

# Moving forward on gender, livelihoods and financing

## Submission to UN High-Level Panel on internal displacement



### Key messages

- Decades of efforts to draw attention to internal displacement have done little to drive down new displacement, let alone find sustainable solutions. Drawing on research and evidence from the Humanitarian Policy Group's (HPG's) work, this submission highlights three main areas for action: gender, livelihoods and innovative financing.
- Solutions to displacement do not lie in the development of ever-more data, internationally led policy processes or costly international bureaucracies. They lie in the actions of governments and societies, especially in fragile and conflict-affected settings where protracted displacement is highest.
- A crisis-oriented approach to displacement has obscured its gendered effects. Responses led by humanitarian actors ill-equipped to work on longer-term structural issues have resulted in gaps in addressing issues like gender-based violence, economic justice, voice and autonomy, and sexual and reproductive health. More specialist services are required, as are longer-term, contextually grounded approaches by a wider set of actors.
- Sustainable livelihoods, particularly focussed on displaced people in urban and peri-urban environments, need greater investment. Longer-term investments to strengthen national social protection schemes that are sensitive to, and inclusive of, displaced people are required.
- Opportunities exist to expand financing for situations of internal displacement, including new funding models involving partnerships between the private sector, traditional funders and aid agencies. Private sector resources could be leveraged more effectively, while greater advantage could be taken of financing for anticipatory action, infrastructure development and employment creation.

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Cover photo: Carrying water near an IDP camp in Somalia.  
Credit: AMISOM



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## Gender and displacement

Men, boys, women, girls, non-binary and gender-nonconforming people all experience displacement and return in distinct ways that are heavily shaped by their gender identities and their perceived compliance with accepted gender norms. Gender is foundational to understanding and addressing the needs, vulnerabilities and opportunities facing displaced and returnee populations (see Holloway et al., 2019). Nonetheless, very little evidence exists on gender and internal displacement, and there is even less literature examining gender holistically – that is, as affecting everyone – or considering people with diverse sexual orientations and gender identities/expressions (SOGIE).

This has implications for the relevance and effectiveness of current support to internally displaced people (IDPs). The UN High-Level Panel (HLP) on internal displacement presents a significant opportunity to recognise and address this gap, as well as engage a wider set of actors who are better equipped than humanitarians to foment investment and structural change – both at the acute phase of crisis and in the longer term.

### Gender is a driver of displacement and a determinant of experience in displacement

#### Vulnerability to violence is shaped by gender

According to the UN (2019), gender-based violence (GBV) is both a driver and a result of forced displacement in many contexts. Women, girls and people with diverse SOGIE often indicate that the threat of GBV precipitated their decisions to flee their homes, as seen in Colombia (Wirtz et al., 2014). In displacement, however, these same groups nonetheless continue to face profound vulnerability to GBV, including sexual violence (Holloway et al., 2019; Myrntinen and Daigle, 2017). Displaced men are also at risk of sexual violence as well as gender-specific militarised violence like recruitment to armed groups for protection, for livelihoods or by force (Dolan, 2015). However, they are frequently overlooked by aid actors that adopt pre-determined views on risk and vulnerability. States may also adopt policies such as mandatory reporting of sexual violence, which can act as

barriers to essential services for survivors who fear stigma, reprisals or re-victimisation by police or justice systems (BRC, 2019).

#### Restrictive social norms and stigma are powerful barriers

Ideas about appropriate gender roles and ‘ideal’ men and women are pervasive, and those who are not perceived to live up to those ideals can face stigmatisation and exclusion. For example, in the Democratic Republic of Congo (DRC), displaced men reported depression due to lost livelihoods and the inability to protect their families, making them susceptible to substance abuse and perpetrating intimate-partner violence (Slegh et al., 2014). This is a particular concern for people with diverse SOGIE: in Colombia, for example, armed actors ‘policed’ perceived transgressions of appropriate norms of masculinity and femininity, forcing gay men and transgender women to flee (Serrano-Amaya, 2014). As a result, it is not enough to ensure services are available; a gender-sensitive response to internal displacement must recognise and address unseen barriers to access.

#### The private sphere matters – but is consistently neglected

An undue focus on the ‘crisis’ component of internal displacement by aid agencies can obscure a range of gender-based concerns, leading to under-investment in areas not perceived as being directly ‘crisis-related’. For instance, in Colombia, the most prevalent form of violence for internally displaced women was intimate-partner violence rather than ‘conflict-related’ violence (Wirtz et al., 2014). Sexual and reproductive health (SRH) services are also a critical concern for internally displaced populations, as they can depend on variable state provision. This can lead to problems with access and severe consequences when such services are not deemed critical for acute crises; when they are targeted only to survivors of sexual violence; or when they exclude particular groups, such as those with diverse SOGIE, people with disabilities or unmarried people (Nyanzi, 2013; Tanabe et al., 2015).

How aid actors define families and households is also key. The concept of the ‘female-headed household’ is often used to assess economic and

## Box 1: Gender transformation in the former Federally Administered Tribal Areas region of Pakistan

Emerging research by HPG in Pakistan shows that progressive shifts in gender norms can be catalysed where cultural affinity exists between host communities and displaced groups. In the former Federally Administered Tribal Areas (FATA) region of Pakistan, armed conflict spurred thousands of people to flee to nearby Peshawar between 2009 and 2012. Research with the displaced population in 2018 (Levine et al., 2019) and more recently with returnees\* found marked positive change in attitudes toward girls' education, marriage, domestic violence, household decision-making and women's economic activities. Women describe greater freedom and voice in their households, while men report connecting with their wives and children, often for the first time. On their return, these shifts seem to be holding steady. This evolution was catalysed by a host population in Peshawar that observed more inclusive models of gender relations – but, crucially, did so within the same cultural, linguistic and religious frame as the displaced individuals.

Culturally informed and consultative approaches are thus critical to engage with displaced people's lived experiences and make a local case for change. Role models like the women teachers who now work in these communities also help to cement new ideas about gender relations. This case highlights that shifts are not zero-sum: where women gain autonomy, men can also experience greater freedom. A crisis-focused approach risks missing these potential gains and the lessons that can be learned from them.

\* This research is in the process of being completed, and will be available later in 2020 at [www.odi.org/projects/16935-how-gender-roles-change-displacement](http://www.odi.org/projects/16935-how-gender-roles-change-displacement).

social vulnerability, but this has been shown to conceal other types of vulnerability and perpetuate restrictive understandings of both households and their headship (Hanmer et al., 2018; Holloway et al., 2019). Likewise, when aid is targeted to nuclear family units or particular family members, such as mothers, people with diverse SOGIE are left out of distributions (Myrntinen and Daigle, 2017).

### Compounded inequalities require long-term solutions

For people marginalised on account of their gender, there is no neatly defined 'before' or 'after' when it comes to displacement and return – rather, historical discrimination gives rise to persistent structural, sociocultural and economic barriers that may be exacerbated by displacement. At the same time, the upheaval of displacement can sometimes disrupt restrictive norms and structures, allowing women to achieve a degree of economic empowerment and decision-making power. In cases where access to healthcare or education had been poor, people displaced to urban areas or camps may suddenly find themselves with improved access (Levine et al., 2019). It is therefore important to understand how these processes of change take place in order

to respond to marginalised groups and support future progressive shifts. (See Box 1 for more on supporting more inclusive gender norms.)

### Recommendations

**In all HLP proceedings and outputs, adopt a context-specific understanding of how people of different genders are impacted by internal displacement**

- Build a base of qualitative and quantitative evidence of how men and boys, women and girls, non-binary and gender-diverse people experience internal displacement. While more data will not reduce displacement, disaggregated data will help with understanding dynamics. Data should be disaggregated not only by gender and sexuality but by age, disability, ethnicity, racialisation, caste and socioeconomic class.
- Set out clearly in the HLP report the vulnerabilities, challenges and opportunities facing people of all genders before, during and after they experience internal displacement.
- Invite parallel perspectives from a variety of gender experts, women's rights organisations and LGBTQ+ organisations (especially

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grassroots) to ensure policy recommendations on displacement are informed by their expertise and experience.

- Ensure that there are specific recommendations in the HLP's report that focus on addressing gender-related issues at different stages of displacement and mainstream a gender lens across all recommendations formulated by the HLP.

**Advocate for aid actors and governments to pursue culturally specific and appropriate interventions that are led by and designed in consultation with internally displaced populations themselves**

- Recommend that operational actors undertake power and gender analyses to understand which groups experience marginalisation and stigma on the basis of their gender or gender identity in a given setting, and push for donors to fund this.
- Call for consultation and participation throughout programmes and interventions with local civil society organisations, especially those representing displaced populations and people marginalised for their gender or gender identity (including women, people with diverse SOGIE and youth) in order to achieve grounded, context-specific solutions.
- Demand that programmes targeting IDPs be designed and delivered from country level at the very least, to encourage culturally appropriate work and avoid counter-productive, one-size-fits-all interventions.
- Invest in localised and community-led processes, meaningful partnerships and long-term change among internally displaced and returnee populations, undertaken by trusted and embedded organisations.

**Call on donors and governments to urgently invest in longer-term, developmental approaches for gender-responsive support to internally displaced populations**

- Highlight that short-term, emergency approaches by humanitarian actors are insufficient. Humanitarian, development, peacebuilding and gender justice actors

must be supported to collaborate on longer-term, committed approaches to gender and internal displacement that account for gender norms and inequalities before, during and after displacement.

- Support the incorporation of economic justice, infrastructure, education, comprehensive healthcare and other long-term solutions into responses to internal displacement, even in acute phases of displacement crises.
- Call for investment in specialised services that address specific groups marginalised because of their gender or gender identity, such as inclusive SRH services, including contraception and access to safe abortion in line with the Minimum Initial Service Package (MISP); trauma-informed support for survivors of GBV of all genders; and counselling and support for intimate-partner violence.

## **Sustainable livelihoods and displacement**

### **Rights are central to livelihoods**

#### **Protecting and building rights for IDPs suffering from conflict, violence and political instability**

Some 30 years after the concept of an IDP was widely adopted and two decades into efforts to enshrine the Guiding Principles on Internal Displacement into laws and governmental structures across the global South, the HLP should re-focus the international community's efforts on the unresolved and persistent problem of people displaced by conflict, violence and political instability.

The inability or unwillingness of governments in conflict-affected and fragile settings to apply the human rights law that should serve to protect displaced people continue to impede IDPs from achieving safe and sustainable livelihoods. Research has demonstrated that the agency of displaced people is critical to their protection and to achieving sustainable livelihoods (Crawford et al., 2015; Kälin and Chapuisat, 2017; Metcalfe-Hough, 2019). Agency is severely constrained when critical rights affecting displaced people – rule of law, land and property rights, mobility, citizenship and documentation

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– are curtailed. No amount of humanitarian or development assistance can substitute for the achievement of these rights.

With greater attention currently being paid to disaster-, climate- and even development-driven displacement, there is a risk that political attention and effort is diverted from the lack of accountability and impunity related to violence and rights abuses. This is especially important as it is largely conflict that gives rise to protracted displacement situations. There is a concern that a more expansive approach risks overwhelming the IDP ‘industry’ with the collection of more data, the creation of further internationally led policy processes and the expansion of costly international bureaucracies, often with limited gains for displaced people.

### **Prioritising mobility**

Formal or informal constraints to mobility constitute a major impediment to displaced people’s livelihoods both in remote and impoverished IDP settlement areas and in urban and peri-urban settings, where displaced people often live without documentation or formal assistance and are subject to harassment and extortion. Documentation that assures legal status throughout a country and pledges of continued assistance after moving are essential to unlocking mobility.

Research at HPG and elsewhere has shown that local and national legal organisations have a strong understanding of community protection threats, legal resolution structures and service referral options – supporting displaced people to protect their rights so that livelihoods can be pursued (Crawford and O’Callaghan 2019; HARP-F, 2018; Metcalfe-Hough, 2019). This includes for housing and property rights (key to safe return or resettlement) and for gender-based protection, medical and psychosocial issues that can be mitigated through referral services or in some cases pursued to combat impunity.

Women in local communities can play an important role in creating a protective environment and their capacity to organise should be supported (Oxfam, 2015). In most instances, local legal services will need to be supported as a complement to national-level security and rule of law reforms.

### **Social protection for resilience and nurturing future livelihoods**

Social protection – whether through externally managed humanitarian aid or national service delivery – plays a crucial role in maintaining and building human capital that forms the foundation for longer-term livelihoods. Good nutrition, especially in the first years of life (in combination with health services for children and pregnant women) and education (with every additional year yielding long-term benefits in terms of household income and earning potential) must be cornerstones of livelihood support for displaced people (Crawford et al., 2015).

The range of strategies and interventions that can support livelihoods through social protection schemes are diverse. Context-specific diagnosis of what can reasonably be achieved in each situation of internal displacement is therefore necessary. HPG and others have developed diagnostic tools that can help measure the investment environment in a displacement situation and point to likely successful investment strategies (Crawford et al., 2015).

### **Humanitarian response can be the right approach**

While emergency ‘care and maintenance’ approaches are criticised for being open-ended and not contributing to ‘resolving’ displacement, in some situations – especially in contexts of instability – humanitarian interventions offer the best hope of preserving human capital, which is central to progress towards self-reliance when conditions allow. Uncertainty about funding or interruptions in funding for these operations undermine longer-term livelihood outcomes.

### **Incorporating IDPs into national social protection schemes**

The past decade has seen major progress in developing national social protection schemes that can expand or contract with the onset of emergencies, building resilience in families and protecting livelihoods of affected people (Gentilini et al., 2018). These schemes have in some cases developed as a result of humanitarian response mechanisms (for example, in Ethiopia, Lebanon and Mauritania). In other cases, national social protection schemes have evolved to incorporate temporary emergency caseloads (for example, in

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Pacific island states and the Caribbean in response to natural disasters) or have been adapted to continue functioning even during major conflict, as in Yemen. However, more work needs to be done to explore how IDPs can be temporarily or more permanently incorporated into these systems. The widespread adoption of cash assistance – which can be linked to mobile money platforms and biometric identification – makes transferring benefits to people who may be displaced repeatedly more feasible.

### **Understanding the effects of internal displacement and learning from refugee contexts**

Finally, a great deal of effort over recent years has been spent trying to understand the effects of refugees and migrants on national and local economies and on social cohesion and stability (Betts et al., 2014; Zetter, 2014; World Bank, 2016; Deardorff Miller, 2018). This has played an important part in dismantling some myths about the ‘burden’ of refugees or migrants and in pointing to ways to mitigate risks to local economies. A better understanding of the costs and potential benefits of internal displacement or local integration of IDPs is needed.

In particular, the costs and challenges – especially to local governments and municipalities – of expanding social services such as health and education to large refugee populations (as in Jordan or Uganda), as well as financing models for the expansion of social protection, offer important lessons for policy-makers seeking to ensure IDPs’ livelihoods are protected through national service delivery mechanisms (Government of Jordan, 2016; Government of Uganda, 2019).

### **Focusing on protracted displacement in urban environments**

Trends around urbanisation, population growth and the youth bulge, migration and displacement have resulted in cities where some form of displacement is the norm, and vulnerability – rather than necessarily status as an IDP, a refugee or a migrant – is the defining characteristic that must be addressed for people to achieve sustainable livelihoods (Haysom, 2013). Cities are also where job creation will be centred in the future, where most displacement is protracted and where most IDPs live (Crawford et al., 2015; IDMC, 2020).

Experience in a number of settings suggests that integrated programmes that support legal housing, basic services and protection for displaced people in informal settlements can help transform livelihood opportunities. Working with municipalities and with the active participation of affected populations can result in creative solutions – as in Somalia or Colombia. Larger-scale investments with support from international financial institutions (IFIs) – such as the World Bank and Government of Jordan’s work to upgrade settlements in Amman in the 1980s – also need to be explored (Crawford et al., 2015; Haysom, 2013; IDMC, 2020).

## **Recommendations**

### **On rights**

- At the international level: concentrate IDP work of the international community on those displaced by conflict, violence and political instability.
- At the national level: advocate for and assist efforts to unlock freedom of movement for displaced people to seek and develop livelihood options where they choose; and support local legal aid services that assist with land and housing rights and GBV.

### **On social protection**

- Support humanitarian response, when appropriate, with long-term and consistent funding to ensure that human capital is not lost during the acute phase of displacement.
- Support longer-term investments to strengthen social protection schemes that are sensitive to and inclusive of IDPs – preferably in the form of national delivery systems.
- Expand research to better understand the effects of internal displacement at local and national levels.

### **On opening livelihoods for urban IDPs**

- Prioritise the regularisation and upgrading of informal settlements with IDPs in urban and peri-urban areas in order to open space for displaced people to pursue livelihoods.

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## **New financing partnerships for internal displacement**

### **New emerging partnerships between the private sector, aid agencies and funders need to be tailored to address displacement**

Traditional grant funding models have not kept up with the growing needs and costs of humanitarian response. Short-term humanitarian funding is both insufficient and poorly suited to the longer-term nature of protracted displacement crises. New funding models involving partnerships between the private sector, traditional funders and humanitarian agencies are an under-exploited opportunity to leverage the resources and capacities of the private sector in a responsible way that is consistent with humanitarian principles (Willitts-King et al., 2019).

While the international private sector has been cautious about the risks involved in investing in fragile crisis situations (with which it is less familiar), there is increasing focus on the potential benefits of combining the operational expertise and contextual knowledge of aid agencies with the resources and capacities of the private sector. These investments are underpinned by ‘de-risking’ from donors and foundations – for example, through IKEA Foundation’s investment in a solar energy plant for the UNHCR-managed Azraq refugee camp in Jordan (IKEA Foundation, 2018; WEF, 2019). Situations of protracted displacement, in particular, could benefit from financing solutions already being piloted in refugee situations (such as public–private financing of infrastructure), including in urban contexts where services and livelihoods are under strain. The use of financial tools such as insurance could ensure a more effective response in better anticipating displacement, for example.

Protracted crises are particularly suited for innovative financing. The long-term nature of displacement creates a need to consider economic support and infrastructure; the predictability of some forms of displacement (particularly relating to natural hazard-related displacement); and the continuing shortfalls in investment.

### **The private sector can be a responsible partner but there are challenges**

The private sector has long been involved in crisis situations. Local private sector actors continue to undertake significant roles despite active conflict in Yemen, Syria and Somalia (El Taraboulsi-McCarthy et al., 2017), and international businesses in manufacturing (such as brewing industries) make multinational investments. However, there has long been unease from humanitarians about such actors’ motivations and their alignment with the values of aid agencies working with vulnerable populations. However, evidence shows that the private sector can be a significant partner, including in the provision of relief in Yemen and in facilitating cash-based responses in Somalia, particularly when it engages as part of its core business, rather than as corporate social responsibility or philanthropic grant-making (El Taraboulsi-McCarthy, 2017; UNOCHA, 2017).

The private sector can be involved in responding in several ways, either through financial services such as insurance or investment, or by offering technical expertise, contributing to durable solutions through new partnerships with public and foundation funders. The latter’s role is to de-risk entrance to new markets through seed funding, first loss guarantees and other innovative financing approaches. There are significant opportunities to scale this up in situations of displacement where sufficient stability exists for businesses to make a return.

However, there are challenges. The Sustainable Development Goal (SDG) agenda of leveraging the private sector to increase resources from ‘billions to trillions’ has so far fallen short, even in less fragile countries (Attridge and Engen, 2019). This is partly due to a lack of ‘organisational readiness’ on the part of donor agencies, operational organisations and private sector actors to implement new approaches – whether through lack of technical capacity, the right relationships, or lack of evidence to make the case (Boston Consulting Group, 2020). At a system level, despite the welcome engagement from development finance institutions such as the International Finance Corporation (IFC) in

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fragile countries like Afghanistan, for example, where it supports microcredit institutions, there are major barriers to bring projects to scale (IFC, 2019).

### **Financing solutions for internal displacement**

Three areas where progress has been made and further opportunities should be pursued to address displacement are anticipatory financing, infrastructure and jobs.

#### **Anticipatory financing**

There has recently been a growing focus on the benefits of having finance in place before shocks occur in order to respond rapidly. Understanding is still limited as to how to get the right mix of planning, early warning and response in place in an appropriate way, and there is little robust evidence on how to maximise the benefits of anticipatory financing to shift the current emphasis on investing in response (Wilkinson et al., 2020; Willitts-King et al., 2020). This shift to anticipatory financing needs to align with a move towards a more holistic conception of crisis financing that crosses humanitarian–development boundaries and uses different financing tools in a layered way (Centre for Disaster Protection, 2020). Private sector expertise and financing tools are therefore critical.

The use of insurance – one important element of anticipatory financing – has been most common in relation to natural hazard-related risks, such as drought and food insecurity. This can be seen through the African Risk Capacity and forecast-based financing implemented by the Red Cross, where funds are released if certain triggers, for example rainfall levels, are reached (Weingartner and Wilkinson, 2019).

Given the 24.9 million people displaced as a result of natural hazard-related disasters in 2019 (IDMC, 2020), further progressing the agenda of anticipatory action is critical. Initiatives such as the multi-stakeholder Risk-Informed Early Action Partnership (REAP) are important in bringing together private and public actors and should be encouraged in order to consider displacement as a particular feature of such disasters. Further exploration of how to apply these approaches to conflict and violence are also important. Although such situations are less predictable,

there are efforts to improve early warning systems in meaningful ways, for instance UNHCR’s use of machine learning to predict displacement in Somalia (UNHCR, 2019; Humanitarian Data Centre, 2020; IDMC, n.d.). A gap remains in tying reliable financing to these models and the HLP should engage with key actors to ensure that early funding is available.

#### **Infrastructure financing**

Innovative financing has been successfully deployed to invest in infrastructure in development contexts; early experience is showing some positive signs in more fragile settings. The ICRC ‘humanitarian impact bond’ uses investor money to build and operate physical rehabilitation centres over five years in five fragile contexts, including DRC, with returns to investors based on performance. ICRC is currently exploring a hybrid financing model to invest in municipal water supply in Goma, Eastern DRC over several years, using private investment instruments (ICRC, 2019).

Protracted crises have significant requirements for infrastructure to support displaced populations, for example in energy supply, social services and enabling livelihoods through financing inclusion and transport infrastructure. The infrastructure gap in developing countries has been estimated at \$1.5 trillion per annum by the G20. Blended finance (where public and private finance are combined) should be used to mobilise private commercial investment (Attridge and Engen, 2019).

The longer-term investment needed, with promise of returns, makes this a credible area for private investment, as risks can be mitigated through mechanisms such as first loss guarantees, where public funders share the risk with the private sector (SIDA, 2017). The HLP should encourage further investment in developing and financing operational investible models.

#### **Creating an enabling environment for jobs and livelihoods**

External, stand-alone livelihoods or job creation schemes aimed at displaced people – both those supported by humanitarian and development actors – have generally been unsuccessful in fostering economic self-sufficiency, though they



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can marginally improve food security or family incomes (Crawford et al., 2015; Mcloughlin, 2017; Tango International, 2018; World Bank, 2017). Instead, jobs and sustainable livelihoods for IDPs need to come from the private sector. But the willingness of private sector actors to intervene and target displaced people for economic opportunities or employment is mixed, especially in the absence of systemic improvements in the business environment (e.g. rule-of-law, ease of investment, corruption, regulations, infrastructure) or subsidies that provide incentives to explore the business case for investment (Crawford and O’Callaghan, 2019; World Bank, 2017).

Infrastructure investments can create an enabling environment for sustainable livelihoods and jobs for displaced people, particularly by supporting their participation in informal economies in urban areas where conditions allow. Other financing mechanisms can directly support job creation through investment in businesses that employ displaced people or ensuring they can access financial services. The IFC, for example, are investing in refugee settlements, such as in Kenya where they support refugee entrepreneurship and provide de-risking and other forms of funding to support the engagement of local and national companies in refugee settings. These approaches could also be applied to situations of internal displacement (IFC, 2018). Initiatives such as the Refugee Investment Network, which plays a brokering role between investors and implementers in refugee contexts globally, have also adapted such approaches – for example by working with the Mexican government and an asset management company to develop an initiative for inclusive investment in Mexico that supports refugees from elsewhere in Central America. National and municipal authorities are critical to these efforts.

Another example that could be emulated for internal displacement is the Kiva Refugee Investment Fund (KRIF), which is working to raise institutional investment in its platform and has so far used crowdfunding to lend \$13 million to more than 15,000 refugee entrepreneurs. Having demonstrated that repayment is a reliable income stream, the KRIF aims to increase its reach to 200,000 refugees.

These examples illustrate the need to develop specific instruments that can attract the private sector, while working more strategically to grow an ‘ecosystem’ where these new partnerships can develop and mature. Working on financing alone is likely to have limited impact without overcoming the systematic barriers to private sector investment that could offer opportunities for IDPs. The HLP could be instrumental on both counts.

### **Recommendations for the HLP**

- Engage with key actors in anticipatory financing and the Insurance Development Forum, which brings together insurance and development actors, so that early funding is available for displacement situations.
- Review the potential role of infrastructure financing in IDP contexts and encourage further investment in developing and financing operational investible models in tandem with working on the systemic barriers to private sector investment in displacement contexts.
- Identify initiatives and approaches that are already underway (or could be adapted), as well as partners to develop livelihood opportunities for refugees. Encourage donors and agencies to collaborate in piloting crisis-specific projects to demonstrate their feasibility and the role of the enabling environment.

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