

**ECONOMIST
IMPACT**

Refugee Opportunity Index

**Latin America and the
Caribbean regional report**



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About this report

Refugees' self-reliance depends on unfettered access to economic opportunities in their host communities. Yet unequal and inconsistent policies often create unintended constraints, hindering their ability to find employment and engage in entrepreneurship.

Recognizing the immense economic potential of refugees, the Refugee Investment Network sponsored the development of the **Refugee Opportunity Index (ROI)** to measure the extent to which a country's policy environment enables access to economic opportunities for refugees and forced migrants. This paper, sponsored by the Inter-American Development Bank (IDB), uses insights obtained through desk research, policy analysis and expert interviews to assess the ecosystem of economic opportunities for refugees, using the ROI, in seven countries in Latin America and the Caribbean.

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Executive summary



The global refugee crisis is one of the defining social issues of our time. In June 2022 the United Nations High Commissioner for Refugees (UNHCR) reported that over 101m people worldwide have been forced to flee their country, amounting to 1 in every 78.¹

Latin America and the Caribbean (LAC) have traditionally hosted large immigrant populations. But the region is now facing a significant increase in intra-regional mobility owing to poverty, violence, climate shocks, political instability and the socio-economic fallout of covid-19. Masses of people continue to flee Venezuela, Honduras, El Salvador, Nicaragua and Guatemala in record numbers, seeking refuge across the continent. As a result, LAC now hosts more migrants per capita than any other.²

Research shows that refugees face numerous barriers to working and starting businesses. Many countries have restrictive economic policies toward refugees and those with refugee-like status, including banning employment. Refugees also face challenges integrating into host communities due to tensions between the two groups, as well as the biases they face from employers and investors, who perceive the risk of hiring or investing to be too high. Yet, only when countries prioritize the social and economic inclusion and integration of refugees will they realize their full potential.

Economist Impact has developed the Refugee Opportunities Index (ROI), sponsored by the Refugee Investment Network (RIN) and the Inter-American Development Bank (IDB) to explore the opportunities and obstacles refugees and other displaced persons face in their journey toward economic self-reliance and success. This index provides insights into these issues by comparing policies on refugees across ten countries in East Africa (Ethiopia, Kenya and Uganda) and LAC (Belize, Colombia, Chile, Costa Rica, the Dominican Republic, Ecuador and Peru) against a set of 45 qualitative and quantitative indicators organized into three categories (1. admission,

integration and resettlement; 2. basic rights and access to services; and 3. employment conditions) and 13 sub-categories. This is the first edition of the ROI and it considers legislation, policies, programs and practices implemented by June 2022. This report covers the performance of the LAC in the different categories and sub-categories of the ROI. (see figure 1).

Figure 1: Performance of LAC countries in the ROI by category and sub-category

	Belize	Chile	Colombia	Costa Rica	Dominican Rep.	Ecuador	Peru
Refugee opportunity index	■	■	■	■	■	■	■
1) Admissions, integration and resettlement	■	■	■	■	■	■	■
1.1) Admissions policies	■	■	■	■	■	■	■
1.2) Refugee resettlement and integration programs	■	■	■	■	■	■	■
1.3) Assistance for new arrivals	■	■	■	■	■	■	■
1.4) Data for policy monitoring and evaluation	■	■	■	■	■	■	■
2) Basic rights and access to services	■	■	■	■	■	■	■
2.1) Freedom of movement	■	■	■	■	■	■	■
2.2) Right to hold a national identification document	■	■	■	■	■	■	■
2.3) Property rights and access to housing	■	■	■	■	■	■	■
2.4) Access to education and healthcare	■	■	■	■	■	■	■
2.5) Financial inclusion	■	■	■	■	■	■	■
2.6) Equality between men and women	■	■	■	■	■	■	■
3) Employment conditions	■	■	■	■	■	■	■
3.1) Employment policies and laws	■	■	■	■	■	■	■
3.2) Job-seeking support	■	■	■	■	■	■	■
3.3) Support for entrepreneurship	■	■	■	■	■	■	■

■ Score 0-19.9 ■ Score 20-39.9 ■ Score 40-59.9 ■ Score 60-79.9 ■ Score 80-100

Key findings from the index include:

Costa Rica and Ecuador perform strongly across all three categories, while Belize and the Dominican Republic record weak scores across all categories. Costa Rica and Ecuador are the only countries in the region that, in partnership with other international actors, implement initiatives to promote the skills and contributions of refugees and asylum-seekers in host communities. Similarly, while a pathway to citizenship is present in six countries, just Costa Rica and Ecuador extend it to all displaced populations.

Government action is most evident in providing basic rights and access to services for refugees and other displaced persons. All countries have clearly articulated policies regarding how people are admitted into the country and which organizations implement this, offer freedom of movement to refugees and displaced persons, provide refugees with the right to own property, and enable refugees' access to education on the same basis as citizens.

All countries in the index strongly support entrepreneurship, and most offer good job-seeking support. However, country performance varies greatly on employment conditions for refugees. The LAC countries assessed in this index grant refugees the legal right to work without permits and own businesses without needing to partner with a local. They also provide refugees with access to business finance, but some restrictions exist for other displaced persons. Displaced persons also often work in the informal sector, as they find the administrative requirements for obtaining employment permits very difficult to meet.

Across the region, non-refugee displaced persons suffer from greater restrictions on their rights and freedoms. Many policies, programs and legislative arrangements are limited to those with official refugee status. For instance, five of the analyzed countries, with Chile and Costa Rica the exceptions, do not extend reunification schemes, which resettle the relatives of refugees, to all displaced persons. Similarly, except for Chile, Costa Rica and Ecuador, refugees and all other displaced people are not provided with access to finance for business.

Governments in the region do not regularly collect and publish data on the economic status of refugees, hindering their ability to tailor policies to the specific needs of these groups. Peru and Costa Rica scored at least 50, out of 100, due to the economic status data collected and published on refugees. Belize and Colombia also collect and publish at least some information, while Chile, Dominican Republic and Ecuador do not collect or publish data on the economic status of refugees. However, none of the LAC countries disaggregates such data by sex and geography.



Bureaucratic and discriminatory practices hinder refugees and displaced persons from meeting their economic potential.

While all countries have specific policies and programs for refugees and other displaced persons, refugees face arbitrary and discriminatory hurdles when applying for citizenship and obtaining permits for unrestricted movement. For example, discrimination and xenophobia by employers and difficulties in recognizing foreign credentials pose barriers to employment.

To enable the full economic integration of refugees, governments across the region must focus on:

- Developing policies and programs that facilitate the integration and resettlement of refugees and other displaced persons, with a focus on language education and family reunification.
- Strengthening the capacity to collect and publish data on refugees and displaced persons, which will support the ability to tailor policies to their specific requirements and vulnerabilities.
- Instituting practices that enable refugees and displaced persons to access housing and social housing programs, as well as the opportunity for homeownership.
- Building a more inclusive financial system that enables refugees and displaced persons to open bank and mobile money accounts.
- Ensuring that the employment process is accessible to refugees and displaced persons, primarily through job-seeking support and eliminating nationality-based job market restrictions.

Introduction

Governments across LAC are taking steps to build an enabling environment for refugees and other displaced persons to reach their full economic potential, especially by promoting freedom of movement, access to education and entrepreneurship. But more must be done across the region to create inclusive policies and programs to facilitate their admission, integration and resettlement.

Research shows that refugees are creditworthy, reliable and start new, successful businesses at high rates.^{3,4,5} Yet, according to Economist Impact analysis, refugees face numerous barriers to working and starting businesses. Many countries have restrictive economic policies toward refugees, including bans on employment. Refugees also face challenges integrating into host communities due to tensions between the two groups and the biases they face from employers and investors, who perceive the risk of hiring or investing to be too high.

Only when countries prioritize including and integrating refugees and those with refugee-like status will they realize their full potential. “Refugees and others displaced can become real agents of change and contribute to the communities hosting them if given a chance and the tools to thrive,” says Filippo Grandi, the UN High Commissioner for Refugees.⁶ This

is also grounded in data. According to a 2020 World Bank-led study, Venezuelan refugees and migrants in Ecuador with access to employment that matches their qualifications could boost Ecuador’s GDP by up to 2%.⁷

Given the significant potential, it is important to understand the enabling environment for economic opportunities for refugees in LAC and how conducive the policies are for enabling decision-makers to take positive action. The index provides insights into these issues by comparing refugee policies against a set of 45 qualitative and quantitative indicators organized into three categories (1. admission, integration and resettlement, 2. basic rights and access to services, and 3. employment conditions) and 13 sub-categories.

The goal of the ROI is twofold:

1. to equip policymakers with actionable and relevant data to identify pathways for improvement in refugee policies and programs; and
2. to inform private-sector stakeholders—and investors in particular—about opportunities and constraints that refugees face to incentivize investments in refugee value chains and refugees as entrepreneurs.

Framework and methodology

The ROI explores how countries are developing an inclusive enabling environment for refugees to reach their full economic potential, considering legislation, policies, programs and practices implemented by June 2022. This report, developed by Economist Impact and sponsored by the RIN and the IDB, looks at the ROI performance of seven LAC countries: Belize, Colombia, Chile, Costa Rica, the Dominican Republic, Ecuador and Peru.

The index uses a scale from 0-100, with 0 indicating a complete absence of opportunities and 100 indicating an ideal scenario of provision of all opportunities. The index consists of three categories: 1. admissions, integration, and resettlement; 2. basic rights and access to services; and 3. employment conditions. These categories are further divided into 13 subcategories and 45 indicators.

The ROI assigns equal weight to all categories and subcategories. Within the subcategories, more weight is applied to indicators that assess the *de facto* environment than those that assess the *de jure* environment. The information for *de facto* indicators is obtained through interviews

with stakeholders in each country. Details on the selection, normalization, aggregation and weighting of indicators can be found in Annex I, the Methodology Report.

Throughout this report, Economist Impact uses the following language to refer to a country's performance:

- Very low score: 0 to 19.9
- Low score: 20 to 39.9
- Moderate score: 40 to 59.9
- High score: 60 to 79.9
- Very high score: 80 to 100

The ROI defines refugees and forced migrants as those forcibly displaced across international borders by violence, persecution, climate change and natural disasters. The following chapters summarize the findings of the ROI in three categories. By examining the research and analysis behind each indicator and sub-indicator of the framework, we map the landscape of opportunities for refugees in the seven LAC countries and identify areas for improvement.

Category 1: refugee admissions, integration and resettlement policy



Refugees’ access to economic opportunities depends on clear, funded policies and laws that allow them to enter host nations and meet their basic needs. The first category of indicators—refugee admissions, integration and resettlement policy—evaluates countries on multiple fronts. It is a weighted average of the following subcategory scores: 1.1) admissions policies, 1.2) refugee resettlement and integration programs, 1.3) assistance for new arrivals, and 1.4), data for policy monitoring and evaluation.

LAC’s performance here is moderate compared with the other categories. Despite the high scores achieved by some countries in this category, it is clear that these policies need improvement.

Figure 2: Performance of LAC countries in category 1: refugee admissions, integration and resettlement policy



1.1) Admission policies

The first sub-category includes indicators of participation in international agreements, a national policy on admissions, recognition of climate change and disaster-related displacement, and the existence of a national refugee agency. These indicators are important, as they enable countries to implement the responsibilities assumed under the 1951 Refugee Convention and its 1967 Protocol.

The index results indicate that the admission policies of these LAC countries are generally favorable to refugees and other displaced people.

There are clearly articulated policies regarding admissions, and each of the seven countries has an organization responsible for implementing them. These policies address refugees, asylum-seekers and all other displaced persons in five countries and are incentivized by initiatives such as the Comprehensive Regional Protection and Solutions Framework and the Refugee and Migrant Response Plan for Refugees and Migrants from Venezuela. The box below shows the positive impact of these initiatives. Belize and Colombia fall slightly behind due to a narrower scope of populations that benefit from such policies.

Figure 3 : Performance of LAC countries on 1.1) admissions policies



CASE STUDY 1: the Comprehensive Regional Protection and Solutions Framework (Belize)

The program: Belize is one of the founding members of the Comprehensive Regional Protection and Solutions Framework (MIRPS). It is an implementation framework of the Global Compact on Refugees. It aims to foster regional co-operation among countries involved in human mobility to promote preventive and protective durable measures toward displaced persons. The MIRPS is participatory and involves populations of concern and populations directly impacted by those measures.⁸

The purpose: Belize's national plan aims to 1) improve mechanisms for reception and admission, 2) respond to immediate and persistent humanitarian and protection needs, 3) support host countries and communities, and 4) enhance the opportunities for durable solutions. To achieve these objectives, Belize has developed a list of National Action Plan Focus Areas, including seven commitments to protection, one to jobs and livelihoods, and two to education.⁹

The results: Belize has managed to increase the overall recognition rate of refugees. This was due to a Supreme Court ruling in 2020 that removed the 14-day registration time limit. The country also improved standard operating procedures (SOPs) for identifying and referring applicants for refugee status. This was achieved by training members of the Refugee Eligibility Committee and staff of the Refugees Department and applying the SOPs at the western border, where most asylum-seekers arrive. Through the MIRPS, Belize also increased its provision of language education and vocational training services. Since 2019 this has been offered to young refugee and asylum-seeker students and youth from the host community. Lastly, in the context of the covid-19 pandemic, UN agencies and the Ministry of Health and Wellness have collaborated to provide comprehensive immunization coverage to refugee-hosting communities.¹⁰

Displacement due to natural disasters and climate change is rising. In 2018 the Global Compact on Refugees recognized that “climate, environmental degradation and disasters increasingly interact with the drivers of refugee movements.”¹¹ The need to recognize climate-related displacement has become more urgent than ever. The LAC countries included in this study do not consider climate change and disaster-related displacement in their admissions policies; however, this is an evolving situation. In Costa Rica, for example, a reform to the General Migration and Aliens Law was proposed in 2021 by the deputy of the ruling party, Enrique Sánchez, to grant refugee status to those displaced by climate change or natural disasters.¹²

1.2) Resettlement and integration programs

The second sub-category includes indicators on national policy on refugee resettlement, matched resettlement, family reunification and the pathway to citizenship. Such policies enhance displaced persons' economic integration and long-term security by providing greater stability and continuity for their economic activities.

The performance of the LAC countries in this subcategory varies, as shown in figure 4. Costa Rica and Ecuador outperform their peers, mainly due to the broader scope of their resettlement and integration programs. For example, while there is a pathway to citizenship for refugees in six of the seven countries, only Costa Rica and Ecuador extend it to all other displaced populations. By contrast, Colombia and the Dominican Republic have no clear policy on refugee resettlement or matched resettlement—and in the case of Colombia, there are no such policies for Venezuelan migrants either. Interviewees highlight that Peru and Chile have room for improvement in providing systematic resettlement opportunities. Even in cases where regulation is progressive, such as for family reunification in the Dominican Republic, bureaucratic hurdles hinder access to such rights.¹³

Nonetheless, becoming a citizen is arduous across the region. Paola Lazcano, the associate reporting officer of UNHCR, shares an example of how this affects Venezuelans in Peru. These refugees must provide a document that regulates the process of naturalization (*Texto Único de Procedimiento*

Administrativo), which is not required for other migrants, and proof of earning about 46,000 sol (US\$12,352) per year. Ms Lozcano explains that this is a high sum for Venezuelan migrants. She cites other obstacles to obtaining citizenship, such as birth certificates, passports and criminal records from Venezuela, legalized or with apostille.

Data show that matched resettlement helps ensure faster economic integration, yet the index data confirm that only Ecuador and Costa Rica provide this opportunity to refugees.¹⁴ Ecuador extends this to asylum-seekers in host communities. Matched resettlements take into account the skills and preferences of the refugees and match them with the priorities of the host communities for improved economic outcomes.

Nevertheless, cases of successful resettlement and reunification programs were identified even among countries with very low to moderate scores. For example, Belize is one of the few countries, in addition to Costa Rica and Ecuador, with a clearly articulated resettlement policy based on the Refugee Act and a National Action Plan to improve the lives of people of concern.¹⁵ Similarly, reunification schemes that allow the resettlement of immediate relatives of refugees were in place in Costa Rica, Ecuador, Chile and Peru. But just Chile and Costa Rica extend this opportunity to all other displaced persons. These programs are not necessarily government-led. For example, the UNHCR's Three-Year Strategy (2019-2021) on Resettlement and Complementary Pathways fosters reunification in Peru.¹⁶

Figure 4: Performance of LAC countries on 1.2) resettlement and integration programs



■ Score 0-19.9 ■ Score 20-39.9 ■ Score 40-59.9 ■ Score 60-79.9 ■ Score 80-100

1.3) Assistance for new arrivals

The third sub-category includes language education, legal assistance, integration education and cash assistance indicators. Support in those fields is key for refugees and other displaced persons to integrate into the workforce.

Most LAC countries performed well in assisting new arrivals; Ecuador stands out with a very high score due to various policies that aim to improve the reception of newly arrived refugees. The region's performance is partly due to the availability of cash transfers to refugees: Costa Rica¹⁷ and Ecuador¹⁸ provide economic assistance to those with refugee status and all other displaced persons. Chile, Colombia and Peru provide cash assistance with some eligibility restrictions for displaced persons. This result strengthens the region's capacity to leverage refugees' economic potential, as financial benefits can provide a safety net for refugees while they become self-reliant.¹⁹ Support for legal assistance is also available in five out of seven countries.

The research did not find satisfactory evidence of integration education programs for adult refugees in the region. Ecuador is the only country

to provide such education for adult refugees and asylum-seekers, doing so in partnership with international organizations. Education for adult refugees is an important prerequisite for the faster and smoother inclusion of displaced individuals in their host communities.

Chile is the only country to support refugees' language education. However, most refugees in Colombia, Costa Rica, Ecuador and Peru speak Spanish, making such education less of a priority.^{20,21,22,23}

While most countries perform very well in at least one of the indicators in this category, the Dominican Republic and Belize received very low scores across the board. These two countries do not have systematic and centralized cash-transfer initiatives and do not provide support for legal assistance for refugees through governments or official international partners. Although a significant proportion of the displaced populations in these countries speak foreign languages, the language education programs provided to them are small-scale or decentralized.^{24,25} This is concerning, as local language proficiency is a key factor for the economic and social inclusion of newly arrived displaced populations.

Figure 5: Performance of LAC countries on 1.3) assistance for new arrivals



1.4) Data for policy monitoring and evaluation

The fourth sub-category includes indicators on collecting and publishing data on the economic status of refugees disaggregated by sex and geography. These include the number of refugees and other displaced people; demographic breakdowns (age, gender); employment; poverty and income; and financial flows (humanitarian assistance and investment). Detailed data collection on refugees’ demographics and economic outcomes means that the successes or failures of refugee policies can be better recognized. It clarifies the refugee population’s state for prospective investors in the refugee investor community. In addition, disaggregating

data by sex and geography improves the capacity to make evidence-based decisions.

The region’s publicly available data for policy monitoring and evaluation are poor; only Peru and Costa Rica scored at least 50 due to the economic data collected and published on displaced populations. Belize and Colombia also collect and publish at least some information. Yet, none of the LAC countries disaggregates such data by sex and geography, which inhibits their ability to tailor policies to the local needs of displaced persons. Societies and governments can benefit from improving the collection of relevant information for evaluating refugee policies, particularly in the long term.²⁶

Figure 6: Performance of LAC countries on 1.4) data for policy monitoring and evaluation



Category 2: basic rights and access to services

The second category of indicators—basic rights and access to services—measures refugees’ ability to enjoy the same rights and basic services as citizens living in their host communities. It is a weighted average of the following subcategory scores: 2.1) freedom of movement, 2.2) right to hold a national identification document (ID), 2.3) property rights and access to housing, 2.4) access to education and healthcare, 2.5) financial inclusion and 2.6) Equality between men and women.

LAC performs well in this category. Ecuador and Colombia stand out with very high scores, while the rest of the region scores good to moderate.

With some exceptions, this performance is driven by the freedom of movement and access to education and healthcare services granted to refugees. While freedom of movement for refugees is a regional strength across the ROI, asylum-seekers do not enjoy this right in all countries. Access to education and healthcare is also among the region’s greatest strengths: all countries obtained a high or a very high score in this subcategory. In addition, all countries scored very high on equality between men and women across the population as a whole. Looking forward, regional policies should focus on improving access to housing where the region does not do well on the ROI.

Figure 7: Performance of LAC countries in category 2: basic rights and access to services



2.1) Freedom of movement

The first sub-category includes the right to move freely within the host country, residence restrictions and work location restrictions indicators.

Refugees can move freely across the region, and most countries extend this right to other displaced persons. However, in practice, mobility may be restricted by bureaucracy and discriminatory practices. For example, in Peru, the ID awarded to asylum-seekers is not recognized by all authorities, hindering their freedom of movement. In the Dominican Republic, asylum-seekers face delays in obtaining the permit needed for movement, which must be renewed every month. Freedom of movement is essential for displaced populations to seek and take up work opportunities.²⁷

None of the countries in the index require refugees to live in a particular location, and most do not pose restrictions on other displaced persons. However, the enforcement of rights and restrictions varies between countries. In Colombia, regulation restricts asylum-seekers movement in particular areas, but this is not enforced. In the Dominican Republic, asylum-seekers can live anywhere in the country. Still, in practice, they are primarily located in the capital

and surrounding areas due, in part, to the renewal process for their permits requires monthly visits to the capital, where the necessary administrative services are available.

Refugees face no location restrictions to work in six out of the seven countries. The exception is the Dominican Republic, where refugees may not work in bordering provinces. In countries where asylum-seekers have no right to take on employment, such as Belize and Colombia, some initiatives provide temporary employment opportunities without restrictions on location. Belize has granted a significant number of asylum-seekers the right to work without restrictions in response to the impacts of the covid-19 pandemic. However, the research did not find any evidence that this standard would be maintained after the effects of the pandemic abate. In Colombia, Venezuelan migrants have the right to work through the Temporary Statute of Protection for Venezuelan Migrants. This regulation is valid for ten years and does not apply to those who entered Colombia irregularly after January 31st 2021.²⁸ Temporary work opportunities can be helpful as emergency measures but do not provide the stability needed for economic integration in the long term.

Figure 8: Performance of LAC countries on 2.1) freedom of movement



■ Score 0-19.9 ■ Score 20-39.9 ■ Score 40-59.9 ■ Score 60-79.9 ■ Score 80-100



2.2) Right to hold a national identification document

The second sub-category includes a single indicator on the right to hold a national ID. These can be essential for accessing employment, housing and financial services.

Refugees may hold a national ID in all countries assessed by the ROI. Costa Rica and Colombia extend this right to some displaced persons, while Chile, Ecuador and Peru extend it to all other displaced persons. However, the document provided to refugees in Peru is not widely recognized, resulting in restricted access to services such as health insurance

and inconsistency in estimating the number of displaced persons in the country. In Belize and the Dominican Republic, meanwhile, the right to ID awarded to refugees is not extended to other displaced persons.²⁹

The index data suggest that the process for obtaining ID is improving, but bottlenecks remain. For example, in Costa Rica, pandemic-related disruptions still affect access to documentation, leading to long waiting lines and frequent appointment changes. The government is working to accelerate this process, and the UNHCR is negotiating with government officials to extend the renewal period for ID documents.

Figure 9: Performance of LAC countries on 2.2) right to hold a national ID



2.3) Property rights and access to housing

The third sub-category includes property ownership rights and access to housing indicators.

The region’s most pressing challenges in this category are property rights and access to housing, which are essential for economic development. Only Costa Rica and Colombia performed well in this subcategory, while the rest achieved moderate to very low scores.

Every country in the region grants refugees the right to own property. In Costa Rica and Peru, the requirements for displaced populations to own property differ from that of citizens. In Belize, different requirements exist but are not enforced. Colombia, Ecuador and Chile stand out for enabling refugees and at least some displaced persons to own property in the same way as citizens.

The region performed poorly in terms of housing provision, with four countries not offering refugees the opportunity to access housing the same way as citizens. In Peru, refugees who rent houses face additional requirements from landlords compared with national tenants. In the Dominican Republic, refugees are unable to apply for mortgages. Of the remaining countries, only Costa Rica extends access to housing to all displaced persons. Even in countries that offer some housing to displaced populations, some individuals still face restrictions: in Colombia and Belize, asylum-seekers cannot own or rent houses like those with official refugee status. In Ecuador, government housing programs require beneficiaries to be citizens.



While there are initiatives from international organizations such as the UNHCR and the International Organization for Migration, access to housing remains constrained.³⁰ In some countries, the effect of such bureaucratic hurdles is visible. For example, in Chile, homeownership is rare among displaced populations, although refugees, asylum-seekers and their families officially have the right apply for permanent residence permits and housing subsidies.³¹ In February 2020 only 15% of migrants (including refugees and asylum-seekers) in Chile had their own housing, compared with 67% of Chilean nationals.³² In addition, at least 25% of migrants rent houses without signing contracts, compared with just 5% of Chilean citizens.³³ This disparity for migrants stems from irregular ineligibility for social housing programs and discrimination in the housing market, especially against Venezuelans.³⁴ Improving the housing environment in the region would support refugee integration and self-reliance.

Figure 10: Performance of LAC countries on 2.3) property rights and access to housing



2.4) Access to education and healthcare

The fourth sub-category includes access to education, recognition of foreign qualifications and access to healthcare indicators. These indicators are key determinants of refugee employability and access to job opportunities that match their qualifications.

All countries scored highly or very high in this subcategory. Refugees can access education in the same way as citizens in all seven countries. The Dominican Republic, a country that scored low in other sub-categories, scored very high in access to education and healthcare. In Colombia, Venezuelan minors can access education even without documentation. However, the challenges to accessing education in Colombia include difficulty validating previous studies and the associated costs of accessing universities.

Most countries extend this right to all other displaced persons as well. Chile is an excellent example of fostering education for refugees and other displaced persons. Chile has a free special temporary visa issued for children and adolescents regardless of the migratory status of parents or guardians. The country has also undertaken measures to include Venezuelan migrants in the education system by assigning a provisional school identifier, which enables them to attend school while their migratory situation is being reviewed. In 2020 this program saw 30,870 Venezuelan students enrolled in schools.³⁵ This is an important measure, as it prepares minors for future employment opportunities.

In Ecuador, the “Breathing Inclusion” project fosters diversity and inclusion of displaced persons in schools. This helps integrate the host and migrant populations and reduce xenophobia and discrimination against refugee children and adolescents.³⁶⁴

Every country in the study has a process to recognize foreign education credentials. Although the process is complicated, foreign professional credentials can be recognized in Belize, Costa Rica and the Dominican Republic. In Ecuador, recognizing foreign professional diplomas or certifications is one of the main obstacles to integrating persons in a situation of human mobility.³⁷

In three LAC countries, access to healthcare is limited to those with official refugee status. Only Chile, Colombia and Ecuador extend this right to at least some other displaced persons. The experience in Costa Rica is indicative. While many policies provide rights and benefits, refugees cannot access healthcare in the same way as citizens, as contributing to the Costa Rican Social Security (CCSS) system through formal employment confers eligibility. While voluntary insurance officially exists under the CCSS for informal workers, the monthly cost of this insurance is high relative to salaries, limiting *de facto* access.³⁸ There are initiatives to address this gap, such as the temporary healthcare facilities provided by international partners. The UNHCR has a medical insurance agreement with the CCSS for migrants with specific vulnerabilities requiring long-term treatment.³⁹ However, this scheme requires registering with the UNHCR, which can have a long waiting list.⁴⁰

Figure 11: Performance of LAC countries on 2.4) access to education and healthcare





2.5) Financial inclusion

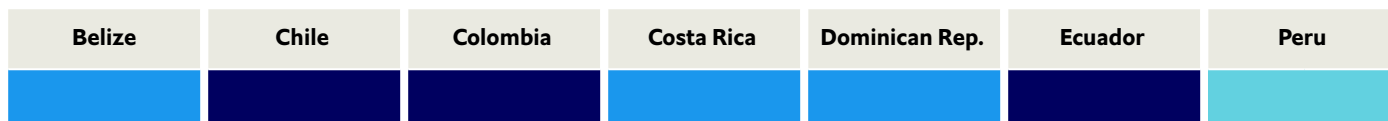
The fifth sub-category includes indicators on requirements for opening bank and mobile money accounts, the stringency of ID requirements, non-discrimination provision, and digital cash assistance payments.

There is a large gap in the performance of LAC countries on the financial inclusion of refugees, as shown in figure 12. Whereas Chile, Colombia and Ecuador stand out with very high scores, the rest obtained low or very low scores. Refugees and other displaced persons face difficulties fulfilling the requirements to open a bank or mobile money account across the region. In the Dominican Republic, additional ID documents are required that these populations may not possess, such as a passport, driver’s license, tax ID or social security card. In other countries, the main

obstacle is requiring documents that are more difficult for displaced persons to obtain, such as a reference letter from another account holder⁴¹ or a utility bill⁴² as proof of address. In Belize, banks may also require a utility bill as proof of address to open a bank account, which can be an obstacle for refugees and asylum-seekers.⁴³ Even in Chile and Colombia, where the pathway to financial inclusion for refugees is more straightforward, there are restrictions for those without official refugee status.

A concerning deficiency for financial inclusion is the absence of non-discrimination clauses in financial-services regulations in most of the region. Only Ecuador has laws against discrimination in financial services that apply to refugees and all other displaced people. In Chile and Colombia, such rules apply to refugees and at least some other displaced persons.

Figure 12: Performance of LAC countries on 2.5) financial Inclusion



■ Score 0-19.9 ■ Score 20-39.9 ■ Score 40-59.9 ■ Score 60-79.9 ■ Score 80-100

In five of the seven selected countries, cash assistance programs can be delivered to a bank or mobile money account. This directly contributes to the financial inclusion of displaced populations, as it is the first point of access to the financial system. In Costa Rica, there has been an effort to transition from in-kind support toward cash-based assistance, although the pandemic has set back its progress.

Peru performed particularly poorly in financial inclusion. In a USAID and World Council publication published in 2020, it was reported that refugees use only 25% of the services provided by financial institutions. Requirements varied significantly across institutions, creating limitations for displaced persons and decreasing access to credit. According to one interview, access to financial services is one of the most challenging barriers foreigners face in Peru.⁴⁴ The interviewee indicated that discussions are under way with other financial providers, such as digital banks, to enhance the digital inclusion of migrants, including refugees and asylum-seekers, but no programs have yet been implemented.

2.6) Equality between men and women

The sixth sub-category includes indicators on equal requirements to obtain a passport, equal property rights, equal requirements for opening a bank account, equal requirements for business ownership and gender equality. These indicators are included in the ROI to capture how gender-based social discrimination may impose additional challenges for refugees who are women.

All countries across LAC score highly on gender equality. According to World Bank data, these countries grant the entire population equal rights to business ownership regardless of gender and have the same requirements to open a bank account for men and women.⁴⁵ However, in Belize, women cannot apply for a passport in the same way as men due to the additional requirements for forms married/divorced women. In Chile they do not have equal ownership rights to immovable property as men. Since refugee women are at risk of facing double discrimination in host countries, efforts to ensure gender equality in terms of rights and access to services are paramount.

Figure 13: Performance of LAC countries on 2.6) equality between men and women



Category 3: employment conditions

Access to economic opportunity for refugees is rooted in support for and removing barriers to a refugee’s right to work or own a business. The third category of indicators—employment conditions—targets the factors that directly influence refugee employment conditions. It is a weighted average of the following subcategory scores: 3.1) employment policies and laws, 3.2) job-seeking support, and 3.3) support for entrepreneurship.

The index countries demonstrate outstanding support for entrepreneurship and good support for job-seeking. None scored less than moderately in the third category. Nonetheless, there are gaps in employment policies and laws.



Figure 14: Performance of LAC countries in category 3: employment conditions



Score 0-19.9 Score 20-39.9 Score 40-59.9 Score 60-79.9 Score 80-100

3.1) Employment policies and laws

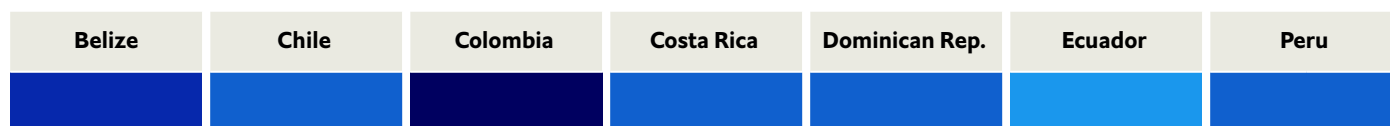
The first sub-category includes indicators on the right to employment, job permit requirement, restrictive work permits, work permit renewal, and local job market distortions. The indicators show to what extent refugees and those seeking refugee status can access economic opportunities through employment.

Employment policies and regulations concerning refugees and their enforcement vary significantly in the region. Policies regarding access to formal jobs illustrate this. Even though all seven countries provide refugees with the legal right to work without a permit, only Chile and Colombia extend this right to all other displaced persons. Colombia is the leader in this sub-category because potential employers or contractors can petition for a Special Permit for the Promotion of Formalization to hire irregular migrants (those without valid visas or resident permits). This is similar to an employer-sponsored visa, the validity of which corresponds with the duration of the work contract, between two months and two years, and is renewable. However, asylum-seekers are not within the scope of this regulation.

There are challenges in exercising these rights across the region due to discrimination, xenophobia, and ignorance of refugee rights and documentation requirements by public and private companies, employers and officials. For example, in Peru, the hurdles are so high that refugees cannot work. In other cases, such as Colombia and Ecuador, administrative requirements, such as the need for non-refugee displaced persons to obtain a work permit, can be an obstacle. In Belize, there are further restrictions because permits are associated with an employer and a location.

The region's biggest weakness in employment conditions comes from local job market restrictions. Even countries that scored well in other indicators, such as Chile,⁴⁶ Costa Rica⁴⁷ and Ecuador,⁴⁸ nationality-related restrictions on employment hinder the hiring of foreign talent. As a result, refugees and other displaced persons are often pushed to work in the informal sector, without the protection of labor rights and benefits.

Figure 15: Performance of LAC countries on 3.1) employment policies and laws



Score 0-19.9 Score 20-39.9 Score 40-59.9 Score 60-79.9 Score 80-100

CASE STUDY 2: “Living Integration” program (Costa Rica)

The program: the Living Integration program is a public-private partnership between the Costa Rican government and civil society actors.^{51,52} It was launched in 2013 and is led by the United Nations High Commissioner for Refugees, the Business Association for Development, the General Directorate of Migration and Aliens, the Costa Rican Chamber of Commerce, and the Association of International Consultants and Advisors.⁵³ According to an interviewee, the program also involves governmental bodies, such as the Ministry of Labor and the National Institute of Learning, which provide training for refugees and asylum-seekers and have added them to public databases to help with job placement.⁵⁴

The purpose: the program awards certificates to companies, organizations and institutions that demonstrate a commitment to refugees and applicants for refugee status in the country. It aims to create an inclusive organizational culture that protects and supports this population and recognizes their contributions to society.⁵⁵

The results: From 2013 to 2015 this program helped 357 refugees find employment. Since then, 45 companies train around 250 refugees and asylum-seekers annually, and more than 1,000 companies have started inclusion campaigns.⁵⁶ Since 2018 six employment fairs, three entrepreneurship fairs and four focused labor market surveys have been held. During the same period, 391 displaced persons obtained a job through the program.⁵⁷ In 2022 the program awarded certificates to companies in recruitment, development and training and released a guide with best practices in hiring refugees.⁵⁸

3.2) Job-seeking support

The second sub-category includes indicators on inclusive labor rights and protections and government and non-government organization (NGO) information on hiring disadvantaged groups. These indicators provide information on the existing incentives for refugees to take on employment and for employers to hire refugees.

Most LAC countries in the index provide some job-seeking support, but their scope varies. National labor rights and job benefits extend to refugees across the region. In most countries, this includes at least some other groups of displaced persons, such as asylum-seekers and Venezuelan migrants. However, refugees and other displaced persons still face precarious working conditions.^{49,50} A 2019 survey in Colombia, for example, showed that while four in five refugees in the country found employment, almost half of them reported working more than 60 hours a week, and 21% reported working more than 70 hours a week.

Except for Belize, governments or leading NGOs in these countries actively support the hiring of refugees by offering information or services to employers. Still, in countries like the Dominican Republic, only NGOs assume this supportive role. The box below provides an example of the positive outcomes that such programs can achieve.

Figure 16: Performance of LAC countries on 3.2) job-seeking support





3.3) Support for entrepreneurship

The third sub-category includes indicators on refugees’ right to own a business, non-requirement for a local partner and access to finance for businesses. These indicators are fundamental for refugee entrepreneurship, which is an important path toward economic autonomy.

The ROI data indicate that one of the region’s strengths is the support for entrepreneurship available for refugees and other displaced persons. This is illustrated by the ability of refugees to own businesses without a local partner in all assessed countries. In many cases, this is further extended to other groups: in Belize, to asylum-seekers with the appropriate permits; in Colombia, to displaced Venezuelans; and in Chile, Costa Rica and Peru, to all other displaced

persons. This result is exceptional for promoting refugees’ right to work.⁵⁹

The region can improve its performance in access to finance for micro, small and medium enterprises, which would support entrepreneurs in taking advantage of business opportunities. While Chile, Costa Rica and Ecuador provide refugees and all other displaced persons with access to finance for business, the rest of the countries impose restrictions on at least some displaced persons, impeding their economic integration. To address this gap, the Instituto Dominicano de Desarrollo Integral, with support from the UNHCR, has programs to support entrepreneurship among refugees and other displaced persons, providing seed capital for them to start businesses.

Figure 17: Performance of LAC Countries on 3.3) support for entrepreneurship



Score 0-19.9 Score 20-39.9 Score 40-59.9 Score 60-79.9 Score 80-100

Conclusion



Expanding economic integration opportunities for refugees and immigrants in their host countries has proven very effective in establishing their self-reliance and contributing to the economies of their host communities. The governments in the LAC countries covered in the index have shown commitment and progress on expanding economic opportunities for refugees and other displaced persons. However, our research also lays bare the policy gaps that governments must prioritize to strengthen the enabling environment for refugees and other displaced persons' economic integration. The following recommendations can counteract those barriers:

- Data availability is essential for evidence-based policymaking and program designs, yet there is a severe gap in LAC. Areas for improvement include building the capacity to collect and publish demographics and economic outcomes data on refugees and other displaced persons.
- The region's most pressing challenges concerning basic rights and access to services are property rights and access to housing, which are essential for economic development. An improvement in the housing environment in the region is needed to support refugee integration and self-reliance.
- Countries in LAC have shown good progress on establishing the regulatory framework for accessing employment for refugees. However, more needs to be done to raise employers' awareness about existing policies and to positively influence public attitudes toward refugees and other displaced persons. The media can play an instrumental role here.
- Evidence suggests that matched resettlements improve economic outcomes for refugees and their host communities. The ROI research found this area to be a challenge. Governments in LAC need to consider this model's effectiveness and make the necessary regulatory and financial investments for widespread adoption.
- LAC countries should consider including climate change and disaster-related displacement in the policies related to providing economic opportunities. This is a pressing need, as climate-induced migration is on the rise.

While every effort has been taken to verify the accuracy of this information, Economist Impact cannot accept any responsibility or liability for reliance by any person on this report or any of the information, opinions or conclusions set out in this report. The findings and views expressed in the report do not necessarily reflect the views of the sponsor.

Appendix

Annex I

The ROI Methodology Report

August 2022

Overview

Refugees' self-reliance depends on unfettered access to economic opportunities in their host communities. Yet unequal and inconsistent policies often create unintended barriers and constraints for employment and entrepreneurship. Recognizing the immense economic potential of refugees, the ROI seeks to measure the extent to which a country's policy environment enables access to economic opportunities for refugees within their host communities. The goal of developing this index is twofold:

1. the ROI will equip policymakers with actionable and relevant data to identify pathways for improvement in refugee policies and programs; and
2. it will inform private-sector stakeholders—and investors in particular—about opportunities and constraints faced by refugees to incentivize investments in refugee value chains and refugees as entrepreneurs.

Indexes such as these have proven effective tools for creating positive policy change. For example:

- The [Global Microscope on Financial Inclusion](#) has supported the efforts of the IDB, as well as a leading NGO and corporate foundation, to encourage legislative and regulatory reforms with leading policymakers. The index is now the industry standard for measuring financial inclusion in 55 countries.
- The Nuclear Threat Initiative (NTI) [Nuclear Security Index](#) provides a foundation for the urgent and ongoing work of strengthening security. It offers a path forward through recommendations for individual states and the international community. On the back of the index, the NTI created the Global Dialogue on Nuclear Security, an international cross-sector dialogue among leading officials, experts and practitioners on priorities and actions needed to strengthen the global nuclear security system.

The ROI is a benchmarking tool that measures the extent of pro-refugee policy and favorable employment conditions for refugees and the host communities where they live across ten countries in East Africa and Latin America. The methodology for the index, developed by Economist Impact, including category and indicator definitions, scoring criteria, country selection criteria and data sources, is provided below.

Defining refugees

The ROI broadly defines refugees and forced migrants as those forcibly displaced across international borders by violence, persecution, climate change and natural disasters.

Scoring criteria and categories

Indicators were chosen using a two-step process. First, Economist Impact conducted a literature review to select indicators with a sound intellectual basis for measuring a country's policy and economic environment for refugees.

Second, Economist Impact consulted with an expert panel to verify the choice of indicators and overall index construction. The panel comprised 13 leading experts representing investors, academia, governments, NGOs, international financial institutions and entrepreneurs. We convened the panel in Washington, DC, in December 2019 to review the initial ROI framework and help select and prioritize indicators.

The ROI framework comprises three categories, 13 sub-categories and 45 indicators.

Types of indicators included

Five of the index's 45 indicators are based on **quantitative data** (see page 9 for a complete list). These are sourced from the World Bank and the UN.

The remaining 40 indicators are **qualitative assessments** of different aspects of how a country provides (or does not provide) access to economic opportunities for refugees. Qualitative indicators were scored based on available data and interviews with local country experts. As much as possible, qualitative indicator questions were designed to be binary, where "yes" equals one and "no" equals zero. This substantially removes subjectivity in the scoring.

However, to identify the extent to which rights are conferred differently between those with refugee status and those without, most questions were developed on a tiered scale to accommodate the varying degrees to which policies apply to those without refugee status. For example:

1.1.2) Existence of a national policy on admissions

Question: Does the country have a clearly articulated policy regarding admissions of refugees and other displaced persons?

Scoring:

- 0 = No
- 1 = Yes, but it only applies to those with refugee status
- 2 = Yes, but it only applies to those with refugee status and some other displaced persons
- 3 = Yes, and it applies to those with refugee status and all other displaced persons

Additionally, some indicators were designed to assess how access to services for the broad definition of refugees might vary compared with the host communities where they reside. In this case, we used a 0-4 scale. For example:

2.4.1) Access to education

Question: Can refugees and other displaced persons access education services in the same way as citizens?

Scoring:

- 0 = No, or there are significant restrictions in practice
- 1 = No, but there are government-provided temporary schools
- 2 = Yes, but only those with refugee status
- 3 = Yes, but only those with refugee status and some other displaced persons
- 4 = Yes, including those with refugee status and all other displaced persons

Data collection for the qualitative indicators was done until June 2022 and it only considered sources that could provide consistent and comparable insights for the selected countries.

Country selection

Two regions were selected to test the applicability of the index's framework in different contexts. Ten countries facing acute refugee crises were chosen from two regions to pilot the ROI framework.

The countries are:

East Africa	Ethiopia, Kenya, Uganda
Latin America	Belize, Chile, Colombia, Costa Rica, the Dominican Republic, Ecuador and Peru

Index construction

The index was first aggregated by sub-category, then by category and finally, overall, based on the composite of the underlying category scores according to an assigned weighting (or relative level of importance).

Data modeling

Since the variables are measured in different units and scales, to compare data points across countries and construct aggregate scores for each country, Economist Impact used the normalization process to make the gathered data comparable. Normalization rebases the raw data to a common unit and scale (0 to 100 using a min-max calculation) so that it can be aggregated. The normalized value is then transformed into a positive number on a scale of 0-100 to make it directly comparable with other indicators. This calculation has the benefit of being simple and does not require a large sample size. Even with a diverse set of countries, normalization allows us to capture the performance of countries at both ends of the spectrum.

Weightings

The users can change the weighting assigned to each category and indicator in the ROI model to reflect different assumptions about their relative importance.

Three types of weighting are used in the index:

- **Default weights:** the first, and default, weighting option assumes the equal importance of all categories and subcategories and evenly distributes weights. Within the subcategories, the weight of individual indicators varies, with a heavier weighting applied to indicators that assess the *de facto* environment compared with the *de jure* environment. The default weighting scheme is outlined below.
- **Equal domain weights:** similar to the default weighting, this option assumes the equal importance of all categories and subcategories and evenly distributes weights. Within subcategories, indicators are assigned equal weights.
- **Equal indicator weights:** this weighting option assigns an identical weight to each *indicator* rather than to each category. As with the default weights, the advantage of using equal weights is removing subjective judgment. A disadvantage of this option is that it assumes that all indicators are equally significant.

Table 1. Default ROI weights

1) ADMISSIONS, INTEGRATION AND RESETTLEMENT	Weight, %
1.1) Admissions policies	25.0%
1.1.1) Participation in international agreements	25.0%
1.1.2) Existence of a national policy on admissions	33.3%
1.1.3) Recognition of climate change and disaster-related displacement	16.7%
1.1.4) Existence of a national refugee agency	25.0%
1.2) Refugee resettlement and integration programs	25.0%
1.2.1) National policy on refugee resettlement	25.0%
1.2.2) Matched resettlement	25.0%
1.2.3) Family reunification	25.0%
1.2.4) Pathway to citizenship	25.0%
1.3) Assistance for new arrivals	25.0%
1.3.1) Language education	25.0%
1.3.2) Legal assistance	25.0%

1.3.3) Integration education	25.0%
1.3.4) Cash assistance	25.0%
1.4) Data for policy monitoring and evaluation	25.0%
1.4.1) Collecting and publishing data	50.0%
1.4.2) Disaggregated data	50.0%
2) BASIC RIGHTS AND ACCESS TO SERVICES	33.3%
2.1) Freedom of movement	16.7%
2.1.1) Right to move freely within the host country	20.0%
2.1.2) Residence restrictions	40.0%
2.1.3) Work location restrictions	40.0%
2.2) Right to hold a national ID	16.7%
2.2.1) Right to a national ID	100.0%
2.3) Property rights and access to housing	16.7%
2.3.1) Property ownership rights	33.3%
2.3.2) Access to housing	66.7%
2.4) Access to education and healthcare	16.7%
2.4.1) Access to education	40.0%
2.4.2) Recognition of foreign qualifications	20.0%
2.4.3) Access to healthcare	40.0%
2.5) Financial inclusion	16.7%
2.5.1) Requirements for opening bank and mobile money accounts	16.7%
2.5.2) Stringency of ID requirements	33.3%
2.5.3) Non-discrimination provision	33.3%
2.5.4) Digital cash assistance payments	16.7%
2.6) Equality between men and women	16.7%
2.6.1) Equal requirements to obtain a national ID	20.0%
2.6.2) Equal property rights	20.0%
2.6.3) Equal requirements for a bank account	20.0%

2.6.4) Equal requirements for business ownership	20.0%
2.6.5) Gender equality	20.0%
3) EMPLOYMENT CONDITIONS	33.3%
3.1) Employment policies and laws	33.3%
3.1.1) Right to employment	20.0%
3.1.2) Job permit requirement	8.0%
3.1.3) Restrictive work permits	16.0%
3.1.4) Work permit renewal	16.0%
3.1.5) Local job market distortions	40.0%
3.2) Job-seeking support	33.3%
3.2.1) Inclusive labor rights and protections	66.7%
3.2.2) Government information on hiring disadvantaged groups	16.7%
3.2.3) NGO information on hiring disadvantaged groups	16.7%
3.3) Support for entrepreneurship	33.3%
3.3.1) Refugee right to own a business	22.2%
3.3.2) Lack of requirement for a local partner	44.4%
3.3.3) Access to finance for businesses	33.3%

Indicator framework

The table below outlines the individual categories, sub-categories, indicators and sources for the ROI framework.

#	Indicator name	Question	Source
1	Refugee admissions, integration and resettlement policy	<i>Refugees' access to economic opportunity is dependent upon clear, funded policies and laws that give refugees the opportunity to enter host nations and meet their most basic needs.</i>	
1.1	Admissions policies		
1.1.1	Participation in international agreements	Has the country signed on to international agreements relating to the treatment of refugees? 0 = No 1 = Yes, the country is a party to the 1951 UN Refugee Convention 2 = Yes, the country is a party to the 1951 UN Refugee Convention and is a party to the 1967 Protocol	EIU bespoke indicator
1.1.2	Existence of a national policy on admissions	Does the country have a clearly articulated policy regarding admissions of refugees and other displaced persons? 0 = No 1 = Yes, but it only applies to those with refugee status 2 = Yes, but it only applies to those with refugee status and some other displaced persons 3 = Yes, and it applies to those with refugee status and all other displaced persons	EIU bespoke indicator
1.1.3	Recognition of climate change and disaster-related displacement	Does the country have a clearly articulated policy regarding climate change and disaster-related displacement? 0 = No 1 = Yes	EIU bespoke indicator
1.1.4	Existence of a national refugee agency	Does the country have an organization with clearly defined responsibility for co-ordinating efforts and implementing refugee admission and resettlement policy? 0 = No 1 = Yes	EIU bespoke indicator
1.2	Refugee resettlement and integration programs		
1.2.1	National policy on refugee resettlement	Does the country have a clearly articulated policy regarding refugee resettlement? 0 = No 1 = Yes	EIU bespoke indicator

#	Indicator name	Question	Source
1.2.2	Matched resettlement	Does the government or official international partner institutions have a program to match refugees to host communities based on the skills of the refugees and the needs of the community? 0 = No 1 = Yes, but it only applies to those with refugee status 2 = Yes, but it only applies to those with refugee status and some other displaced persons 3 = Yes, and it applies to those with refugee status and all other displaced persons	EIU bespoke indicator
1.2.3	Family reunification	Does the government have a reunification scheme that allows the resettlement of immediate relatives to host communities with refugees and other displaced persons? 0 = No 1 = Yes, but it only applies to those with refugee status 2 = Yes, but it only applies to those with refugee status and some other displaced persons 3 = Yes, and it applies to those with refugee status and all other displaced persons	EIU bespoke indicator
1.2.4	Pathway to citizenship	Is there a pathway to citizenship for refugees and other displaced populations? 0 = No 1 = Yes, but it only applies to those with refugee status 2 = Yes, but it only applies to those with refugee status and some other displaced persons 3 = Yes, and it applies to those with refugee status and all other displaced persons	EIU bespoke indicator
1.3	Assistance for new arrivals		
1.3.1	Language education	Does the government or official international partners provide programmatic or financial support for language education for refugees? 0 = No 1 = Yes, but it only applies to those with refugee status 2 = Yes, but it only applies to those with refugee status and some other displaced persons 3 = Yes, and it applies to those with refugee status and all other displaced persons OR more than 90% of refugees come from countries of origin with the same official language	EIU bespoke indicator
1.3.2	Legal assistance	Does the government or official international partners provide programmatic or financial support for legal assistance to refugees? 0 = No 1 = Yes	EIU bespoke indicator

#	Indicator name	Question	Source
1.3.3	Integration education	Does the government or official international partners provide programmatic or financial support for integration education programs directed at adult refugees? 0 = No 1 = Yes, but it only applies to those with refugee status 2 = Yes, but it only applies to those with refugee status and some other displaced persons 3 = Yes, and it applies to those with refugee status and all other displaced persons	EIU bespoke indicator
1.3.4	Cash assistance	Does the government or official international partners provide cash transfers to refugees? 0 = No 1 = Yes, but it only applies to those with refugee status 2 = Yes, but it only applies to those with refugee status and some other displaced persons 3 = Yes, and it applies to those with refugee status and all other displaced persons	EIU bespoke indicator
1.4	Data for policy monitoring and evaluation		
1.4.1	Collecting and publishing data	Does the government, or its official international partners, collect and publish data on the economic status of refugees? 0 = No 1 = Yes, in at least one of the five areas 2 = Yes, in at least two of the five areas 3 = Yes, in three or more of the five areas	EIU bespoke indicator
1.4.2	Disaggregated data	Are the data published on the economic status of refugees disaggregated by sex and geography? 0 = No 1 = Disaggregated by sex or geography but not both 2 = Disaggregated by sex and geography	EIU bespoke indicator
2	Basic rights and access to services	<i>Refugees' self-reliance depends on their ability to enjoy the same rights and access to basic services as citizens living in their host communities.</i>	
2.1	Freedom of movement		
2.1.1	Right to move freely within the host country	Can refugees move freely within the host country? 0 = No, or there are significant restrictions in practice 1 = Yes, but only those with refugee status 2 = Yes, but only those with refugee status and some other displaced persons 3 = Yes, including those with refugee status and all other displaced persons	EIU bespoke indicator

#	Indicator name	Question	Source
2.1.2	Residence restrictions	Are refugees required to live in a particular location within the host country? 0 = Yes, or there are significant restrictions in practice 1 = No, but only those with refugee status aren't required 2 = No, but only those with refugee status and some other displaced persons aren't required 3 = No, no one is required	EIU bespoke indicator
2.1.3	Work location restrictions	Are refugees required to work in a particular location within the host country? 0 = Yes, or there are significant restrictions in practice 1 = No, but only those with refugee status aren't required 2 = No, but only those with refugee status and some other displaced persons aren't required 3 = No, no one is required	EIU bespoke indicator
2.2	Right to hold a national ID		
2.2.1	Right to a national ID	Can refugees get a national ID? 0 = No, or there are significant restrictions in practice 1 = Yes, but only those with refugee status 2 = Yes, but only those with refugee status and some other displaced persons 3 = Yes, including those with refugee status and all other displaced persons	EIU bespoke indicator
2.3	Property rights and access to housing		
2.3.1	Property ownership rights	Do refugees have equal property ownership rights as citizens? 0 = No, or there are significant restrictions in practice 1 = Refugees have the right to own property but have different requirements than citizens 2 = Refugees have the right to own property and have the same requirements as citizens, but other displaced people do not have the same property rights 3 = Refugees and some other displaced populations have the right to own property in the same way as citizens 4 = Refugees and all other displaced populations have the right to own property in the same way as citizens	EIU bespoke indicator
2.3.2	Access to housing	Can refugees access housing in the same way as citizens, or are there provisions to ensure they have access to adequate housing? 0 = No, or there are significant restrictions in practice 1 = No, but the government provides temporary housing 2 = Yes, but it only applies to those with refugee status 3 = Yes, but it only applies to those with refugee status and some other displaced persons 4 = Yes, and it applies to those with refugee status and all other displaced persons	EIU bespoke indicator

#	Indicator name	Question	Source
2.4 Access to education and healthcare			
2.4.1	Access to education	<p>Can refugees and other displaced persons access education services in the same way as citizens?</p> <p>0 = No, or there are significant restrictions in practice 1 = No, but the government provides temporary schooling 2 = Yes, but only those with refugee status 3 = Yes, but only those with refugee status and some other displaced persons 4 = Yes, including those with refugee status and all other displaced persons</p>	EIU bespoke indicator
2.4.2	Recognition of foreign qualifications	<p>Does the government have a process to recognize foreign qualifications?</p> <p>0 = No 1 = There is a process to recognize primary and secondary education, but not professional credentials 2 = There is a process to recognize primary and secondary education as well as professional credentials</p>	EIU bespoke indicator
2.4.3	Access to healthcare	<p>Can refugees access healthcare services in the same way as citizens?</p> <p>0 = No, or there are significant restrictions in practice 1 = No, but the government provides temporary healthcare facilities 2 = Yes, but only those with refugee status 3 = Yes, but only those with refugee status and some other displaced persons 4 = Yes, including those with refugee status and all other displaced persons</p>	EIU bespoke indicator
2.5 Financial inclusion			
2.5.1	Requirements for opening bank and mobile money accounts	<p>Do refugees have the same requirements to open a bank or mobile money account as citizens?</p> <p>0 = No, or there are significant restrictions in practice 1 = Yes, but it only applies to those with refugee status 2 = Yes, but it only applies to those with refugee status and some other displaced persons 3 = Yes, and it applies to those with refugee status and all other displaced persons</p>	EIU bespoke indicator
2.5.2	Stringency of ID requirements	<p>Do financial providers require more than one form of identification to open a bank or mobile money account, or is there evidence that refugee ID is not widely accepted?</p> <p>0 = No 1 = Yes</p>	EIU bespoke indicator

#	Indicator name	Question	Source
2.5.3	Non-discrimination provision	Are there clear rules requiring non-discrimination in financial-services provision for refugees? 0 = No 1 = Yes, but it only applies to those with refugee status 2 = Yes, but it only applies to those with refugee status and some other displaced persons 3 = Yes, and it applies to those with refugee status and all other displaced persons	EIU bespoke indicator
2.5.4	Digital cash assistance payments	Are cash assistance programs and/or other government subsidies delivered to a bank or mobile money account? 0 = No 1 = Yes	EIU bespoke indicator
2.6	Equality between men and women		
2.6.1	Equal requirements to obtain a national ID	Do men and women have equal ownership rights to immovable property? 0 = No 1 = Yes	World Bank - Women, Business and the Law
2.6.2	Equal property rights	Do men and women have equal ownership rights to immovable property? 0 = No 1 = Yes	World Bank - Women, Business and the Law
2.6.3	Equal requirements for a bank account	Can a woman open a bank account in the same way as a man? 0 = No 1 = Yes	World Bank - Women, Business and the Law
2.6.4	Equal requirements for business ownership	Can a woman register a business in the same way as a man? 0 = No 1 = Yes	World Bank - Women, Business and the Law
2.6.5	Gender equality	Country score on UNDP Gender Inequality Index, scaled 0-1 where 0 = best	UNDP
3	Employment conditions		
		<i>Access to economic opportunity for refugees is rooted in support for and removing barriers to a refugee's right to work or own a business.</i>	
3.1	Employment policies and laws		
3.1.1	Right to employment	Can refugees work in the country? 0 = No, or there are significant restrictions in practice 1 = Yes, but only those with refugee status 2 = Ye, but only those with refugee status and some other displaced persons 3 = Yes, including those with refugee status and all other displaced persons	EIU bespoke indicator

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#	Indicator name	Question	Source
3.1.2	Job permit requirement	Do refugees require a job permit to work? 0 = Yes 1 = No, but all other displaced persons are required 2 = No, but some other displaced persons are required 3 = No, neither refugees nor any other displaced persons are required	EIU bespoke indicator
3.1.3	Restrictive work permits	Are work permits tied to a specific job sponsor and/or a job offer? 0 = Yes 1 = No, or job permits are not required to work	EIU bespoke indicator
3.1.4	Work permit renewal	Are refugees eligible to receive permanent work permits, or does the government provide long-term work permits? 0 = No 1 = Yes, refugees are eligible to receive permanent work permits, or the government provides long-term work permits.	EIU bespoke indicator
3.1.5	Local job market distortions	Are there any requirements (eg, quotas) regarding the nationality of employees that distort the local job market? 0 = Yes 1 = No	EIU bespoke indicator
3.2 Job-seeking support			
3.2.1	Inclusive labor rights and protections	Are national labor rights and job benefits extended to refugees located in the country? 0 = No 1 = Yes, but it only applies to those with refugee status 2 = Yes, but it only applies to those with refugee status and some other displaced persons 3 = Yes, and it applies to those with refugee status and all other displaced persons	EIU bespoke indicator
3.2.2	Government-provided information/support services to employers	Does the government provide information and/or support services to employers for hiring disadvantaged groups, including refugees? 0 = No 1 = Yes	EIU bespoke indicator
3.2.3	NGO-provided information/support services to employers	Does a leading NGO provide information and/or support services to employers for hiring disadvantaged groups, including refugees? 0 = No 1 = Yes	EIU bespoke indicator

Refugee Opportunity Index Latin America and the Caribbean regional report

#	Indicator name	Question	Source
3.3	Support for entrepreneurship		
3.3.1	Refugee right to own a business	<p>Can refugees own a business in the country?</p> <p>0 = No, or there are significant restrictions in practice</p> <p>1 = Yes, but only those with refugee status</p> <p>2 = Yes, but only those with refugee status and some other displaced persons</p> <p>3 = Yes, including those with refugee status and all other displaced persons</p>	EIU bespoke indicator
3.3.2	Lack of requirement for a local partner	<p>Is there a requirement for refugees to own a business with a local partner?</p> <p>0 = Yes, local partners are required, or refugees do not have a legal right to own a business.</p> <p>1 = No, there is no such requirement</p>	EIU bespoke indicator
3.3.3	Access to finance for businesses	<p>Do refugees have equal access to financing programs available to micro-, small- and medium-sized businesses as nationals?</p> <p>0 = No, or there are significant restrictions in practice</p> <p>1 = Yes, but only those with refugee status</p> <p>2 = Yes, but only those with refugee status and some other displaced persons</p> <p>3 = Yes, including those with refugee status and all other displaced persons</p>	EIU bespoke indicator

Annex II

Country profiles

Belize

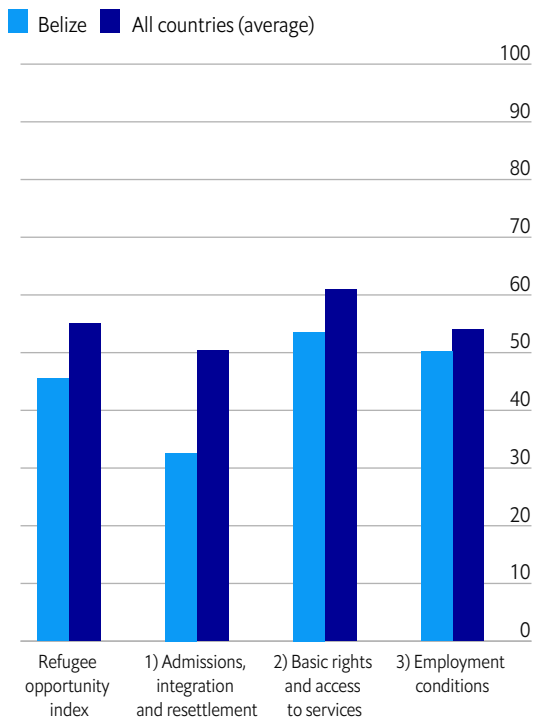
Contextual statistics

Refugees	86
Asylum-seekers	2,015
Internally displaced people	n/a
Stateless people	0
Other people of concern	3,452
Total people of concern	5,553

Source: UNHCR, IDMC

Overall, category and sub-category scores

Score 0-100 where 100=best conditions



Overall, category and sub-category scores

Score 0-100 where 100=best conditions

	Belize	All countries (average)
Refugee opportunity index	45.5	55.1
1) Admissions, integration and resettlement	32.6	50.4
1.1) Admissions policies	72.2	78.9
1.2) Refugee resettlement and integration programs	41.7	40.0
1.3) Assistance for new arrivals	0.0	46.7
1.4) Data for policy monitoring and evaluation	16.7	35.8
2) Basic rights and access to services	53.6	60.9
2.1) Freedom of movement	73.3	59.3
2.2) Right to hold a national identification document	33.3	66.7
2.3) Property rights and access to housing	50.0	35.0
2.4) Access to education and healthcare	60.0	70.0
2.5) Financial inclusion	33.3	48.9
2.6) Equality between men and women	71.7	85.6
3) Employment conditions	50.2	54.0
3.1) Employment policies and laws	65.3	42.9
3.2) Job-seeking support	22.2	51.7
3.3) Support for entrepreneurship	63.0	67.4

Score 0-19.9 Score 20-39.9 Score 40-59.9 Score 60-79.9 Score 80-100

Indicators grouped by score

Score 0-19.9	Score 20-39.9	Score 40-59.9	Score 60-79.9	Score 80-100
1.1.3) Recognition of climate change and disaster-related displacement	1.4.1) Collecting and publishing data	2.3.1) Property ownership rights	1.1.2) Existence of a national policy on admissions	1.1.1) Participation in international agreements
1.2.2) Matched resettlement	2.1.3) Work location restrictions	2.3.2) Access to housing	1.2.4) Pathway to citizenship	1.1.4) Existence of national refugee agency
1.2.3) Family reunification	2.2.1) Right to a national ID	2.4.1) Access to education		1.2.1) National policy on refugee resettlement
1.3.1) Language education	3.1.1) Right to employment	2.4.3) Access to healthcare		2.1.1) Right to move freely within host country
1.3.2) Legal assistance	3.1.2) Job permit requirement	2.6.5) Gender equality		2.1.2) Residence restrictions
1.3.3) Integration education	3.2.1) Inclusive labor rights and protections			2.4.2) Recognition of foreign qualifications
1.3.4) Cash assistance	3.3.1) Refugee right to own a business			2.5.2) Stringency of ID requirements
1.4.2) Disaggregated data	3.3.3) Access to finance for businesses			2.6.2) Equal property rights
2.5.1) Requirements for opening bank and mobile money accounts				2.6.3) Equal requirements for a bank account
2.5.3) Non-discrimination provision				2.6.4) Equal requirements for business ownership
2.5.4) Digital cash assistance payments				3.1.4) Work permit renewal
2.6.1) Equal requirements obtain a national ID				3.1.5) Local job market distortions
3.1.3) Restrictive work permits				3.3.2) Lack of requirement for a local partner
3.2.2) Government Information on hiring disadvantaged groups				
3.2.3) NGO information on hiring disadvantaged groups				

Chile

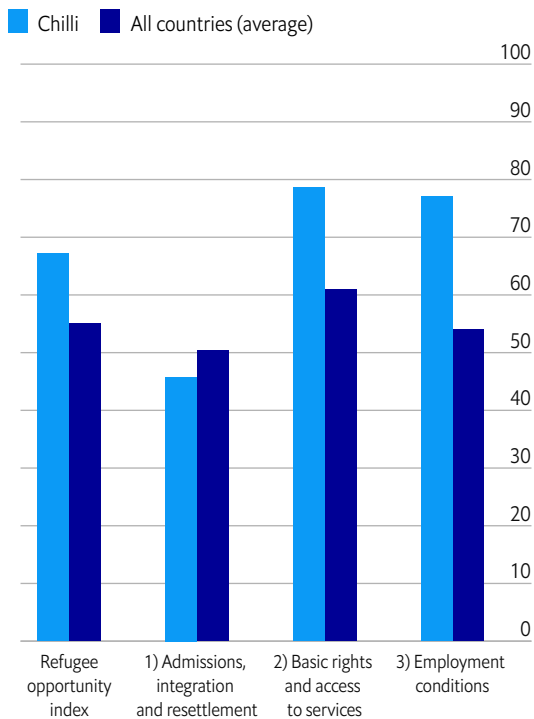
Contextual statistics

Refugees	2,065
Asylum-seekers	10,159
Internally displaced people	1,400
Stateless people	0
Other people of concern	1,847
Total people of concern	15,471

Source: UNHCR, IDMC

Overall, category and sub-category scores

Score 0-100 where 100=best conditions



Overall, category and sub-category scores

Score 0-100 where 100=best conditions

	Chile	All countries (average)
Refugee opportunity index	67.2	55.1
1) Admissions, integration and resettlement	45.8	50.4
1.1) Admissions policies	83.3	78.9
1.2) Refugee resettlement and integration programs	33.3	40.0
1.3) Assistance for new arrivals	66.7	46.7
1.4) Data for policy monitoring and evaluation	0.0	35.8
2) Basic rights and access to services	78.6	60.9
2.1) Freedom of movement	100.0	59.3
2.2) Right to hold a national identification document	100.0	66.7
2.3) Property rights and access to housing	33.3	35.0
2.4) Access to education and healthcare	80.0	70.0
2.5) Financial inclusion	83.3	48.9
2.6) Equality between men and women	75.1	85.6
3) Employment conditions	77.0	54.0
3.1) Employment policies and laws	53.3	42.9
3.2) Job-seeking support	77.8	51.7
3.3) Support for entrepreneurship	100.0	67.4

Score 0-19.9 Score 20-39.9 Score 40-59.9 Score 60-79.9 Score 80-100

Indicators grouped by score

Score 0-19.9	Score 20-39.9	Score 40-59.9	Score 60-79.9	Score 80-100
1.1.3) Recognition of climate change and disaster-related displacement	1.2.4) Pathway to citizenship	2.4.2) Recognition of foreign qualifications	1.3.4) Cash assistance	1.1.1) Participation in international agreements
1.2.1) National policy on refugee resettlement			2.4.3) Access to healthcare	1.1.2) Existence of a national policy on admissions
1.2.2) Matched resettlement			2.5.1) Requirements for opening bank and mobile money accounts	1.1.4) Existence of national refugee agency
1.3.3) Integration education			2.5.3) Non-discrimination provision	1.2.3) Family reunification
1.4.1) Collecting and publishing data			2.6.5) Gender equality	1.3.1) Language education
1.4.2) Disaggregated data			3.1.1) Right to employment	1.3.2) Legal assistance
2.3.2) Access to housing			3.2.1) Inclusive labor rights and protections	2.1.1) Right to move freely within host country
2.6.2) Equal property rights				2.1.2) Residence restrictions
3.1.5) Local job market distortions				2.1.3) Work location restrictions
				2.2.1) Right to a national ID
				2.3.1) Property ownership rights
				2.4.1) Access to education
				2.5.2) Stringency of ID requirements
				2.5.4) Digital cash assistance payments
				2.6.1) Equal requirements obtain a national ID
				2.6.3) Equal requirements for a bank account

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Score 0-19.9	Score 20-39.9	Score 40-59.9	Score 60-79.9	Score 80-100
				2.6.4) Equal requirements for business ownership
				3.1.2) Job permit requirement
				3.1.3) Restrictive work permits
				3.1.4) Work permit renewal
				3.2.2) Government Information on hiring disadvantaged groups
				3.2.3) NGO information on hiring disadvantaged groups
				3.3.1) Refugee right to own a business
				3.3.2) Lack of requirement for a local partner
				3.3.3) Access to finance for businesses

Colombia

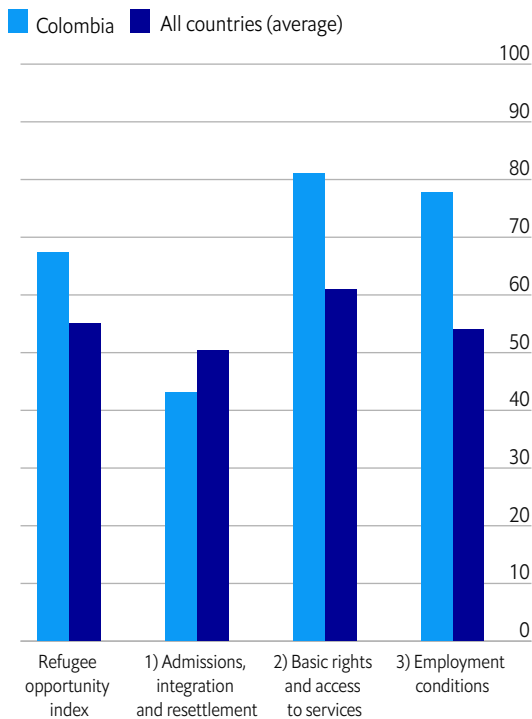
Contextual statistics

Refugees	1,504
Asylum-seekers	28,920
Internally displaced people	5,236,400
Stateless people	11
Other people of concern	500,000
Total people of concern	5,766,835

Source: UNHCR, IDMC

Overall, category and sub-category scores

Score 0-100 where 100=best conditions



Overall, category and sub-category scores

Score 0-100 where 100=best conditions

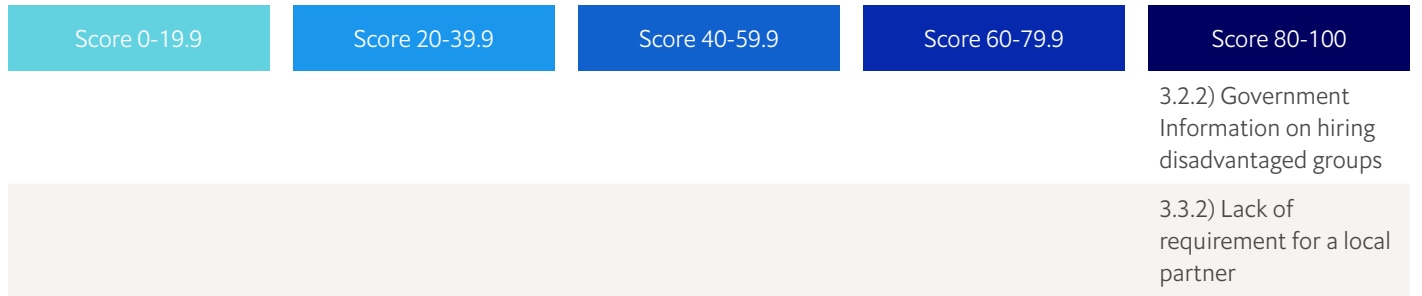
	Colombia	All countries (average)
Refugee opportunity index	67.3	55.1
1) Admissions, integration and resettlement	43.1	50.4
1.1) Admissions policies	72.2	78.9
1.2) Refugee resettlement and integration programs	16.7	40.0
1.3) Assistance for new arrivals	66.7	46.7
1.4) Data for policy monitoring and evaluation	16.7	35.8
2) Basic rights and access to services	81.1	60.9
2.1) Freedom of movement	80.0	59.3
2.2) Right to hold a national identification document	66.7	66.7
2.3) Property rights and access to housing	75.0	35.0
2.4) Access to education and healthcare	90.0	70.0
2.5) Financial inclusion	83.3	48.9
2.6) Equality between men and women	91.4	85.6
3) Employment conditions	77.8	54.0
3.1) Employment policies and laws	90.7	42.9
3.2) Job-seeking support	61.1	51.7
3.3) Support for entrepreneurship	81.5	67.4

Score 0-19.9 Score 20-39.9 Score 40-59.9 Score 60-79.9 Score 80-100

Indicators grouped by score

Score 0-19.9	Score 20-39.9	Score 40-59.9	Score 60-79.9	Score 80-100
1.1.3) Recognition of climate change and disaster-related displacement	1.4.1) Collecting and publishing data	2.4.2) Recognition of foreign qualifications	1.1.2) Existence of a national policy on admissions	1.1.1) Participation in international agreements
1.2.1) National policy on refugee resettlement		2.6.5) Gender equality	1.2.4) Pathway to citizenship	1.1.4) Existence of national refugee agency
1.2.2) Matched resettlement			1.3.4) Cash assistance	1.3.1) Language education
1.2.3) Family reunification			2.1.1) Right to move freely within host country	1.3.2) Legal assistance
1.3.3) Integration education			2.1.3) Work location restrictions	2.1.2) Residence restrictions
1.4.2) Disaggregated data			2.2.1) Right to a national ID	2.4.1) Access to education
3.2.3) NGO information on hiring disadvantaged groups			2.3.1) Property ownership rights	2.4.3) Access to healthcare
			2.3.2) Access to housing	2.5.2) Stringency of ID requirements
			2.5.1) Requirements for opening bank and mobile money accounts	2.5.4) Digital cash assistance payments
			2.5.3) Non-discrimination provision	2.6.1) Equal requirements obtain a national ID
			3.1.1) Right to employment	2.6.2) Equal property rights
			3.1.2) Job permit requirement	2.6.3) Equal requirements for a bank account
			3.2.1) Inclusive labor rights and protections	2.6.4) Equal requirements for business ownership
			3.3.1) Refugee right to own a business	3.1.3) Restrictive work permits
			3.3.3) Access to finance for businesses	3.1.4) Work permit renewal
				3.1.5) Local job market distortions

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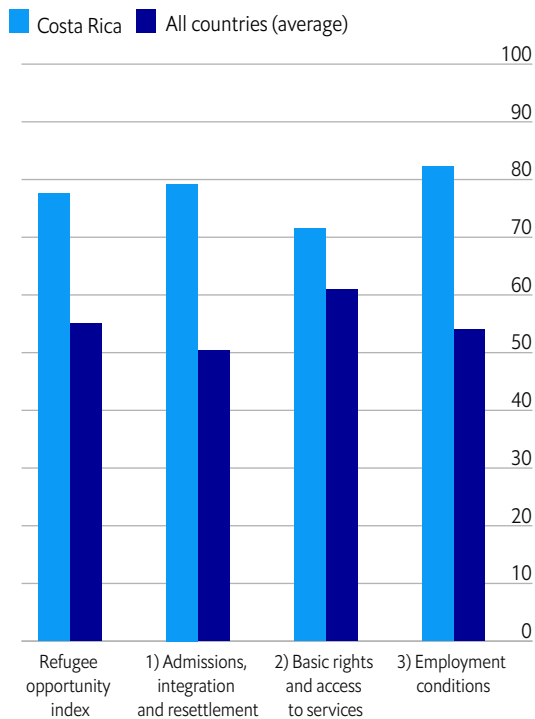
Costa Rica

Contextual statistics	
Refugees	10,224
Asylum-seekers	152,507
Internally displaced people	n/a
Stateless people	168
Other people of concern	10
Total people of concern	162,909

Source: UNHCR, IDMC

Overall, category and sub-category scores

Score 0-100 where 100=best conditions



Overall, category and sub-category scores

Score 0-100 where 100=best conditions

	Costa Rica	All countries (average)
Refugee opportunity index	77.6	55.1
1) Admissions, integration and resettlement	79.2	50.4
1.1) Admissions policies	83.3	78.9
1.2) Refugee resettlement and integration programs	83.3	40.0
1.3) Assistance for new arrivals	75.0	46.7
1.4) Data for policy monitoring and evaluation	75.0	35.8
2) Basic rights and access to services	71.5	60.9
2.1) Freedom of movement	100.0	59.3
2.2) Right to hold a national identification document	66.7	66.7
2.3) Property rights and access to housing	75.0	35.0
2.4) Access to education and healthcare	60.0	70.0
2.5) Financial inclusion	33.3	48.9
2.6) Equality between men and women	94.2	85.6
3) Employment conditions	82.2	54.0
3.1) Employment policies and laws	46.7	42.9
3.2) Job-seeking support	100.0	51.7
3.3) Support for entrepreneurship	100.0	67.4

Score 0-19.9 Score 20-39.9 Score 40-59.9 Score 60-79.9 Score 80-100

Indicators grouped by score

Score 0-19.9	Score 20-39.9	Score 40-59.9	Score 60-79.9	Score 80-100
1.1.3) Recognition of climate change and disaster-related displacement	1.2.2) Matched resettlement	1.4.2) Disaggregated data	2.2.1) Right to a national ID	1.1.1) Participation in international agreements
1.3.3) Integration education	2.3.1) Property ownership rights		2.6.5) Gender equality	1.1.2) Existence of a national policy on admissions
2.4.3) Access to healthcare	3.1.1) Right to employment			1.1.4) Existence of national refugee agency
2.5.1) Requirements for opening bank and mobile money accounts				1.2.1) National policy on refugee resettlement
2.5.3) Non-discrimination provision				1.2.3) Family reunification
2.5.4) Digital cash assistance payments				1.2.4) Pathway to citizenship
3.1.5) Local job market distortions				1.3.1) Language education
				1.3.2) Legal assistance
				1.3.4) Cash assistance
				1.4.1) Collecting and publishing data
				2.1.1) Right to move freely within host country
				2.1.2) Residence restrictions
				2.1.3) Work location restrictions
				2.3.2) Access to housing
				2.4.1) Access to education
				2.4.2) Recognition of foreign qualifications
				2.5.2) Stringency of ID requirements

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Score 0-19.9	Score 20-39.9	Score 40-59.9	Score 60-79.9	Score 80-100
				2.6.1) Equal requirements obtain a national ID
				2.6.2) Equal property rights
				2.6.3) Equal requirements for a bank account
				2.6.4) Equal requirements for business ownership
				3.1.2) Job permit requirement
				3.1.3) Restrictive work permits
				3.1.4) Work permit renewal
				3.2.1) Inclusive labor rights and protections
				3.2.2) Government Information on hiring disadvantaged groups
				3.2.3) NGO information on hiring disadvantaged groups
				3.3.1) Refugee right to own a business
				3.3.2) Lack of requirement for a local partner
				3.3.3) Access to finance for businesses

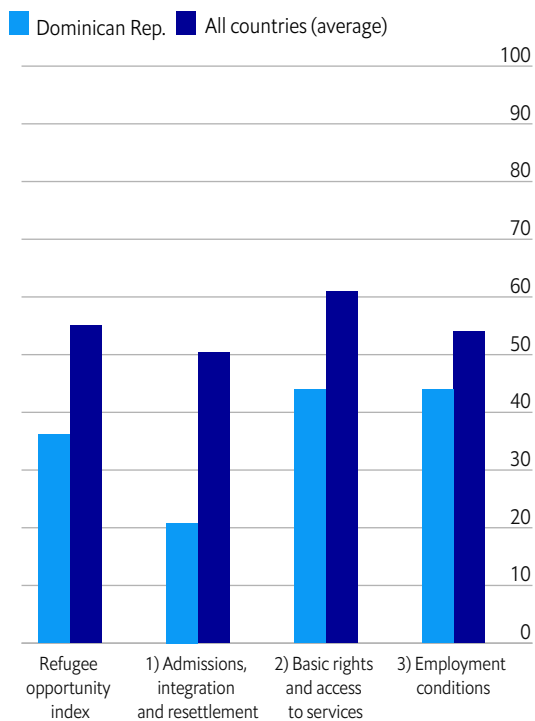
The Dominican Republic

Contextual statistics	
Refugees	162
Asylum-seekers	642
Internally displaced people	n/a
Stateless people	0
Other people of concern	0
Total people of concern	804

Source: UNHCR, IDMC

Overall, category and sub-category scores

Score 0-100 where 100=best conditions



Overall, category and sub-category scores

Score 0-100 where 100=best conditions

	The Dominican Republic	All countries (average)
Refugee opportunity index	36.2	55.1
1) Admissions, integration and resettlement	20.8	50.4
1.1) Admissions policies	83.3	78.9
1.2) Refugee resettlement and integration programs	0.0	40.0
1.3) Assistance for new arrivals	0.0	46.7
1.4) Data for policy monitoring and evaluation	0.0	35.8
2) Basic rights and access to services	43.9	60.9
2.1) Freedom of movement	20.0	59.3
2.2) Right to hold a national identification document	33.3	66.7
2.3) Property rights and access to housing	16.7	35.0
2.4) Access to education and healthcare	80.0	70.0
2.5) Financial inclusion	22.2	48.9
2.6) Equality between men and women	90.9	85.6
3) Employment conditions	44.0	54.0
3.1) Employment policies and laws	41.3	42.9
3.2) Job-seeking support	38.9	51.7
3.3) Support for entrepreneurship	51.9	67.4

Score 0-19.9 Score 20-39.9 Score 40-59.9 Score 60-79.9 Score 80-100

Indicators grouped by score

Score 0-19.9	Score 20-39.9	Score 40-59.9	Score 60-79.9	Score 80-100
1.1.3) Recognition of climate change and disaster-related displacement	2.1.1) Right to move freely within host country	2.3.1) Property ownership rights		1.1.1) Participation in international agreements
1.2.1) National policy on refugee resettlement	2.1.2) Residence restrictions	2.4.3) Access to healthcare		1.1.2) Existence of a national policy on admissions
1.2.2) Matched resettlement	2.2.1) Right to a national ID	2.6.5) Gender equality		1.1.4) Existence of national refugee agency
1.2.3) Family reunification	2.5.1) Requirements for opening bank and mobile money accounts			2.4.1) Access to education
1.2.4) Pathway to citizenship	3.1.1) Right to employment			2.4.2) Recognition of foreign qualifications
1.3.1) Language education	3.1.2) Job permit requirement			2.5.4) Digital cash assistance payments
1.3.2) Legal assistance	3.2.1) Inclusive labor rights and protections			2.6.1) Equal requirements obtain a national ID
1.3.3) Integration education	3.3.1) Refugee right to own a business			2.6.2) Equal property rights
1.3.4) Cash assistance				2.6.3) Equal requirements for a bank account
1.4.1) Collecting and publishing data				2.6.4) Equal requirements for business ownership
1.4.2) Disaggregated data				3.1.3) Restrictive work permits
2.1.3) Work location restrictions				3.1.4) Work permit renewal
2.3.2) Access to housing				3.2.3) NGO information on hiring disadvantaged groups
2.5.2) Stringency of ID requirements				3.3.2) Lack of requirement for a local partner
2.5.3) Non-discrimination provision				
3.1.5) Local job market distortions				

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Score 0-19.9

Score 20-39.9

Score 40-59.9

Score 60-79.9

Score 80-100

3.2.2) Government
Information on hiring
disadvantaged groups

3.3.3) Access to finance
for businesses

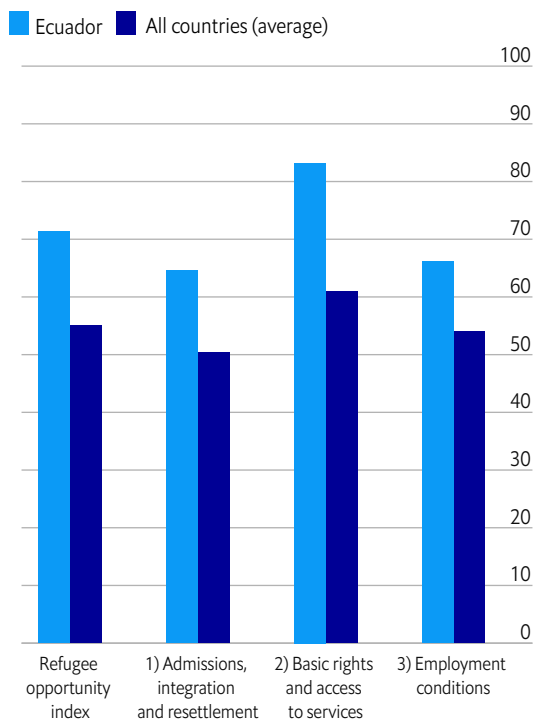
Ecuador

Contextual statistics	
Refugees	56,603
Asylum-seekers	7,137
Internally displaced people	720
Stateless people	0
Other people of concern	0
Total people of concern	64,460

Source: UNHCR, IDMC

Overall, category and sub-category scores

Score 0-100 where 100=best conditions



Overall, category and sub-category scores

Score 0-100 where 100=best conditions

	Ecuador	All countries (average)
Refugee opportunity index	71.3	55.1
1) Admissions, integration and resettlement	64.6	50.4
1.1) Admissions policies	83.3	78.9
1.2) Refugee resettlement and integration programs	83.3	40.0
1.3) Assistance for new arrivals	91.7	46.7
1.4) Data for policy monitoring and evaluation	0.0	35.8
2) Basic rights and access to services	83.2	60.9
2.1) Freedom of movement	100.0	59.3
2.2) Right to hold a national identification document	100.0	66.7
2.3) Property rights and access to housing	33.3	35.0
2.4) Access to education and healthcare	90.0	70.0
2.5) Financial inclusion	83.3	48.9
2.6) Equality between men and women	92.3	85.6
3) Employment conditions	66.1	54.0
3.1) Employment policies and laws	28.0	42.9
3.2) Job-seeking support	77.8	51.7
3.3) Support for entrepreneurship	92.6	67.4

Score 0-19.9 Score 20-39.9 Score 40-59.9 Score 60-79.9 Score 80-100

Indicators grouped by score

Score 0-19.9	Score 20-39.9	Score 40-59.9	Score 60-79.9	Score 80-100
1.1.3) Recognition of climate change and disaster-related displacement	1.2.3) Family reunification	2.4.2) Recognition of foreign qualifications	1.3.3) Integration education	1.1.1) Participation in international agreements
1.4.1) Collecting and publishing data	3.1.1) Right to employment		2.6.5) Gender equality	1.1.2) Existence of a national policy on admissions
1.4.2) Disaggregated data			3.1.2) Job permit requirement	1.1.4) Existence of national refugee agency
2.3.2) Access to housing			3.2.1) Inclusive labor rights and protections	1.2.1) National policy on refugee resettlement
2.5.1) Requirements for opening bank and mobile money accounts			3.3.1) Refugee right to own a business	1.2.2) Matched resettlement
3.1.4) Work permit renewal				1.2.4) Pathway to citizenship
3.1.5) Local job market distortions				1.3.1) Language education
				1.3.2) Legal assistance
				1.3.4) Cash assistance
				2.1.1) Right to move freely within host country
				2.1.2) Residence restrictions
				2.1.3) Work location restrictions
				2.2.1) Right to a national ID
				2.3.1) Property ownership rights
				2.4.1) Access to education
				2.4.3) Access to healthcare
				2.5.2) Stringency of ID requirements

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Score 0-19.9	Score 20-39.9	Score 40-59.9	Score 60-79.9	Score 80-100
				2.5.3) Non-discrimination provision
				2.5.4) Digital cash assistance payments
				2.6.1) Equal requirements obtain a national ID
				2.6.2) Equal property rights
				2.6.3) Equal requirements for a bank account
				2.6.4) Equal requirements for business ownership
				3.1.3) Restrictive work permits
				3.2.2) Government Information on hiring disadvantaged groups
				3.2.3) NGO information on hiring disadvantaged groups
				3.3.2) Lack of requirement for a local partner
				3.3.3) Access to finance for businesses

Peru

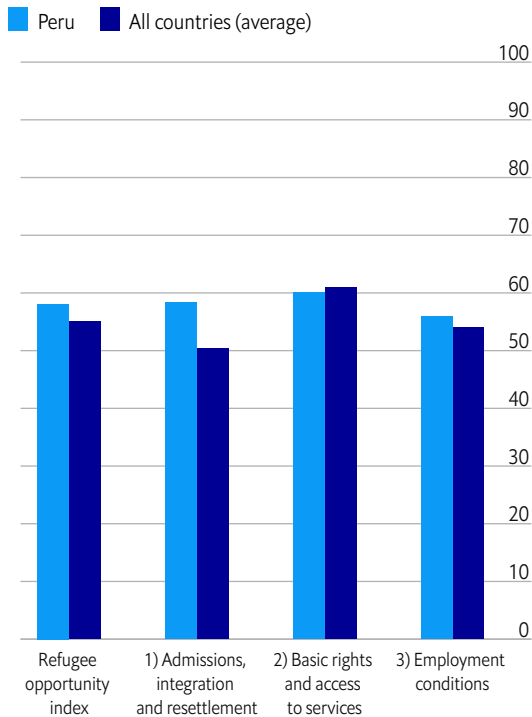
Contextual statistics

Refugees	5,790
Asylum-seekers	537,047
Internally displaced people	60,000
Stateless people	0
Other people of concern	0
Total people of concern	602,837

Source: UNHCR, IDMC

Overall, category and sub-category scores

Score 0-100 where 100=best conditions



Overall, category and sub-category scores

Score 0-100 where 100=best conditions

	Peru	All countries (average)
Refugee opportunity index	58.1	55.1
1) Admissions, integration and resettlement	58.3	50.4
1.1) Admissions policies	83.3	78.9
1.2) Refugee resettlement and integration programs	33.3	40.0
1.3) Assistance for new arrivals	66.7	46.7
1.4) Data for policy monitoring and evaluation	50.0	35.8
2) Basic rights and access to services	60.1	60.9
2.1) Freedom of movement	73.3	59.3
2.2) Right to hold a national identification document	100.0	66.7
2.3) Property rights and access to housing	8.3	35.0
2.4) Access to education and healthcare	70.0	70.0
2.5) Financial inclusion	16.7	48.9
2.6) Equality between men and women	92.1	85.6
3) Employment conditions	55.9	54.0
3.1) Employment policies and laws	40.0	42.9
3.2) Job-seeking support	61.1	51.7
3.3) Support for entrepreneurship	66.7	67.4

Score 0-19.9 Score 20-39.9 Score 40-59.9 Score 60-79.9 Score 80-100

Indicators grouped by score

Score 0-19.9	Score 20-39.9	Score 40-59.9	Score 60-79.9	Score 80-100
1.3) Recognition of climate change and disaster-related displacement	2.1.1) Right to move freely within host country	2.4.2) Recognition of foreign qualifications	1.2.3) Family reunification	1.1.1) Participation in international agreements
1.2.1) National policy on refugee resettlement	2.3.1) Property ownership rights	2.4.3) Access to healthcare	1.2.4) Pathway to citizenship	1.1.2) Existence of a national policy on admissions
1.2.2) Matched resettlement			1.3.4) Cash assistance	1.1.4) Existence of national refugee agency
1.3.3) Integration education			2.1.3) Work location restrictions	1.3.1) Language education
1.4.2) Disaggregated data			2.6.5) Gender equality	1.3.2) Legal assistance
2.3.2) Access to housing			3.2.1) Inclusive labor rights and protections	1.4.1) Collecting and publishing data
2.5.1) Requirements for opening bank and mobile money accounts				2.1.2) Residence restrictions
2.5.2) Stringency of ID requirements				2.2.1) Right to a national ID
2.5.3) Non-discrimination provision				2.4.1) Access to education
3.1.1) Right to employment				2.5.4) Digital cash assistance payments
3.1.5) Local job market distortions				2.6.1) Equal requirements obtain a national ID
3.2.2) Government Information on hiring disadvantaged groups				2.6.2) Equal property rights
3.3.3) Access to finance for businesses				2.6.3) Equal requirements for a bank account
				2.6.4) Equal requirements for business ownership
				3.1.2) Job permit requirement
				3.1.3) Restrictive work permits
				3.1.4) Work permit renewal

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Score 0-19.9	Score 20-39.9	Score 40-59.9	Score 60-79.9	Score 80-100
				3.2.3) NGO information on hiring disadvantaged groups
				3.3.1) Refugee right to own a business
				3.3.2) Lack of requirement for a local partner

Annex III

Regional snapshot: East Africa

	Ethiopia	Kenya	Uganda
Refugee opportunity index	■	■	■
1) Admissions, integration and resettlement	■	■	■
1.1) Admissions policies	■	■	■
1.2) Refugee resettlement and integration programs	■	■	■
1.3) Assistance for new arrivals	■	■	■
1.4) Data for policy monitoring and evaluation	■	■	■
2) Basic rights and access to services	■	■	■
2.1) Freedom of movement	■	■	■
2.2) Right to hold a national ID	■	■	■
2.3) Property rights and access to housing	■	■	■
2.4) Access to education and healthcare	■	■	■
2.5) Financial inclusion	■	■	■
2.6) Equality between men and women	■	■	■
3) Employment conditions	■	■	■
3.1) Employment policies and laws	■	■	■
3.2) Job-seeking support	■	■	■
3.3) Support for entrepreneurship	■	■	■

■ Score 0-19.9 ■ Score 20-39.9 ■ Score 40-59.9 ■ Score 60-79.9 ■ Score 80-100

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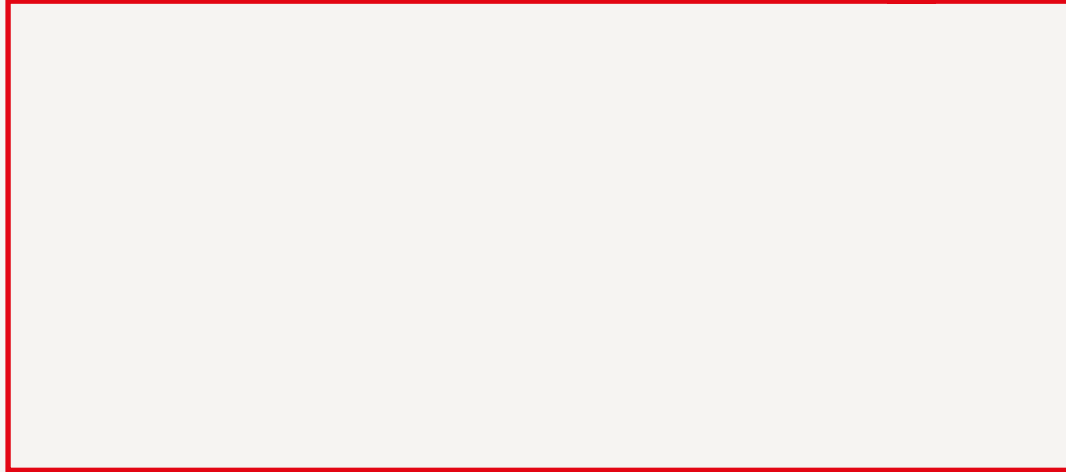
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