accessing jobs or finance for their businesses. Significantly fewer efforts are dedicated to making the case for refugee and FDP empowerment to companies that could support them through entrepreneurship, investments, employment, products, and services.

Refugees can contribute to achieving host countries' regional and national development objectives by bringing new skills to host economies, creating business linkages with other displaced communities and their home countries and attracting investments to underserved areas where camps and settlements are located, thus benefitting host populations, too. However, refugees are also vulnerable and often face more barriers than hosts and economic migrants in accessing finance, opening a bank account, finding a job, or creating a business. Addressing such barriers would help achieve durable solutions for refugees and hosts alike.

Refugees can contribute to the development of both their host countries and countries of origin. Refugees can bring with them communication with compatriots, foreign market information, understanding of local customs and business practices, and better navigation of contracts—all of which lower transaction costs for exports (Ragoussis 2016). Extensive remittances further strengthen these social networks. Refugees can therefore serve as conduits to new markets made available through migration. However, trading opportunities only exist if there are sufficient market opportunities in the country of origin, and research in this area has, until recently, been hampered by the unavailability of refugee-specific data (Bahar, Parsons, and Vézina 2022).

The private sector has increasingly recognized the potential of refugee empowerment for their own businesses, and a growing number of global and local businesses support refugee and host populations through access to services (like technology or education), job training, and integrating refugees into local value chains. Nevertheless, these remain isolated initiatives, partly due to the gaps in the regional understanding about what approach works best, how to respond to both commercial and development interests, how to assess and measure the impact of interventions, how to address spillovers and, more importantly, how to move from these individual initiatives to a more coherent, ambitious, and impactful involvement of businesses in mitigating the consequences of forced displacement.

A PS4R approach, developed by the World Bank with its international partners (UNHCR, the International Chamber of Commerce, the European Investment Bank, and the Confederation of Danish Industry) consists of designing tailored interventions that can benefit FDPs and their host communities around inclusive entrepreneurship, business development services and support for access to market for host communities and firms related to refugees or internally displaced persons (IDPs), inclusive access to finance and investment catalyzation, and institutional development and policy support. The PS4R approach and information can be found on the PS4R website: https://www.worldbank.org/en/programs/private-sector-for-refugees. Sections 2.1 to 2.4 are derived from the PS4R Charter of Good Practice, which contains 20 guidelines for implementing the PS4R benefits.

As affirmed by the WBG Fragility, Conflict, and Violence Strategy, the private sector lies at the center of a sustainable development model in fragile settings. This suggests that the WBG and other development organizations should explore and pilot approaches to foster private sector solutions in contribution to the forced displacement agenda. The activities proposed in this paper bring together the knowledge and lessons learned from the PS4R Platform and are based on ongoing engagement with Country Management Units (CMUs) in the Central African region, with IFC, and relevant development and private institutions.

2.1 Nurturing Refugee Entrepreneurship

Entrepreneurship is an important mechanism to advance economic integration and self-reliance for refugees (World Bank 2023a). Refugee-led businesses create jobs, enable supplementary income for founders and employees, and inject diverse perspectives into local entrepreneurial ecosystems. Programs to support refugee entrepreneurs should be customized to address local realities but also be integrated into broader national and regional entrepreneurship initiatives. This promotes valuable connections with domestic investors, integration into host country value chains, and alignment with policy priorities. Refugees should receive assistance in starting businesses suited to tap into local consumer demand and procurement channels.

An enabling regulatory environment with transparent rules and equal access policies is critical for refugee businesses to thrive. There should be clear, coherent, and nondiscriminatory legal and policy frameworks that provide refugees the freedom and security to start and operate businesses on par with host country entrepreneurs rather than under more stringent requirements. Core rights must encompass access to property ownership, ability to freely conduct trade and move goods, utilization of financial services, and liberty to travel and market offerings.

Women's participation in refugee-led businesses merits dedicated promotion. Private sector partners can proactively support women entrepreneurs in refugee initiatives via business proposal competitions, seed funding pools reserved for women-founded ventures, and market linkages preferentially linking women-owned entities with corporate supply chains. Special consideration must also be given to addressing barriers women routinely face in accessing critical resources like financing, training, and professional networks relative to their male counterparts.

2.2 Empowering Refugees through Employment

Employment is a key pathway to economic self-sufficiency and social integration for refugees. Participating in host labor markets enables refugees to directly support households, invest in developing transferable skills, make professional connections, and integrate socially through workplace relationships. It counters exclusion risks as refugees contribute productively using existing capabilities. Hiring refugees also channels diverse talent and viewpoints into local teams, improving employer's diversity and performance. Ensuring an adequately enabling environment for refugees to competitively access quality jobs, progress, and assimilate is pivotal for refugee integration.

Job creation initiatives should be sensitive to the skills and cultural backgrounds of refugees, facilitating their integration into the workforce. Partnerships with local businesses to create job placements, vocational training aligned with market demands, and support for labor rights are essential. Strategic collaboration with employers can take the form of job fairs, internships, apprenticeships, and corporate social responsibility programs focused on workforce inclusion. Ensuring strong legal protections that allow for coherence and freedom of movement supports both refugee and host nation jobseekers by reducing exploitation risks and uncertainties that hamper investment and hiring.

Streamlining information access and guidance structures empowers refugees throughout the employment journey, helping avoid pitfalls. Select resources (for example, on legal rights and status, technical instruction, soft skills development, job search portals, and resume workshops) can smooth labor market entry points. Support navigating work permits, recognition of qualifications attained abroad, movement constraints, labor grievances, and diverse workplace cultural norms accelerates adaptation. Ongoing dialogue between employers, refugees, and advocacy and training partners fosters responsive support and minimizes frictions.

2.3 Investment Strategies for Refugee Inclusion

Investment can drive economic growth and resilience in refugee contexts when aligned with host countries' priorities (World Bank 2023e). Attracting investment to refugee-related projects is key to sustainable development. Investment strategies should focus on sectors with high growth potential that can absorb both refugee and local labor, such as developing basic services, upgrading infrastructure, promoting climate adaptation, and supporting competitive sectors. This lays the foundation and builds economic inclusion for host and refugee populations. Investment should attempt to leverage local partners first before intermediaries.

Blended finance instruments like guarantees and outcome-based payments can help manage risk and bring additionality for refugee-related investments. Public-private partnerships using such instruments can protect private investors while also counteracting shocks to host economies displaced by refugees. The gap in access to finance for refugees and host communities requires solutions like microloans, grants, venture capital, and impact investing to catalyze business growth. Partnerships with financial institutions to develop tailored financial products, along with financial literacy programs, are critical for enhancing access to finance.

Inclusive business models that empower vulnerable groups merit special attention from the private sector, which should seek out refugee-owned or refugee-inclusive businesses that expand access to goods, services, and jobs. Impact investing can drive both social and economic returns while fostering refugee inclusion. Impact funds targeting refugee-related projects can yield financial returns and social impact, provided they include refugee-focused impact measurement frameworks to properly evaluate the wide-ranging value generated by these investments. Such investments have strong potential for positive impacts on both refugees and hosts when done responsibly.

2.4 Developing Products and Services for Refugees

Products and services developed for refugees must address their unique needs and circumstances (WBG, EIU, and DI 2020). Businesses should acknowledge the realities of refugee contexts when developing offerings targeting this population. Offerings design should be grounded in local partnerships, guided by refugee input, and adapted based on user feedback rather than assumptions. Offerings might include affordable housing, healthcare, education, and financial services tailored to displaced populations to fill critical gaps and contribute to general welfare.

Technology plays a pivotal role in improving quality of life. Digital platforms can facilitate refugee access to remote education, telemedicine, banking, payments, and other essential services to overcome barriers posed by displacement. Innovation should be encouraged through partnerships that create complementarity across private groups, nonprofits, and public institutions based on respective strengths. Policies and funding mechanisms for startups catering to refugees should also be promoted.

Market-based approaches to aid that empower recipients present a promising model. Rather than traditional aid distribution, market-based mechanisms like vouchers and cash transfers enable refugees to make economic choices while stimulating local businesses. Business models catering to refugees may require flexible funding initially but should transition to market viability, perhaps supplemented by alternative revenue streams like blended finance. Communication on refugee inclusive models should signal their social dimension while monitoring systems must support these programs to ensure funds are used responsibly and effectively.

2.5 PS4R Assessment Methodological Framework

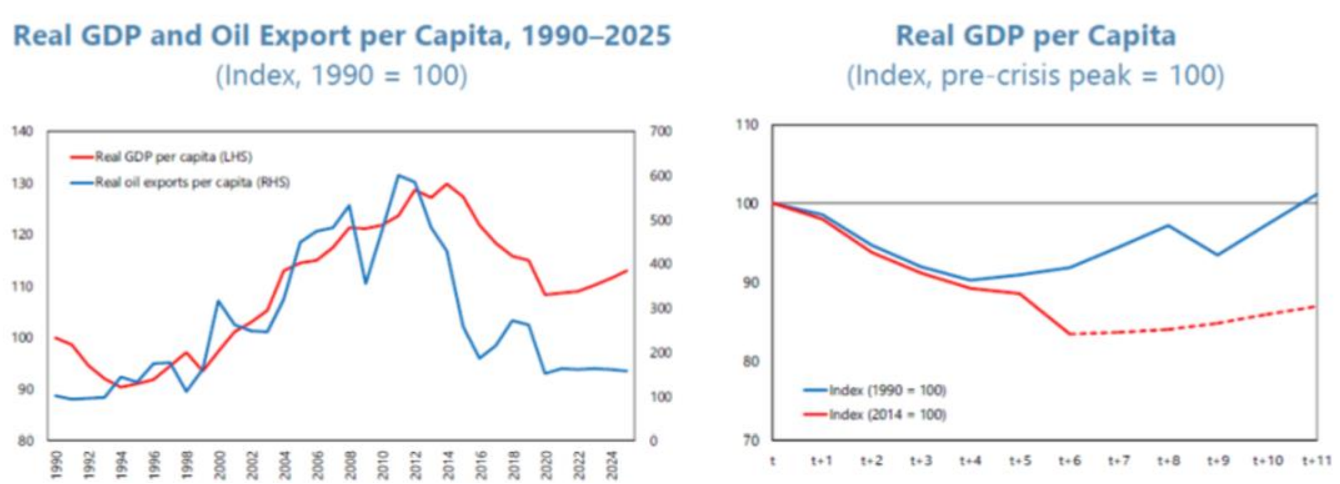
This report adopts the PS4R country assessment methodology, incorporating a comprehensive approach to understanding the economic integration of FDPs within the CEMAC region (World Bank 2023d). The methodology, grounded in desk reviews, stakeholder interviews, and country missions, enables a nuanced exploration of the interaction between refugees, asylum seekers, IDPs, and other FDPs with the private sector. FDPs encompass individuals compelled to move due to conflict, violence, human rights violations, or disasters. Refugees, as defined by the 1951 Refugee Convention, flee their country of origin due to fear of persecution and cannot safely return. Asylum seekers are those seeking international protection and may become recognized as refugees. IDPs are displaced within their country, avoiding conflict or disaster impacts without crossing international borders.

The report emphasizes the distinctions between FDPs and economic migrants, highlighting the involuntary nature of displacement and the critical need for economic integration strategies that address their unique circumstances. The PS4R methodology is instrumental in identifying barriers to economic opportunities and facilitating the private sector's engagement with FDPs. By focusing on inclusive entrepreneurship, business development services, access to finance, and policy support, the report aims to provide actionable insights for enhancing the economic resilience of FDPs across the CEMAC region.

3. Economic Context in the Central Africa Region

The countries in the CEMAC region rely, in large part, on oil and gas exports for revenue (figure 3.1). The impact is seen in its limited intraregional trade, weak financial development, and low private sector financing (Ajab Amin 2023; Reuters 2023). Foreign direct investment (FDI) to CEMAC remains overwhelmingly concentrated in natural resources. Central Africa was the only region in Africa to register an increase in FDI in 2020, with inflows of $9.2 billion, as compared with $8.9 billion in 2019. Increasing inflows in the Republic of Congo (by 19 per cent to $4.0 billion) was due to flows in offshore oil fields after the completion of the phase 2 licensing round of available oil blocks in 2019. In the Democratic Republic of Congo, FDI grew by 11 percent to $1.6 billion due to mining, as prices for cobalt increased with rising demand for its use in smartphones and electric car batteries. Gabon registered robust inflows (11 percent to $1.7 billion) in the oil industry, as the adoption of its new Petroleum Code in 2019 led to several new offshore production-sharing agreements, some of which materialized in 2020. Inflows were relatively stable in Chad, decreasing only 2 per cent to $558 million.

Figure 3.1: CEMAC: Evolution of Real GDP per Capital Since 1990



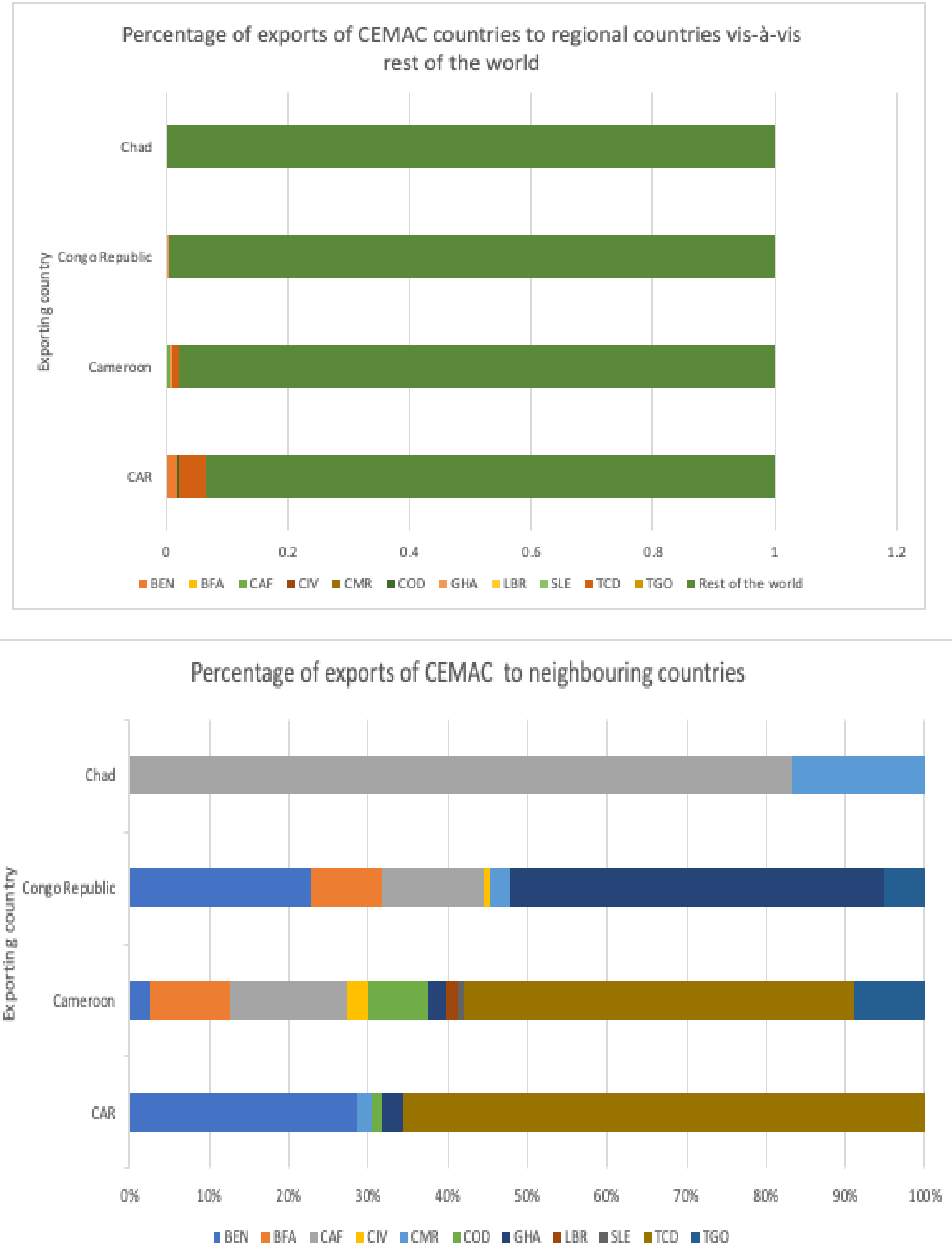
Source: World Economic Outlook database and International Monetary Fund, various years.

The economic landscape of the CEMAC region is intricately linked to fluctuations in oil prices, underscoring its vulnerability and the critical need for economic diversification. According to BEAC data, 2023 saw a deceleration in economic growth in the CEMAC region, 2.2 percent from the previous year's 2.8 percent, largely due to a marked decline in oil activity (Business in Cameroon 2023), exacerbated by global events like Russia's invasion of Ukraine. This resulted in inflationary pressures, with inflation spiking to 6.7 percent at the end of 2022, although it is eased to 4.9 percent by the end of 2023. This situation underscores the region's acute sensitivity to oil price dynamics and the critical importance of diversifying into nonoil sectors to create jobs for the rapidly growing working-age population, which is projected to grow by more than 2.5 percent annually in the coming decades.

CEMAC is one of the oldest unions in the world, but after close to 30 years of existence, the integration agenda has seen slower-than-expected progress. The monetary and economic union was created with the ambition of creating a fully functional and effective customs union, establishing a robust macroeconomic surveillance, and harmonizing sectoral policies and legal frameworks to create a common market for goods, capital, and services, of roughly 60 million people. Despite the large institutional setup and ambitious aspirations, CEMAC has one of the highest weighted mean Most Favored Nation tariff rates among regional economic communities (RECs) and, very importantly, the lowest percentage of intraregional trade recorded for any REC—the percentage of exports from CEMAC countries to neighboring countries is less than 0.1 percent. Figure 3.2 provides a snapshot of internal and external trade in the region. According to UNCTAD (2019), Continental intra-Africa trade averages 15 percent with a bias towards exports (17 percent). The export growth rate of most countries is negative, except for Cameroon. The common external tariff is not effectively utilized, member countries continue to apply different rates to products, and numerous obstacles to the free movement of people and goods remain (World Bank 2018a).

The CEMAC financial sector is underdeveloped and does not contribute effectively to private sector development of the region. The financial sector remains shallow and mostly bank-based, well below Sub-Saharan Africa averages and comparators like the West African Economic and Monetary Union (WAEMU) region. Access to finance remains the key constraint for private sector development in the region. The depth of the banking sector is limited, with a domestic credit to GDP below 13 percent (well below the 25 percent level of the WAEMU region). Banks do not finance SMEs due to perceived high credit risk resulting from lack of credit infrastructure, inadequate regulatory framework, and a weak enforcement and creditors rights environment. The banking sector does not innovate much and has mostly developed a risk-averse business model focusing on buying government securities, serving large international corporates, and charging high commissions for banking-related services. Access to financial services is limited. Financial inclusion is low but improving, with 40 percent of the population having access to a transactions account compared to 31 percent in 2017 (Demirgüç-Kunt et al. 2022). Nonperforming loans are on the rise at about 20 percent at the end of 2021 (compared to 11 percent in 2014). Important progress has been made with regulating the financial sector at the regional level, but little has been achieved in facilitating integration of banking markets as regional infrastructure and markets are not sufficiently developed.

Figure 3.2: Internal and External Trade in CEMAC



Source: UNCTAD 2019.

CEMAC has a Common Convention on Investments in the States of the Customs and Economic Union of Central Africa (1965), which guarantees the free transfer of: capital, profits lawfully acquired, and funds arising from the transfer or winding up of business activities. It also stipulates that foreign employers and workers, in the exercise of their professional activities, shall rank as the nationals of the member States of the Union.[2] This facilitates the free movement of persons across the region and supports the regional management of forced displacement. Population movements across the region are facilitated by trade corridors. Economic and labor mobility are the most significant drivers of intraregional migration in Central Africa. Seasonal, temporary, and permanent migrant workers typically move in pursuit of livelihood opportunities, with a significant proportion of labor migrants active in low-skilled sectors, including domestic work, informal trade, construction, and agriculture (IOM 2021).

Beyond tariffs, there are significant nontariff barriers that prevent intraregional trade. For example, in Cameroon, producers pay a fee to intermediaries to sell their products either because of insufficient quantities or due to lack of market access (World Bank 2018b).[3] In addition to road toll payments for transport of agricultural goods, transporters also pay several types of access fees along the corridors. In some areas where the CEMAC agreement established a process for the harmonization and mutual recognition of technical measures for certification procedures, this process has not advanced in practice, and standards regimes tend to differ across CEMAC countries.

Other than CEMAC, the Central African region has several institutional bodies that facilitate economic resilience. The Communauté Économique des États de l'Afrique Centrale (ECCAS for Economic Community of Central African States) affords citizens the right to free movement among these countries. The region also has its own central bank—the Bank of Central African States (BEAC), established in 1972, to manage its monetary policy, issue currency, drive the exchange rate, manage foreign reserves, and facilitate payments, as well as set a common external tariff policy. With it, opportunities exist for regional investment and guarantee funds that could benefit vulnerable populations, as well as regional credit information systems and mobile payments that could facilitate financial inclusion for livelihood opportunities. This could also provide access to finance and credit for micro, small, and medium-sized businesses, as well as investment and guarantee funds to help overcome financing challenges for vulnerable populations, including FDPs.

The recently signed African Continental Free Trade Area (AfCFTA) has the potential to contribute to regional aspirations. Based on trade scenarios, the potential for trade growth is substantial for the continent following AfCFTA. The volume of total exports has the potential to increase by 32 percent by 2035 (relative to the baseline). Intracontinental exports can grow by over 109 percent, while exports to non-African countries can increase by 18 percent, with the biggest gains in manufacturing. Africa could record an increase of intra-AfCFTA FDI of 54 percent under the AfCFTA FDI Broad scenario (relative to the baseline with no AfCFTA) and 68 percent under more ambitious integration, increasing the scope and depth of the agreement under the AfCFTA FDI Deep scenario. AfCFTA is expected to prompt a rise of 86 percent in FDI from the rest of the world into Africa under AfCFTA FDI Broad scenario, and more than double FDI (122 percent) from the rest of the world under AfCFTA FDI Deep scenario (Echandi, Maliszewska, and Steenbergen 2022).

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[2] See the CEMAC Common Convention on Investment (1965).

[3] The market access fee in Douala ranges from CFAF 3,500 ($6.60) to CFAF 6,500 ($12.30), depending on load, while the selling fees range from CFAF 100 ($0.20) per basket sold (tomatoes and other vegetable sold by 20 kg baskets) to up to 25 percent of the value of the load.

4. Regional Displacement in Central Africa

4.1 Regional Displacement Characteristics

The Central Africa region is characterized by fragility, both economically and politically. Pervasive security issues have caused forced displacement across the region for decades, fueled by political instability, nonstate armed groups, and climate-related pressures on resources, with particular challenges in the Lake Chad Basin, Cameroon's Far North, and the Central African Republic (UNHCR 2022c). Over the past two decades, refugee numbers have more than quadrupled in Cameroon and Chad. Violence and conflict in the Central African Republic continue to be one of the central drivers of displacement in the region, with the country experiencing significant increases in internal displacement since 2013, when armed groups attacked several areas, and a contested election in 2020 (UNHCR 2021a). The conflict in the Lake Chad Basin, relating to Boko Haram and associated military operations, has displaced more than 2.6 million people since 2009.

Beyond forced displacement, the Central Africa region traditionally experiences high migration, caused by economic conditions. Seasonal, temporary, and permanent migrant workers typically move in pursuit of livelihood opportunities, with a significant proportion of labor migrants active in low-skilled sectors, including domestic work, informal trade, construction, and agriculture (IOM 2021).

Based on the latest data from UNHCR,[4] as of January 31, 2024, a total of about 4.3 million registered forcibly displaced individuals are present in Cameroon, the Central African Republic, and Chad. Cameroon hosts 479,644 refugees and 936,767 IDPs. Despite hosting only 10,240 refugees, the majority of the Central African Republic's displaced population consists of 511,803 IDPs. Chad remains the regional leader in hosting refugees, with 578,842. The region's refugees primarily come from the Central African Republic (30 percent), Sudan (28.1 percent), and Nigeria (17.7 percent), contributing a combined total of 77 percent. Table 4.1 details the numbers.

Table 4.1: Regional Refugee and Internally Displaced Persons Figures[5]

	Refugees	Asylum seekers[6]	Refugee returnee[7]	IDPs	Returned IDPs[8]	Others[9]	Total
Cameroon	479,644	2,491	13,010	936,767	555,668		1,987,580
Central African Republic	10,240	1,719	200	511,803		101,551	625,513
Chad	578,842	120,925	1,319	515,665	499,430		1,716,181
Total	**1,068,726**	**125,135**	**14,529**	**1,964,235**	**1,055,098**	**101,551**	**4,329,274**

[4] See data at https://data.unhcr.org/en/countries/.
[5] Unless otherwise stated, data is from UNHCR (January 2024), sourced from https://data.unhcr.org/en/countries/. Gabon, Equatorial Guinea, and Republic of Congo are not included because they are not experiencing large-scale displacement situations and the UNHCR does not have up-to-date and comprehensive reports on the number of refugees, FDPs, and IDPs within their borders.
[6] Latest data is from December 2021 per UNHCR.
[7] Latest data is from March 2023 per UNHCR.
[8] Latest data is from January 2023 per UNHCR.
[9] Latest data is from December 2021 per UNHCR.

Source: UNHCR 2024.

4.2 Regional Efforts and International Conventions

Following an understanding of the regional displacement in Central Africa, it is imperative to explore the legal framework that governs the lives of refugees in this region. The interplay between regional displacement and refugee rights is a complex one, deeply tangled with the legal frameworks that dictate how refugees can navigate their new environments. These frameworks, which span across international, regional, and national levels, not only dictate the rights and responsibilities of refugees but also shape the opportunities available to them within their host countries' economies and societies. As we delve into the specific regulatory and policy frameworks of these Central African nations, we consider how laws serve as both enablers and barriers to the integration of refugees into local economies and the private sector.

Central African nations, including the six discussed in this report, are signatories to international and regional treaties that establish fundamental rights for refugees, which is crucial for their societal and economic integration. By ratifying the 1951 Refugee Convention, its 1967 Protocol, and the 1969 Organisation of African Unity (OAU) Convention, these countries have committed to a robust framework that not only defines the status of refugees but also ensures their rights.[10] These conventions obligate host nations to provide asylum seekers with the right to pursue employment, secure housing, access public education, and obtain essential legal documents, as outlined in Articles 17, 21, 22, 27, and 28 of the 1951 Convention.[11], [12] This comprehensive rights package is not merely a symbolic commitment but a practical guide for policy development, pivotal for allowing refugees to establish stability and contribute to their host economies. Furthermore, these nations pledge cooperation with the UNHCR to ensure that refugees receive effective support and protection as governed by these conventions.

Moreover, Cameroon and Chad's signatures on the International Convention on the Protection of the Rights of All Migrant Workers reflect a broader commitment to migrant welfare.[13] This includes the safeguard that migrants may only be expelled in compliance with the law (Article 22.2.) and ensures equality of treatment with nationals in the host country concerning the following:

- Access to educational institutions and services
- Access to vocational guidance and placement services
- Access to vocational training and retraining facilities
- Access to housing and protection against exploitative rents
- Access to social and health services upon meeting participation requirements
- Access to cooperatives and self-managed enterprises without affecting migration status

[10] See https://www.unhcr.org/about-unhcr/who-we-are/1951-refugee-convention and https://www.unhcr.org/us/media/oau-convention-governing-specific-aspects-refugee-problems-africa-adopted-assembly-heads.

[11] Article 21: "As regards housing, the Contracting States, in so far as the matter is regulated by laws or regulations or is subject to the control of public authorities, shall accord to refugees lawfully staying in their territory treatment as favourable as possible and, in any event, not less favourable than that accorded to aliens generally in the same circumstances."

[12] The Convention also does not apply to those refugees who benefit from the protection or assistance of a United Nations agency other than UNHCR, such as refugees from Palestine who fall under the auspices of the United Nations Relief and Works Agency for Palestine Refugees in the Near East. Neither does the Convention apply to those refugees who have a status equivalent to nationals in their country of asylum. States undertake to cooperate with UNHCR in the exercise of its functions.

[13] Rights of All Migrant Workers and Members of Their Families, 18 December 1990 by General Assembly resolution 54/158 (the "Convention on Migrant Workers"). Convention international sur la protection des droits de tous les travailleurs migrants et des membres de leur famille du 18 décembre 1990, entrée en vigueur le 1 juillet 2003.

- Participation in cultural life.

In Article 47.1, the Convention further allows migrant workers to transfer their earnings and savings back home, highlighting the importance of financial rights for migrants' families. This is supported by regional collaboration via ECCAS, which enhances free movement among member states.

The commitment to these conventions is further strengthened by actions from workers' and employers' organizations, backed by the International Labor Organization (ILO). An action plan developed during the first international meeting on migration in Central Africa, held in Douala on March 11, 2003, led to the harmonization of legal texts between states to better coordinate migration policies. This includes the creation of a migration observatory and advocacy for the ratification of international conventions aimed at protecting migrant workers. Such concerted efforts ensure that, in principle, all countries are committed to protecting the basic human rights of refugees and migrants, as exemplified by the institutions and agreements cited in the sections relevant for each country (Sall 2007).

4.3 The Yaoundé Declaration: A Regional Initiative for Support to FDPs in Central Africa

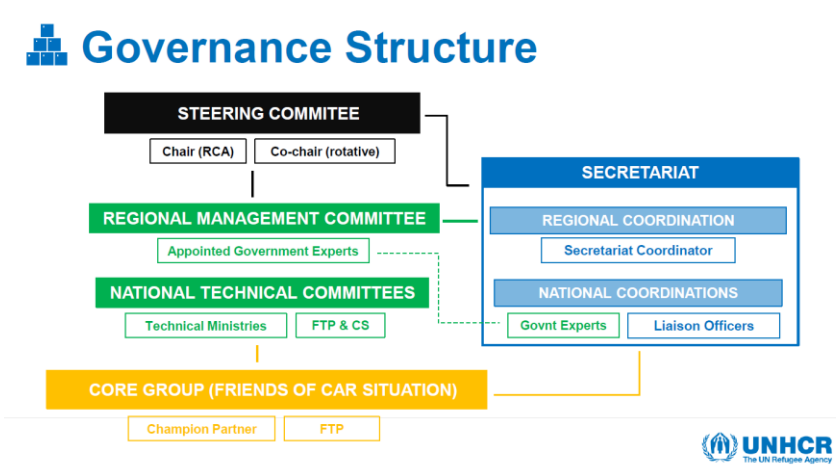
The Yaoundé Declaration, signed in Cameroon on April 27, 2022, is a regional initiative in Central Africa promoting harmonized refugee protection standards, socioeconomic inclusion, and a coordinated response to forced displacement. It stands as a landmark framework in the region, addressing the complex challenges of forced displacement that extend beyond the Central African Republic crisis, which was its original focus.[14] The Declaration, arranged by the governments of Cameroon, the Central African Republic, Chad, the Republic of Congo, South Sudan, and Sudan, in partnership with the UNHCR, serves as a regional compass, guiding a cohesive strategy for the management and integration of refugees, asylum seekers, returnees, and IDP across these nations.

Central to the Declaration is its focus on strengthening institutional and normative frameworks for protecting vulnerable groups, with an emphasis on compliance with international legal frameworks. It promotes socioeconomic inclusion, resilience, and empowerment, calling for the harmonization of public policies and guaranteeing socioeconomic rights across the region. The Declaration's regional significance is further highlighted by its commitment to creating harmonized standards for refugee protection across Central Africa, influencing member states to align their national policies with its objectives and fostering a unified approach to refugee integration.

To operationalize the Declaration, a solutions-oriented coordination mechanism, known as "CAR SSP (the Central African Republic Solutions Support Platform)," has been established. This includes a steering committee with statutory copresidency by the Central African Republic, a secretariat with technical support from UNHCR, and a regional support group ("Core Group"). The governance structure also comprises a regional management committee, national technical committees, and a dedicated secretariat for regional coordination. This robust mechanism underscores the Declaration's role in fostering regional collaboration and shared responsibility among member states (figure 4.1).

[14] See https://data.unhcr.org/en/documents/details/92342.

Figure 4.1: Governance Structure – Yaoundé Secretariat



Source: UNHCR, 2023

The Declaration's recent developments include the presentation of this governance structure to government experts and the recruitment process for secretariat staff, indicating active steps toward realizing the Declaration's goals. Ongoing consultations with signatory ministers to agree on a date for the validation of the structure further demonstrate the commitment to regional coordination and implementation. Additionally, the secretariat has presented the governance structure to their ministers, and the Central African Republic minister is consulting other signatory ministers for the validation of the structure, indicating significant progress towards actualizing the Declaration's regional objectives.

5. Cameroon Country Profile

5.1 Economic Context

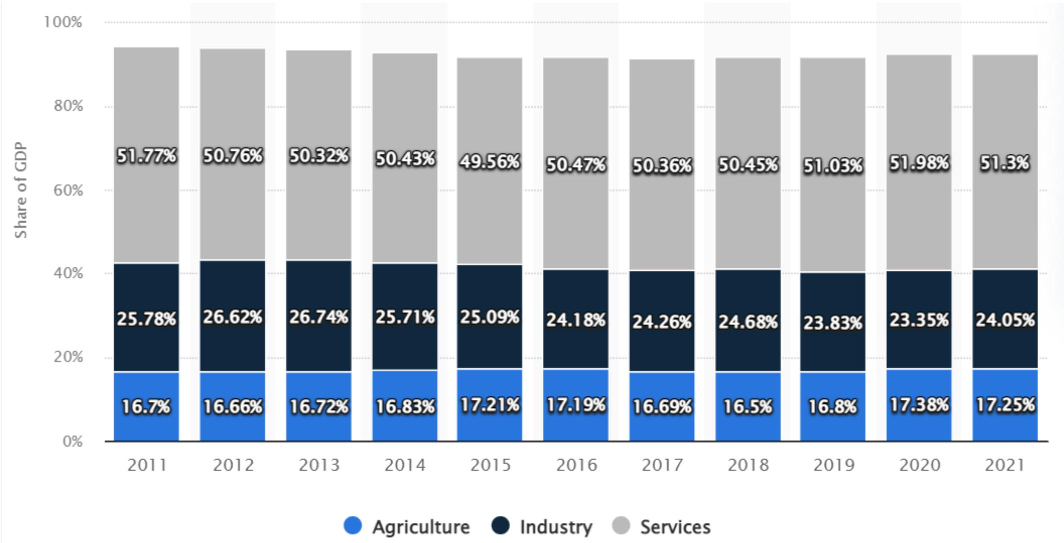
Cameroon is the biggest economy in CEMAC and is endowed with natural resources, including oil and gas, mineral ores, high-value species of timber, and agricultural products, such as coffee, cotton, cocoa, maize, and cassava. Since November 2021, Cameroon has had high inflation, driven mainly by shortages of and price increase for staple goods (bread, wheat, and related products; vegetable oil; and meat), which can be explained by the disruption of the global value chain due to the COVID-19 pandemic and the ongoing Ukraine-Russia war. Despite the global economic turmoil, real GDP growth is projected to reach 4.0 percent in 2022 and 4.6 percent by 2024, due particularly to increased gas output.[15]

Despite 20 years of stable growth and political stability, Cameroon has not seen significant growth acceleration. The country is experiencing rapid urbanization, with potential areas of future growth being the cities of Yaoundé and Douala. The new National Development Strategy 2021–2-30 (NDS30) targets nine high-priority industry and services sectors (energy, agribusiness, digital technology, forest-wood, textile-clothing-leather, mining-metallurgy, hydrocarbons-refining-petrochemicals, chemicals-pharmaceuticals, and construction-services-professional-scientific-technical) and agriculture development (Amoretti and Maur 2023).

Agriculture is a substantive part of Cameroon's overall GDP, namely 17.25 percent in 2021, as can be seen in figure 5.1. For example, Adamawa is the third largest of Cameroon's 10 regions and host to a significant refugee population, arriving from the Central African Republic. The local economy is based mainly on cattle, and the region's high humidity and large grass fields make it ideal for grazing. Many herders transport their cattle to big markets in Yaoundé and Douala (onwards to Gabon and the Republic of Congo). Refugees and their hosts raise horses and donkeys, and the region has significant numbers of goats, sheep, and donkeys, whereas pigs are less frequent due to the prevalence of Islam. Nearly all farming in the province is done at sustenance level, particularly millet, maize, and manioc but also cocoyam, yams, and groundnuts. Most of the region's industry is tied to the cattle-based economy, such as leatherworking, but also rubber, perfume, and dairy products. Handicrafts, including woodworking and mat weaving, as well as tin and mineral water are other sectors of note.

[15] See https://www.worldbank.org/en/country/cameroon/overview and https://www.afdb.org/en/countries-central-africa-cameroon/cameroon-economic-outlook.

Figure 5.1: Cameroon's GDP Across Sectors



Source: Statista 2023.

5.2 Cameroon's FDP Legal Framework

Cameroon's legal framework for refugees is comprehensive, aligning with international standards and offering a range of rights to refugees within its borders. The country is a signatory to the 1951 Refugee Convention and the 1967 African Union Protocol. In 2005, Cameroon adopted a refugee law (Law No 2005/006 of 27 July 2005), which came into force in 2011. This law ensures refugees the same worker protections as Cameroonian nationals and allows for freedom of movement and choice of residence within the country, similar to the rights of nationals. However, the actual implementation of these laws is inconsistent. Refugees from the Central African Republic often have easier access to rights and services compared to Nigerian refugees, who have faced issues like forced return. Their ability to exercise their rights fully is also hindered by challenges in enforcement and the recognition of UNHCR-issued identification documents by some employers (CNDHL 2009).

To manage the refugee emergency, Cameroon established an Ad-hoc Inter-Ministerial Committee through Presidential Order 269 on March 13, 2014.[16] The government's commitment to refugee welfare and long-term solutions was further reinforced in the August 11, 2017, Letter of Development Policy. Law No 2018/010 of 11 July 2018 facilitates the certification of vocational education and skills for foreigners, including refugees. Cameroon's finance legislation also allows refugees access to bank accounts and traditional financial services. Despite these legal provisions, refugees still face economic challenges. For instance, there's no specific law addressing Village Savings and Loan Associations (VSLAs) for refugees, and they are generally not allowed to lead VSLAs as foreigners, limiting their financial inclusion, especially in rural areas.

While Cameroon's Constitution of 1972, revised in 2008, does not explicitly reference the rights of refugees, immigrants, migrants, or foreigners, it does affirm a commitment to human rights in general, citing various international human rights instruments. The National

[16] Arrêté n° 269 du 13 mars 2014 portant création d'un Comité interministériel ad hoc chargé de la gestion des situations d'urgence concernant les réfugiés au Cameroun.

Commission on Human Rights and Freedoms, established in 1990, and the Center for Human Rights and Democracy in Africa, established in 2021 and active in the country, are prominent institutions dedicated to promoting and protecting human rights, including those of specific categories such as children, women, disabled people, refugees, and indigenous peoples. However, refugees in Cameroon, particularly in rural areas, continue to face basic human rights challenges related to health, education, housing, employment, food, insecurity, and identification documentation.

Historically, Cameroon has enacted a robust set of national legislations that regulate the status and rights of refugees, including the following:

- Labor Code of November 27, 1974, which outlines the rights of migrant workers[17]
- Decree of July 15, 1993, detailing the conditions of employment of foreigners for certain professions or qualifications[18]
- Law of January 10, 1997, which sets the conditions of entry, stay, and exit of foreigners[19]
- Decree of October 12, 2000, specifying the conditions of entry, stay, exit of foreigners, and provisions on irregular immigration[20]
- Decree of February 7, 2005, ratifying the protocol against illicit trafficking of migrants[21]
- Law of July 27, 2005, on the status of refugees[22]
- Decree of November 28, 2011, relating to the management of the status of refugees[23]
- Order of March 13, 2014, establishing an ad hoc inter-ministerial committee for emergency refugee situations.[24]

Despite these legislations, there is a recognized need for more detailed laws that facilitate the integration of refugees into various sectors of society. The discrepancies that might exist between the regulations and their implementation from a user's perspective would need to be explored further and reduced through specific action plans implemented locally.

Specific areas for consideration include legal status, residence and access to land, education, employment, access to finance, and entrepreneurship. These considerations encompass the need for regulatory support for the implementation of refugee ID laws, access to fertile and affordable land, educational opportunities, vocational training and guidance for professional integration, development of credit infrastructure, and administrative support for refugee entrepreneurship. More specifically:

[17] Décret n° 76-176 du 3 mai 1976 fixant les formes et les modalités d'établissement et de visa des contrats de travail dans les cas prévus à l'article 31 du Code du travail.
[18] Décret n° 93/571 du 15 juillet 1993 fixant les conditions d'emploi des travailleurs de nationalité étrangère pour certaines professions ou certains niveaux de qualification professionnelle.
[19] Loi n° 97/012 du 10 janvier 1997 fixant les conditions d'entrée, de séjour et de sortie des étrangers.
[20] Décret 2000/286 du 12 octobre 2000 précisant les conditions d'entrée, de séjour et de sortie des étrangers au Cameroun.
[21] Décret n° 2005/032 du 7 février 2005 portant ratification au protocole contre le trafic illicite des migrants par terre, mer et air, additionnel à la Convention des Nations-Unies contre la criminalité transnational organisée, adopté le 15 novembre 2000.
[22] Loi n° 2005/006 du 27 juillet 2005 portant statut des réfugiés.
[23] Décret n° 2011/389 du 28 novembre 2011 portant organisation et fonctionnement des organes de gestion du statut des réfugiés au Cameroun.
[24] Arrêté n° 269 du 13 mars 2014 portant création d'un Comité interministériel ad hoc chargé de la gestion des situations d'urgence concernant les réfugiés au Cameroun.

- **Legal status** is a foundational aspect of refugee integration. Article 13 of the Law of 2005 on Refugees ensures that all persons with refugee status receive a refugee ID card.[25] However, there is a need for regulatory support with the implementation of the refugee ID law to improve the delivery of these ID cards.
- **Residence and access to land** are critical for refugees to settle and become self-sufficient. Although Article 9 of the Law of 2005 on Refugees provides for the right to property and housing, access to fertile and affordable land is limited, which prevents refugees from settling and providing for their families.
- **Education** for refugees is guaranteed by Article 9, with Article 10(2) offering the same treatment as nationals in access to education at all levels. However, opportunities in rural areas are limited, pushing younger refugees towards cities, particularly when they have had access to education.
- **Employment** opportunities and adequate skills to meet refugees' needs are areas that require attention. Vocational training and guidance should be developed to support the professional integration of migrant workers.
- **Access to finance**, while available to all refugees, faces challenges due to underdeveloped credit infrastructure and high banking service fees, which deter refugees from owning bank accounts and formalizing their businesses. The credit infrastructure, as governed by Organisation pour l'harmonisation en Afrique du droit des affaires (OHADA for Organization for the Harmonization of Business Law in Africa) legislation, is currently underdeveloped, making creditors reluctant to extend credit due to insufficient guarantees of repayment.[26] This situation is exacerbated by the lack of movable assets among refugees that could be utilized for establishing security interests, leading to a climate of weak enforcement and poor creditor rights. Additionally, the high fees associated with banking services further impede refugees' financial inclusion, as evidenced by the low number of them who have bank accounts. This lack of banking access not only restricts refugees' ability to engage in formal economic activities but also presents a significant barrier to the formalization of businesses they establish.
- **Entrepreneurship** among refugees is not legally restricted, and they can create their own companies. The OHADA commercial law provides a legal framework for company registration in Cameroon.[27] However, the lack of funds, business skills, and administrative support hampers entrepreneurship growth among refugees.

To foster a thriving economic climate for refugees in Cameroon, proactive enhancements in legislation and policy are imperative. This would entail refining existing laws to ensure they are not merely on paper but actively empower refugees. By simplifying processes related to obtaining work permits, registering businesses, and accessing financial services, Cameroon can cultivate an inclusive environment where refugees are not just present but are integral to the nation's socioeconomic progress. Such progress hinges on the tangible realization of rights and the dismantling of barriers to financial and entrepreneurial activities, especially in rural communities where challenges are most pronounced. With a concerted effort to bridge the gap between law and practice, Cameroon can harness the full potential of its refugee population, fostering not only self-reliance but also a richer, more diverse economic fiber.

[25] Article 13: Art 13 : (1) Toute personne reconnue comme réfugiée reçoit une carte de réfugié dont la durée de validité et les modalités de renouvellement sont fixées par décret.
[26] OHADA, Acte uniforme OHADA du 15 décembre 2010 portant organisation des suretés ; and OHADA, Acte uniforme portant organisations des procédures collectives d'apurement du passif.
[27] OHADA Acte Uniforme révisé relatif au droit des sociétés commerciales et du groupement d'intérêt économique.

5.3 Displacement Context

Beginning in 2013, violence in the Central African Republic has triggered a massive influx of over 300,000 refugees into Cameroon's East region. Concurrently, Cameroon grapples with escalating internal conflict stemming from the Anglophone crisis in its North-West and South-West regions. Political tensions have devolved into violent clashes and a humanitarian crisis, displacing over 700,000 people, mainly toward the West and Central regions. It has also forced over 80,000 refugees into neighboring Nigeria. [28]

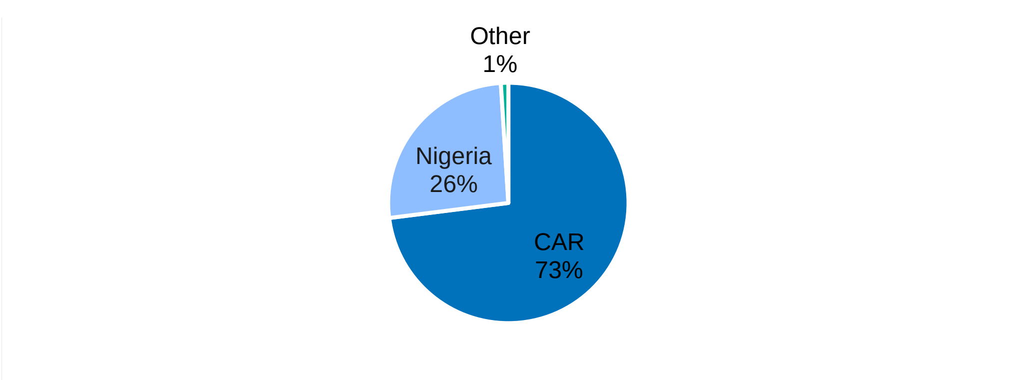
The spillover effects profoundly impact Cameroon's West and Littoral regions along the conflict zone borders. For instance, the influx into cities like Bafoussam strains scarce resources and jobs for both residents and IDPs. Compounding these conflicts, Cameroon's Far North region battles climate shocks like droughts and floods that are exacerbated by deforestation. These trigger disease outbreaks, like cholera, measles, and mpox, while provoking over 70,000 disaster displacements since 2021 alone. Intercommunal tensions over declining water and grazing access have displaced a further 35,000 people into Chad.

While donors actively support refugee initiatives, IDPs are often underserved despite outnumbering refugee groups. Significant IDP data gaps obstruct larger assistance initiatives. However, select groups like the German Development Agency (GIZ) implement dedicated IDP programming in collaboration with UNHCR to strengthen socioeconomic profiling and response targeting. Constructing a comprehensive nationwide profile is pivotal to informing policy and driving appropriate interventions.

5.4 Refugee Profiles

As of March 2023, Cameroon hosts 1,013,568 IDPs, 557,886 IDP returnees, and 489,017 refugees and asylum seekers.[29] Most of the refugees in Cameroon have fled conflict from the Central African Republic (73 percent) and Nigeria (26 percent).

Figure 3.2: Refugee Country of Origin in Cameroon



Source: UNHCR 2023b.

[28] See the European Commission's [Cameroon Fact Sheet.]()
[29] See UNHCR's Dashboard of Persons of Concern (PoC) Living in Cameroon – March 2023 at https://data.unhcr.org/en/documents/details/99967.

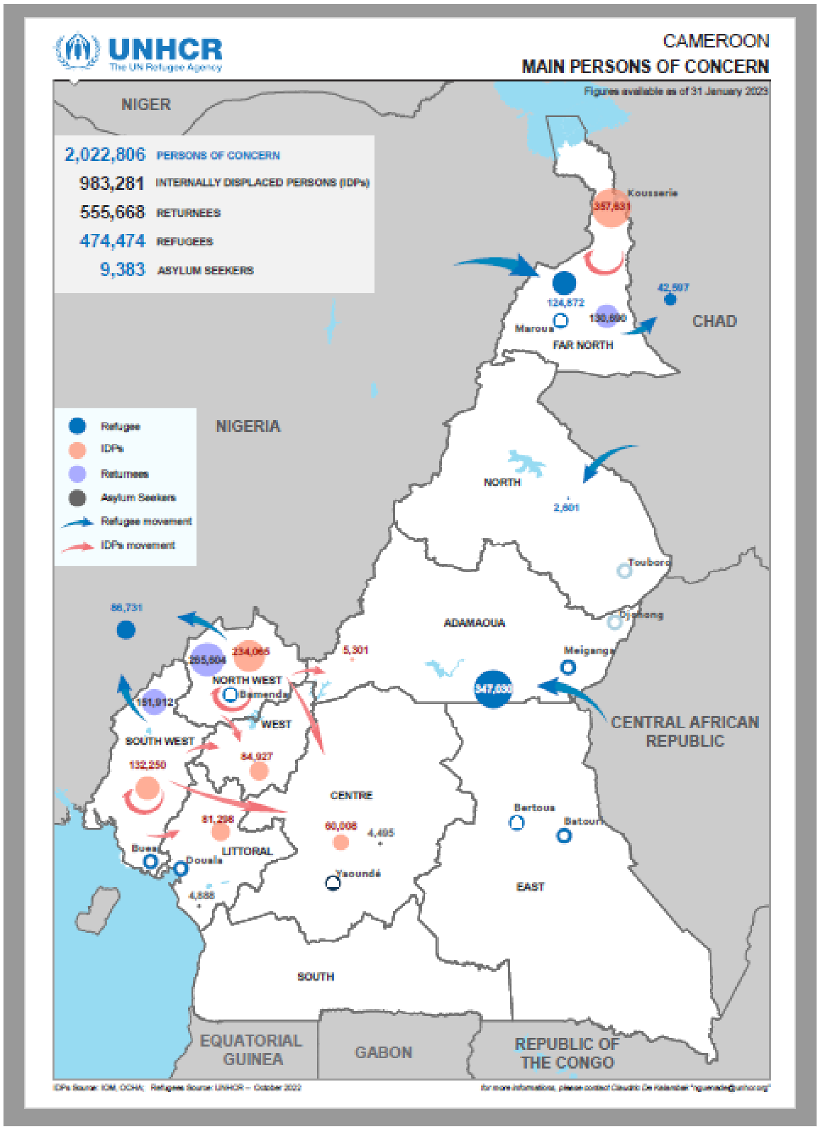
About 96 percent of Nigerian refugees reside in the Far North region (mainly in the Minawao Camp) while 94 percent of Central African Republic refugees are in the Façade Est area (regions of Adamaoua, East, and North), most of whom live in host villages (UNHCR 2022d). IDPs are mainly in the North-West, South-West and Far North regions (displaced as a result of the Anglophone crisis since 2016, between the government and separatists seeking independence), and returnees are located across the country. Presently, there are some 12,397 refugees in the capital, Yaoundé. In urban regions, an undefined number of Congolese, Rwandan, and Togolese refugees reside who have integrated economically but have never been granted permanent status.

Central African Republic refugees reside mainly in the Adamaoua, East, and North regions (94 percent). In total, 59 percent live in settlements (Borgop, Gado, Badzere, Lolo, Mbile, Ngam, Garisingo, and Timangolo) and 41 percent in more than 364 host villages. Most of them (52 percent) are females, and 80 percent are protracted refugees (have spent more than five years in Cameroon).

Nigerian refugees in Cameroon are settled in the Minawao camp (61 percent) and in more than 76 host villages. Most of them (54 percent) are females, and 85 percent have been living in Cameroon for more than five years due to insecurity in their communities of origin (UNHCR 2023d).

Figure 5.3 shows the overall number of persons of concern to UNHCR, by category, and also indicates migratory patterns by the use of arrows:

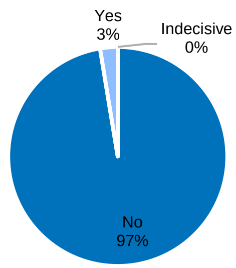
Figure 5.3: Cameroon – Main Persons of Concern



Source: UNHCR 2023b.

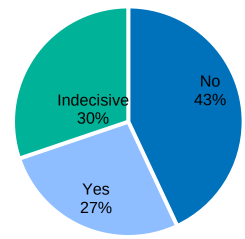
Most refugees in Cameroon do not wish to return to their countries of origin (figures 5.4 and 5.5). According to a UNHCR socioeconomic profiling survey from 2021/22, the vast majority of Central African Republic refugees (97 percent) wish to remain in Cameroon. A large share of Nigerian refugees (27 percent) want to return, whereas 43 percent do not plan to return. Most refugees from the Central African Republic and Nigeria wishing to return plan to do so within a year (UNHCR 2023d).

Figure 5.4: Return Intentions Among Central African Republic Refugees



Source: UNHCR Socioeconomic profiling, 2021/2022.

Figure 5.5: Return Intentions Among Nigerian Refugees



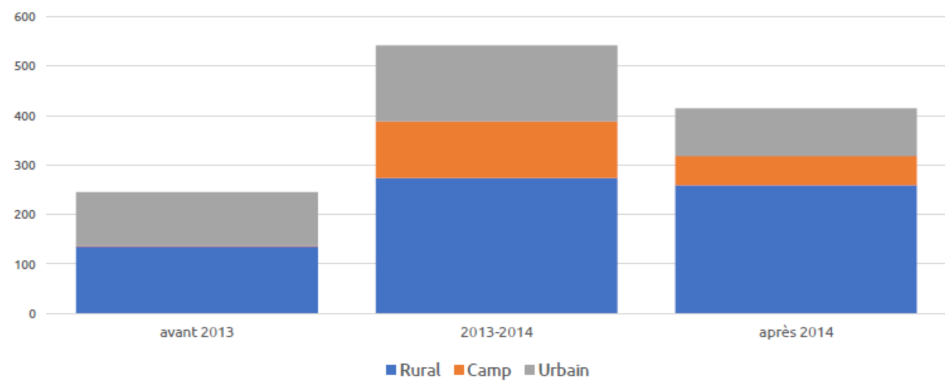
Source: UNHCR Socioeconomic profiling, 2021/2022.

A generational divide is also appearing among refugees in Cameroon. Whereas older generations generally prefer to remain in rural areas, younger refugees are gradually moving more to the cities in search of economic opportunities, particularly when they have had access to education. Indeed, 74 percent of Central African Republic refugees already live in urban settings.

Urban versus Rural Displacement Settings

Most refugees in Cameroon live in remote border regions among the poorest in the country in 7 planned settlements in the East, North, and Adamawa regions, or in 300 host villages. Some 64 per cent of the refugee population live outside camps and settlements, mainly in rural host communities but also in the urban centers of Yaoundé and Douala, where there is also a sizeable refugee population (UNHCR 2022a). In the region, Cameroon is among the countries most open to allowing refugees to settle outside camp settings. Figure 5.6 shows the urban-rural-camp divide among refugees in Adamawa Region (in the east), organized over time. This shows that refugees continue to live mostly in rural settings, and since 2014, even less in camps than before.

Figure 5.6: Rural-Urban-Camp Divide for Refugees in Adamawa



Source: DRC 2019b.

The settlement in Minawao (populated mostly by Nigerian refugees) is far from the largest cities in Cameroon (1.341 km from Douala and 1.284 km from Yaoundé). However, smaller cities Garoua (436,000 people, 180km away) and Kousseri (435,000 people, 296 km away) are nearer. Therefore, refugees lack access to banks and major markets.

5.5 Government Authorities Managing Displacement

The management of the socioeconomic aspects of forced displacement in Cameroon is divided across multiple government institutions. The Ministry of Territorial Administration and Ministry of Decentralization and Local Development are central to the government's approach, particularly in rural areas. The Ministry of Regional Administration and Decentralization is the focal point within the government for humanitarian issues. The Ministry of Economy, Planning and Land Planning is the key coordinating counterpart for development actors. The four World Bank regional projects in Cameroon, approved under the Window for Host Communities and Refugees (WHR), are coordinated centrally through the Partnership Agreement of 2016 between the government and UNHCR and locally through communal and village committees. The Ministry of External Relations and the Ministry of Foreign Affairs are central to political discussions around forced displacement and engagement with UNHCR.

Cameroon lacks national coordination on refugee management. While the national government has made clear its intention to support the economic integration of refugees in Cameroon, there is a plethora of institutions involved in refugee management in the country. At the 2019 Global Refugee Forum, President Paul Biya stated his desire to establish a Technical Secretariat on the Management of Refugee Status, which, according to UNHCR, has yet to be effectuated, although a note verbale has been issued in support of this statement. The previously mentioned Yaoundé Declaration is also supported by the Cameroonian government.

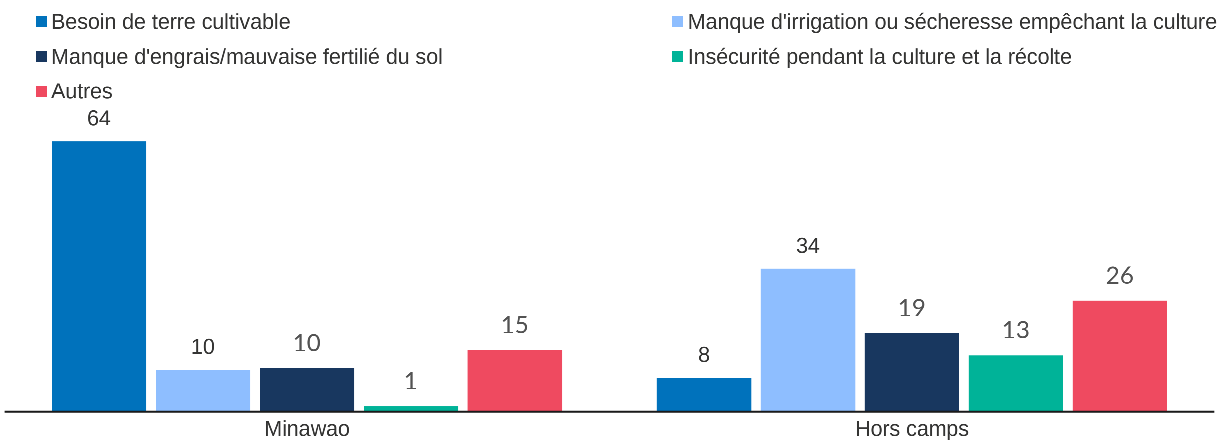
5.6 Sectors of Employment

As previously mentioned, the nine priority industries for the government leading up to 2030 are energy, agribusiness, digital technology, forest-wood, textile-clothing-leather, mining-metallurgy, hydrocarbons-refining-petrochemicals, chemicals-pharmaceuticals, and construction-services-professional-scientific-technical as well as agriculture development. Of these, refugees in Cameroon are particularly engaged in agriculture and agribusiness and, to a lesser degree, construction.

Overall, refugees are highly engaged in the Cameroonian economy, spurred on by progressive national and regional migration rules and cultural similarity (UNHCR 2022d).[30] They are mainly active in agriculture in the East, West, and Far North regions, and in services and sales in urban areas. Most refugees work in the informal sector (only 4.5 percent are formally engaged) with little formalization of business-to-business linkages. According to international partners, there is scope for refugees to be further engaged in the construction sector.

Access to land is the main obstacle to the development of agriculture in Minawao camp, while problems of access to water and fertilizer and insecurity hinder the expansion of agriculture among refugees outside camps (figure 5.7). Indeed, 64 percent of households practicing agriculture highlight access to land as the main obstacle, and for refugees outside camps, 34 percent pinpoint access to water as the main challenge.

Figure 5.7: Challenges Refugees Face in Agriculture Within and Outside Minawao Camp



Source: UNHCR 2023c.

Employment data is easier to access for Nigerian refugees who largely live in camps, as opposed to Central African Republic refugees who generally reside in host communities. Surveys are being compiled on both populations, but more information is available on the Nigerian population at present.

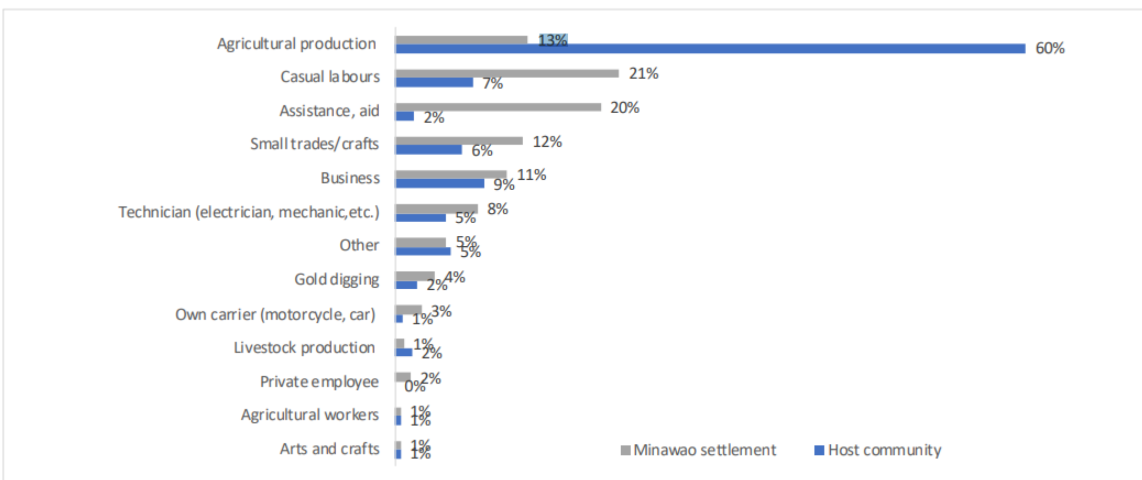
[30] The employment figure in this report is 60 percent. However, this figure is debated, as it is not stated whether this employment is weekly, monthly, or annual.

Employment of Nigerian Refugees

Nigerian refugees in Cameroon predominantly have a farming background, but access to land for cultivation is difficult, so they tend to work in labor, assistance, and agriculture. In the Minawao settlement, refugees' primary income sources vary from casual labor (21 percent), assistance (20 percent), and agriculture (13 percent) to small trading and crafts (12 percent) as well as in some form of business (11 percent). Refugees who live in host communities, on the other hand, are far more likely to be able to work in agricultural production (60 percent). Business (9 percent) and casual labor (7 percent) follow suit, providing incomes to less than one in ten host community households. Nigerian refugees have also expressed interest in tailoring and animal breeding and appealed for the creation of more markets for commerce (WFP and UNHCR 2022). Figure 5.8 gives a breakdown of their main income sources.

In terms of agricultural production, although maize is the most popular crop, Nigerian refugee households also grow cowpea, groundnuts, and millet. In Minawao camp, refugee households mainly engage in subsistence agriculture (self-consumption) while refugee households outside camps combine subsistence and commercial agriculture. Only 11 percent of refugee households in Minawao camp sell at least part of their harvest, indicating that 89 percent of households use their harvest exclusively for their own consumption (UNHCR 2023c).

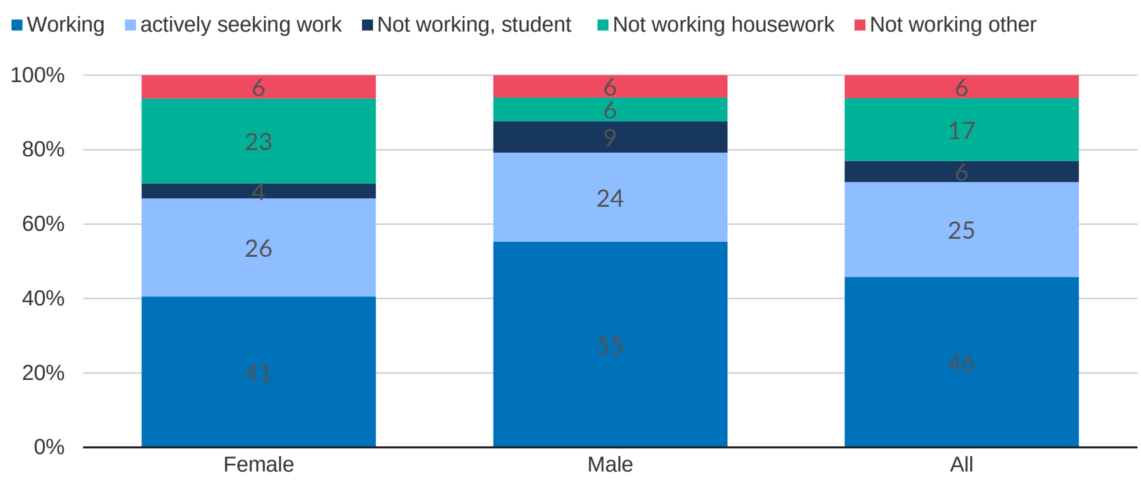
Figure 5.8: Primary Livelihood or Income Source Among Nigerian Refugees in Cameroon



Source: WFP and UNHCR 2022.

In the Far North, 46 percent of camp-based refugees in Minawao ages 15 years or older are reported to be working (figure 5.9). In total, 25 percent of the overall working-age population is actively seeking a job, and the remaining (29 percent) is inactive. Women in Minawao are less likely to be employed than men (41 percent for females versus 55 percent for males), per UNHCR 2023d.

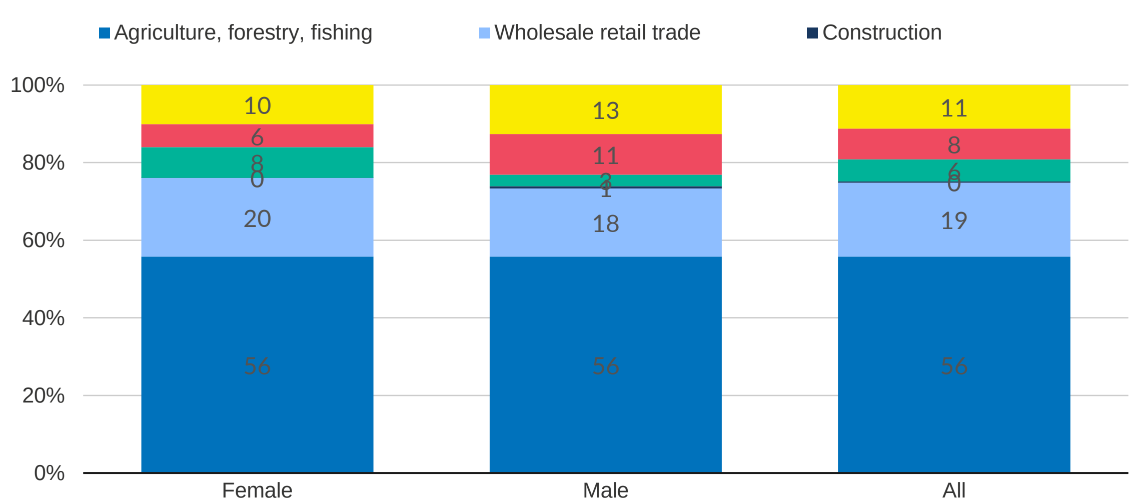
Figure 5.9: Employment Status of Nigerian Refugees in Cameroon



Source: UNHCR Socioeconomic Profiling, 2021/2022.

Most Nigerian refugees are self-employed or work as unskilled employees, with agriculture and wholesale and retail trade being the main employment sectors. Most employed Nigerian refugees (74 percent) work for their own families or accounts, and 2 percent are employed in the private sector. The majority (56 percent) work in agriculture, fishing, and forestry. The second main sector is wholesale and retail trade (19 percent). See figure 5.10.

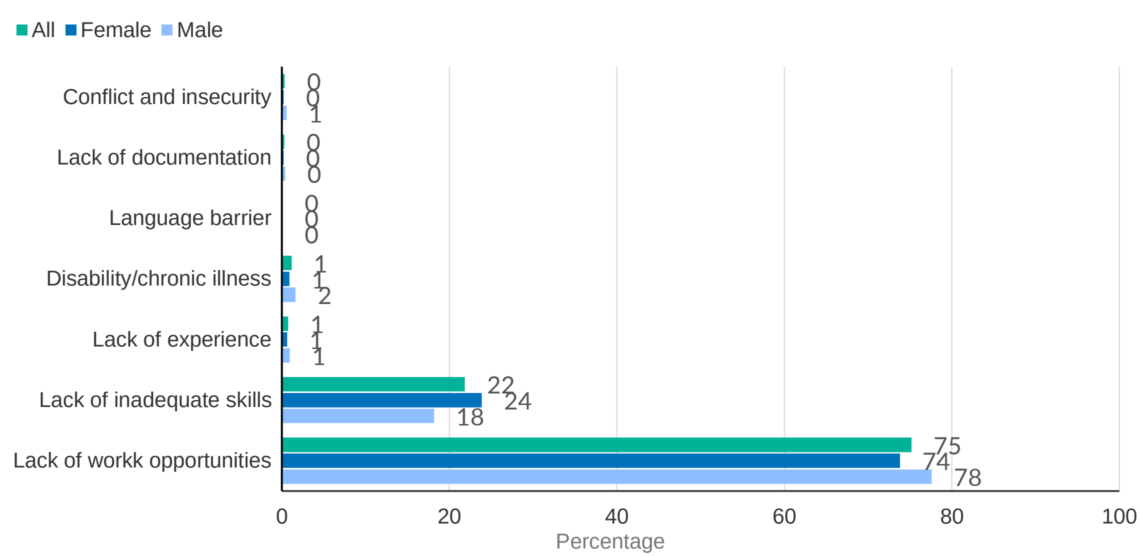
Figure 5.10: Employment Sectors for Nigerian Refugees in Cameroon



Source: UNHCR Socioeconomic Profiling, 2021/2022.

The main obstacles to securing employment are lack of or limited opportunities and adequate skills. Nigerian refugee men more widely report limited employment opportunities than women. Refugee women are more likely to report a lack of skills as an essential obstacle in securing employment. Lack of experience and disability are also noted as limitations to a smaller extent, as seen in figure 5.11 (UNHCR 2023d).

Figure 5.11: Barriers to Employment for Nigerian Refugees in Cameroon

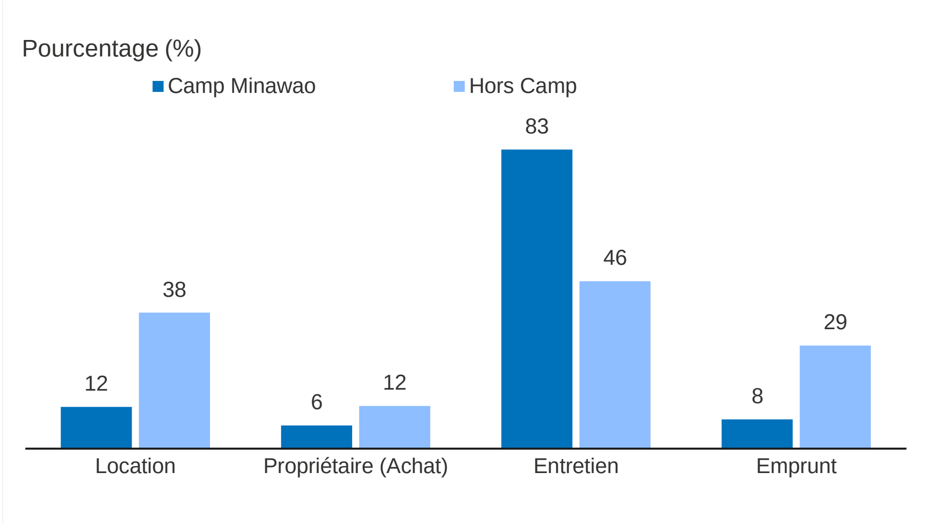


Source: UNHCR Socioeconomic Profiling, 2021/2022.

The main livelihood constraints for Nigerian refugees include the lack of access to fertile, affordable land; high and continually rising prices of fertilizers caused by pandemic-related supply disruptions; the rising costs of renting agricultural land; continuing insecurity; and disputes over land between herders and farmers in the area. Refugees in both host communities and Minawao camp identified the lack of well-functioning markets, increasing prices, the lack of moneylending structures, and rising debt levels at household level to be their primary challenges (WFP and UNHCR 2022).

In terms of access to land, only 6 percent of Nigerian households in camps and 12 percent of those outside camps own land through purchase. Most refugee households in camps (83 percent) and outside camps (46 percent) have access to arable land in the form of a maintenance contract. Among refugees living outside camps, land rental and borrowing are also common ways of acquiring land (figure 5.12).

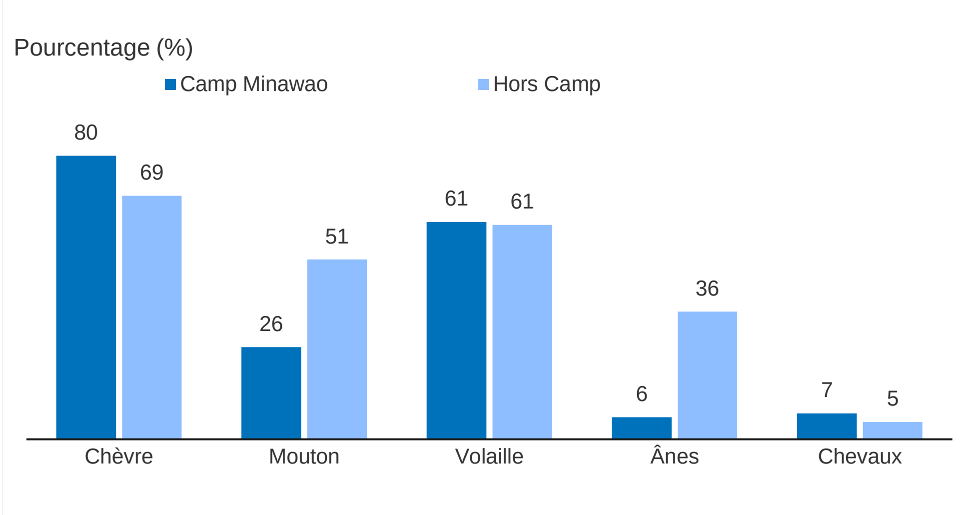
Figure 5.12: Mode of Land Acquisition Among Nigerian Refugees in Cameroon



Source: UNHCR Joint Assessment Mission 2021.

Refugee households in Minawao camp are more likely to work as livestock farmers than those households living outside camps. In total, 41 percent of households in Minawao raise animals and 23 percent are engaged in animal husbandry. Refugees in Minawao camp mainly keep goats and poultry, while those outside camps also raise sheep and donkeys (figure 5.13). Sixty-one percent of Nigerian households both inside and outside camps raise poultry. Sheep and donkey farming appears to be more prevalent among refugees outside camps than among those in camps (26 percent versus 51 percent for sheep and 6 percent versus 36 percent for donkeys).

Figure 5.13: Breeding Practices Among Nigerian Refugees Within and Outside Minawao Camp



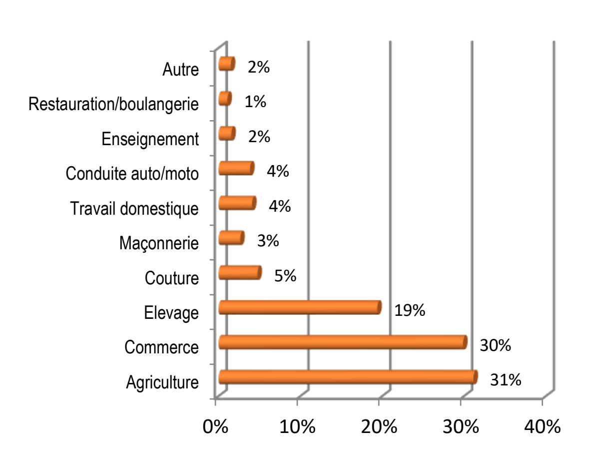
Source: UNHCR WFP Joint Assessment Mission 2021.

Employment of Refugees from the Central African Republic

Most refugees from the Central African Republic who arrive in Cameroon were pastoralists prior to displacement, but in the process of displacement, many lost livestock and took up agricultural farming. Whereas 35 percent of male Central African Republic refugees worked in agriculture prior to displacement, 51 percent do so now in Cameroon. Livestock activity fell from 31 percent to 8 percent. Small trade rose from 11 percent to 16 percent, and temporary work (for example security work, chauffeuring, and motorcycle or taxi driving) from 4 percent to 15 percent (DRC 2020). The number of women practicing agriculture has increased by 6 percentage points, from 19 percent in the Central African Republic to 25 percent in Cameroon, often due to the loss of financial capital. The proportion of women in small businesses remained stable at 36 percent. Unemployment among women has decreased from 22 percent in the Central African Republic to 20 percent in Cameroon.

The most common skill set among Central African Republic refugee households in Cameroon are agriculture (31 percent), trade (30 percent), and livestock (19 percent), with sewing (5 percent), motorcycle taxi driving (4 percent), and domestic work (4 percent) also represented. Other trades include Koranic teaching, laundry, security work, and making cast iron pots and cassava machines. See figure 5.14.

Figure 5.14: Skills Among Central African Republic Refugee Households in Cameroon



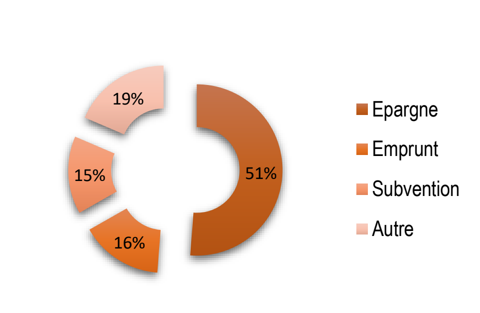
Source: DRC 2020.

Central African Republic refugees in Cameroon also engage in gold mining, firewood distribution, and religious teaching. Refugees have also sold clothes, jewelry, and blankets for cash to invest in petty trade. Some refugees have had to change their economic activity because their skills from the Central African Republic were not applicable in Cameroon, or due to the higher level of education in Cameroon (the adult literacy rate is 71.3 percent, and primary school net enrolment is 93.5 percent, compared to 56.6 percent and 68.9 percent in the Central African Republic) (Barbelet 2017).

5.7 Access to Finance

Few refugees in Cameroon possess bank accounts. Most refugees face challenges in accessing financial services as institutions rarely accept refugee documents as a means of identification and since they often lack work contracts, pay slips or minimum deposits (UNHCR 2020). The sources of financing for Central African Republic refugees in Cameroon are mainly household savings (51 percent), followed by borrowing from third parties (16 percent) and subsidies received (15 percent) from associations and other humanitarian organizations (for example, UNHCR and WFP). See figure 5.15.

Figure 5.15: Sources of Finance for Central African Republic Refugees in Cameroon



Source: DRC 2020.

Central African Republic refugees feel that they are hampered by a lack of access to capital, and that with an overcrowded business sector, they are unable to compete with Cameroonian businesses. They have sought to overcome these challenges by looking for paid work in towns, villages, markets, and agricultural fields; doing manual work to save up for investment capital; investing trade assets; and activating their networks to access job opportunities and capital. Those refugees who are willing to ask for investment capital are generally more successful than those who hold back, but many refugees are risk averse from fear of retribution in case of failed repayments (Barbelet 2017). For both refugees and local Cameroonians, interest rates for loans can surpass 20 percent and document requirements are so challenging that they minimize access to finance for individuals and small businesses.

The most common coping strategies among Nigerian refugees in Cameroon are to borrow money from a formal lender (34 percent in host communities and 16 percent in Minawao). the most common livelihood coping strategy in the settlement is to spend savings (25 percent).

5.8 Integrating Refugees into Value Chains in Cameroon

While the preceding sections painted a multifaceted picture of the challenges and prospects for refugees in the region, we now turn to a focused exploration of sectors ripe for refugee integration into value chains. The goal is to examine sectors with substantial capacity for inclusive growth and propose actionable items and identify pivotal players and partners poised to catalyze this integration from the angles of entrepreneurship, employment, products and services, and investments. With Cameroon's economic reality as the backdrop, the intent is to sketch a landscape where refugees are not mere participants but active contributors to the economic vitality and resilience of their host communities. The two sectors explored, chosen from among many based on their importance, growth potential, and competitiveness, are agriculture and agro-processing and textiles and leather.

Sector Focus: Agriculture and Agro-Processing

Agriculture is a vital sector for Cameroon, comprising 17 percent of GDP[31] and engaging about 43 percent of the workforce in 2022.[32] As per the World Bank, agriculture, livestock, and fisheries exports from Cameroon stood at $1.9 billion in 2020 (World Bank 2023b). Key exported commodities include cocoa, coffee, cotton, bananas, rubber, and palm oil. The sector is poised to grow at an average of 3.9 percent between 2022 and 2024, as per government estimates, driven by public investments such as the current $148 million IDA loan for value addition. This sector's expansion, as discussed in the context sections, aligns with Cameroon's national strategy to enhance productivity and innovation, contributing to the country's commitment to socioeconomic inclusivity and creating a promising landscape for refugee integration.[33]

Abundant labor requirements spanning core cultivation, harvesting, processing, and packaging activities create tangible prospects to absorb refugees as workers. According to UNHCR statistics, agriculture employed between 35 and 45 percent of the 730,000 refugees and asylum seekers living in Cameroon as of January 2023 (UNHCR 2023a). Work opportunities in the sector include operating farm equipment, transportation of produce from farms to collection

[31] See data at https://data.worldbank.org/country/CM.
[32] See data at https://tradingeconomics.com/cameroon/employment-in-agriculture-percent-of-total-employment-wb-data.html.
[33] See http://onsp.minsante.cm/en/publication/262/national-development-strategy-2020-2030.

centers, construction of warehousing infrastructure, grading and packaging of agricultural goods before sale, and handling last mile distribution logistics. This employment trend resonates with Cameroon's policy framework focusing on expanding labor market inclusivity and skill development, further strengthening the argument for refugee integration into the country's agricultural backbone. It also aligns with the need to match refugee employment opportunities with market demands and skills development. Also, in Africa, approximately one job is created in the nonfarm economy for every farm job, highlighting the indirect employment potential in ancillary activities that refugees can leverage.[34]

Given that over 50 percent of refugees in Cameroon originate from neighboring Central African Republic, Chad, and Nigeria, where agriculture is ubiquitous, they bring relevant capabilities that can be harnessed to promote agro-entrepreneurship. Areas of participation include input supply (seeds, fertilizer, and so on), development of aggregation business models to consolidate produce from small farmers, food processing activities such as milling and drying, and distribution franchises to supply raw or processed foods into urban markets. These skills align with Cameroon's focus on enhancing agricultural productivity and entrepreneurship, thereby contributing to both refugee livelihoods and national economic growth. Moreover, with greater investments into extension services, agriculture technology centers and subsidized credit to improve productivity, refugees operating individual or collective agribusinesses can benefit from funding and technical partnerships. Programs such as the IITA Youth Agribusiness Incubation Program and the Centre for Development of Entrepreneurship offer incubation support and training specifically for young entrepreneurs in the agricultural sector, providing a structured pathway for refugee youth to engage in agro-entrepreneurship. They could be leveraged to include refugee entrepreneurs (UN Cameroon 2019).[35]

In Cameroon's main farming areas, agreements between farmer groups and big agricultural companies can help refugees get land, necessary supplies, and steady earnings. This resonates with the national focus on agricultural investment and private sector development discussed earlier, creating a mutually beneficial scenario for both refugees and host communities. It is also relevant in light of the discussion on the challenges refugees face in accessing finance and the potential role of innovative financing models to support refugee entrepreneurs. Refugee groups can lease unused land from host communities on mutually favorable terms, gain technical insights on crops with highest productivity potential in different areas through agronomy partners in academia, and secure access to inputs like machinery rentals, biofertilizers, and so on, alongside guaranteed purchase contracts with large exporters or domestic processors. This provides security of tenure and demand, boosts production with better practices, and unlocks credit from financial institutions otherwise hesitant to fund refugee initiatives given perceived risk profiles. Some organizations with extensive grassroots reach, like Produce Marketing Organization and Société Coopérative des producteurs agropastoraux du Cameroun, are actively supporting such models currently and other can follow suit (World Bank 2023b).

Rising mobile phone and internet access in Cameroon provides scope for agriculture technology startups to offer targeted services to smallholder farmers while creating tech sector jobs for refugee youth. This digital evolution mirrors the national digital transformation goals, fostering an environment conducive to innovation and inclusivity in agriculture, and highlights the importance of technological skills development, which is critical for refugees to participate in these emerging digital opportunities. Mobile penetration reached 90 percent, with

[34] See https://www.ifc.org/en/what-we-do/sector-expertise/agribusiness-forestry.
[35] See also https://enableyouthcameroon.iita.org/ and https://www.centrefordevelopmentgreatlakes.org/.

an additional 3.7 million connections from 2019 to 2020, while internet access grew from 12 percent to 30 percent in Cameroon between 2010 and 2020.[36] This digital evolution has opened multiple doors for productivity and inclusion in agriculture—for example, giving rise to various agritech ventures like eFarm[37] that provide virtual marketplaces connecting farmers to buyers and Agrixtech[38] that leverage artificial intelligence and satellite data analytics to deliver personalized, local language advisories to farmers on crops, inputs, weather, and so on, thereby raising productivity. Beyond farming, young and entrepreneurial refugees with their mobility and adaptation skills are well-positioned to work with such startups, extending the reach of their products and services to other refugees. This can indirectly uplift the capability of small crop holders in host communities through timely information, while generating refugee jobs.

Adoption of climate-resilient farming techniques provides additional avenues for localized refugee participation to strengthen livelihoods against environmental disruptions. These techniques are essential, considering the employment findings that underscore the need for job opportunities that are adaptable and resilient to environmental changes. This strategy is in tandem with the government's commitment to environmental sustainability, as detailed in the context sections, making refugees partners in Cameroon's pursuit of climate-smart agriculture. Cameroon's agriculture sector faces climate risks ranging from rising temperatures affecting cocoa yields to droughts impacting livestock. The World Bank and African Development Bank (AfDB) have ongoing engagements in Cameroon to enhance climate-smart agriculture through measures like improved watershed management and adoption of adjusted planting periods (AfDB 2023; World Bank 2022c). Refugees can contribute through context-specific interventions like developing integrated pest forecasting models and running crop diversification field trials with research institutions. They can also benefit from related vocational training to transition into areas like greenhouse fabrication and irrigation maintenance as well as operate machinery rental and repair workshops.

Targeted investments into cold chain infrastructure, pack houses, transport vehicles, last mile distribution models and regional food testing facilities can integrate refugees across value chain jobs. These investments are not only critical to reducing the postharvest losses but are also aligned with the national goal of improving market access and food security. The World Bank study on CEMAC countries discusses the significant losses faced currently in agricultural value chains owing to gaps in storage, transportation, and quality assurance capabilities, ranging from 30 to 60 percent for time and/or temperature sensitive produce (World Bank 2023b). It suggests investments along the chains to reduce waste and enable process improvements. This presents the prospect to recruit refugees in warehousing operations, packaging activities, and trucking services. The study also recommends developing centralized labs for sanitary and phytosanitary testing to assure integrity as per import market requirements, which can potentially be public-private partnerships (PPPs) employing refugee scientists and technicians. Investisseurs et Partenaires is an impact investment firm focusing on SMEs, including agribusinesses, that can play a role in facilitating such investments. In turn, commercial financial products could be offered by EcoBank, a bank that is committed to financial inclusion and operates in agribusiness.

Tailored products like nutritionally fortified foods, bio-fertilizers and pesticides, packaged staples, and popular native crops offer differentiated business models while expanding market access. Given that a large number of refugee households face food insecurity in

[36] See https://datareportal.com/reports/digital-2020-cameroon.
[37] See https://efarm.cm/.
[38] See https://www.agrixtech.com/.

Cameroon (WFP 2022), supplying nutritionally enhanced basic food basket items to camps through partnerships between relief agencies and private processors tackles the nutrition gap while creating production jobs for refugees. This approach positions refugees both as beneficiaries and contributors in the agricultural value chain, aligning with the national agenda for inclusive economic growth. Agriculture input manufacturers can leverage refugee human capital in research and development while enjoying commercialization support from dedicated facilities. Packaged versions of national staples like cereals and plantains can gain entry into retail chains in city centers and overseas outlets through refugee contacts and networks, while generating processing and packaging employment for camp dwellers through partnerships. Nestlé Cameroon, with its extensive agricultural sourcing activities, and Les Brasseries du Cameroun, a company dealing in beverages, could play instrumental roles in developing and distributing these tailored products to refugee communities.

Table 5.1 summarizes the diverse avenues for refugee engagement within Cameroon's agricultural sector, categorized into four spheres: entrepreneurship, employment, products and services, and investments. This comprehensive approach underscores the multifaceted role that refugees can play in strengthening the agricultural value chain, from initiating agro-based enterprises to participating in the workforce, contributing to product and service development, and engaging in investment-related activities. By exploring each sphere, we can better understand the potential impact of refugees in enhancing the sector's productivity, resilience, and inclusivity.

Table 5.1: Opportunities for Refugee Engagement in Agriculture and Agro-Processing in Cameroon

PS4R areas	Opportunities for refugee engagement
Entrepreneurship	Agro-entrepreneurship, input supply, development of aggregation business models, food processing activities like milling and drying, distribution franchises
Employment	Operating farm equipment, transportation of produce, construction of warehousing infrastructure, grading and packaging of agricultural goods, handling last mile distribution logistics
Products and services	Tailored products like nutritionally fortified foods, bio-fertilizers and pesticides, packaged staples, popular native crops; partnerships between relief agencies and private processors
Investment and access to finance	Cold chain infrastructure, pack houses, transport vehicles, last mile distribution models, regional food testing facilities; partnerships with impact investment firms and financial institutions

Sector Focus: Textiles and Leather

The textiles and leather industry in Cameroon plays a crucial role in the nation's economy. It contributes around 2.1 percent to the national GDP and employs over 150,000 people directly and indirectly, with a high participation of SMEs accounting for 63 percent of firms (Market Publishers 2024; Ministry of Economy, Planning and Regional Development 2020). With a growth rate of 11 percent in the garment production segment since 2018, the sector underscores the nation's economic diversification and job creation potential (Market Publishers 2024). It is also highlighted as a priority sector in the government's NDS30, given its export promotion and import substitution potential, which provides a conducive environment for refugee integration. This industry includes key companies such as SODECOTON (La Société de Développement du Coton)

[39] for cotton production, CICAM (La Cotonnière Industrielle du Cameroun) Textile Development Company[40] for spinning and weaving, C&H Cameroon for garment manufacturing, and Bata in footwear production.[41]

The textiles and leather sector offers fertile ground for refugee economic integration (table 5.2). Many Nigerian refugees in Cameroon, although coming from farming backgrounds, face challenges such as lack of access to fertile land and rising costs, leading them to engage in small trading and crafts (12 percent) and other forms of business (11 percent). Their involvement in casual labor (21 percent), assistance (20 percent), and a variety of small business activities demonstrates a versatile skill set that is transferable to the textile and leather industry, especially in raw material procurement, craftsmanship, and small-scale business operations. Central African refugees in Cameroon, with their diverse skill set including trade and sewing, can also bring foundational understanding of textile work to the industry. Major textile zones like the Garoua[42] region, with the presence of investors like China's Yuemei Group,[43] can provide infrastructure and support for refugee founders to establish textile, apparel, and leather goods companies. Also, major export-oriented apparel firms like CICAM can offer direct employment opportunities as sewing machine operators, quality controllers, and packagers.

The adaptability of Central African Republic refugees in Cameroon is a key asset for their integration into new industries like textile and leather. This adaptability is evidenced for example by their significant changes in economic activities: while 35 percent of male Central African Republic refugees worked in agriculture prior to displacement, this number rose to 51 percent in Cameroon, with a corresponding decrease in livestock activity from 31 percent to 8 percent. Additionally, small trade activities among these refugees increased from 11 percent to 16 percent, demonstrating their ability to shift to new economic roles. Such versatility in adapting to different economic conditions highlights their potential to acquire new skills or modify existing ones for industries like textile and leather. Furthermore, the trend of younger Central African Republic refugees moving towards urban areas in search of economic opportunities is notable, with 74 percent of them already residing in urban settings. This urban demographic is particularly well-suited for the labor needs of textile and leather manufacturing units, often located in or near urban areas.

The industry can tailor its products to meet the unique needs and cultural preferences of these refugees. By utilizing the diverse skills of refugee artisans, such as sewing (a skill held by 5 percent of Central African Republic refugees) the industry can produce traditional clothing as well as durable, affordable workwear for sectors like agriculture and construction. Social enterprises can play a crucial role in the design and marketing of these products, advocating for fair trade practices and equitable profit-sharing. The development of inclusive business models, supported by NGOs and development agencies, can further facilitate the integration of refugees by subsidizing garment costs, thereby creating a sustainable ecosystem for both the refugees and the textile and leather industry.

Finally, the attraction of investment plays a pivotal role in the growth of the textile and leather industry, fostering the integration of refugees into the workforce and enhancing the sector's global competitiveness. PPPs have been instrumental in similar contexts. For instance,

[39] See https://sodecoton.cm/.
[40] See https://cicam.cm/.
[41] See https://www.info-clipper.com/en/company/cameroon/bata-camerounaise-s-a.cmd929jpc.html.
[42] See https://en.wikipedia.org/wiki/Garoua.
[43] See http://www.chinafrica.cn/business/txt/2012-07/01/content_464089.htm.

the PPP model in Ethiopia's Hawassa Industrial Park, which includes a significant textile component, has created over 60,000 jobs, demonstrating the potential for large-scale employment generation in textile industries through such collaborations.[44] Microfinance programs could also be tailored specifically for refugee entrepreneurs in the textile and leather sector. In Cameroon, microfinance institutions like Crédit Communautaire d'Afrique (CCA) have been providing financial services to underserved populations, including entrepreneurs.[45] Adapting such microfinance models to specifically support refugee entrepreneurs in the textile and leather sector could empower them to overcome financial barriers, enabling the establishment and growth of their businesses. Furthermore, learning from the success of industrial zones in Africa, such as the Kigali Special Economic Zone in Rwanda (which has attracted various industries including textiles and contributed to the country's economic growth), can provide a blueprint for Cameroon. Investment in essential infrastructure, such as reliable power and transportation networks within these zones, can make a compelling case for both local and international investors. For example, the Kigali SEZ has drawn in over 100 companies, creating thousands of jobs and boosting exports significantly (RDB n.d.).

Table 5.2: Opportunities for Refugee Engagement in Textiles and Leather in Cameroon

PS4R areas	Opportunities for refugee engagement
Entrepreneurship	Support for refugee founders to establish textile, apparel, and leather goods companies; engagement in small trading and crafts, especially those with experience in these areas; business development services tailored for refugees, including microfinance assistance from institutions like CCA
Employment	Direct employment opportunities as sewing machine operators, quality controllers, and packagers in textile firms like CICAM; employment in garment manufacturing, including work in major textile zones such as the Garoua region; opportunities in leather tanning and footwear production at companies like Bata
Products & Services	Development of products tailored to the unique needs and cultural preferences of refugees, including traditional clothing and durable workwear; utilization of refugee artisan skills, such as sewing, held by 5 percent of Central African Republic refugees, for product development; inclusive business models that involve social enterprises in design and marketing, with fair trade practices and equitable profit sharing
Investment and Access to Finance	Attraction of investment for large-scale employment generation, as seen in the PPP model of Ethiopia's Hawassa Industrial Park; investment in vocational training centers to enhance skills relevant to textile and leather industries; modern machinery and technology for improved production; infrastructure development in textile zones, learning from the success of zones like the Kigali Special Economic Zone

Note: CCA = Crédit Communautaire d'Afrique; CICAM = La Cotonnière Industrielle du Cameroun; PPP = public-private partnership.

[44] See https://en.wikipedia.org/wiki/Hawassa_Industrial_Park.
[45] See https://www.cca-bank.com/en/portrait-2/history.

6. Central African Republic Country Profile

6.1 Economic Context

Central African Republic's economy relies heavily on subsistence agriculture and forestry, but both sectors are underdeveloped. It is also highly dependent on natural resource and commodity exports, with timber and extractives dominating its export structure. Timber, cotton, diamonds, and coffee accounted for 80 percent of exports in 2000–18, making it one of the least economically diversified countries in the world. This has limited the country's ability to sustain growth, create jobs, and reduce vulnerabilities, as weak diversification makes its economy vulnerable to adverse shocks, undermining its ability to achieve long-term sustainable development and strengthen resilience.

Agriculture, which is the most important sector to reduce poverty in the Central African Republic, suffers from a lack of productivity growth, which has hampered agricultural output growth. Growth in the agriculture sector, albeit limited, has been mainly driven by input intensification (labor) and land expansion (World Bank 2022b). Agriculture contributes half of its GDP and occupies nearly four-fifths of the workforce. International (mostly French) capital dominates the economy (Britannica 2024).

Economic activity in the Central African Republic was lackluster in 2022. The economic recovery that began after the COVID-19 crisis was severely disrupted by fuel shortages and soaring food prices following the war in Ukraine. Record double-digit inflation—the highest in CEMAC—was recorded in 2022, further aggravating food insecurity. Forecasts for growth prospects have been revised downward, given the generalized increase in production and import costs due to the country's landlocked situation and the decline in domestic demand caused by the slowdown in public spending. Economic growth in 2023 will depend on financing conditions and the continuation of reforms, including the fuel market reforms aimed at improving supply to the Central African market. Downside risks to the economic outlook remain high (IMF 2023).

6.2 Central African Republic's FDP Legal Framework

The Central African Republic laid a foundation for refugee rights with its 2007 Law on the Status of Refugees, aligning with its international obligations from the 1951 Refugee Convention. This law is a testament to its commitment to providing sanctuary and rights to those fleeing conflict, granting them legal entry, the opportunity to seek asylum, and the potential to be recognized as refugees with entitlements similar to citizens. These include the rights to employment, education, health services, and freedom of movement. The National Refugee Commission (CNR), under the Ministry of Interior, is the primary body responsible for refugee documentation, working in conjunction with UNHCR and various ministries to manage issues related to identity, displacement, and statelessness.

Despite these legal frameworks, the Central African Republic experiences significant gaps in the legal infrastructure necessary for their full economic participation. Refugees often encounter barriers to formal economic activities due to unclear rights to work, complex business registration pathways, and a shortage of financial services that cater to their specific circumstances. This creates a reliance on informal work or humanitarian aid, which fails to harness the economic potential of refugees or offer sustainable solutions. For refugees to truly thrive and contribute to the country's economic fabric, there is an urgent need for comprehensive legislation that not only recognizes but also facilitates their economic endeavors.

Such measures would streamline procedures for work permits, business registration, and access to financial services, fostering an environment where refugees can enjoy self-reliance and make meaningful contributions to the country's growth.

The Central African Republic counts on various institutions and legislation to manage the overall FDP situation. The Ministry of Social Affairs coordinates assistance and protection actions for IDPs and returnees and works with other ministries to prevent displacements. The Permanent National Committee of Consultation and Coordination for the Management of the Protection of People's Rights, under the Haut-Commissaire à la Presidence de la Republique in charge of Human Rights and Good Governance, is another key body. In turn, the Inter-ministerial National Commission for Refugees within the Ministry of Interior oversees the following:

- Refugee registration
- Analysis of various needs
- Maintaining relevant documents
- Maintaining statistics
- Coordinating activities of various refugee camps
- Providing support in any necessary form
- Promoting refugee integration
- Promoting education for refugee children
- Assuring medical assistance
- Issuing a periodical report.

It is crucial to investigate and address any gaps between the regulations and how they are actually experienced by users. This can be achieved through the implementation of specific and localized action plans.

Legislation in the Central African Republic related to the status and rights of FDPs is robust. It includes the Decree of 1968, which establishes conditions for issuing ID cards and travel documents to refugees in the Central African Republic and the African Union Convention on Refugees of 1969. The Arrêté of August 19, 2023, relating to the status of refugees in the country includes procedures for offering recognition *prima facie* of South Sudanese refugees who arrived after April 2023. There is also the Decree of January 2009, relating to the organization and operation of the administrative agencies implementing the national policy relating to refugees; The Great Lakes Pact and Protocols relating to internal displacement; and the African Union Convention on the Protection and assistance to displaced persons in Africa (Kampala Convention) in October 2009.

In addition to these, the Central African Republic has engaged in several additional fronts to support displaced persons. Notably, the country has developed a roadmap for the establishment of national legislation on internal displacement and formulated a National Policy on the Protection and Assistance of Internally Displaced Persons. Since February 2006, it has engaged in a Tripartite Agreement with the Government of Sudan and the UNHCR to facilitate the voluntary repatriation of Sudanese refugees in the country back to Sudan. Similar agreements were reached in 2019 with Cameroon for the repatriation of Central African Republic refugees, and with the Democratic Republic of Congo and the Republic of Congo. The Central African Republic has also benefited from the technical assistance provided by the United Nations Human Rights Council in the field of human rights in 2013, 2015, and 2016. Complementing these efforts, the Yaoundé Declaration on Solutions in the Context of Forced Displacement, discussed earlier, further reinforced the country's commitments under the Geneva Convention of 1951 and the OAU Convention.

Areas for Consideration:

- **Legal status:** The legal status of refugees in the Central African Republic is governed by the Decree of 1968. This framework ensures that refugees aged 12 and over are entitled to receive refugee ID cards as stipulated in Article 5 of the Decree. These cards grant access to a range of services within the country, although the practical application and effectiveness of these provisions require further confirmation to ensure they are fully beneficial to refugees.
- **Residence and access to land:** The Law of 2007 offers refugees the same treatment as nationals for their freedom of residence, subject to administrative restrictions applicable to foreigners living in the country. IDPs should have the freedom to choose their place of residence postdisplacement, and preference is given to their return, whereas relocation can be restricted to some programs.
- **Education:** The Law of December 28, 2007, ensures that individuals fleeing conflict have the right to enter Central African Republic territory, seek asylum, and be recognized as refugees in accordance with the 1951 Refugee Convention. This law provides refugees with rights to employment, freedom of association, social assistance, health services, education, and freedom of movement and residency, aligning with the rights enjoyed by citizens, although subject to administrative restrictions applicable to foreigners living in the country. However, the actual access to education and subsequent movement of younger refugees toward urban areas in search of economic opportunities underscores the need for practical application assessments.
- **Employment:** In the Central African Republic, the framework established by the 2007 Law on the Status of Refugees, in accordance with the 1951 Refugee Convention, promises refugees rights akin to citizens, including employment, although they are subject to administrative restrictions applicable to foreigners living in the country. Yet, the realization of these rights is often hampered by bureaucratic hurdles and a lack of explicit work authorization guidelines, leading refugees towards informal sectors or reliance on aid. The CNR is instrumental in navigating these challenges, but more streamlined procedures for work permits and business registrations are essential. To enhance refugees' economic participation, the Central African Republic could benefit from vocational training programs aligned with local labor market needs, thereby facilitating refugees' contribution to its economy and promoting a more inclusive job market that leverages refugees' diverse skills._
- **Access to finance:** There are no specific rules for refugees to access finance in the Central African Republic. The credit infrastructure, based on OHADA legislation, requires development to provide sufficient assurance for creditors. The ability for refugees to offer movable assets as security is crucial in establishing trust and enhancing creditor rights. Additionally, reducing banking service commissions could encourage the issuance of microloans to refugees aspiring to become entrepreneurs.
- **Entrepreneurship:** While there are no explicit legal obstacles to refugees establishing their own companies under OHADA commercial law, the scarcity of relevant funds, business skills, and administrative support hampers entrepreneurship among refugees. It is recommended that the country recognize the right of FDPs to an adequate standard of living, including essential rights such as the right to work, social security, and the ability to engage in economic activities without discrimination. The autonomy of individuals in sustaining themselves and conducting independent economic activities is often compromised by the circumstances of displacement.

To actualize the potential of refugees within the Central African Republic's socioeconomic landscape, it is essential to transcend the existing legal frameworks and develop more nuanced policies that address their specific needs. Ensuring refugees can freely participate in the economy calls for a clear and supportive legal infrastructure, boosting their access to work permits, property ownership, education, and entrepreneurial ventures. A comprehensive approach to legislation and administration is needed to convert statutory rights into real-world economic engagement, thereby catalyzing the refugees' capacity to contribute to the nation's prosperity and their own self-reliance.

6.3 Displacement Context

The complex and recurrent internal displacement and refugee crisis in the Central African Republic has its origins in a violent political conflict that erupted in 2013. The Séléka militia coalition and ensuing anti-Balaka militant activity engaged state security forces during attempted overthrows, unleashing turmoil (Gabsis and Shaw 2014). The brutal upheaval precipitated over 640,000 people to flee as refugees to neighboring Cameroon, Chad, the Democratic Republic of Congo, and the Republic of Congo in search of sanctuary from violence and upended livelihoods. An even larger crisis unfolded within national borders as state authority collapsed. Around 630,000 inhabitants faced internal displacement as armed militias vied for regional territorial control via violence that engulfed about 70 percent of the country. [46]

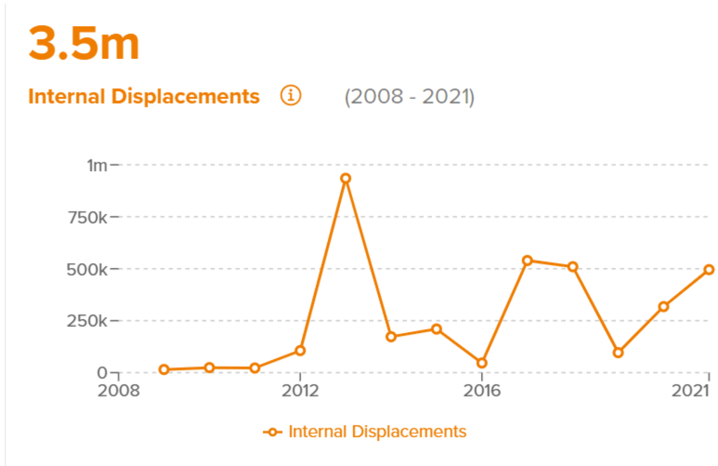
Continued sporadic clashes between armed groups ever since has hampered solutions while entrenching the country's displacement crisis (figure 6.1). UNHCR estimates over 1.9 million individuals in the nation now remain uprooted—nearly a third of its population. About 511,803 are still internally displaced as of January 2024 amid chronic insecurity. The situation is so dire that 9,600 more have fled across borders as refugees over just the past year. The Central African Republic ranks second lowest globally on human development, imperiling displaced livelihoods further. Although 2021 witnessed the most refugee returns in two decades as militia activity relatively subsided, sustainable reintegration remains a formidable challenge. Significant humanitarian and development coordination alongside state reforms to resolve justice, infrastructure, and reconciliation gaps are vital prerequisites before lasting resolutions are feasible for displaced groups to secure local reintegration or resettlement options nationally.

6.4 Refugee Profiles

The Central African Republic is mostly a refugee country of origin. Nevertheless, the country does host some 10,000 refugees, mainly coming from the Democratic Republic of Congo (5,570; 55 percent) but also from South Sudan (1,858; 18.5 percent), Chad (1,091; 11 percent), Sudan (287; 3 percent); and Rwanda (220; 2 percent) (UNCDF and UNHCR 2022). The majority of refugee returnees in the country arrive from Cameroon and Chad (DRC 2021).

[46] See Central African Republic: Refugee Crisis.

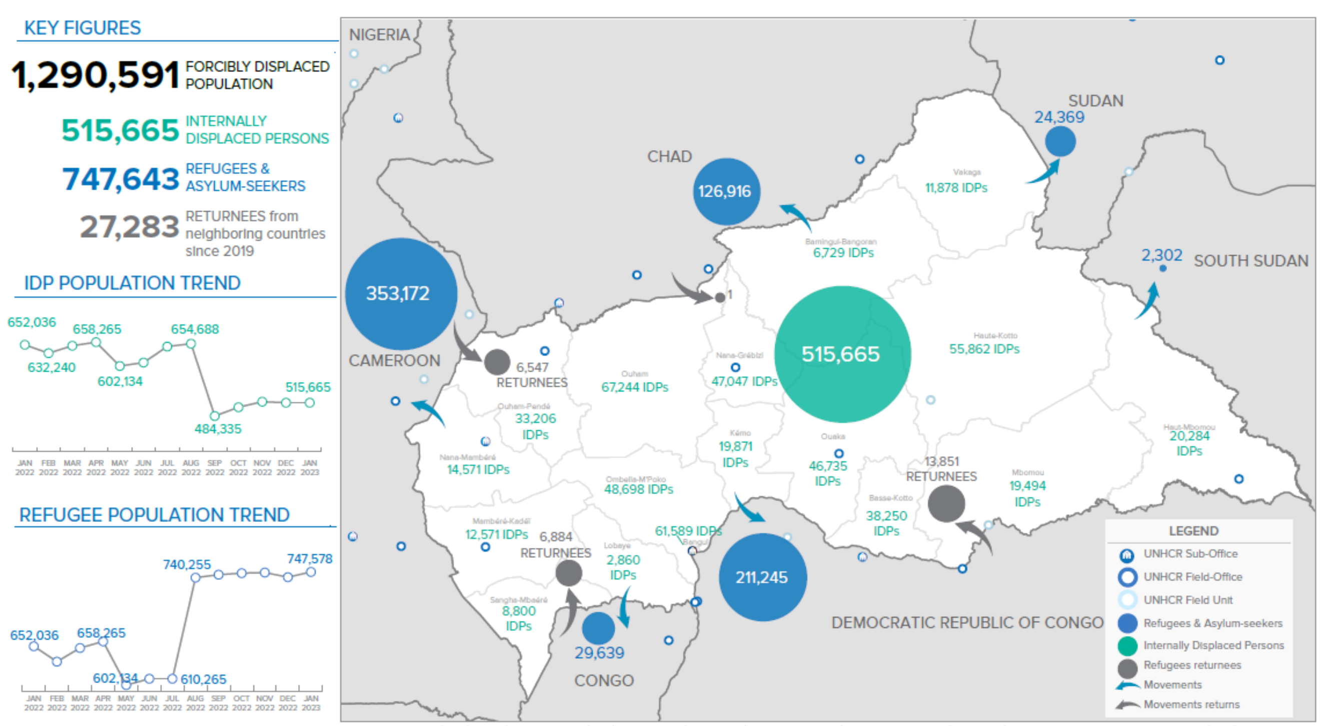
Figure 6.1: Internal Displacement in the Central African Republic Over Time



Source: UNHCR 2022.

Since 2018, UNHCR has facilitated the voluntary repatriation of 19,353 Central African Republic refugees from Cameroon, the Democratic Republic of Congo, and the republic of Congo following a relative improvement in the security situation.

Figure 6.2: Map of Forced Displacement in the Central African Republic as of January 2023

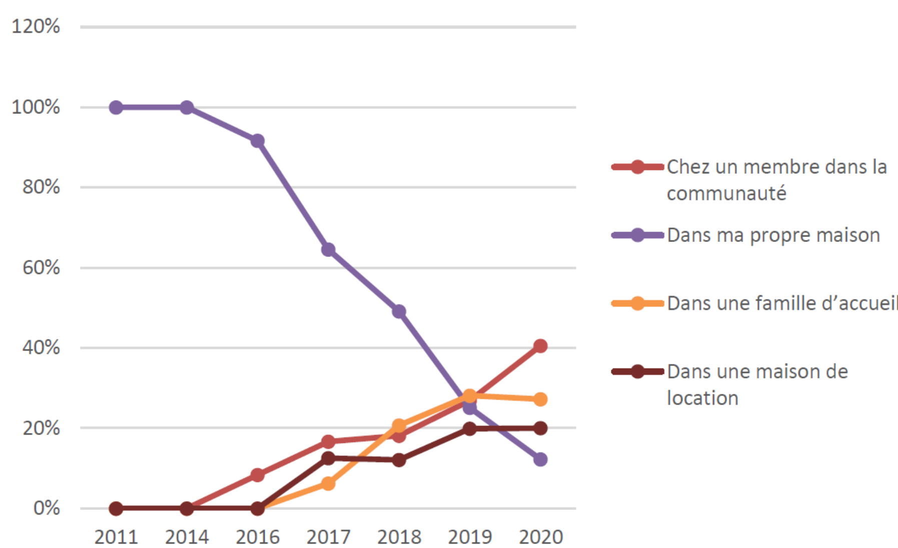


Source: UNHCR 2023e.

Urban versus Rural Displacement Settings

Financial services are mainly available in the capital, Bangui, but 88 percent of IDPs and 78 percent of refugees live outside the capital and therefore have a harder time accessing such services (UNCDF and UNHCR 2022). While refugees enjoy freedom of movement policies, most are hosted in seven camps around the country (Integral Human Development n.d.). A large number of Central African Republic IDPs have migrated towards the capital, creating new urban infrastructure pressure and fueling the informal economy through livelihood activities and cheap, mostly unqualified labor. Refugees in rural areas are mainly grouped in settlements or camps, whereas those in Bangui are more integrated into the population (UNCDF and UNHCR 2022). As seen from figure 6.3, those who have returned to the country after 2019 have mostly found lodgings among members of the host community, whereas those prior to 2019 were often able to live in their own housing.

Figure 6.3: Living Arrangements for Returnees in the Central African Republic



Source: UNCDF and UNHCR 2022.

6.5 Government Authorities Managing Displacement

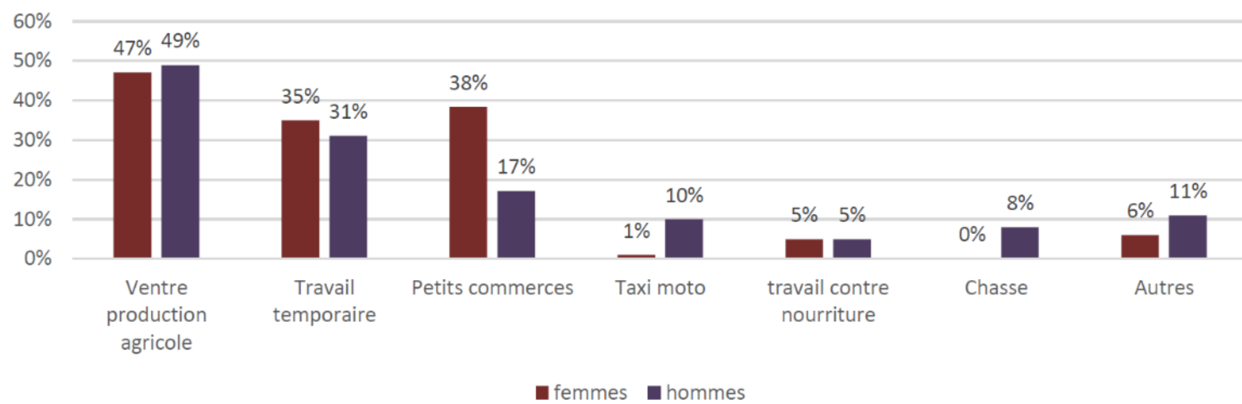
In CAR, the Ministry of Foreign Affairs is the institution in charge of displacement, in collaboration with the Ministry of Interior (on refugees), the Ministry of Humanitarian Action (on IDPs, returnees, repatriation, and durable solutions and the Central African Republic Solutions Support Platform), and the Ministry of Justice (on issues related to statelessness).

6.6 Sectors of Employment

As mentioned previously, the major sectors of employment in the Central African Republic include subsistence agriculture, forestry, and natural resource and commodity exports (including timber and extractives). Refugee returnees are mainly engaged in agriculture, with a focus on the sale of agricultural products (see figure 6.4). These are mainly people who have regained access to land or people working in the fields of community members and who sell the fruit of their work. Temporary work is also a frequent source of income (35 percent of women and

31 percent of men), although income related to temporary work is low and unstable, dependent on the agricultural calendar. Work includes the collection of firewood or field work. Small trade is an activity that engages more female returnees (38 percent versus 17 percent of men), while the transport of people (taxi-motorcycles) and hunting are activities that engage more men. “Other” activities include livestock breeding and services—hairdressing, masonry, and so on (DRC 2021).

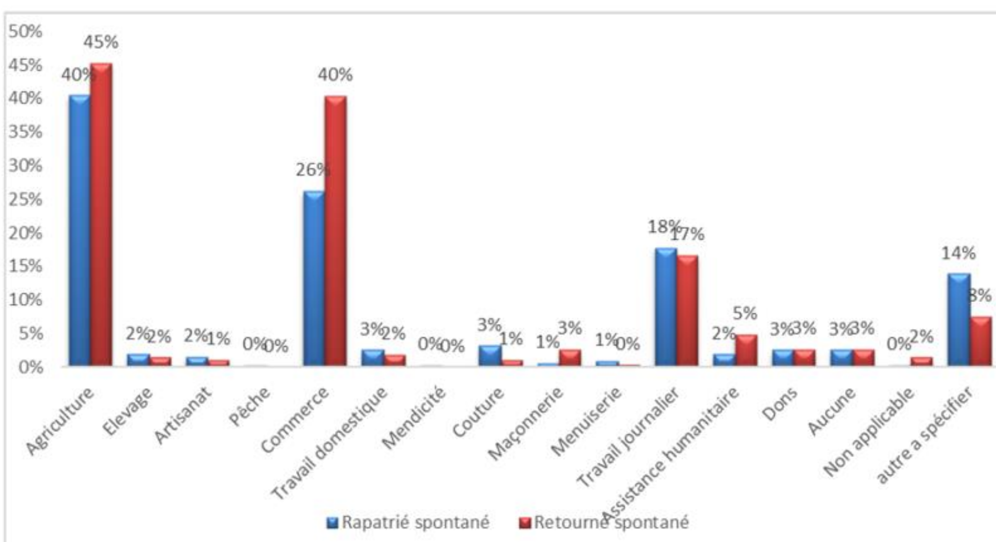
Figure 6.4: Sources of Income for Returnees in the Central African Republic



Source: DRC 2021.

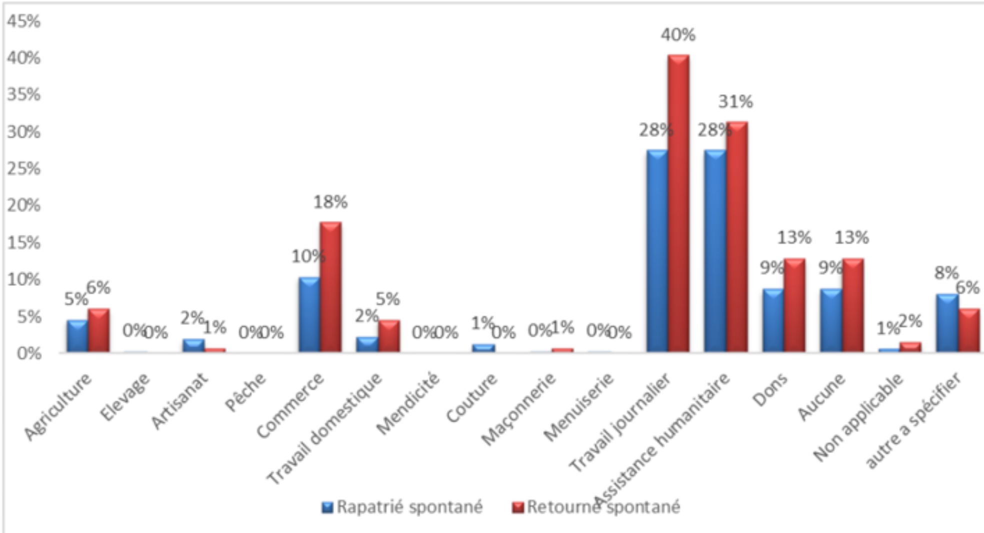
Refugees who return to the country engage in economic practices similar to those they engaged in prior to displacement—mostly focused on agriculture and small trade—although more had to rely on humanitarian assistance during displacement, as shown in figure 6.5. (DRC 2019a). Figures 6.6 and 6.7 highlight their sources of income during displacement and after their return to their areas of origin.

Figure 6.5: Sources of Income for Central African Republic Returnees, Prior to Displacement



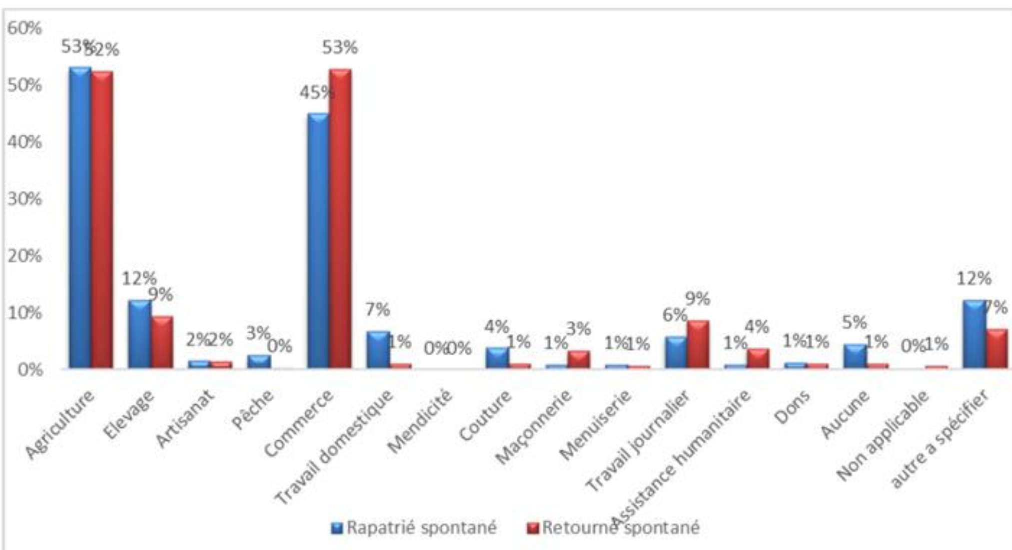
Source: DRC 2021.

Figure 6.6: Sources of Income for Central African Republic Returnees During Displacement



Source: DRC 2021.

Figure 6.7: Sources of Income for Central African Republic Returnees After Return to Area of Origin



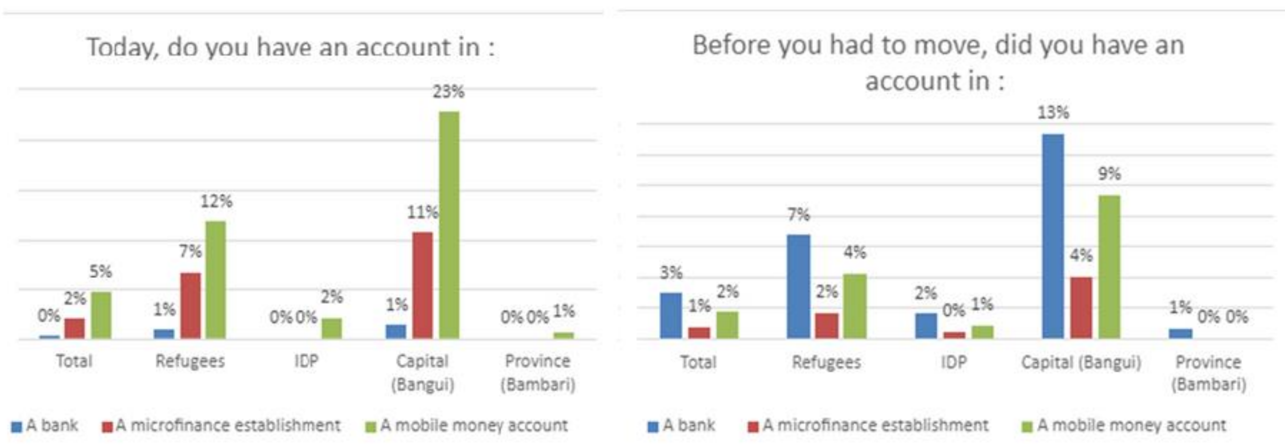
Source: DRC 2021.

Constraints to the development of value chains in the Central African Republic include access to credit, underequipment, the lack of and high cost of inputs, the weak technical and organizational capacity of actors, lack of market information, access to land (for agriculture and gardening), and access to electricity (for sectors such as poultry farming) (EU Bêkou Fund and Mercy Corps 2019).

6.7 Access to Finance

Displaced persons in the Central African Republic (IDPs, refugees, and returnees) have a low level of access to financial services, with only 5 percent overall having an e-money account, 2 percent a microfinance account, and less than 1 percent a bank account (figure 6.8). Financial services (banks, microfinance institutions, digital financing services, insurance companies, and agent networks) are largely concentrated in Bangui. Refugees are, on average, more financially included than IDPs: 12 percent have a mobile money account (versus 2 percent for IDPs), 7 percent have a microfinance account (versus 0 percent for IDPs), and 1 percent have a bank account (versus 0 percent for IDPs). The number one constraint to the financial inclusion of the displaced is the low level of ID ownership. While refugee identity cards, voter cards, receipts for application for identity cards, and certificates of residence are valid documents to obtain a SIM card, the opening of a bank or a mobile money account cannot be done without an identity card (a passport or a driver's license). Less than 5 percent of refugees in the Central African Republic have a national ID and only about 8 percent of IDPs have a national ID. Twelve percent have no identity document at all. The lack of adequate infrastructure (telephone ownership and access to electricity) is the second identified constraint to the financial inclusion of the target population in the country (UNCDF and UNHCR 2022). Figure 6.8 shows that after the process of displacement, a larger proportion of refugees have a mobile money account than before (12 percent versus 4 percent). It also shows that far more displaced persons in Bangui have access to financial services than in the province (UNCDF and UNHCR 2022).

Figure 6.8: Access to Finance for Displaced People in the Central African Republic



Source: UNHCR 2022.

IDPs and returnees search for economic opportunities, including entrepreneurship, and humanitarian agencies offer microfinance training and business plan development to these populations where possible. However, female IDPs face particular challenges as male guarantors may be necessary and women may not always be allowed to own land or houses. Returnees in urban areas (particularly those in Bangui who have been back for many years) do not face the same discrimination because they tend to be more integrated in host communities.

6.8 Integrating Refugees into Value Chains in the Central African Republic

Transitioning from the broader context, we now focus on examining sectors with high potential for refugee integration in the Central African Republic. This section aims to propose practical initiatives and spotlight key actors essential for integrating refugees into the country's economy. Concentrating on entrepreneurship, employment, products and services, and investments, the aim is to transform refugees from passive participants to active contributors in their host communities. The sectors under scrutiny in the Central African Republic are agriculture and forestry, both vital to its economic fabric and ripe with opportunities for refugee engagement.

Sector Focus: Agriculture and Agro-Processing

The Central African Republic presents an agricultural sector with both profound challenges and untapped potential. According to the World Banks 2022 Country Economic Memorandum, agriculture contributes to about half of its GDP and employs nearly 80 percent of the workforce. The regional market for its agricultural products represents an opportunity close to $31 billion of annual imports to neighboring countries, including Cameroon, Chad, the Republic of the Congo, South Sudan, and Sudan (Strauss and Vaena, forthcoming). However, the sector's growth has been hampered by limited productivity, reliance on subsistence methods, and underdeveloped commodity exports. Timber, cotton, diamonds, and coffee have historically dominated exports, representing 80 percent of the total from 2000 to 2018. There is a critical need for diversification and modernization to cushion the economy against shocks and to sustain growth.

The integration of refugees into the agricultural sector offers a pathway to enhance productivity and stimulate economic development (table 6.1). Refugees can be integrated into agricultural systems, particularly in the Sudano-Guinean Savannah, which offers ideal conditions for agricultural products and livestock rearing (World Bank 2023c). As discussed previously, refugee employment already primarily involves agriculture, with many returnees also engaging in the sale of agricultural produce. The Food and Agriculture Organization (FAO) is actively involved in the development of local agricultural and agroforestry systems in the Central African Republic, from the establishment of research and technical standards to creating access to innovative credit and extension services for smallholder farmers, aiming to increase crop yields, bolstering food security, and enhancing crop resilience to climate variability (Duchochois 2020). Moreover, a 2017 World Bank assessment of three agricultural value chains in the country concluded that prospects for participation of many small producers, some larger ones, processors, and other value chain operators are facilitated by projects that have attracted the interest of a few larger investors. These include Geocoton[47] and Chinese investors for cotton exporting, and Palmex[48] and Palme d'Or (Africanews 2022) for palm oil value chains.

Refugees in the Central African Republic possess a skillset that aligns with the agricultural sector's needs, yet they face significant barriers to entry. Many refugees were involved in agricultural activities in their countries of origin and could employ their skills in the local context. However, the main constraints to developing agricultural value chains in the Central African Republic include limited access to credit, high input costs, technical and organizational capacity gaps, and a lack of market information. There's also a pressing need for access to land for

[47] See https://www.advens.geocoton.org/accueil/?lang=en.
[48] See https://africa-palmoil.com/.

agriculture and electricity for specialized farming. Addressing these barriers can unlock the potential for both refugees and locals to thrive within the agricultural value chains.

Financial inclusion is a critical enabler for refugee participation in the Central African Republic's agro-economy. Currently, displaced persons in the country, including refugees, have low access to financial services, with a very small percentage possessing bank accounts. Financial services are concentrated in the capital, Bangui, leaving a large portion of the population financially excluded. The primary challenges for financial inclusion are the low levels of identification document ownership, with fewer than 5 percent of refugees possessing a national ID, and inadequate infrastructure such as telephone access and electricity. Improving financial inclusion for refugees will require addressing these systemic challenges and facilitating better access to banking and microfinance services. Facilitating access to microfinance and credit services, potentially through partnerships with local banks or international aid organizations, could enable refugees to start small-scale agribusinesses, further stimulating economic development and integration. To address similar challenges in Nigeria, NGOs like the Norwegian Refugee Council have partnered with mobile banking providers to facilitate access to financial services for unbanked refugee populations. This model has proven successful in increasing financial inclusion and resilience among refugees in Nigeria, and similar initiatives could be explored in the Central African Republic to address the systemic hurdles faced by refugees in accessing banking and microfinance services (NRC 2022).

The Rural Youth Employment and Agri-Food Systems program in Rwanda offers a viable benchmark for the Central African Republic in integrating refugees into agricultural value chains (FAO 2020). The program's effectiveness lies in its multifaceted approach that includes establishing robust networks like the Rwandan Youth in Agribusiness Forum, which bolsters youth capacity and visibility in agribusiness dialogues. Such networks could be replicated in the Central African Republic to serve refugee entrepreneurs, providing a platform for advocacy, knowledge sharing, and market access. Rwanda's emphasis on inclusivity within its National Strategy for Youth Employment in Agriculture, specifically targeting vulnerable youth groups, offers a model for the Central African Republic to design similar policies that cater to the diverse backgrounds of refugee populations. Additionally, the technical and financial support mechanisms, evidenced by Rwanda's feasibility study for a Technical Assistance Facility for Youth to boost youth entrepreneurship, could be tailored to fit the country's context, offering refugee entrepreneurs the necessary tools and capital to engage in and potentially transform the local agri-food sectors. This holistic approach, encompassing empowerment, inclusivity, and support, provides a structured pathway for refugees to become integrated and influential participants in agricultural value chains.

With the right support, refugee entrepreneurs could lead the establishment of agribusinesses by leveraging the agricultural landscape and tapping into the existing and potential markets. Initiatives such as microfinance and small grants provided by institutions like the Development Bank of the Central African States (BDEAC), could empower refugees with the startup capital necessary to embark on agri-ventures.[49] Training programs in agricultural best practices and business management, perhaps facilitated by NGOs, PPPs, or business associations such as the Conseil National des Jeunes Entrepreneurs Centrafricains,[50] would further equip them with the skills needed to succeed. In Ghana, microfinance programs like the UN'CR's Livelihood Empowerment Against Poverty initiative have provided refugees with the capital and training needed to start agribusinesses, fostering economic self-reliance and contributing to

[49] See https://www.bdeac.org/jcms/prod_34377/modalites-et-domaines-d-intervention.
[50] See Conseil National des Jeunes Entrepreneurs Centrafricains.

local economies.[51] Adapting such programs to the Central African Republic context could empower refugee entrepreneurs to launch small-scale businesses in agriculture and food processing, contributing to economic diversification and job creation. Additionally, the establishment of cooperatives among refugee communities could provide a collective platform to share resources, access larger markets, and negotiate better prices for their products, thereby creating a sustainable and self-sufficient entrepreneurial ecosystem within the country. Similar initiatives have been implemented in Burundi and Kenya, with the support of the WFP (Karimi 2022).

Tailoring products and services to the unique needs of refugees in the Central African Republic also holds promise. For instance, introducing nutritionally enhanced food items could address prevalent issues of malnutrition within refugee populations. This could be achieved by creating partnerships between NGOs, international aid agencies, and local agro-processors to produce and distribute these fortified foods. For example, the WFP Specialized Nutritious Foods program in Uganda (WFP 2023) partnered with local millers like Mukwano Industries[52] and local distributors to produce and distribute fortified blended flour specifically designed for refugee dietary needs.[53] This helped reduce malnutrition rates by addressing nutrient deficiencies, showcasing the effectiveness of partnerships between humanitarian agencies and local businesses to tailor food products to refugee needs.

Moreover, there is an opportunity to harness the skills of refugee returnees in agriculture-related research and business development, including in the production of climate-adapted seeds or eco-friendly pesticides. By doing so, refugees can contribute to innovative agricultural practices that are crucial for the resilience of the Central African Repub'ic's food systems. Simultaneously, packaged goods such as cereals and legumes, processed by refugees, could find markets within urban centers in the nation, potentially extending to neighboring countries, promoting regional trade and providing refugees with meaningful employment. The Refugee Agricultural Value Chains for Economic Self Reliance project in Uganda provides a good example. Funded by the IKEA Foundation, this FAO-implemented initiative provided agricultural training and resources to refugees and host communities, fostering self-reliance and integration. Participants learned efficient farming techniques, business development, marketing, and financial literacy, and gained the capacity to produce and market crops like passion fruit. Such a project in the Central African Republic could empower refugee returnees, leveraging their skills for agriculture-based economic development and contributing to the stabilization and growth of local communities.[54]

[51] See https://leap.mogcsp.gov.gh/.
[52] See https://www.mukwano.com/.
[53] See https://frankaogola.wixsite.com/maamanutricareuganda.
[54] See the FAO's project overview at https://www.fao.org/socioeconomic-research-analysis/how-we-work/projects/detail/a-value-chain-approach-for-economic-integration-and-self-reliance-of-refugees-and-host-communities-in-east-africa/en#:~:text=The%20Refugee%20Agricultural%20Value%20Chains,refugees%20and%20host%20communities%20alike.

Table 6.1: Opportunities for Refugee Engagement in Agriculture and Agro-Processing in the Central African Republic

PS4R areas	Opportunities for refugee engagement
Entrepreneurship	Microfinance for refugee agribusinesses, establishing cooperatives, tapping into existing and potential markets for agri-products (for example, packaged cereals and legumes in urban centers); refugee skills for research and business development (for example, climate-adapted seeds)
Employment	Job creation through establishment of refugee agribusinesses; involvement of returnees in agricultural research and training programs; working in agro-processing (for example, milling, food fortification)
Products and services	Fortified or nutritionally enhanced foods tailored to refugee malnutrition needs; partnerships between NGOs or aid agencies and processors
Investment and access to finance	Startup capital and small grants (for example, from BDEAC), agricultural training programs, facilitating financial inclusion through mobile banking.

Note: BDEAC = Development Bank of the Central African States.

Sector Focus: Forestry

Forestry stands as a cornerstone of the Central African Republic economy, with significant opportunities for growth and integration of refugees (table 6.2). Timber exports have historically been a major contributor to the country's economy, and the sector's expansion presents potential for increased refugee employment and entrepreneurship. Companies like Societ' d'Exploitation Forestiere Centrafricaine (SEFCA) and Timberland Industries, with their expansive operations, offer promising examples of where refugees could find roles, from labor to technical positions (World Bank 2023c). SEFCA, for example, could directly employ refugees in various tasks like tree planting, harvesting, and transportation. Additionally, they could partner with NGOs or vocational institutions to equip refugees with relevant skills such as sustainable logging and equipment operation, fostering long-term employability. Moreover, SEFCA's network of local suppliers and contractors could be expanded to include refugee-owned or refugee-involved businesses. Timberland Industries, [55], known for its sustainable forestry practices, could engage refugees in activities beyond direct timber production. Reforestation projects, biodiversity conservation efforts, and agroforestry initiatives can benefit from refugee participation, leveraging their knowledge of the local environment. Integrating refugees into their processing facilities, logistics operations, and even administrative roles also aligns with Timberland's emphasis on value chain efficiency and diversity.

Mandatory on-site processing of timber in the Central African Republic under the 2008 Forestry Code presents an avenue for refugee integration through value addition in the wood industry.[56] This code stipulates that 70 percent of first-grade timber must be processed domestically—a regulation aiming to bolster local value chains and retain economic benefits within the country. Despite this, it has not fully capitalized on this potential, partly due to an underdeveloped processing infrastructure, leaving room for significant growth in this area. By mirroring Gabon's approach, which has implemented policies requiring all forest concessions to be Forest Stewardship Council (FSC) certified by 2025 (FSC 2020), coupled with fiscal incentives for compliance, the country could not only ensure sustainable forestry practices but also create a conducive environment for refugees to participate in the industry. Training refugees and supporting them to engage in timber processing, either through establishing small-scale enterprises or integrating them into existing facilities, could lead to an increase in local

[55] See https://timberlandindustries.net/index.php.
[56] See https://forestlegality.org/risk-tool/country/central-african-republic.

processing capabilities. This would elevate the country's adherence to its Forestry Code and enhance the overall sustainability of its forestry sector. Such an approach could open new markets for the Central African Republic's timber, make the industry more appealing to conscientious investors, and ultimately lead to a more sustainable and economically beneficial forestry sector that includes refugees as important contributors.

Challenges in energy, transportation, and regulation present barriers to the integration of refugees in the Central African Republic's forestry sector, yet these also represent areas for targeted development and policy intervention. High energy costs and unreliable electricity supply significantly hinder the productivity of the country's wood processing industry, affecting 40–75 percent of firms. Initiatives such as the development of clean energy sources can alleviate these constraints. For example, harmonizing institutional and regulatory frameworks to facilitate the import and local production of renewable energy technologies could attract private investment in the sector. A case in point is the use of solar power in Ugandan agribusinesses, where it has improved operations and reduced costs (Nakirigya 2023).[57] In the Central African Republic, similar renewable energy projects could be implemented to power processing plants, directly benefiting refugees by creating job opportunities in new energy plants and the wood processing industry. These jobs could range from technical roles in energy management to labor in wood processing, providing a path for economic integration and self-sufficiency for refugees.

The country's potential for growth in timber exports, underpinned by the African Growth and Opportunity Act (AGOA) and CEMAC's regional trade facilitation, can be realized by integrating refugees into the forestry value chain, with dual benefits of economic growth and social integration. AGOA offers the Central African Republic duty-free access to the United States market, providing a platform to expand its timber industry, similar to how Cameroon leveraged infrastructure investments to bolster its timber exports and generate jobs.[58] The inclusion of refugees in the forestry sector can address labor shortages and add valuable skills, fostering industry growth and providing refugees with employment opportunities. By improving transportation infrastructure, as seen in Cameroon's investment in roads and ports, the Central African Repubic can enhance its export capabilities and fully harness the advantages of AGOA and CEMAC agreements. This strategic approach to developing the forestry sector not only aims for economic advancement but also contributes to the stability and resilience of the country's communities.

Innovations in carbon finance and agroforestry offer new avenues for integrating refugees into the Central African Republic's forestry sector, providing both environmental and economic benefits. The utilization of waste from logging and wood processing to produce energy addresses energy deficits sustainably and creates job opportunities. Initiatives like the African Biofuel and Renewable Energy Initiative (AREI)[59] and the AfDB's Sustainable Energy Fund for Africa (SEFA)[60] provide valuable models for the country in this area. AREI, with its focus on biofuel production and sustainable resource management, could support initiatives utilizing wood waste for biomass energy generation, creating jobs in processing and plant operation. SEFA, with its expertise in rural energy development and financial support for renewable energy projects, could empower refugee entrepreneurs to establish small-scale biofuel and biogas production units, fostering both energy independence and income generation. These examples demonstrate how, by leveraging carbon finance mechanisms and partnering with international

[57] See project details at https://gggi.org/project/ug23-promoting-solar-powered-irrigation-and-pumping-in-uganda/.
[58] See https://www.crtv.cm/2021/06/mbalam-kribi-railroad-over-20000-new-jobs-to-be-created/.
[59] See https://www.arei.info/renewableenergyprojects.
[60] See https://www.afdb.org/en/topics-and-sectors/initiatives-partnerships/sustainable-energy-fund-for-africa.

initiatives, the country can not only address its energy needs sustainably but also create meaningful employment and entrepreneurship opportunities for refugees within forestry and related sectors.

Agroforestry, which combines agricultural and forestry techniques, offers a holistic approach to land management that can bring significant benefits to refugees in the Central African Republic. Integrating trees into farming systems enhances soil quality, boosts biodiversity, and increases crop yields, alongside sustainable timber production. This approach has been exemplified in Niger, where farmer-managed natural regeneration, a form of agroforestry, has revitalized degraded lands into productive farms for decades, bolstering food security and providing employment opportunities for local and displaced communities.[61] Adopting similar agroforestry projects in the Central African Republic could engage refugees in cultivating land for both self-cultivation and economic gain, with the potential to sell excess produce. These initiatives could align with larger continental efforts like the African Forest Landscape Restoration Initiative, aiming to restore 100 million hectares of land, thereby fostering a resilient agricultural and forestry sector that includes refugees as integral contributors to growth and sustainability.[62]

In sum, refugee integration in the Central African Republic requires a multifaceted approach. Strategic initiatives could include skills training programs in partnership with schools to build expertise in sustainable forestry, infrastructure development projects focused on transport and renewable energy to unlock timber processing growth, financial mechanisms like soft loans to help refugees establish forestry enterprises through microfinance partnerships, market linkages with industry players to integrate refugee businesses into supply chains, and land tenure provisions with host communities to allocate plots for refugee-managed forestry sites and livelihoods. This coordinated strategy can align refugee integration with national economic goals for inclusive development.

Table 6.2: Opportunities for Refugee Engagement in Forestry in the Central African Republic

PS4R areas	Opportunities for refugee engagement
Entrepreneurship	Establishing small and medium enterprises for timber processing and value addition; refugee-owned businesses provide equipment, materials, transportation, and other services to major forestry companies
Employment	Tree planting, harvesting, processing, and transportation roles in forestry concessions; technical roles in sustainable forestry practices and equipment operation; reforestation, conservation, and agroforestry projects provide labor opportunities
Products and services	Sustainably processed and FSC-certified timber products; value-added wood products like furniture and crafts; biomass fuels and biochar from wood and forestry waste
Investment and access to finance	Infrastructure for timber processing facilities and renewable energy mini grids; transportation networks and equipment; agroforestry initiatives aligned with landscape restoration goals

Note: FSC = Forest Stewardship Council.

[61] See webinar at https://www.wri.org/events/2016/10/how-farmers-africa-are-restoring-degraded-lands-and.
62 See https://afr100.org/.

7. Chad Country Profile

7.1 Economic Context

Chad is the largest landlocked country in Africa and one of the least developed countries in the world, grappling with political transitions, security challenges, and severe impacts of climate change. The oil boom of the 2000s provided an unprecedented revenue windfall for the country but failed to accelerate development. Its economic situation has since been further weakened by the COVID-19 pandemic and recent food price inflation. Host to over 450,000 refugees from neighboring countries, Chad has made limited progress on poverty reduction and faced an external debt crisis in 2021 as a result of volatile oil prices and rising debt service-to-revenue ratio. The country relies heavily on oil and cotton exports. The labor force is estimated to grow by 235,000 workers every year, with more than half of the country's population younger than 24 (IFC 2023).

Although Chad had made limited progress on poverty reduction, with a decline in the national poverty rate from 55 percent in 2003 to 47 percent in 2011, and the number of people classified as poor decreased from 6.3 million to 4.7 million during the same period, the number of people classified as poor increased to approximately 6.8 million by 2018, with a poverty rate of 42 percent..[63] Once an agrarian economy, Chad joined the ranks of oil-producing countries in 2003 and since then, its economy has been heavily dependent on oil. After contracting by 1.2 percent (4.1 percent per capita GDP) in 2021, the economy started to recover in 2022, with GDP growing by 2.24 percent, driven by high oil prices as a result of the war in Ukraine. In 2024, GDP growth is expected to be 3.0%. As for non-oil GDP, it is expected to decline from 4.1% in 2023 to 2.7% in 2024, due to a decrease in public investment. Inflation, after falling to 4.1% in 2023, is expected to rise to 6.5% in 2024, due to rising food and transportation prices, combined with weak domestic agricultural production. In January 2021, Chad requested a debt restructuring, in light of its increasing debt service-to-revenue ratio that led to external debt distress.

The economy is expected to recover gradually. GDP is projected to grow by an average 3.3 percent in 2023–24, driven by favorable oil prices and assuming ongoing global recovery in international trade and increased government investment. Inflation was projected to decline slightly to 4.8 percent and 3.8 percent, respectively, in 2023 and 2024. This outlook was subject to significant uncertainty and multiple risks, including dampening oil prices, political instability in the context of a protracted political transition, heightened security risks, new climate-related shocks, persistent food security challenges, and related social discontent. [64]

7.2 Chad's FDP Legal Framework

Chad's Constitution and legislative framework establish a commitment to the rights of refugees and asylum seekers. The Constitution of March 1996, as amended in 2005, ensures that foreigners legally admitted to Chad's territory enjoy the same rights and freedoms as citizens, subject to adherence to national laws and regulations. Article 15 of the Constitution safeguards the rights of migrants, with Article 80 addressing the status of foreigners and immigration.

[63] See The World Bank in Chad: Overview.
[64] See The World Bank in Chad: Overview.

The Law of 2020 on asylum represents a significant advancement in the protection of refugees in Chad.[65] Article 21 of this law ensures that those holding a provisional ID card are entitled to the same fundamental human rights, including circulation, residence, access to public services and social assistance, health care, education, professional training, justice, and religious freedom. However, the practical application of these rights in everyday life remains to be thoroughly evaluated. In terms of identity cards, a memorandum of understanding has for instance been signed between the CNARR (National Commission for Refugees Welcome and Reinsertion) and the ANATS (institution in charge of issuing secure documents) for the issuance of secure documents to refugees. Furthermore, the legislative framework is supported by the Law of December 2001[66] on the general status of public servants and the Decree of April 1996, as modified in March 2009[67], which regulates the employment of workers and stipulates conditions for the recruitment of foreign labor.[68]

The right of asylum in Chad is adjudicated in line with international standards set by the Convention. However, this practice operates in a vacuum of national refugee legislation, an anomaly that can lead to inconsistencies in the treatment of asylum seekers. The lack of engagement from trade unions and human rights organizations in labor migration issues represents a significant gap in advocacy and inclusion. Strengthening this area by developing tailored policies and fostering a culture of proactive engagement can enhance the protection of migrants' rights and ensure their contributions are recognized and valued within the Chadian socioeconomic landscape.

Chad's efforts to support refugees are facilitated by several key institutions: the Ministry of Public Security and Immigration; the Ministry of Foreign Affairs, which liaises with the diaspora; the Ministry of Public Service and Employment, overseeing foreign workers' conditions through the National Office for Employment Protection (ONAPE); the CNARR; the UNHCR; and the International Committee of the Red Cross’

Chad's commitment to international standards for migrant workers is established through its ratification of several key conventions. These include the ILO Convention on Migrations in Abusive Conditions and the Promotion of Equality of Opportunity and Treatment of Migrant Workers (C97) of 1949 and (C143) of 1975, along with the accompanying Recommendations (R86 and R151). The nation has also entered into a Cooperation Agreement with the International Organization for Migration (IOM) on January 22, 2010, to foster cooperation pending Chad's accession to the institution. Domestically, the Labour Code of December 2001;[69] the Decree of December 4, 1964,[70] governing the reception, stay, and entry conditions for migrants; and the Decree on the national office for employment promotion[71] establish a foundational legal framework for migrants' rights within the country.

Despite these legal provisions, the integration of labor migration within the scope of unions and human rights organizations has not been observed in Chad. As a participant in RECs like

[65] Loi No. 027/PR/020 Portant Asile en République du Tchad.
[66] Loi No. 017/PR/01 du 31 décembre 2001 portant Statut général de la fonction publique.
[67] Décret No. 191/PR/MFT/96 du 15 avril 1996 modifié par le Décret No, 289/PR/PM/MFT/09 du 10 mars 2009 règlementant les conditions d’embouche des travailleurs en République du Tchad.
[68] Décret No. 191/PR/MFT/96 du 15 avril 1996 modifié par le Décret No, 289/PR/PM/MFT/09 du 10 mars 2009 règlementant les conditions d’embouche des travailleurs en République du Tchad.
[69] Loi No. 038/PR/96 du 11 décembre 2001 portant Code de travail au Tchad.
[70] Arrêté No. 3109/INT – SUR du 4 décembre 1961 réglementant l'entrée et le séjours des étrangers sur le territoire de la République du Tchad.
[71] Décret No. 471/PR/MFTP/92 du 10 septembre 1992 portant Organization de l’Office National pour la Promotion de l’Emploi.

the Economic Community of African States, the Sahel-Saharan States Community (CEN-SAD), and CEMAC, Chad demonstrates a strong commitment to migrant rights. Yet, comprehensive legal protection for all foreign labor and migrants transiting through or leaving Chad still demands significant attention, especially the ratification of the two ILO conventions of 1949 and 1975 and the International Convention for the Protection of the Rights of Migrant Workers and Their Families. Chad's approach to asylum applications adheres to the Convention, notwithstanding the absence of national legislation specifically addressing refugees, underscoring a pivotal area for development within civil society's advocacy and policy efforts.

Chad's engagement in RECs reflects its deep commitment to migrant rights. Chad's active participation in RECs, such as ECCAS and CEN-SAD, underscores its commitment to the welfare of migrants. However, the nation's dedication needs to be mirrored in its domestic policies and legal framework. Creating a comprehensive legal structure is not only about adhering to international norms but also about setting a national precedent that ensures the protection and integration of all migrants, whether they are seeking employment within its borders or merely passing through. It is incumbent upon the authorities to not only ratify relevant international conventions but also to implement policies that embody these principles, empowering civil society organizations to champion these causes and infuse migrant rights into their core missions.

Areas for Consideration:

- **Legal status:** The Law of 2020 on asylum seekers has enhanced refugees' legal protections, significantly improving their living conditions within Chad[72].
- **Residence and access to land:** The same law has augmented refugees' freedom of movement, although access to fertile and affordable land is not explicitly regulated, potentially limiting refugees' ability to settle sustainably.
- **Education:** While the Law of 2020 grants refugees the right to work and access to healthcare and education, the rural-urban drift among younger refugees in search of better economic opportunities indicates an area needing attention, particularly in terms of providing education that leads to employment.
- **Employment:** Chad's Labor Code of December 2001 outlines the recruitment of foreign labor, with Articles 67–72 specifying work authorization requirements. However, Article 5 limits public employment opportunities to Chadian citizens, excluding foreigners. This, coupled with decrees regulating workers' employment, sets a mere 2 percent quota for foreign employees in Chadian enterprises.
- **Access to finance:** The credit infrastructure, guided by OHADA legislation,[73] requires substantial enhancement to persuade creditors to provide loans without significant repayment guarantees, such as the availability of movable assets that refugees could use for establishing security interests. The current environment of weak enforcement and creditors' rights further complicates matters. Additionally, the high commissions associated with banking services discourage the pursuit of microloans by aspiring refugee entrepreneurs. While refugees legally can access financial services, the lack of official documentation, such as a national ID, and the nonrecognition of refugee ID cards as official documents, impede their financial inclusion. Although this should be

[72] The application decree of Chad's Asylum Law was signed in 2023 (Ministère de l'administration du territoire, de la décentralisation, et de la bonne gouvernance (2023). Décret No.0648/PT/PM/MATDBG/2023. https://www.ecoi.net/en/file/local/2091861/645b938a4.pdf.)
[73] OHADA, Acte uniforme OHADA du 15 décembre 2010 portant organisation des suretés ; and OHADA, Acte uniforme portant organisations des procédures collectives d'apurement du passif.

nuanced insofar as the cards issued by the ANATS are recognized in some cases. The role of the BEAC is crucial in overcoming these barriers, necessitating an improved regulatory framework and lower banking fees to foster an inclusive financial environment for refugees.

- **Entrepreneurship:** Despite no legal barriers to refugees establishing their own businesses and the provisions of the OHADA commercial law,[74] the lack of funds, business acumen, and administrative support impedes entrepreneurial growth among refugees in Chad.

For Chad to fully realize the rights delineated in its Constitution and the transformative Law of 2020 on asylum, there must be a concerted effort to enhance legal and administrative mechanisms. This entails not just legislative refinement but also the development of efficient, transparent processes that facilitate refugees' access to rights such as education, employment, and healthcare. Strengthening these systems is key to bridging the gap between legal provision and practical application, thus empowering refugees to engage with and enrich Chad's socioeconomic fabric in meaningful ways.

7.3 Displacement Context

The political volatility in Chad has set a fragile country context for it to host refugees and IDPs. After President Idriss Déby was killed on April 20, 2021, a transitional military council, led by his son Mahamat Déby, assumed power. The country's constitution was suspended, and an 18-month transition period was put in place. Sworn in as president of the transition in October 2022, General Mahamat Déby formed a government of national unity, but violent protests followed, during which government forces opened fire on demonstrators.[75] Following the constitutional referendum of December 27, 2023, a presidential election was held on May 6, 2024, marking a return to constitutional order. At the conclusion of this election, Mahamat Idriss Déby was elected with 61% of the vote, according to the Constitutional Council. Succès Masra, one of the opponents of the Déby family before being appointed Prime Minister, came second with 18.54% of the vote. His party, The Transformers, filed an annulment appeal before the Constitutional Council, which rejected it. Another part of the opposition, including several candidates excluded from the presidential race, called for a boycott of the election. Senatorial, legislative, and local elections are scheduled for December 2024 to complete the return to constitutional order. In addition to such political instability and its displacement challenges, Chad also faces acute food insecurity and malnutrition (said to be the primary preoccupation for humanitarian agencies at present), various health emergencies, and issues related to climate change and drought. Some 2.1 million people, about one out of ten Chadians, were acutely food insecure in December 2023, 40 percent of them in the crisis-affected eastern and southern provinces.[76]

Chad is a signatory to the 1951 Refugee Convention and has reaffirmed its adherence to international obligations and commitments. In the context of the eligibility discussions on the IDA18 WHR in 2017, the government emphasized strategic priorities on refugee integration: to adopt laws and regulations, to strengthen the rights of refugees and IDPs, to ensure equitable access to basic services for refugees and host communities, to increase the effectiveness of national bodies in charge of refugees, and to enhance humanitarian and development coordination.

[74] OHADA Acte Uniforme révisé relatif au droit des sociétés commerciales et du groupement d'intérêt économique.
[75] See The World Bank in Chad: Overview.
[76] FEWSNET (2023). Tchad - Perspectives sur la sécurité alimentaire Octobre 2023 - Mai 2024.

Refugees are allowed to work in the private sector in Chad under certain conditions. The Decree of April 15, 1996, requires ONAPE to approve the employment of a foreigner. The proportion of foreigners in a company is set at 2 percent of the total workforce. Contracts hiring foreigners need to be endorsed by the immigration authorities before going to ONAPE. Foreigners cannot be hired for nonspecialized employment, and companies seeking to hire them must pay fees between 100,000 to 250,000 CFAF (approximately $150 to $400). There is little data available on the number of refugees employed in the formal sector[77]. Many are known to work in the informal sector, but data are lacking here, too. Refugees are not allowed to work in the public sector. Refugees are allowed to create enterprises, along the same provisions as those set out for foreigners. However, not much data are available on refugees who own their own businesses (UNHCR 2022b).

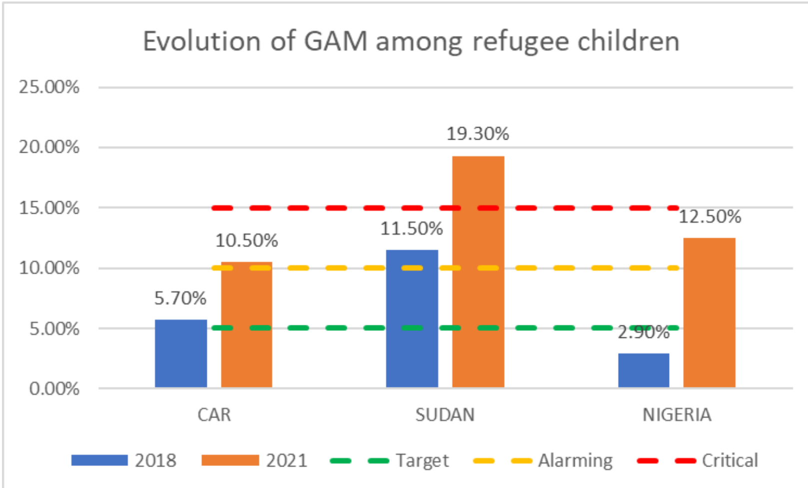
Following Chad's receipt of IDA WHR funding for refugee projects, the country adopted a new asylum law in 2020, which enhanced the protection of refugees in the country. This law, which increased refugees' freedom of movement; right to work; and access to healthcare, education, and justice, followed Chad's adoption of the Global Compact for Refugees in December 2018 and its participation in the Global Refugee Forum in December 2019, when the government pronounced a willingness to improve and implement refugee protection policies, including pledges to adopt an out-of-camp approach to help refugees settle in villages.

International partners, such as GIZ, have individual portfolios in Chad, particularly in the western part of the country (hosting refugees from neighboring countries, Cameroon, Nigeria, Sahel countries), with projects focusing on livelihoods, income generating activities, and social cohesion, and digital centers for skills development. Moreover, programs such as DIZA (funded by the EU), PARCA, and ResiTchad (funded by the World Bank) have an integrated approach towards refugees and host communities. With pre-established rates of participation, they support extremely poor households with cash transfers, set-up and strengthen village savings and loans associations, and promote economic opportunities.

The nutritional situation in Chad remains critical, affecting both refugee and host populations. The 2021 nutrition survey revealed concerning rates of global acute malnutrition (GAM) among children under five in refugee populations: over 10 percent (alarming) among Central African and Nigerian refugee children and over 15 percent (critical) among Sudanese children. These rates should be viewed in the context of Chad's national malnutrition situation. According to the 2021 Standardized Monitoring and Assessment of Relief and Transitions (SMART) survey, the national GAM rate for children under five in Chad was 10.9 percent, just above the alarming threshold. In regions hosting significant refugee populations, such as Lac (Nigerian refugees) and Ouaddaï (Sudanese refugees), GAM rates were 10.0 percent and 13.9 percent respectively. This data suggests that while refugee populations are experiencing high malnutrition rates, the issue is also significant at the national level and in host regions, indicating a complex nutrition crisis affecting both refugee and Chadian populations. Yet, for all the three populations, the GAM rates increased since the last surveys in 2018. See figure 7.1.

Figure 7.1: Global Acute Malnutrition and Stunting in Refugee Children in Chad by Country of Origin

[77] The data here are based on the Survey on Household Living Conditions and Poverty in Chad (ECOSIT4 from 2018 to 2019), and ECOSIT 5 could not be used for this report.

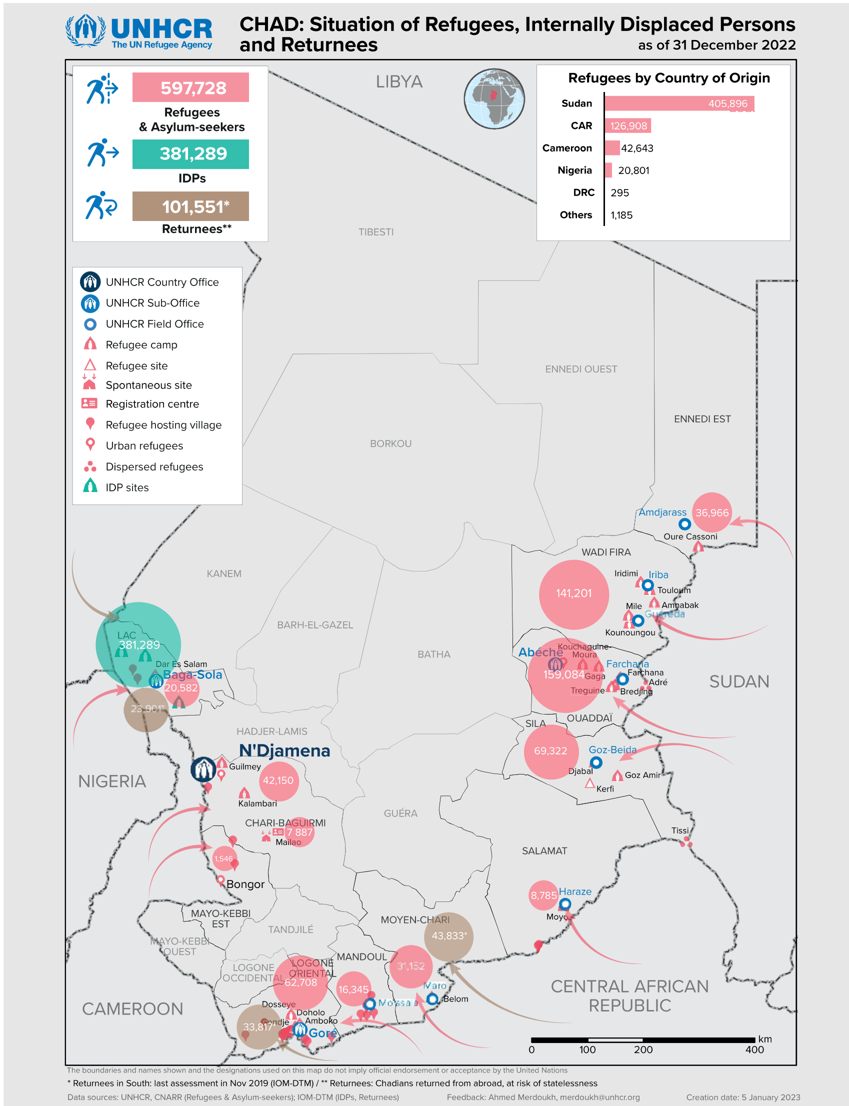


Source: UNHCR SENS 2021.

7.4 Refugee Profiles

Chad hosts 594,235 refugees as of 2023, of whom about 75 percent are Sudanese, 21 percent are from the Central African Republic, and 4 percent are from Nigeria and other neighboring countries. Most of the refugees have been in Chad for more than 15 years. There are more than one million displaced people in Chad, more than half of whom are refugees (figure 7.1). Almost 400,000 refugees reside in the east (mostly protracted displacement from Sudan) and 120,000 in the south (mainly from the Central African Republic), per Sida 2023.

Map 7.1: Map of Displacement in Chad



Source: UNHCR 2023f.

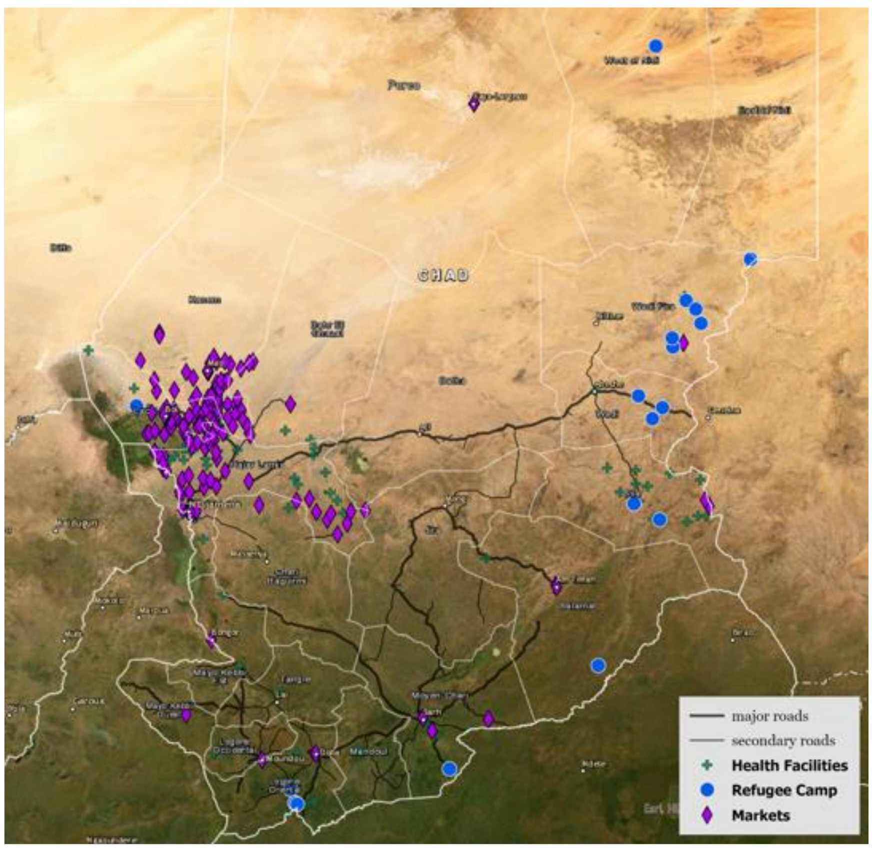
Communities that host refugees are more affected by food insecurity than the general Chadian population. Four-fifths of refugees and host community members fail to satisfy basic food and nonfood needs versus two-fifths of Chadians overall. The prevalence of food insecurity is higher in the east than in the west of Chad (World Bank-UNHCR Joint Data Center on Forced Displacement 2021).

Urban versus Rural Displacement Settings

There is no legal framework that determines the place of residence for a refugee in Chad, but as humanitarian assistance is mainly provided in refugee camps in the east, west, and south of the country, refugees tend to opt to live there. Those who have the financial means to sustain themselves outside camps may choose their place of residency in Chad. However, their freedom of movement is restricted as refugee ID cards other than those issued by ANATS are not always recognized as legal documents by law enforcement, and refugees therefore tend to limit their movement to avoid detainment (UNHCR 2022b).[78] Overall, humanitarian agencies consider Chad to be a more restrictive environment than Cameroon, for example, in terms of their freedom of movement.

Most refugee camps in Chad are located in remote areas, and all but four are in desert environments, far from economic drivers such as markets. Few are connected to major or even secondary roads—and the situation is most acute in the north and the east (see map 7.2). Only two camps have limited access to a market (17km and 34 km) and three camps have access to a major road. Most refugees live in south-eastern Chad in or near one of 19 camps close to the borders with Cameroon, the Central African Republic, Nigeria, and Sudan. Refugees living outside camps tend to live with or near Chadian host communities, and a minority live in rental arrangements in N'Djamena or unplanned settlements.

Map 7.2: Refugee Camps in Relation to Roads and Markets in Chad



Source: UNHCR 2023f.

[78] The issuance of identity cards to refugees is expected to be facilitated by a memorandum of understanding signed between ANATS (Agence Nationale des Titres Sécurisés), the government institution in charge of operationalizing the civil registry and issuing identity cards for nationals and refugees. and CNARR. According to ANATS, as of April 2024, around 200,000 refugees had their biometric information registered by the UNHCR.

7.5 Government Authorities Managing Displacement

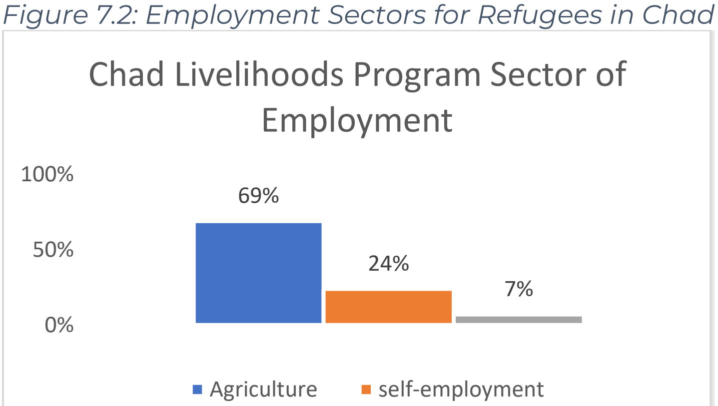
The authority leading on displacement issues in Chad is the National Agency for Refugees (National Commission for the Reception and Reintegration of Refugees and Repatriates - CNARR). Other ministries involved are the Ministry of Administration and Territory, the Ministry of Economy and Development Pacification, the Ministry of Education, the Ministry of Secondary Education, the Ministry for Vocational Training, the Ministry of Health, and the Ministry for Child Protection, and the Ministry of Social Action and Humanitarian Affairs.

Development actors particularly active in the implementation of displacement projects in Chad include the World Bank, GIZ, the French Development Agency (AFD), the European Union Delegation, European Civil Protection and Humanitarian Aid Operations, and the then Department for International Development of the United Kingdom.

7.6 Sectors of Employment

Oil and agriculture are the main drivers of Chad's economy. Oil constitutes the bulk of export and government revenues. Nonoil exports are mainly gold, gum, sesame, cattle, and cotton. Most of Chad's population relies on subsistence farming and livestock rearing. The government plans to diversify the economy and develop a formal economy by 2030. COVID-19 impeded regional trade and negatively impacted consumer purchasing power in 2020.[79] The majority of working refugees in Chad are employed in agriculture (69 percent), and 24 percent are self-employed (figure 7.2).

Figure 7.2: Employment Sectors for Refugees in Chad

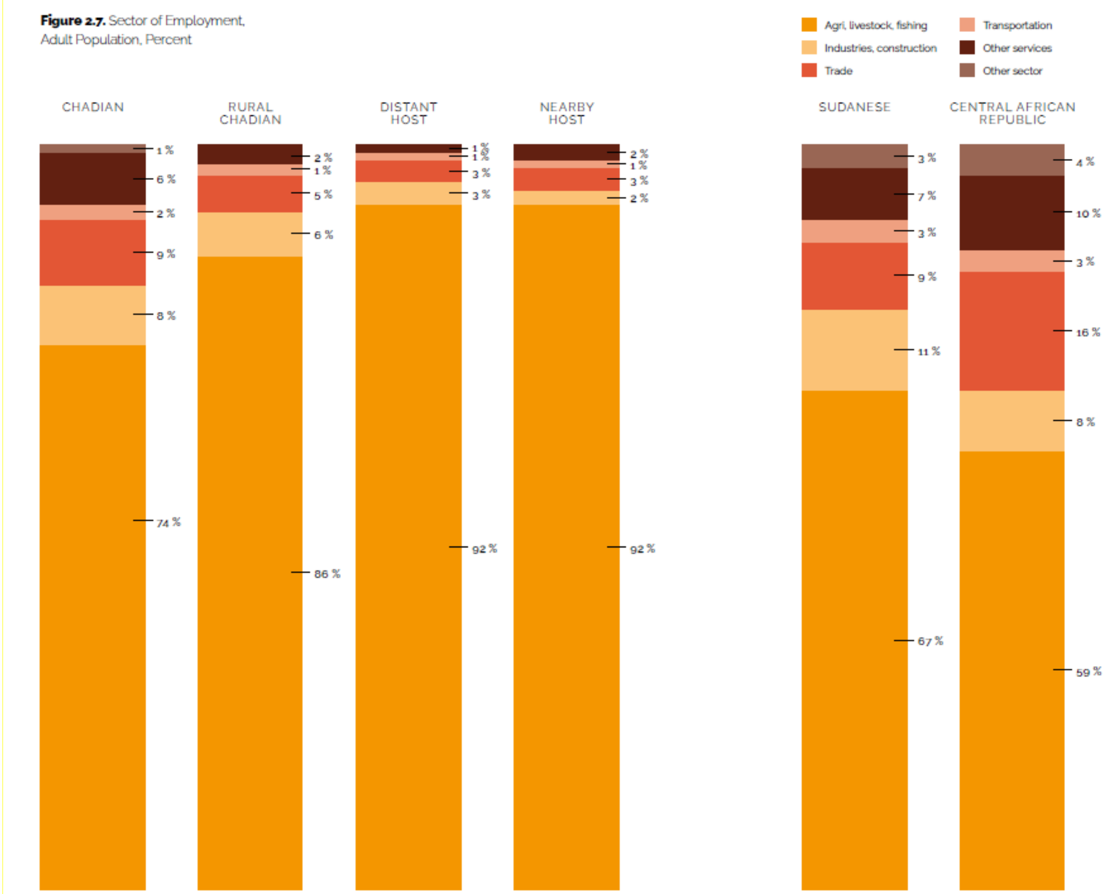


Source: US ITA 2023.

In addition, refugees are engaged in small food products businesses, breeding, and informal sector services (figure 7.3). The willingness to work in these sectors is highest among Central African Republic refugees and lowest among Nigerian refugees (UNHCR 2017). Few refugees enjoy formal or organized skills development programs at the national level, although a limited number of them benefit from vocational training projects funded by global partners (UNHCR 2022b). Most refugees in Chad (53 percent) have not attended school and have no level of education.

[79] See U.S. International Trade Administration Chad – Country Commercial Guide.

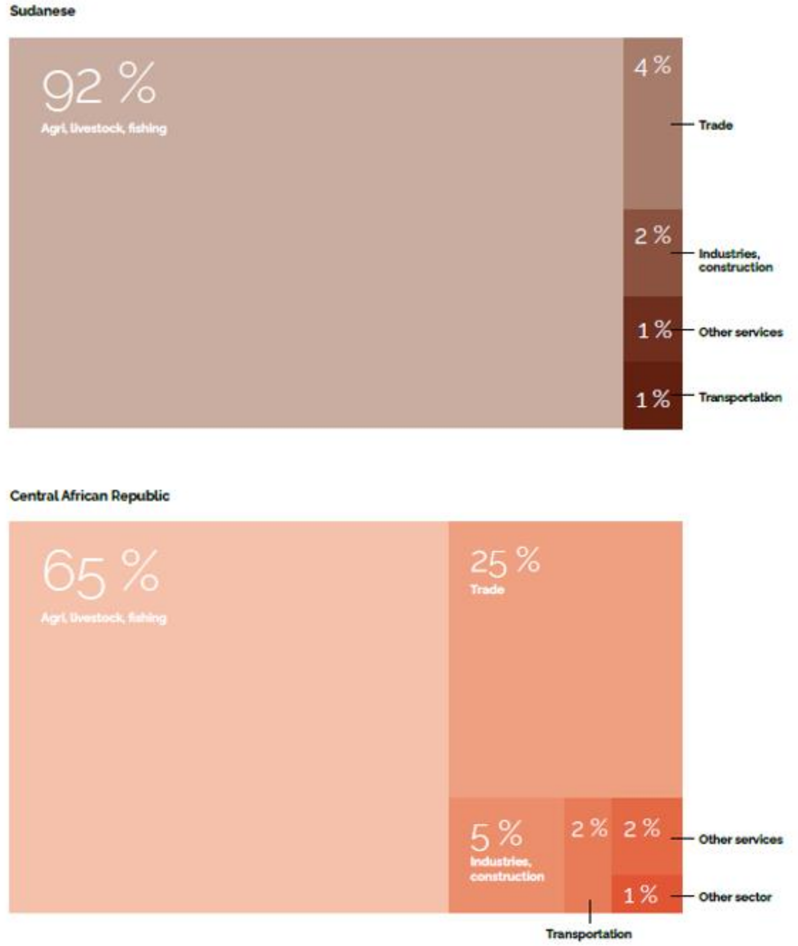
Figure 7.3: Refugee Sectors of Employment in Chad



Source: World Bank-UNHCR Joint Data Center on Forced Displacement 2021.

According to the ILO definition, nearly 93 percent of Central African Republic and 97 percent of Sudanese adult refugees are employed, and agriculture is the main sector of employment for both the refugee and the host communities. This sector provides jobs to more than 90 percent of adults in host communities and about 59 percent of Central African Republic and 67 percent of Sudanese refugees. This large difference in the share of workers in the agriculture sector may stem from the fact that refugees in various regions have minimal access to land and agricultural inputs. Central African Republic refugees are more likely than Sudanese to be involved in the service sector. Among Chadians, the shares of workers in trade, transportation, and other services are comparable to those of refugee workers, although this share is substantially lower in host communities.

Figure 7.4: Refugee Sectors of Employment in Their Countries of Origin

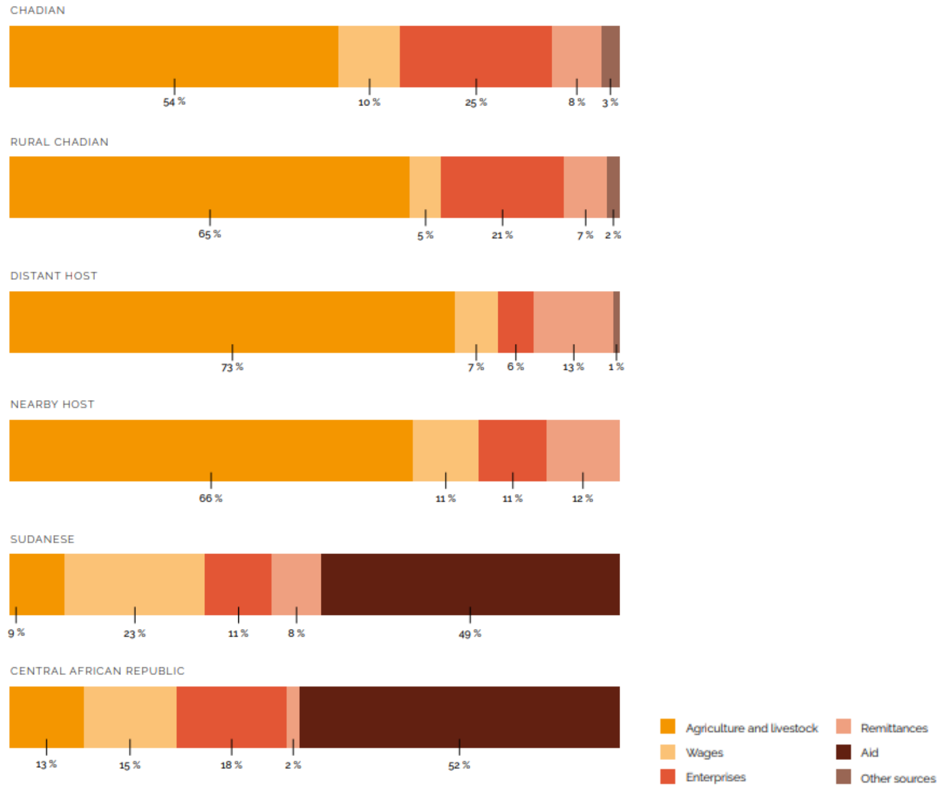


Source: World Bank-UNHCR Joint Data Center on Forced Displacement 2021.

Interviews conducted for this report suggested that the main sectors to focus on in Chad in order to engage refugees economically would be agriculture and fisheries, and that improvements should be made in the organization of sectors, production, transformation chains, and value chains. In addition, it was suggested that investments be made in the improvement of livestock production as well as agricultural skills. The challenge of access to land was reiterated, as was the challenge of a lack of material and financial capacity to effectuate economic activities. As for the wood sector—which is a priority in both Cameroon and the Central African Republic—this is not yet well developed in Chad. However, the World Bank is currently preparing an agribusiness project that will look to modernize the country's agriculture sector and livestock production.

Comparing the present situation with areas of work prior to displacement, most Sudanese refugees used to work in agriculture prior to displacement, whereas Central African Republic refugees worked in both agriculture and services (figure 7.4). More than 90 percent of Sudanese refugees generated income from farming in their home states compared to 65 percent of Central African Republic refugees. However, 25 percent of Central African Republic refugees were involved in trade, which was rarer for the Sudanese (4 percent).

Figure 7.5: Refugee Income Sources in Chad



Source: World Bank-UNHCR Joint Data Center on Forced Displacement 2021.

Humanitarian aid is the major source of income for refugees who often supplement their income in Chad with earnings from casual labor, small trade, remittances, and agricultural production. On average, aid contributes about 50 percent of refugee household income (figure 7.5). The second source (approximately 20 percent) is wage earnings, such as working on another person's farm. However, refugees, particularly from the Central African Republic, have limited income from agricultural production due to restricted access to land, even though agricultural production is the main income source for local populations. For additional income, refugees may turn to household enterprises with relatively lower barriers to entry than land access. This is especially true for Central African Republic refugees: a typical household derives nearly 20 percent of its income from small businesses. Lastly, remittances have a minor supporting role, providing 2 percent and 8 percent of household income for Central African Republic and Sudanese refugees, respectively.

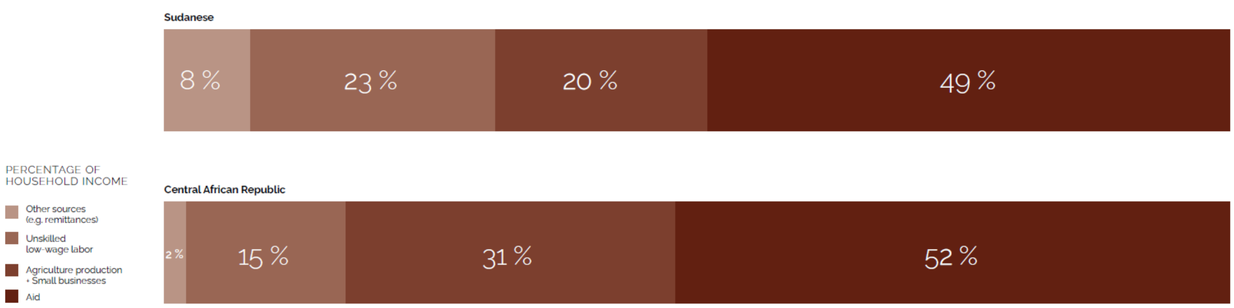
While nearly 90 percent of Chadians own at least one plot of land, that is true for only 4 percent of Sudanese and 7 percent of Central African Republic refugees. About 50 percent of Sudanese refugee households are active in agricultural production, and of these, 90 percent have rented at least one plot. Yet, such ad hoc rental transactions restrict opportunities for long-term refugee investment in land and agricultural productivity.

Refugees, especially those from the Central African Republic, are more likely than their hosts to operate small businesses like retail trade, food manufacturing, goods repairs, and some type of transportation. Both refugees and hosts face similar challenges to business growth, particularly heavy market competition and little access to credit (World Bank-UNHCR Joint Data Center on Forced Displacement 2021).

While refugees from the Central African Republic and Sudan in the south and south-east live in areas with favorable agro-pastoral conditions, challenges abound. They include the lack of infrastructure, which reduces accessibility during certain time periods; access to land; impoverished land; and the lack of supervision around soil exploitation and financial resources. Similarly, for Nigerian refugees living in the Lake Chad region, opportunities in agriculture, livestock farming, fishing, and cross-border trade are reduced by the low level of management of the Lake polders and precarious security conditions. Refugees residing in the east have greater access to cattle than those in the south, and donkeys are the most commonly possessed animals.

Vulnerability is more pronounced among Nigerians (newly arrived) and Sudanese (in areas with less potential) than among Central Africans. Whereas 46.8 percent of refugees in Central African Republic camps are poor or very poor, that is the case for 49.9 percent of Sudanese refugees and 82 percent of Nigerians (UNHCR 2017).

Figure 7.6: Household Income by Refugee Group in Chad



Source: World Bank-UNHCR Joint Data Center on Forced Displacement 2021.

As seen in figure 7.6, some half of household income is drawn from humanitarian aid for both Sudanese and Chad refugees. Sudanese refugees derive similar income from agricultural production (20 percent) and unskilled low-wage labor (23 percent), whereas more Central African Republic refugees engage in agriculture (31 percent) than unskilled low wage labor (15 percent).

7.7 Access to Finance

Refugees in Chad do not face legal barriers to accessing financial services, but in practice, they do not always have the necessary documentation (for example, national ID), and the refugee ID card is not considered an official document. Some refugees have recently been able to access (savings) bank accounts with refugee ID cards. Requirements for refugees tend to be more rigid than for hosts, namely a regular income, a local guarantor, or a pledge of the percentage of the loan. As is true across the region, refugees are considered high-risk borrowers, facing high barriers of entry to access personal or SME financing.

7.8 Integrating Refugees into Value Chains in Chad

As we move forward from a broad overview of the varied challenges and opportunities awaiting refugees in Chad, our attention shifts toward a detailed examination of specific sectors that hold promise for the economic integration of refugees. Our analysis aims to unveil sectors that not only allow for expansive growth but also foster an inclusive framework for actionable initiatives. We will identify key stakeholders and strategic partnerships vital to generating this integration across the domains of entrepreneurship, employment, products and services, and investments. Set against the economic fabric of Chad, our objective is to outline an economic path where refugees are empowered to transition from passive participants to dynamic engines of economic growth and durability within their host environments. The sectors under scrutiny in this segment are agriculture and agro-processing and trade and services.

Sector Focus: Agriculture and Agro-Processing

Agriculture stands as a cornerstone of Chad's economy, despite the challenges posed by its infrastructure and climatic conditions. It is a key sector, engaging over 70 percent of the workforce, predominantly in subsistence farming and livestock rearing.[80] It contributes to about 15 percent of GDP, ranking second after oil as a revenue source. However, Chad's road network and market infrastructure are among the poorest on the continent, with only 5 percent of paved roads and limited access to storage, processing, and distribution facilities (World Bank 2022a). This significantly impacts farmers' ability to sell their produce effectively, with postharvest losses estimated at 50 percent.[81] Frequent border closures and the adverse effects of climate change, including declining rainfall and desertification, further contribute to these challenges, hindering cross-border trade and affecting input prices. Despite these difficulties, agriculture in Chad presents a vital area for economic growth and development, especially considering the government's plans to modernize the economy and develop a more formal agriculture sector. The integration of refugees into this sector can play a significant role in achieving these goals, given their agricultural skills and experience (UNHCR 2016).

The labor-intensive nature of Chad's agricultural sector, from cultivation to processing, offers substantial opportunities for the integration of refugees into the workforce. As discussed earlier, a significant majority of refugees in Chad (about 69 percent) are employed in agriculture, with a notable 24 percent being self-employed. Work opportunities in Chad's agricultural sector are diverse, ranging from farming and livestock rearing to roles in transportation, warehousing, grading, packaging, and distribution logistics. These roles not only provide direct employment opportunities for refugees but also align with the national strategy to improve livelihoods and bolster economic resilience. For example, the Office National de Sécurité Alimentaire du Tchad (ONASA) plays a pivotal role in food security. ONASA's initiatives in managing food reserves and implementing food-for-work programs can involve refugees in various agricultural roles, enhancing their integration and contribution to the local economy.[82] Additionally, the Compagnie Sucrière du Tchad operates community development programs that provide agricultural training and employment opportunities. While not exclusively targeting refugees, these initiatives could be adapted to include refugee participation, molding their experience to sugarcane production and related industries.[83]

Chad's refugee population, mainly from the Central African Republic, Nigeria, and Sudan, brings a wealth of agricultural experience and skills. Many of these refugees were engaged in agriculture in their home countries, with over 90 percent of Sudanese and 65 percent of Central African Republic refugees involved in farming activities prior to displacement. Their skills in cultivation, livestock management, and familiarity with agricultural practices are highly relevant

[80] Based on World Bank's 2022 World Development Indicators.
[81] See https://www.fao.org/platform-food-loss-waste/flw-data/en/.
[82] See https://onasa.td/.
[83] See https://fr.wikipedia.org/wiki/Compagnie_sucri%C3%A8re_du_Tchad.

to Chad's agricultural sector. Opportunities for agro-entrepreneurship include input supply, development of aggregation business models, food processing, and distribution. For example, the Project to Strengthen Innovation in Youth and Women Agro-pastoral Entrepreneurship in Chad targets youth and women, including refugees, providing resources and support for agro-pastoral businesses.[84] This initiative directly fosters entrepreneurship among refugee communities.

Addressing Chad's substantial infrastructure challenges, particularly in transportation and energy, is critical for transforming its agricultural sector. Upgrading transport corridors and developing agri-centers equipped with cold rooms and packaging facilities, as recommended by the World Bank's CEMAC value chain study, are strategic moves to enhance market access and minimize postharvest losses. In support of this, initiatives like the Food Security Project in the Northern Guéra Region – Phase II (an International Fund for Agricultural Development [IFAD] project focused on improving food security and income generation for vulnerable households, including refugees) can complement these efforts.[85] This project promotes diversification of agricultural production, enhances market access, and teaches climate-smart practices, directly benefiting refugee livelihoods and merging with the broader goals of refugee integration into agriculture. Also, initiatives like the Rural Development Support Programme in Guéra, also an IFAD project, can help develop rural infrastructure, such as roads and irrigation systems, essential for improving agricultural productivity and livelihoods.[86] This program indirectly aided refugee communities by enhancing the overall agricultural environment and creating broader economic opportunities, including improved access to markets and supply chains. Additionally, fostering access to clean energy in agricultural value chains can further enhance productivity and sustainability. This shift towards sustainable energy sources will not only improve farming methods but also align with Chad's broader national objectives of economic diversification and resilience.

Implementing these infrastructural enhancements presents a valuable opportunity to integrate refugees into various aspects of the agricultural value chain. Refugees could find employment in new roles created by these developments, including logistics, maintenance, and the operation of advanced agricultural facilities. The Food Security Project in the Northern Guéra Region – Phase II, while focusing on diversifying agricultural production and enhancing market access, also plays an important role in developing agricultural infrastructure. This project contributes to improving rural roads and market facilities, which are crucial for efficient farm-to-market access. Such enhancements in infrastructure directly support the logistics and distribution aspects of the agricultural value chain. By participating in this project, refugees can gain skills and employment in these critical infrastructure-related roles, enhancing their integration into the sector. Also, the establishment of regional food testing facilities for maintaining sanitary and phytosanitary standards would further ensure product integrity for export markets, while simultaneously offering employment opportunities for refugees as trained technicians and scientists.

In Chad, fostering collaboration between refugees, local communities, and agricultural entities is key to enhancing agricultural productivity and refugee integration. Given that most refugees in Chad are employed in agriculture, with many having a background in farming, initiatives can be developed to lease or share land between refugees and host communities. Collaborative efforts can involve technical support from agricultural experts and NGOs, ensuring

[84] See https://www.ifad.org/en/web/operations/-/project/2000003305.
[85] See https://www.ifad.org/en/web/operations/-/project/1100001144.
[86] See https://www.ifad.org/es/web/operations/-/project/1100001582.

refugees and host communities benefit from improved farming techniques and higher crop yields. Access to inputs like seeds, tools, and biofertilizers, potentially supported by international partners like GIZ and World Bank projects, can be crucial. GIZ currently has projects in Chad focused on livelihoods, income-generating activities, social cohesion, and digital centers for skills development, particularly in areas hosting refugees from neighboring countries like Cameroon and Nigeria.[87] These collaborations can enhance food security for both refugees and host communities, while also potentially opening up avenues for credit and financial support, despite the challenges highlighted in the legal framework study regarding access to financial services for refugees.

The adoption of climate-resilient farming techniques is vital in Chad, given its susceptibility to climate-related challenges like droughts and the adverse effects of climate change on agricultural productivity. Initiatives that focus on sustainable farming practices, such as improved irrigation techniques, drought-resistant crops, and efficient water management, are crucial. These techniques not only bolster the agricultural sector's resilience to environmental changes but also provide avenues for refugee participation in developing and implementing these solutions. For example, the Pastoral Water and Resource Management Project in Sahelian Areas, also by IFAD, aims to improve access to water for mobile pastoralists and their animals in search of grazing areas and water.[88] In turn, the Food Security Project in the Northern Guéra Region specifically aims to improve food security and income generation for vulnerable households, including refugees, in a region faced with climatic challenges. This project emphasizes diversifying agricultural production and enhancing access to markets, while also teaching climate-smart practices such as water-saving irrigation methods and the use of drought-resistant crops. Similarly, the Rural Development Support Programme in Guéra focused on developing infrastructure and services that improved agricultural productivity. This included constructing rural roads, irrigation systems, and market facilities, which are vital for implementing climate-smart agriculture. By improving the overall agricultural infrastructure, programs like this indirectly support refugees in adopting more sustainable farming practices and integrating them into local agricultural networks.

Focusing on agri-based solutions like biofertilizers, pesticides, and nutritionally fortified food products can offer innovative business models in Chad, particularly beneficial for refugee populations. One recommendation to consider is the restoration of agricultural soils in refugee-hosting areas where there is significant pressure on the soil as it becomes impoverished.
To the east, structures such as spreading weirs and landscaped ponds could make it possible to increase the area to be cultivated and the alternative for off-season cultivation/market gardening respectively. Furthermore, given the challenges of food insecurity and malnutrition among refugees, developing and distributing nutritionally enhanced food items through partnerships between relief agencies and private processors can address both the nutritional needs and create employment opportunities for refugees. This strategy positions refugees as both beneficiaries and contributors in the agricultural value chain. Agricultural input manufacturers in Chad can leverage the skills and knowledge of refugees, with support for commercialization from dedicated facilities. For example, the development of fortified food products through collaborations between agencies like ONASA and private sector entities could provide vital nutrition to refugee communities while offering them roles in production and distribution. Additionally, packaged versions of popular native crops can be introduced into retail chains, such as Alimentation Générale and Modern Market, expanding market access. These initiatives align with Chad's commitment to socioeconomic inclusivity and improving livelihoods, as they provide

[87] See https://www.giz.de/en/worldwide/316.html.
[88] See https://www.ifad.org/en/web/operations/-/project/1100001446.

refugees with meaningful employment and skill development opportunities while also transforming them into active consumers. See table 7.1.

Table 7.1: Opportunities for Refugee Engagement in Agriculture and Agro-Processing in Chad

PS4R areas	Opportunities for refugee engagement
Entrepreneurship	Agro-entrepreneurship, input supply; development of aggregation business models; food processing activities like milling and drying; distribution franchises
Employment	Operating farm equipment; transportation of produce; construction of warehousing infrastructure; grading and packaging of agricultural goods; handling last mile distribution logistics
Products and services	Refugees as consumers in the local economy, contributing to demand for agricultural products and services; potential involvement in regional food testing facilities, contributing to sanitary and phytosanitary standards
Investment and access to finance	Access to financial support mechanisms, such as supply chain finance products, for refugee agribusinesses; participation in International Fund for Agricultural Development (IFAD) projects like the Food Security Project in the Northern Guéra Region; collaboration with international partners for access to inputs and credit support

Sector Focus: Trade and Services

Chad's trade and services sector, characterized by its diversity, offers a conducive environment for integrating refugees, who possess a range of transferable skills. The sector accounts for around 28 percent of GDP, according to 2023 World Bank data[89], and is a diverse mix of wholesale and retail commerce, telecommunications, banking and microfinance, transportation, and hospitality. Despite recent gains, Chad ranks low on indices of market accessibility and business environment—184th in the latest World Bank Ease of Doing Business ratings.[90] Nevertheless, areas such as mobile connectivity have seen large growth, with network coverage reaching 97 percent in 2021, per GSM Association data (GSMA 2022). Major firms include Tigo/Moov Africa a subsidiary of Millicom, with over 4 million subscribers,[91] and Bharti Airtel's Airtel Chad, with 1.4 million customers.[92] Companies such as Tigo and Airtel have the potential to enhance their workforce diversity by employing refugees in roles that leverage their multilingual capabilities and cultural competencies. Inspired by Safaricom's "Digifarm" in Kenya,[93] which employs local farmers to service agricultural communities with information and products, and Telesom's "Zaad" service in Somaliland (ICTworks 2016), which has integrated refugees into its mobile money service operations, these companies can develop similar training and employment programs. Partnering with refugee support organizations, corporations in Chad could establish training centers aimed at upskilling refugees to fulfill roles in customer service and technical support, and to service a multicultural clientele, thereby enriching their business models with inclusive employment practices.

Sudanese refugees in Chad, facing the necessity of self-reliance due to aid cuts, are engaging in trade and income-generating activities to sustain their livelihoods. In camps like

[89] See https://data.worldbank.org/indicator/NV.SRV.TOTL.ZS?locations=TD
[90] See https://www.doingbusiness.org/en/data/exploreeconomies/chad.
[91] See https://www.gsma.com/solutions-and-impact/connectivity-for-good/mobile-for-development/gsma_orgs/tigo-chad/.
[92] See https://www.airtel.td/.
[93] See https://www.safaricom.co.ke/annualreport_2022/digifarm/#:~:text=DigiFarm%20is%20an%20integrated%20mobile,in%20a%20commercially%20sustainable%20way.

Kounoungou (Daldigue 2023) and settlements like Ourang (World Bank 2023f), they have established vibrant markets selling various goods, including food, clothing, and handicrafts. Some refugees operate small businesses outside camps too, such as hair salons, tailoring shops, and grocery stores. These businesses cater to both refugees and local communities, generating income and fostering economic integration. Refugees have the potential to excel in setting up market stalls and exchanging local goods, drawing from their experience in similar enterprises. Additionally, their craftsmanship skills, developed through years of creating and selling artisanal items as a primary means of income, are highly relevant in Chad, where there is an appreciation for handmade goods.

Retail opportunities present a practical avenue for the economic integration of these refugees, especially those with backgrounds in trade and commerce. In Chad, marketplaces and local shops play a crucial role in the daily trade, offering a platform for refugees to engage in both employment and entrepreneurial activities. For example, in regions close to refugee camps, such as those in eastern Chad, small-scale retail businesses like local grocery stores in Abéché, near the Farchana camp (Encyclopedia Britannica 2015) and vibrant markets like Kounoungou, established by Sudanese refugees, demonstrate the potential for successful integration. Moreover, the presence of refugees in these areas could stimulate the growth of retail markets, leading to the establishment of larger retail centers or shopping malls. For example, in the Kakuma Refugee Camp in Kenya, a market complex with over 1,000 shops run by refugees and locals thrives as a regional economic hub (World Bank 2018b). This model can potentially be replicated in Chad, where the growing presence of refugees in eastern regions could attract investment and stimulate the development of similar retail hubs in the future.

Initiatives such as the Projet D'appui À La Petite Entreprise (PAPE) and the AGPM's project to support the development of microfinance (PDMFI/FJ) illustrate the type of entrepreneurial ecosystem that could aid in integrating refugees into Chad's economy. The PAPE initiative, through the Small Business House in N'Djamena, serves as an exemplary model for assisting individuals in business creation and development, focusing on overcoming common obstacles such as insufficient training, financing, and support.[94] Although initially targeting young Chadians, the PAPE framework and resources could be extended to support refugee entrepreneurs through adaptations such as providing language services and partnering with aid agencies serving refugee populations. By equipping refugee entrepreneurs with tailored training, mentorship and start-up financing suited to their contexts, PAPE's model could facilitate refugee businesses in contributing to Chad's economy. Lessons should also be learned from economic inclusion measures under the PARCA project's pilot which have reached more than 70,000 households (host community and refugee) of which at least 30% are refugees.

Similarly, AGPM's PDMFI/FJ project demonstrates how facilitating innovative financial and nonfinancial services can empower vulnerable groups, including women and the youth.[95] By leveraging digital platforms and flexible financing mechanisms, barriers refugees often face in accessing traditional financial and banking institutions could be overcome. This approach, focusing on economic empowerment through accessible financial solutions and digital services, presents a model that could be particularly beneficial for refugees seeking to navigate Chad's economic landscape. By collaborating with mobile phone operators and fintech companies already active in refugee contexts throughout Chad, AGPM's model could be adapted to enhance financial access and inclusion specifically among refugee communities. These examples

[94] See https://www.afd.fr/fr/carte-des-projets/projet-dappui-la-petite-entreprise-pape.
[95] See https://www.afdb.org/fr/documents/agpm-tchad-projet-dappui-au-developpement-de-la-microfinance-en-soutien-lentrepreneuriat-des-femmes-et-des-jeunes-pdmfi/fj-phase-i.

underscore the potential for existing and previous projects to be adapted or benchmarked to support refugee entrepreneurship, thereby stimulating job creation and fostering an inclusive entrepreneurial culture in Chad.

Strategic investment in Chad's trade and services sector is pivotal for fostering the integration of refugees into the local economy (table 7.2). One such investment could be in entrepreneurship support organizations (ESO), such as business incubators. Within the African context, business incubators have demonstrated their effectiveness in nurturing new ventures, and Chad could benefit from this model. For instance, incubators like Nairobi's iHub,[96] which has supported over 200 startups since its inception, and Accra's Kosmos Innovation Center,[97] could provide a structured platform for refugee entrepreneurs in Chad. These incubators would offer much more than office space, providing refugees with technical resources, business mentorship, marketing support, and connections to networks of financial supporters. By lowering the entry barriers, they, along with other ESOs like business associations and cooperatives, could cultivate a fertile environment for refugee-led businesses, potentially leading to job creation and economic diversification in sectors like retail, hospitality, and professional services.

On-the-ground examples from Chad suggest that there is a precedent for such supportive initiatives. For example, the Small Business House in N'Djamena already provides business services to local entrepreneurs, and with the right adjustments, could extend these services to refugees. Moreover, the growing mobile money market in Chad, exemplified by the success of services like Airtel Money,[98] illustrates the sector's potential for innovation and inclusion. Investing in similar infrastructures that support the transaction of goods and services can create conducive conditions for refugees to participate in the economy, not just as labor but as innovators and business owners. This approach not only aligns with the need for economic diversification in the face of fluctuating oil prices but also capitalizes on the entrepreneurial potential of refugees, contributing to a resilient and inclusive economic ecosystem.

Table 7.2: Opportunities for Refugee Engagement in Trade and Services in Chad

PS4R areas	Opportunities for refugee engagement
Entrepreneurship	Establishing market stalls and small businesses such as hair salons, tailoring shops, and grocery stores; initiatives like Projet D'appui À La Petite Enterprise (PAPE) and Projet d'appui au développement de la microfinance en soutien à l'entrepreneuriat des femmes et des jeunes (PDMFI/FJ) could support refugee entrepreneurs with training, mentorship, and start-up financing
Employment	Potential roles in telecommunications companies like Tigo and Airtel leveraging multilingual and cultural capabilities; customer service and technical support roles in various sectors
Products and services	Creation and consumption of artisanal items and handicrafts; participation in the growth of retail markets, possibly leading to larger retail centers or shopping malls
Investments	Strategic investment in entrepreneurship support organizations like business incubators; development of training centers by corporations in partnership with refugee support organizations

[96] See https://ihub.co.ke/.
[97] See https://www.kosmosinnovationcenter.com/ghana/.
[98] See https://www.airtel.td/airtel_money.

8. Equatorial Guinea, Gabon, and the Republic of Congo

8.1 Economic Context

Equatorial Guinea, Gabon, and Republic of Congo (Brazzaville) have oil and natural resource–centered economies with relatively strong income levels, though high commodity dependence poses economic risks. Gabon has the second highest GDP per capita among CEMAC countries at $9,577, trailing only Equatorial Guinea's extraordinarily high per capita income of $19,949 in 2022, which is amplified by its small population of 1.6 million. The Republic of Congo also fares better than most neighbors at $7,056.[99] However, much volatility stems from reliance on oil. It accounts for 80 percent of export revenue in the Republic of Congo, making economic growth vulnerable, while brief dips in production have led Equatorial Guinea's GDP to contract since 2015, expect for 2022. Poverty levels, based on the international poverty line of $1.90 per day, were 29.4 percent in the Republic of Congo and 35.9 percent in Equatorial Guinea as of 2017, and more recent data from 2020 estimates the poverty rate in Equatorial Guinea to be 36.5 percent.

Agriculture and entrepreneurial ventures in services are pivotal in generating employment to refugees in Gabon and the Republic of Congo, providing both a means of livelihood and a pathway to integration. In Gabon, a labor assessment revealed that 58 percent of refugees depended on intermittent work in construction and casual farm labor, a trend also prevalent among local populations (ILO 2017). Despite their valuable agricultural expertise, refugees often find themselves limited to ad-hoc farm labor due to restricted access to arable land. In the Republic of Congo, refugees are more likely to establish small businesses, with 26 percent engaged in sectors such as food services, retail, and repairs, contrasting with only 6 percent of the local population involved in similar activities (UNHCR 2021b). These microenterprises serve as a lifeline, providing essential income where stable employment opportunities are scarce, with women disproportionately represented in these survival strategies. To bolster refugee self-reliance and economic stability, initiatives could be introduced to secure agricultural leases and offer vocational training in high-demand fields. Furthermore, facilitating access to credit can empower microenterprises that are crucial for the livelihoods of displaced communities, helping to bridge income disparities.

Unreliable infrastructure—including electricity, transport networks, and internet connectivity—significantly undermines private sector competitiveness in Equatorial Guinea, Gabon, and the Republic of Congo, with profound implications for refugee integration. As discussed in the World Bank's CEMAC value chain study, in Gabon, challenges in the transport sector, such as overcapacity and frequent derailments in the railway system, impact refugees' mobility and access to markets, further cementing their economic exclusion. For example, wood processing facilities near logging sites often lack access to reliable electricity, relying on generators and incurring high energy expenses. In the Republic of Congo, the transportation corridor faces challenges due to aging infrastructure, affecting the movement of goods and services, which is vital for refugees' economic participation. In Equatorial Guinea, the road network has seen improvements, but the transport sector remains characterized by fragmentation, and small firms typically operate outdated trucks. Additionally, in these countries, there is a need for inclusive infrastructure development that considers the unique needs of

[99] All data in the paragraph from the latest respective World Bank country overviews. See https://www.worldbank.org/en/country/congo/overview, https://www.worldbank.org/en/country/gabon/overview, and https://www.worldbank.org/en/country/equatorialguinea/overview.

refugees and local entrepreneurs alike, such as improved internet connectivity for education, remote work, and entrepreneurial activities. This digital divide underscores the urgent need for infrastructure development that is inclusive of the unique needs of refugees and local entrepreneurs alike.

8.2 Regulatory and Legal Frameworks

Equatorial Guinea

Equatorial Guinea demonstrates its commitment to addressing refugee issues primarily through its engagement with regional conventions, highlighting a humanitarian approach towards refugees. The country's participation in the 1969 OAU Convention is a testament to its alignment with broader African efforts to manage refugee protection and asylum procedures effectively.[100]

The establishment of the CNR signifies Equatorial Guinea's institutional approach to addressing asylum applications. However, the specific operations, effectiveness, and scope of the CNR's engagement in the refugee protection landscape are not widely documented, underscoring a need for greater transparency and understanding of its role.

The legal framework in Equatorial Guinea offers the constitutional right to asylum, yet lacks detailed legislation on refugees' rights to residence, employment, education, and financial services. This legislative vacuum leads to an uncertain status for refugees and asylum seekers, complicating their integration into the formal economy and society at large. Barriers such as work authorization and bureaucratic hurdles significantly impact refugees, often relegating them to informal employment sectors or impeding their entrepreneurial initiatives due to challenges in business registration and accessing start-up capital without formal legal documentation. Addressing these barriers is crucial for facilitating refugees' economic participation and integration.

While Equatorial Guinea has shown regional leadership by ratifying the African Union Convention for the Protection and Assistance of Internally Displaced Persons in Africa (the Kampala Convention) and engaging in dialogues on migration and statelessness, translating these international commitments into effective national actions remains an area for development. Streamlining asylum procedures, enhancing access to financial services, stabilizing work authorization, and simplifying bureaucratic processes are essential steps towards empowering refugees. By strengthening the legislative and administrative framework for refugee protection, Equatorial Guinea can harness the potential contributions of refugees to national development, ensuring their rights and dignity are protected. This approach not only fulfills the country's regional and international commitments but also contributes to socioeconomic inclusion and resilience.

Gabon

In Gabon, a comprehensive legal framework supports the rights and welfare of refugees and asylum seekers, combining international conventions with national legislation to promote protection and integration. The nation's adherence to the 1951 Convention Relating to the Status of Refugees, its 1967 Protocol, the 1969 OAU Convention, and the ratification of the Kampala

[100] All information for this section from https://www.worldbank.org/en/country/equatorialguinea/overview and https://migrants-refugees.va/country-profile/equatorial-guinea/.

Convention in February 2011 demonstrates its commitment to upholding the rights of refugees within its borders. Additionally, Gabon aligns with the African Charter on Human and Peoples' Rights, further solidifying its legal commitments.

Central to Gabon's legislative environment for refugees is Law No. 5/98 on Refugees and Asylum Seekers, which outlines the legal recognition and procedures for asylum claims, facilitating refugees' access to legal status and associated protections. Decrees 645, 646, and 647 of July 19, 2000, further complement the Refugee Law, establishing conditions to obtain asylum or refugee status and providing refugees equal access to public services.[101] However, the processing of asylum applications often experiences significant delays, extending refugees' uncertainty and complicating their efforts to integrate. Specifically, Decree No. 646/2000 reflects Gabon's intent to support refugees' rights to work, education, healthcare, and freedom of movement, yet its practical application reveals gaps between policy and implementation.

The Nationality Code and laws regarding the admission and stay of foreigners, including Decree No. 999/PR, outline the conditions for obtaining residency permits, providing a legal framework but also introducing bureaucratic obstacles and extended processes that limit refugees' economic integration. The Nationality Code (Law No. 37/98 of July 20, 1999) sets out conditions and modalities for eligibility for nationality by either origin or acquisition. Law No. 05/86 of June 16, 1986, outlines admission and stay norms for foreigners arriving in Gabon. This law was implemented by Decree 6/86 of June 18, 1989, creating a special fund for immigration, while Decree No. 999/PR of July 31, 1986, regulates the conditions to apply for residency permits, which vary according to each category of residence. Refugees face specific challenges in obtaining legal work status and starting businesses, constrained by the absence of explicit legal provisions for their employment and restrictions on engaging in certain economic activities.

Despite legal frameworks ensuring the right to education and healthcare for all, including refugees, Gabon faces significant operational challenges that undermine these entitlements. The constitutional mandate for free public education contrasts with the reality, where families, regardless of their refugee status, frequently bear the burden of educational expenses, reflecting a systemic gap between policy and practice. This discrepancy not only hampers equitable access to education but also exacerbates the vulnerabilities of refugee families, further marginalizing them within the national education system. In the healthcare sector, the principle of equal access is similarly compromised by pervasive discriminatory practices and financial barriers. Refugees often encounter prejudice within healthcare settings, ranging from offensive treatment to prioritization issues which, coupled with the high cost of medical services, limits their access to necessary care. These conditions highlight the need for comprehensive policy reforms aimed at ensuring the practical implementation of existing laws.

Financial inclusion for refugees is significantly hindered by stringent documentation requirements and a regulatory environment that does not fully acknowledge refugee ID cards as official documents. These challenges restrict refugees' access to banking, credit, and entrepreneurial opportunities, underscoring the need for regulatory adjustments and policy refinement to enhance their financial inclusion and economic participation.

A more responsive administrative system is crucial for facilitating the smooth integration of refugees into Gabon's economy. Streamlining the processes for obtaining work permits,

[101] All information from https://migrants-refugees.va/country-profile/gabon/#:~:text=Regarding%20international%20protection%2C%20the%20national,equal%20access%20to%20public%20services.

business registration, and access to financial services is essential for overcoming the bureaucratic obstacles currently faced by refugees. By refining policies and developing a more accommodating administrative framework, Gabon can better support refugees' rights to work, education, healthcare, and financial services, ensuring their successful integration and contribution to the national economy.

Republic of Congo

In the Republic of Congo, the Constitution and a series of international conventions form the bedrock for the protection of refugees and asylum seekers. The country's dedication to fundamental principles is underscored by its adherence to significant international documents, including the United Nations Charter, the Universal Declaration of the Rights of Man, and the African Charter of Human and Peoples' Rights.[102] Crucially, the Republic of Congo has ratified key conventions such as the 1951 Convention relating to the Status of Refugees and its 1967 Protocol, the 1969 African Union Convention Governing the Specific Aspects of Refugee Problems in Africa, the International Covenant on Civil and Political Rights in 1983, and the Kampala Convention in November 2014. In 2017, the Republic of Congo also ratified the International Convention on the Protection of the Rights of All Migrant Workers and Members of Their Families (UNHCR n.d.; U.S. Department of State 2022a).

Article 21 of the Republic of Congo's Constitution stipulates the right of asylum under specific conditions, reflecting the nation's commitment to offering refuge to those in dire need. This commitment is further solidified by Article 49, which ensures that foreigners legally residing in Congo are offered the same rights and freedoms as nationals, subject to treaty conditions and laws, and the principle of reciprocity. Nevertheless, until the adoption of Law 41-2021, the Republic of Congo was without a comprehensive asylum and refugee law to enhance the National Refugee Assistance Committee's capacity effectively.

The legal framework is further defined by Presidential Decree 99-310, which established the National Refugee Assistance Committee, and ministerial decrees from December 2001 that delineate the asylum process and criteria for refugee status. The revision of Act No. 23-96 concerning the Entry, Residence, and Exit of Foreigners in August 2017 has notably impacted refugees by modifying the validity period of refugee ID cards.[103] Despite these regulatory efforts, challenges persist in the operational recognition and implementation of refugee rights, especially concerning the issuance of residence permits.

In a significant legal advancement, the Republic of Congo has enacted Law 41-2021, explicitly addressing the right to asylum and the status of refugees. This law is a landmark in establishing a structured framework for international protection, showcasing the country's alignment with international standards. The legislation aims to streamline the asylum application process and improve the operational efficiency of the National Refugee Assistance Committee. However, the legal system before this law, specifically Law No. 5/98 on Refugees and Asylum Seekers, highlighted the procedural delays in asylum application processing, reflecting systemic inefficiencies that have historically prolonged the uncertainty and integration challenges refugees face. The recent law acknowledges refugees' and asylum seekers' freedom of movement, with noted restrictions, requiring further reforms to ensure comprehensive mobility rights and integration into local communities.

[102] The Republic of Congo's Constitution of 2015.

[103] Loi no 23-96 du 6 juin 1996 fixant les conditions d'entrée, de séjour et de sortie des étrangers.

Education in the Republic of Congo, as per the Constitution, is supposed to be freely accessible; however, the implementation reality diverges, with families incurring costs. This gap between policy and practice emphasizes the obstacles to achieving equitable educational access for all, including refugees. Moreover, the education sector's legal and operational framework does not adequately support refugees' educational needs, reflecting the need for broader systemic challenges in realizing the constitutional mandate for free public education.

The employment landscape presents significant challenges in actualizing refugees' rights to work. Legal frameworks do not specifically address refugee employment, imposing restrictions on certain economic activities and contributing to refugees' economic marginalization. Act No. 19-2005 of November 24, 2005, regulating the practice of the profession of trader in the Republic of Congo, and its implementing decrees (Decrees 2008-483 and 2011-490), prohibit passenger transportation and retail trade activities for foreigners, limiting refugees' economic opportunities.[104] This situation is exacerbated by the absence of explicit legal provisions granting refugees the right to work.

Healthcare access, while legally equal for refugees, is limited by discriminatory treatment and financial hurdles in practice. Refugees have reported instances of discriminatory treatment at healthcare facilities, including insults by medical personnel and prolonged waiting times for treatment without considering the severity of their medical conditions. The absence of mutual or health insurance schemes and the imposition of consultation and prescription fees create significant barriers for refugees and asylum-seekers in accessing medical treatment.

The banking sector's regulatory framework poses substantial barriers to financial inclusion for refugees, stemming from rigid documentation requirements and a failure to recognize refugee ID cards as official documents. The credit infrastructure in the Republic of Congo, guided by OHADA legislation like in other OHADA member states, requires substantial enhancement to persuade creditors to provide loans without significant repayment guarantees, such as the availability of movable assets that refugees could use for establishing security interests. The current environment of weak enforcement and creditors' rights further complicates matters. This predicament underscores the necessity for regulatory reforms that acknowledge refugees' unique circumstances, promoting their access to essential financial services and facilitating economic participation.

While the Republic of Congo has undertaken noteworthy legal initiatives towards refugee protection, significant work remains in the practical implementation and operationalization of these rights. Ensuring that all refugees have full access to employment, healthcare, education, and financial services requires a concerted effort to bridge the gap between legal provisions and their effective execution on the ground.

Overall, while Central African countries have committed to international standards for refugee rights, the depth and efficacy of their national laws and policies are diverse and affect the extent of refugee integration. The constitutions and laws of Cameroon, the Central African Republic, Chad, Equatorial Guinea, Gabon, and the Republic of Congo each offer varying degrees of support for refugees' rights and integration. To foster an environment conducive to

[104] See https://reporting.unhcr.org/operational/operations/republic-congo#:~:text=Congo%20adopted%20Law%2041%2D2021,Government%20to%20provide%20international%20protection.

refugees' economic participation, social inclusion, and private sector integration, comprehensive legislative clarity and supportive policies, along with a consistent regional framework, are critical.

8.3 Displacement Context and Refugee Profiles

Equatorial Guinea, Gabon, and the Republic of Congo have signed the key international conventions on refugees and allow freedom of movement, though application of rights is uneven. National legislations in Equatorial Guinea (for example, Law no. 3/2010 – Regulator of Immigration Law), Gabon (for example, Refugee Law 5/98 of March 5, 1998), and the Republic of Congo (for example, Draft National Law on the Right of Asylum and Refugee Status) support refugee rights to freedom of movement and access to healthcare, education, and justice. All countries are also signatories to the 1951 Refugee Convention, the 1967 Protocol, and the 1969 OAU Convention, having established administrative bodies to handle asylum applications. However, refugees still encounter legal and implementation barriers around work authorization and business registration, while acceptance of ID documents poses problems in accessing services. In Equatorial Guinea, the lack of a dedicated refugee status determination system inhibits asylum seekers from obtaining recognized refugee status and documentation that provides formal rights (U.S. Department of State 2022b). In Gabon, an additional proof of "unavailability of locals" is required before hiring refugees, and work permit processing is lengthy in the Republic of Congo.

Gabon and the Republic of Congo have seen significant shifts in their refugee demographics over time. Gabon once sheltered more than 20,000 refugees in the early 2000s but, by 2022, the number had decreased to 304 refugees and 53 asylum seekers, coming from nations like Burundi, the Central African Republic, Chad, the Democratic Republic of Congo, and the Republic of Congo (UNHCR 2022c).[105] Most of these individuals live integrated within local communities, especially in the Nyanga and Haut-Ogooué provinces where they seek work. The implementation of a cessation clause for refugees from the Democratic Republic of Congo in 2011 in Gabon led to the voluntary repatriation of many individuals over time, contributing to the decreased numbers. In contrast, the Republic of Congo has a long-standing history as a host nation for displaced populations coming from neighboring unrest. It accommodates approximately 52,631 refugees as of UNHCR 2021 figures, predominantly from the Central African Republic, the Democratic Republic of Congo, and Rwanda, reflecting the continued tensions in these source regions. At the same time, the stabilization of security conditions in the Central African Republic enabled UNHCR to facilitate the voluntary repatriation of 19,353 Central African refugees from Congo back to their home country between 2018 to 2021. Finally, Equatorial Guinea has a minimal recent record of refugee influx, with UNHCR estimating virtually no refugee presence, despite constitutional guarantees for asylum.

8.4 Refugee Economic Integration

Refugees face complex obstacles around employment, entrepreneurship, training, and access to arable land. For example, recent UNHCR vulnerability assessments reveal high rates of urban poverty among displaced populations in Gabonese cities like the capital Libreville, with particular risks for women and children (WFP and UNHCR 2021). Lack of access to arable land also hinders farming activity critical for incomes and self-reliance. Similar dynamics affect Central African Republic refugees in the Republic of Congo—delays acquiring work permits limit options, while loans and business registration prove challenging without accepted IDs (UNHCR 2021). These bureaucratic hurdles often confine refugees to unstable jobs, domestic work, and other

[105] Other data in the paragraph from the UNHCR website database.

informal activities. Mechanisms easing approvals and partnerships on agricultural projects leasing land could enable greater self-reliance; for example, those aligned with UNHCR livelihood campaigns.

The analysis of opportunities in priority sectors and recommendations on entrepreneurship, employment, and access to finance for refugees in neighboring CEMAC countries, where refugees have been integrated into local agricultural value chains, also largely apply for Equatorial Guinea, Gabon, and the Republic of Congo. This integration has been supported by initiatives that address gaps in electricity, logistics, and mobile and internet infrastructure to boost private sector productivity and competitiveness—common challenges across the region. For instance, in Cameroon, renewable energy projects have facilitated improved irrigation for agricultural projects involving refugees, enhancing yields and market access. Similarly, in Chad, investment in mobile banking has provided refugees with greater access to finance, enabling them to participate more fully in the local economy. Addressing these infrastructural deficits provides potential to replicate such successes in Equatorial Guinea, Gabon, the Republic of Congo, offering refugees not just livelihoods but also pathways to economic resilience and integration.

Finally, enhancing refugee protection laws and standardizing labor market access is critical to further aligning with regional integration efforts within CEMAC, setting a foundation for improved mobility and economic participation of refugees. This approach will not only enhance their mobility and economic inclusion but also strengthen the regional labor market. For instance, a coordinated CEMAC-wide policy could facilitate the recognition of qualifications and skills across member states, promoting cross-border employment opportunities for refugees and supporting regional labor demands. Recommendations include the following:

- **Equatorial Guinea**: Given its high GDP per capita and infrastructure challenges, targeted investments in improving internet and electricity supply could unlock significant private sector growth. Collaborating with CEMAC on infrastructure projects could also attract regional funding and expertise.
- **Gabon**: Leveraging its position as a leader in income levels within CEMAC, Gabon could pilot a regional skills recognition program to facilitate refugee employment in key sectors such as agriculture and construction, where refugees already contribute significantly.
- **Republic of Congo**: With its strategic location and refugee population from diverse backgrounds, the Republic of Congo could focus on enhancing business registration processes and work permit issuance for refugees, particularly in the trade and services sectors where they are poised to contribute.

These tailored strategies, supported by CEMAC's overarching goals for economic resilience and integration, would facilitate a more inclusive economic environment for refugees and host communities alike, ensuring that the benefits of regional economic integration are widely shared. Table 8.1 summarizes the main findings from this section.

Table 8.1: Opportunities for Refugee Engagement Equatorial Guinea, Gabon, the Republic of Congo

PS4R area	Opportunities for refugee engagement		
	Equatorial Guinea	**Gabon**	**Republic of Congo**
Entrepreneurship	Develop entrepreneurship programs that consider the minimal refugee influx and focus on integrating the small number of refugees into the local economy through targeted business support, especially in digital entrepreneurship.	Support agricultural cooperatives with a focus on leveraging agrarian skills in food processing and crafts. Encourage incubation programs tailored to refugee skills.	Enhance microenterprise support, particularly in services, retail, and repairs, recognizing the significant refugee engagement in these sectors compared to the local population.
Employment	Given the low refugee presence, focus on creating job opportunities in sectors that can leverage Equatorial Guinea's high GDP per capita, like infrastructure development, where even a small number of refugees can be integrated.	Align vocational training programs with the existing labor market, acknowledging the shift in refugee demographics and reduced numbers, focusing on sectors such as construction and casual labor where refugees are already active.	Address the need for timely work permit issuance and promote employment in sectors like logistics, renewable energy, and services, where refugees can find opportunities due to their diverse backgrounds.
Investment and access to finance	Emphasize investments to improve internet and electrical infrastructure, which could foster private sector growth and access to finance for the local and refugee populations, capitalizing on Equatorial Guinea's substantial GDP.	Invest in reliable energy sources and connectivity to facilitate refugee access to financial services and entrepreneurship opportunities, considering Gabon's relative wealth within CEMAC to pilot regional initiatives.	Improve financial inclusion for refugees by addressing the barriers to obtaining work permits and business loans and by facilitating the acceptance of refugee IDs for banking services.
Products and services	Develop digital platforms for education and remote work, enhancing access to products and services for refugees and fostering economic inclusion.	Develop and market refugee-produced agricultural products and crafts, with emphasis on value addition and market access.	Integrate refugee businesses into the local supply chains, particularly in sectors that benefit from infrastructural improvements.

Note: CEMAC = Central African Economic and Monetary Community; GDP = gross domestic product.

9. Concluding Strategies for FDP Economic Empowerment in CEMAC

This technical report has analyzed opportunities to promote economic resilience and inclusion of FDPs across CEMAC countries, structured around regional value chain approaches. The preceding sections have outlined complex displacement landscapes in Cameroon, the Central African Republic, Chad, Equatorial Guinea, Gabon, and the Republic of Congo alongside national and regional priorities for economic growth and development. It has assessed FDP participation in local economies, mainly through the lenses of employment, entrepreneurship, investments and access to finance, and the promotion of products and services geared towards FDPs and their host communities. The report proposed sectoral integration strategies leveraging industries such as agriculture, textiles, and retail, and suggested regional interventions to drive impactful change.

By aligning FDP economic inclusion approaches with CEMAC's regional integration goals, significant progress can be made on multiple fronts, including social, humanitarian, and economic objectives. CEMAC aims to foster a customs union and common market via trade facilitation, cross-border commerce, unified immigration policies, and financial market development. Additionally, CEMAC has set a goal to become a world-class manufacturing hub by 2030, focusing on value-added processing of regional resources. This integration agenda strongly resonates with goals to improve FDP mobility, livelihoods, entrepreneurship, and access to services, unlocking a powerful opportunity for collaboration.

Strategic areas of alignment include developing regional agriculture, textiles, and wood product value chains, where FDPs can participate extensively as labor, suppliers, consumers, and business owners. For example, CEMAC countries have set goals to expand cotton cultivation and textile manufacturing, which can engage refugees in farming, spinning, and weaving jobs. CEMAC's emphasis on upgrading transport routes, improving trade logistics, easing regulatory burdens, and enabling access to finance mirrors identified prerequisites to facilitate FDP movement, participation, and growth in these value chains. More efficient transport corridors, streamlined border procedures, transparent regulations, and increased SME lending can strengthen FDP access to markets and enable the growth of priority sectors aligned with CEMAC country goals. Additionally, CEMAC's manufacturing expansion plans underscore opportunities for FDPs as producers, employees, and entrepreneurs across targeted value chains, aided by infrastructure upgrades and skill development programs.

At the same time, it is crucial to recognize the significant challenges that persist. Many refugee-hosting areas in Central Africa are regions with limited preexisting economic opportunities, often neglected by national governments. This has led to competition for scarce resources, resulting in food insecurity and exacerbating local conflicts. The presence of violent groups such as Boko Haram in Nigeria, rebel factions in Sudan, and other armed groups in the Central African Republic and Chad further complicates the socioeconomic landscape. These factors significantly impact the ability of refugees to integrate economically and secure livelihoods.

Addressing the root causes of displacement, ensuring security, and fostering peace are critical to creating a conducive environment for economic activities. Without these foundational elements, the risk of prolonged instability and further displacement remains high. Strengthening local governance, investing in conflict resolution, and promoting social cohesion are essential steps towards achieving long-term stability. Additionally, coordinated international efforts are needed to address cross-border threats and provide sustained support for development initiatives in these fragile regions.

While each sector of focus described in this report for individual CEMAC countries benefits from its set of recommendations, tackling the economic integration of FDPs is a regional endeavor which requires an integrated approach. Therefore, targeted, complementary interventions encompassing mobility, regulatory enhancements, capacity building, infrastructure upgrades, and inclusive digital tools can actualize CEMAC priorities while expanding FDP economic leverage. These include:

- **Streamlining immigration protocols** across borders, paired with digital systems to record credentials and qualifications. Upgrading technological capabilities can help facilitate the movement of displaced groups seeking economic opportunities.
- **Supporting CEMAC's goal of improving customs efficiencies** to ease intraregional trade, building on best practices in Africa. Advanced tracking systems can assist with tracing the movement of goods.
- **Assisting in revising national regulations** to uphold FDPs' entrepreneurship and employment rights, as legal frameworks in CEMAC have aimed to do by granting certain freedoms and benefits.

In turn, specific high-impact interventions the World Bank Group could spearhead include:

- **Strengthening regional institutional capacity** to coordinate the economic inclusion of FDPs, via entities like CEMAC and the regional coordination mechanism to support the Yaoundé Declaration. Specific assistance could include funding an annual Regional Forum engaging countries, private sector, and civil society to identify roadblocks hampering FDP participation within key industrial sectors and geographies. Additionally, it could support the development of commonly agreed standards among CEMAC states on issues like mutual recognition of academic or professional qualifications, which expands FDP employability, while data-sharing protocols between national statistics offices improves responsive evidence-based planning.
- **Building the capacity of CEMAC's institutions** in matters related to the integration of FDPs in key value chains. This could include support to the development of a comprehensive data system that tracks the economic activities of FDPs, aiding in policy making and program design for their integration.
- **Enhancing the capabilities of agencies overseeing regional trade and commerce** to facilitate FDP access to finance through instruments like SME lending programs, to increase their participation in supply chains through employment, entrepreneurship, or investment. For example, an FDP-focused business incubator regional program could be set up, in partnership with development partners and local investors, to foster entrepreneurship and supply chain integration.
- **Streamlining border-crossing policies and digitizing immigration records** to smooth FDP movement for economic and safety reasons across the region's key passages, aligning with CEMAC's focus on immigration and labor flow. Digital infrastructure and skills certification development could enable this. Another practical step might be to support an integrated border management system that reduces wait times and simplifies the process for FDPs to cross borders for work or trade. Complexities, such as differentiating between FDP movements and economic migration, would need to be considered.
- **Tightening national regulatory environments** to tangibly promote FDPs' systemized economic rights and bridge gaps limiting their entrepreneurship, employment, market

access, and so on per each nation's existing protections and regulatory framework. Gap analyses and action planning are needed to ensure a proper implementation of regulations from an FDP user's perspective. Legal aid centers specifically for FDPs could be established to navigate employment and business regulations, ensuring FDPs can exercise their economic rights.

- **Leveraging BEAC's financial tools** to increase lending, via regional commercial banks, to FDP-owned or FDP-employing SMEs operating in strategic value chains like agro-processing, wood, textiles, and so on, in line with national industrial visions. Lines of credit and risk-sharing instruments to incentivize such lending could be based at BEAC. This could facilitate the introduction of a regional credit guarantee scheme, mitigating risks for banks and encouraging them to lend to FDP-related businesses.
- **Backing localization and formalization of selected value chains** through interventions to aid FDP participation, such as vocational training, dedicated SEZs, and streamlining regulations with CEMAC alignment. Infrastructure, entrepreneurship support services, and export training are critical enablers. Pilot projects that integrate FDPs into a regional value chain might be warranted, such as agro-processing, providing them with training and market access.
- **Encouraging inclusive socioeconomic ventures** along value chains that engage women, youth, and ethnic minorities, harnessing FDP skills in avenues like crafts, phone repairs, transport, and so on, to uplift entire communities. Fostering stakeholder collaborations to cocreate and launch such ventures would be useful. A social impact bond scheme aimed at funding FDP-driven social enterprises, measuring success by their ability to generate employment and social cohesion within host communities, could also be considered.

Table 9.1: Summary of Select Recommendations per PS4R Area

PS4R area	Recommendation	Examples
Entrepreneurship	Support for customized business training and mentorship programs	Partnerships with NGOs and incubators running entrepreneur courses tailored for displaced women and youth
	Expand seed funding	Development Bank of Central African States providing grants for refugee startups
	Facilitate market linkages	Training in branding and marketing refugee-founded food producers or artisans to access commercial buyers
Employment	Map skills training to local opportunities	Running demand-based vocational courses for jobs in agriculture and logistics where refugees have transferable capabilities
	Incentivize corporate hiring	Policy advocacy urging employers to voluntarily commit to refugee placements and diversity pledges
	Promote ancillary job opportunities	Upgrades in last-mile infrastructure and warehousing absorbing additional refugee workers
Products and services	Connect humanitarian actors with private sector	Agencies like WFP and NGOs partnering with food processors to create nutritious staples for refugees
	Leverage technologies	Refugee population data digitization easing access to targeted programs and benefits
Investment and access to finance	Make financing accessible	Regional funds managed by bodies like BEAC earmarking low-cost loans for refugee focused SMEs
	Draw impact investors	Result-based models measuring ability of social enterprises with refugee founders to uplift communities
	Channel public support	Government co-investments into infrastructure, building renewable energy mini-grids or irrigation canals in refugee areas to unlock private funding

Note: BEAC = Bank of Central African States; NGO = nongovernmental organization; SME = small and medium enterprise; WFP = World Food Programme.

This multilevel approach balancing humanitarian obligations and economic goals can uplift FDPs from aid dependency and transform them into active value generators and consumers, to the benefit of themselves and their host countries. The suggested interventions, including those summarized in table 9.1, play to CEMAC's strengths in mobilizing policymakers, developing financial markets, easing trade, improving investment environments, and supporting industrial growth, all while creating regional integration frameworks for sustainable solutions that the WBG is well-positioned to promote via technical and financial support.

While gaining momentum on such a multifaceted agenda involves overcoming established structural challenges around data, infrastructure, and coordination, the returns on collective action are unequivocally clear. Avenues such as policy revisions, advocacy campaigns, research development, capability-building, youth engagement, and investor incentives must converge through a shared recognition that displaced populations can catalyze, not hinder, national and regional objectives. The strategies outlined can elevate socioeconomic resilience across Central Africa amid complex displacement pressures. Development partners, governments, businesses, relief institutions, and other organizations each play an integral role in rising above the challenges to lift these communities towards social integration and economic empowerment.

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