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Refugee Welfare Report 2026

Poverty and the Importance of Socioeconomic Inclusion

Joint World Bank – UNHCR
Refugee Welfare Report 2026
Poverty and the Importance of Socioeconomic Inclusion

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Foreword

The world faces a state of polycrisis, where overlapping and mutually reinforcing shocks – from conflict and climate change to economic instability – are disrupting livelihoods, fueling violence and driving record levels of forced displacement. Meanwhile, resources to respond are under strain. This underscores a stark reality: business-as-usual is no longer viable, and a more sustainable approach is urgently needed.

The Refugee Welfare Report 2026 acknowledges this reality and offers timely evidence to inform ongoing efforts by both the World Bank and the United Nations High Commissioner for Refugees (UNHCR) to strengthen the global response to forced displacement. For UNHCR, a sustainable responses approach aims to transition from solely humanitarian activities delivered in parallel to existing national systems, towards comprehensive government-led measures that enhance self-reliance and inclusion in national systems. This complements the World Bank's development-focused approach, promoting inclusive policies that are financially and socially sustainable.

This report provides an in-depth assessment of refugee well-being, drawing on recent microdata available on forcibly displaced populations and establishing a foundation for future monitoring. In addition to comparing refugee poverty with that of host communities, it demonstrates how inclusive policies and programs can promote socioeconomic inclusion and improve refugee welfare. The report concludes with a call to action, advocating for a shift in the current response model and presenting concrete recommendations to translate strategic vision into effective implementation.

Two central themes are clear. First, inclusive policies that enable refugees to participate in local labor markets are critical to foster self-reliance, reducing long-term aid dependency and generating benefits for host communities. Second, amid tightening budgets, better targeted and cost-effective interventions are essential to ensure that limited resources reach those most in need to sustain development gains.

At the same time, global responsibility-sharing and predictable, multiyear financing remain essential to addressing the long-term challenges of forced displacement. Ultimately, the Refugee Welfare Report aims to catalyze an evidence-informed dialogue and advance sustainable solutions that uphold the dignity of refugees and host communities alike.

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Acknowledgements

This report represents a collaborative effort between the World Bank Group and UNHCR. The core team consists of Nga Thi Viet Nguyen (Task Team Leader, World Bank), Craig Loschmann (Task Team Leader, UNHCR), Johannes G. Hoogeveen (World Bank) and Ibrahima Sarr (UNHCR). Vedran Recher (World Bank) provided invaluable research assistance and Claudia Gutierrez (World Bank) offered generous administrative support.

The team is deeply grateful for the tireless efforts and technical inputs of Fikirte Girmachew Abeje, Jessica Marie Anderson, Gervasio Agustin Arakaki, Cesar A. Cancho, Mohamed Coulibaly, Maria Davalos, Vincenzo Di Maro, Arden Finn, Samuel Freije-Rodriguez, Erwin Knippenberg, Chinedu Obi, Julieth Andrea Parra Hincapié, Aboudrahyme Savadogo, Ganesh Kumar Seshan, Rayner Tabetando and Kristina Noelle Vaughan (all of the World Bank).

The report benefitted from thoughtful peer reviews by Xavier Devictor and Erwin Knippenberg (World Bank) and Domenico Tabasso (UNHCR). Additional insightful feedback was provided by colleagues at the World Bank: Maha Muhammad Bali, Patricia de Narvaez Cano, Aart Kraay, Maryam Salim, Peter Siegenthaler and Davina Roselyn Vusia; and from UNHCR: Xavier Beogo, Theresa Beltramo, Ferdila Boungoult Tamia Ouattara, Marguerite Duponchel, Hisham Galal, Melissa Johns, Valeria Lentini, Alessandro Nava, Daniela Peirano, Rebecca Telford Mansour and Rosa Olga Vidarte Chicchon.

This work was carried out under the guidance of Luis Felipe López-Calva (Senior Advisor, World Bank), Elizabeth Eyster (Head of Sustainable Responses Service, UNHCR) and Gabriela Inchauste (Practice Manager, World Bank).

Executive summary

Forced displacement has reached unprecedented levels, with the number of people uprooted globally estimated at more than 117 million as of mid-2025. The vast majority are hosted by low- and middle-income countries, often remaining displaced for extended periods. This is no longer a humanitarian crisis – it is a protracted development challenge. At the same time, financing for refugee situations is declining, highlighting a growing gap between needs and resources. This calls for a shift from short-term humanitarian aid toward cost-effective development-oriented approaches that promote self-reliance and inclusion in national systems.

The World Bank-UNHCR Refugee Welfare Report 2026 presents a comprehensive assessment of refugee welfare, drawing on recent microdata from 11 host economies. The report aims to inform policy dialogue and operational engagement by analyzing refugee welfare relative to host populations, identifying main sources of income and exploring pathways to self-reliance – particularly through work. It also highlights practical and innovative policy and programs that have supported socioeconomic inclusion and improved welfare outcomes for refugees.

Structured in two parts, the report first provides a comparative analysis of refugee poverty, labor market participation and access to essential services. The second part showcases promising practices from Latin America, distilling lessons with broader relevance across regions.

Key findings include:

- **Pervasive poverty among refugees:** Across the 11 economies studied, refugees are consistently poorer than host populations. Children are disproportionately affected: in seven countries, at least 75 per cent of refugee children live below international poverty lines, jeopardizing their long-term development. In low-income contexts, multidimensional poverty among refugees is nearly universal.
- **Labor income as a lifeline:** Most refugee households rely primarily on income from work – self-employment in low-income countries and wage employment in middle-income contexts. In contrast, fewer than one-third report social assistance as their main income source.
- **Limited access to work:** Fewer than half of working-age refugees in low- and lower-middle-income countries participate in the labor force, compared to about 70 per cent in upper-middle-income settings. Barriers include legal and administrative restrictions and lack of documentation or credential recognition.
- **Location matters:** Refugees residing in urban or out-of-camp settings tend to have better welfare outcomes, reflecting improved access to labor markets and economic opportunities. However, significant disparities remain across countries, shaped by local policies and institutional capacity.

Drawing from promising approaches in the Latin America and Caribbean region, the report calls for a strategic reorientation of refugee response anchored in three priorities:

- Enabling refugee access to work and inclusion into national systems for education, health and social protection.
- Enhancing targeting and resource allocation to maximize the impact of limited budgets.
- Reinforcing global responsibility-sharing through predictable, multiyear financing aligned with country-led priorities.

The policy implications are clear. While humanitarian aid remains vital, it should be complemented by long-term solutions that empower refugees as economic actors, bolster national systems and build resilience in host communities. Work is not only a path to dignity and agency – it is also a pragmatic strategy to reduce aid dependency and ease pressure on humanitarian operations. Including refugees in national service delivery systems can improve efficiency, avoid duplication and attract investments that benefit both refugee and host populations. Achieving this vision requires moving from commitment to implementation. Global responsibility-sharing should be backed by sustained financing, leveraging concessional resources, innovative instruments and public-private partnerships.

Jacqueline Aissinga teaches the youngest learners at the public primary school Gado 1 A, where more than 150 children - both refugees and Cameroonian nationals - share one classroom. “My role is to give them the foundation,” she says. “I prepare them so others can take over in the next classes.”

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INTRODUCTION
Growing displacement amid fewer resources

Forced displacement continues to shape the global policy debate. The past decade has seen a sharp rise in forced displacement worldwide. By the mid-year 2025, there were 117.3 million forcibly displaced people globally – more than double the number a decade earlier – driven largely by conflict, violence and human rights violations. Of these, 42.5 million were refugees or other people in need of international protection, and 67.8 million were internally displaced people. Children accounted for approximately 40 per cent of the forcibly displaced. The burden of hosting refugees falls disproportionately on low- and middle-income countries, which together host 71 per cent of all refugees (UNHCR 2025).[1]

The increase in forced displacement is not only a humanitarian crisis, it is a development challenge as refugees tend to be displaced for prolonged periods of time. Most refugees originate from just five countries – Venezuela, Syria, Afghanistan, Ukraine and Sudan – while the majority are hosted in countries already facing development constraints. Compounding this challenge is a decline in international humanitarian assistance. This funding decline, which may well be structural, requires a reorientation of the way assistance is provided to refugees. It underscores the urgent need for global, coordinated action to reduce the cost of hosting, and enhance the complementarity between short-term humanitarian responses and longer-term development approaches.

To provide a holistic understanding of refugee welfare and inform more effective interventions, this report is organized into two parts. Part 1 leverages recent microdata to unpack the socioeconomic dimensions of displacement, laying the groundwork for more detailed monitoring progress in the years ahead. It analyzes the welfare status of refugees, their main sources of income and the pathways to achieving self-reliance – particularly through work. Part 2 provides practical reflections on innovative policy approaches and programs that support socioeconomic inclusion and improved refugee welfare. It draws on the experience of the progressive hosting environment in the Latin America and Caribbean (LAC) region, identifying promising practices and challenges, and distilling lessons learned on refugee inclusion for hosting states. Together, these two parts offer both analytical insight and practical guidance for shaping more sustainable and development-oriented approaches to forced displacement.

1 For up-to-date information on forced displacement situations by country, see https://data.unhcr.org/en/situations

When fighting broke out near her home in December 2020, Melissa Ines Yango gathered her four children and fled. They moved from village to village, following any path that offered safety. By the time they reached the outskirts of Gado-Badzéré, they had heard that refugees could register there, receive assistance, and finally settle somewhere long enough to find hope again.

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PART 1
Poverty among refugees: What the data tells us

1.1. Data and population coverage

This analysis draws on recent household survey data on forcibly displaced populations across 11 economies: Cameroon (2025), Chad (2018, 2022), Chile (2022), Colombia (2022, 2023), Costa Rica (2023, 2024), Ethiopia (2022), Jordan (2021, 2023), Lebanon (2022), Niger (2018), Uganda (2018), and West Bank and Gaza (2023). The consolidated dataset covers a wide range of socioeconomic indicators – including income, consumption, education, employment and access to services – enabling comparisons between refugees and host communities, as well as across different locations and types of settlements (Annex 1).

For consistency, the term "refugee" is used throughout the report, although in some settings it refers to foreign-born populations with recognized protection needs, regardless of their legal status (Box 1). Subsequent sections present findings for 10 countries, with results for West Bank and Gaza discussed separately in Box 2.

Box 1: Data source, poverty lines and population coverage

The household survey data used in this report were collected by national statistical offices and harmonized by the World Bank–UNHCR team. Poverty estimates are based on the World Bank's international poverty lines: US$3.00 per person per day (2021 purchasing power parity (PPP)) is applied for Cameroon, Chad, Ethiopia, Niger and Uganda; and US$8.30 for Chile, Colombia, Costa Rica, Jordan, Lebanon, and West Bank and Gaza. Further details are provided in Annex 1.

Population coverage in the surveys varies by country, as summarized below:

- **Cameroon (2025):** Refugees from the Central African Republic, Nigeria, Chad and the Democratic Republic of Congo living both inside and outside camps/settlements across the Far North, North, East and Adamawa, as well as Yaoundé and Doula; host community near refugee camps/settlements in Far North, North, East and Adamawa.
- **Chad (2018, 2022):** Sudanese and Central African refugees living in camps in the East and South as well as N'Djamena; and host community around refugee camps in the East.
- **Chile (2022):** Venezuelan, Haitian and Colombian foreign-born nationals; and the national population.

- **Colombia (2022, 2023):** Venezuelan foreign-born nationals; and the national population.
- **Costa Rica (2023, 2024):** Nicaraguan foreign-born nationals, and the national population.
- **Ethiopia (2022):** Refugees from Eritrea, South Sudan and Somalia living in camps across Tigray, Afar, Gambella, Benishangul-Gumuz and Somali regions, and out-of-camp refugees in Addis Ababa; and host communities near camps and in Addis Ababa.
- **Jordan (2021, 2023):** Syrian refugees living in Za'atari and Azraq camps as well as those living outside camps across all regions.
- **Lebanon (2022):** Syrian refugees and host communities.
- **Niger (2018):** Refugees from Mali and Nigeria living in camps or informal sites across Diffa, Tahoua, Tillabéri, Niamey and Agadez; and host community near refugee sites.
- **Uganda (2018):** Refugees from Sudan, South Sudan and the Democratic Republic of Congo living in settlements in West Nile and Southwest, and Kampala; and host community in the same regions.
- **West Bank and Gaza (2023):** Palestinian refugees under the United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA) mandate, and non-refugee population.

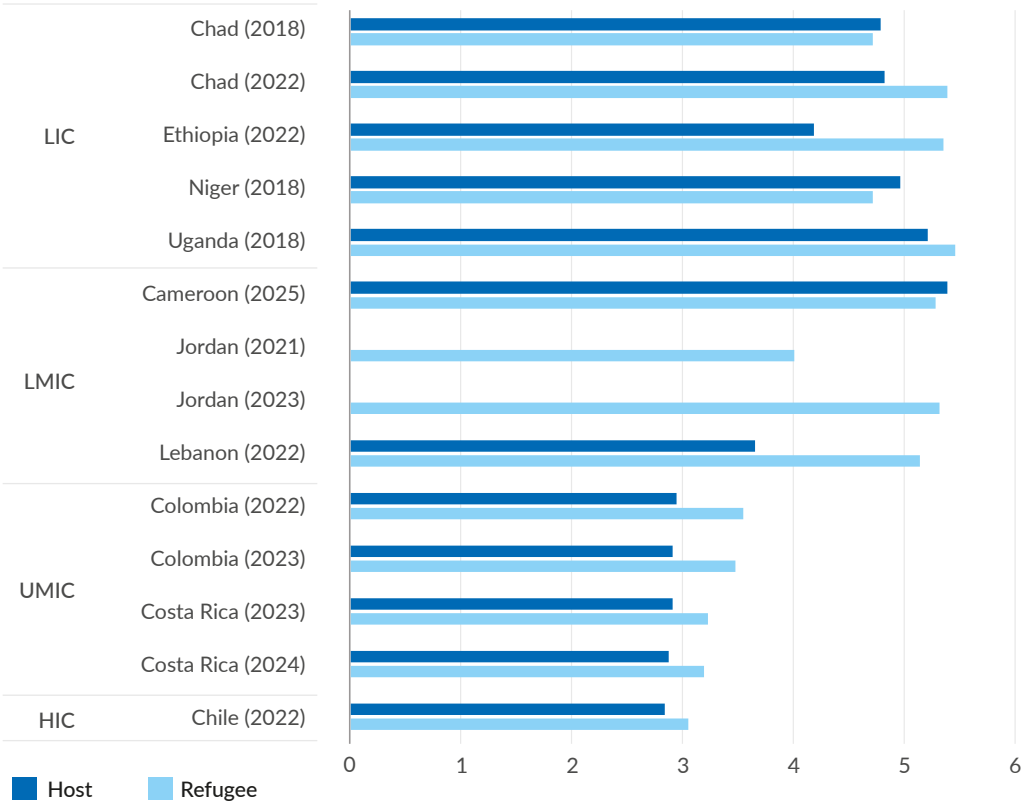
1.2. Who are the refugees? Demographic realities behind the numbers

Across the 10 countries in this study, refugees tend to live in larger households. In both low-income and lower-middle-income host countries (LIC/LMIC), refugee households average around five members. Meanwhile, upper-middle-income countries (UMIC) report smaller average household sizes, at approximately three members. However, the relative difference in household size between refugee and host populations remains broadly consistent across income country groups (Figure 1a).

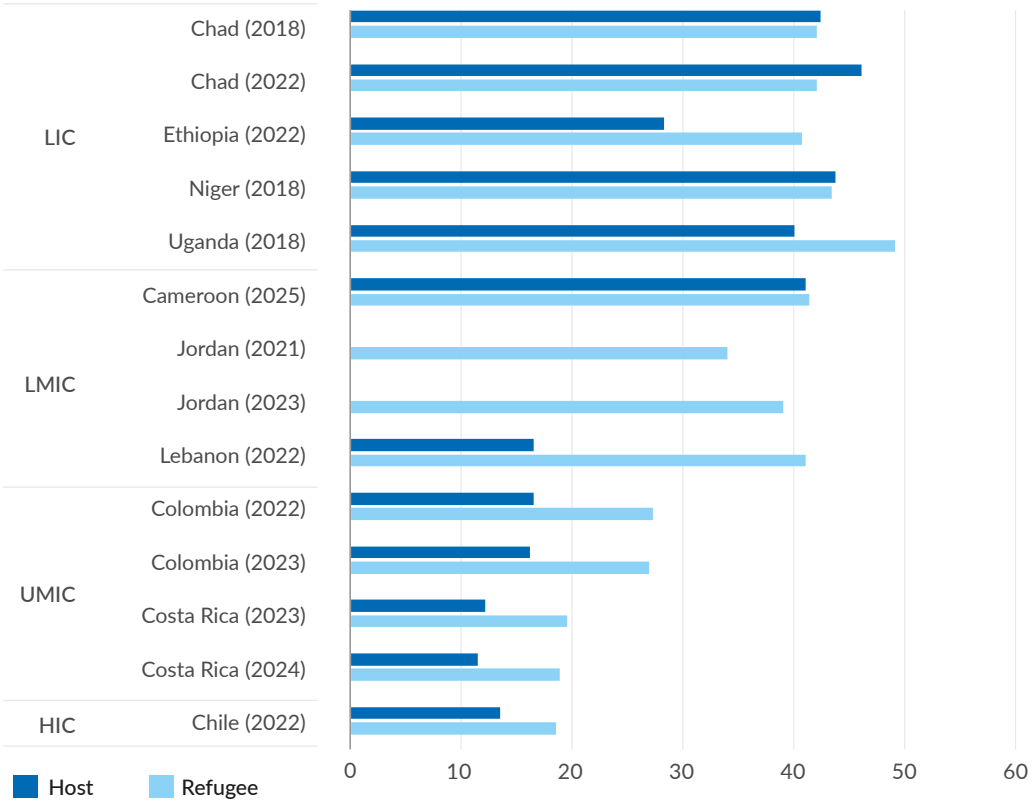
Refugees are generally young, although age structures vary significantly by host country's income level and displacement context. In low-income countries, approximately half of the members in a typical refugee household are under the age of 15. This youthful demographic is less pronounced in upper-middle-income settings, where children account for only about a quarter of refugee household members – as seen in Colombia and Costa Rica (Figure 1b).

FIGURE 1: Refugees' demography

a. Average household size



b. Share of children (percentage)



As a large share of refugees are children, the demand for education is substantial across host countries. Among countries in this analysis, Colombia hosts the largest number of refugee school-age children – more than half a million – followed by Uganda (Table 1). However, access to education remains uneven. Refugee children often face multiple barriers, including limited availability of school spaces, language constraints, lack of proper identification and shortages of qualified teachers (World Bank and UNHCR 2023; UNHCR and British Council & Save the Children 2023). Ensuring access to education for refugee children is critical to improving their future employment prospects and fostering long-term self-reliance. Without investment in inclusive national education systems, displaced youth risk being locked out of labor markets, perpetuating cycles of poverty and dependency.

TABLE 1. Number of refugee school-age children by country and settlement

Country	Year	Total	Primary school age[2]	Lower Secondary school age[3]
Cameroon	2025	140,352	87,585	52,767
Chad	2018	159,208	103,848	55,360
Chad	2022	180,900	113,592	67,308
Chile	2022	148,072	93,869	54,203
Colombia	2022	585,923	389,818	196,105
Colombia	2023	568,330	367,742	200,588
Costa Rica	2023	18,918	9,870	9,048
Costa Rica	2024	22,230	12,093	10,137
Ethiopia	2022	284,270	177,116	107,154
Jordan	2021	181,142	116,578	64,563
Jordan	2023	180,209	113,727	66,481
Lebanon	2022	234,934	148,751	86,183
Niger	2018	50,146	36,704	13,442
Uganda	2018	419,781	267,558	152,223

Note: The numbers are based on the survey population sample. For Cameroon, where survey weights do not allow this calculation, the figure is instead derived from ProGres administrative data.

2 Defined as children 6 to 11 years of age (UNICEF 2025a)

3 Defined as children 12 to 15 years of age (UNICEF 2025b)

1.3. Refugees are poorer – and so are their children

Refugees consistently experience higher poverty rates than host communities across all countries analyzed in this report.[4] The highest levels of poverty among refugees are observed in Lebanon, Uganda and Chad where over 80 per cent of the refugee population are classified as poor. In many settings – such as Ethiopia and Lebanon – poverty rates among refugees are more than twice those of host populations. On the positive side, in countries with data over time, this gap has begun to narrow, including in Chad (between 2018 and 2022), Colombia (between 2022 and 2023) and Costa Rica (between 2023 and 2024) (Figure 2); more sobering is that all data were collected before the recent humanitarian funding cuts were effectuated.

The largest welfare disparities between refugees and host communities are observed in Ethiopia and Lebanon. In Ethiopia, 78 per cent of refugees live below the $3.00 per person per day poverty line (2021 PPP), compared to 31 per cent among hosts. This stark gap reflects the fact that about 85 per cent of refugees reside in camps, where dependence on humanitarian aid and restricted access to labor markets contributes to significantly higher poverty levels (Masaki et al. 2025). In Lebanon, poverty among refugees is almost universal, affecting 92 per cent of the population compared to 41 per cent among hosts. Many refugees in Lebanon lack legal status, which limits access to formal employment and severely constrains their prospects for socio-economic integration (Zreik 2025).

Child poverty[5] **closely reflects broader poverty trends, with refugee children disproportionately affected compared to their peers in host communities**. In 7 out of 11 countries analyzed – most of them LICs, except for Lebanon – at least 75 per cent of refugee children live below international poverty lines (Figure 3). Lebanon stands out, with poverty nearly universal among refugee children (96 per cent). The largest disparities between refugee children and host population are observed in Ethiopia where child poverty rates among refugees are nearly double those of the host population. This high incidence of child poverty in both refugee and host populations is particularly concerning, given the well-documented, long-term consequences of poverty in childhood, including reduced educational attainment, lower lifetime earnings and diminished labor market prospects (Beltramo et al. 2023; Duncan et al. 2012; Lesner 2018). While children from both refugee and host populations face structural disadvantages, refugee children are at even greater risk of carrying these burdens throughout their lives.

4 Defined as the share of populations living at or below the World Bank's international poverty lines: $3.00 per person per day (2021 PPP) for low-income countries, $4.20 for lower-middle-income countries and $8.30 for upper-middle-income countries. Annex 1 lists the poverty line for each country in this analysis.

5 Child poverty refers to the poverty rate among children under age 15, based on the definition used in the country's Poverty and Equity Assessment guideline.

FIGURE 2. Share of population living in poverty (percentage)

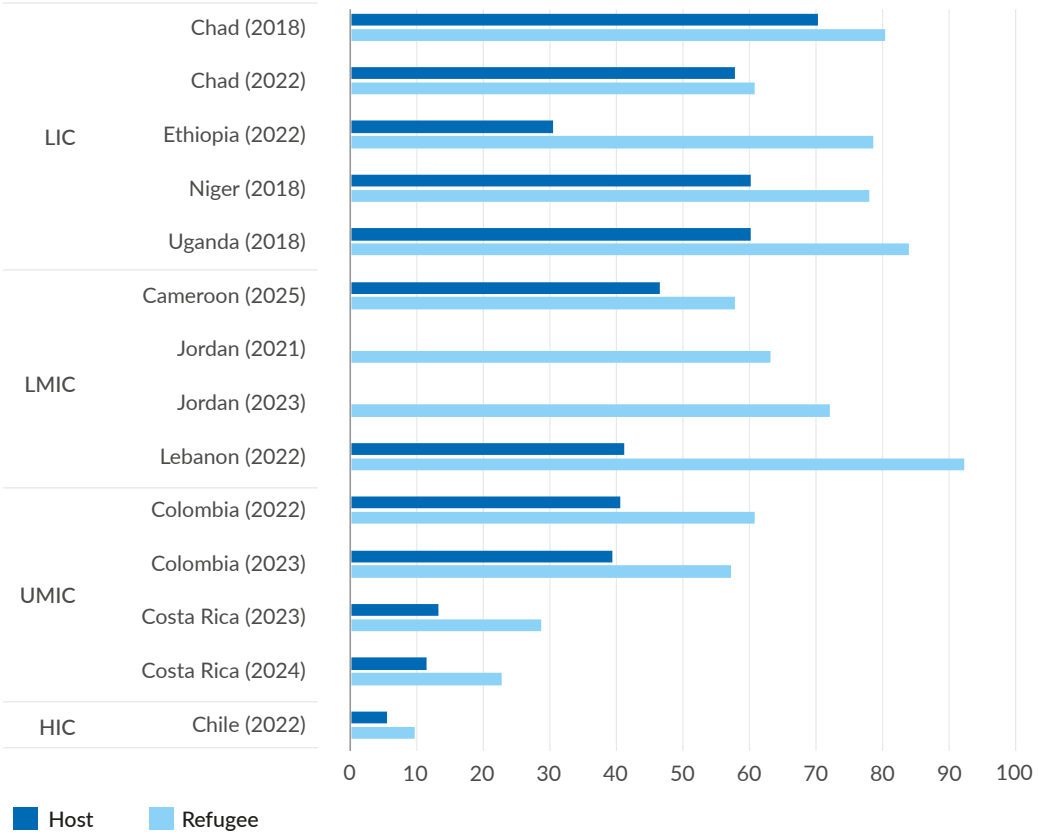
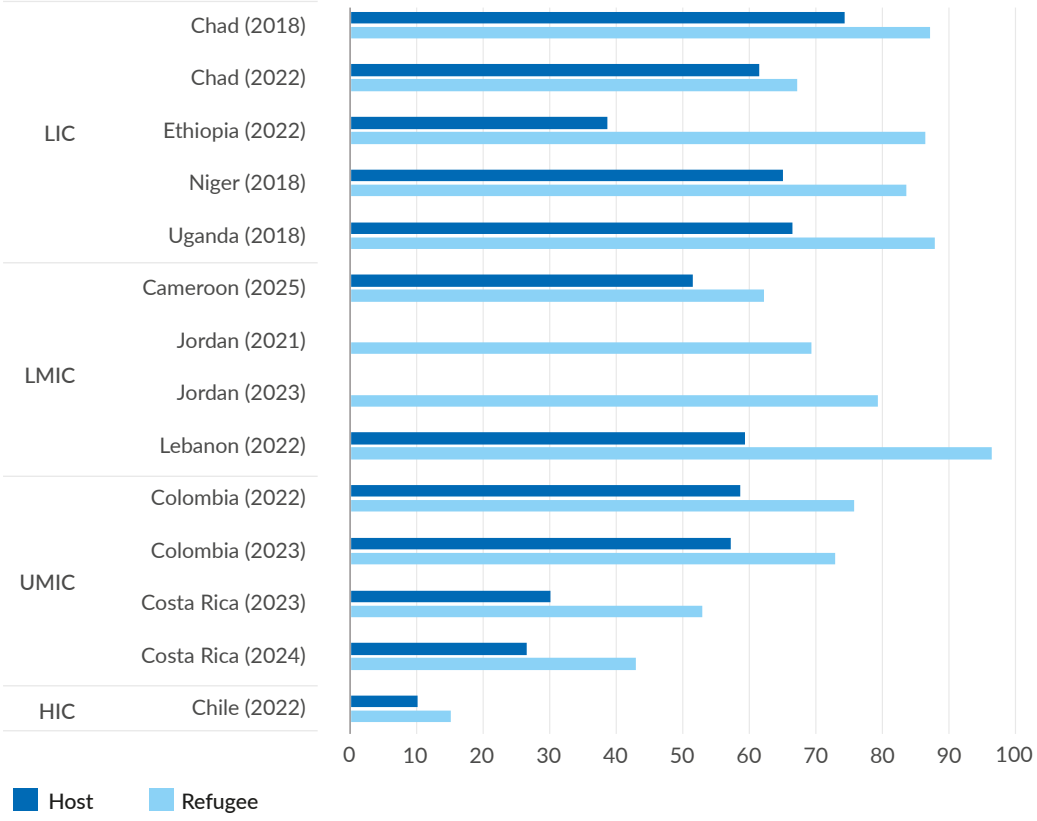


FIGURE 3. Share of children living in poverty (percentage)



Note: Poverty estimates for Cameroon are provided by UNHCR.

Refugees living in urban areas tend to experience better socioeconomic outcomes than those in rural settings, largely due to greater access to income-generating opportunities and remittances. Among the countries analyzed in this report, Uganda shows the largest urban-rural disparity in poverty: 89 per cent of rural refugees live in poverty compared to 21 per cent in urban areas (Figure 4a). This gap is largely driven by differences in earnings: refugees with wage jobs in Kampala earn 3.5 times more than those in the West Nile region and 4.5 times more than those in the Southwestern region, both predominantly rural (World Bank 2019). Although urban living often comes with its own challenges – including high cost of living, insecure housing and exploitative work conditions – it also offers greater access to jobs and entrepreneurial opportunities. This access, even within the informal sector, can serve as a crucial lifeline for displaced populations striving for economic independence. This is best exemplified by the cases of Colombia, Costa Rica and Chile where populations in need of international protection predominantly reside in urban areas and are engaged in some form of income-generating activity.

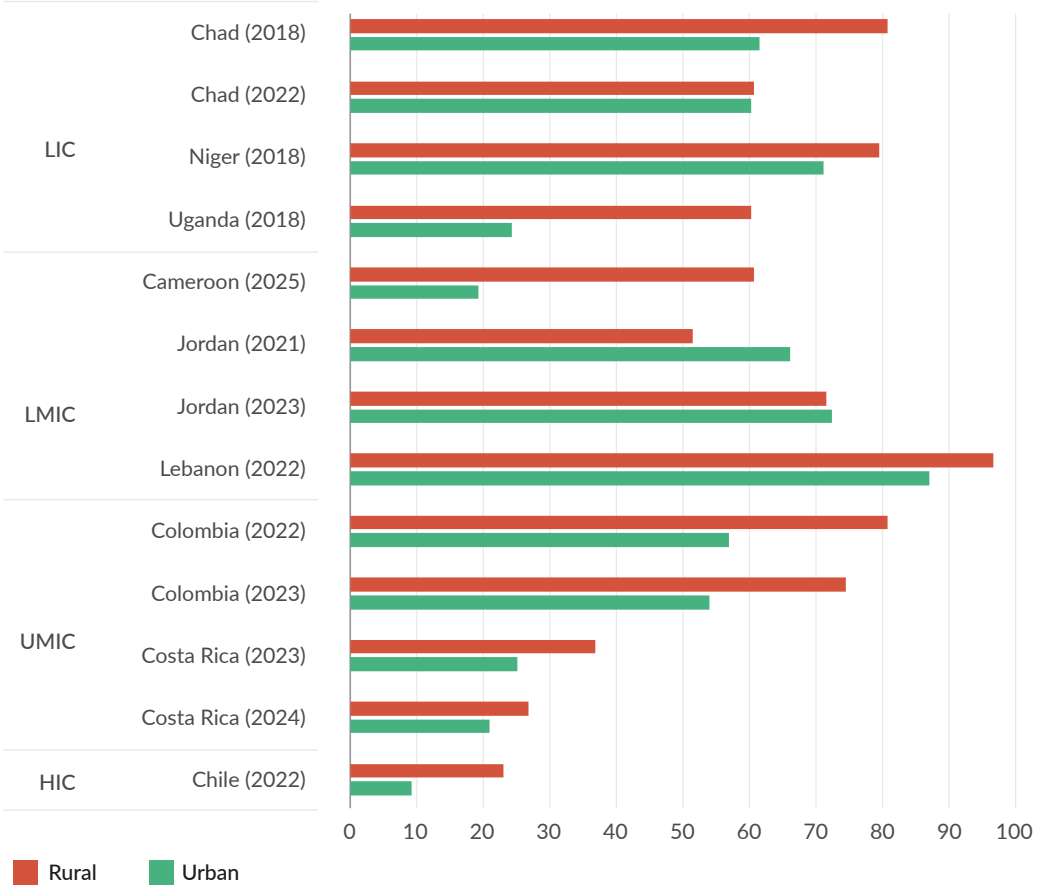
Among the countries covered in this analysis, welfare outcomes for refugees living outside of camps are often better off than for those residing in camps, primarily because of better access to labor markets and entrepreneurial opportunities (Figure 4b).[6] In many LICs, refugees in urban areas typically live outside of camps, thus this analysis carries some overlap between urban and out-of-camp refugee populations (Figure 4a and Figure 4b). Recent empirical evidence from Kenya, Uganda and Ethiopia shows that refugees outside of camps earn significantly higher income, own more assets and are less likely to experience food insecurity (Betts et al. 2024; Hoogeveen et al. 2025). Ethiopia also presents a unique case due to its out-of-camp policy, which requires refugees to provide proof of formal employment or secure a guarantor before relocating to Addis Ababa. As a result, out-of-camp refugees tend to be a selective group – those who were relatively well-off before displacement or who have family and social support networks. They also rely heavily on remittances (Wieser et al. 2024). Overall, only 11 per cent of refugees living outside camps are poor, compared to 85 per cent among those in camps (Figure 4b).

One exception is Jordan, where out-of-camp refugees face higher poverty levels in part because they must rent housing on the private market, while camp residents benefit from free shelter. Camps also offer near-universal access to cash or in-kind transfers, as well as free healthcare and education through UNICEF-supported facilities. In contrast, out-of-camp refugees must pay for public services – costs that, although subsidized and at lower rates than market prices, remain high for many families (Tiltnes et al. 2019). The poverty disparities between in-camp and out-of-camp refugees in Jordan narrowed significantly between 2021 and 2023, although this change was driven by worsening conditions for all and disproportionally in camps – including declining incomes, reduced per capita consumption and rising food insecurity – rather than improvements for those living outside.

6 It is important to note that poverty estimates for camp-based refugees often include imputed values for housing, education, healthcare and other services provided free of charge, whereas for out-of-camp refugees these items reflect reported values.

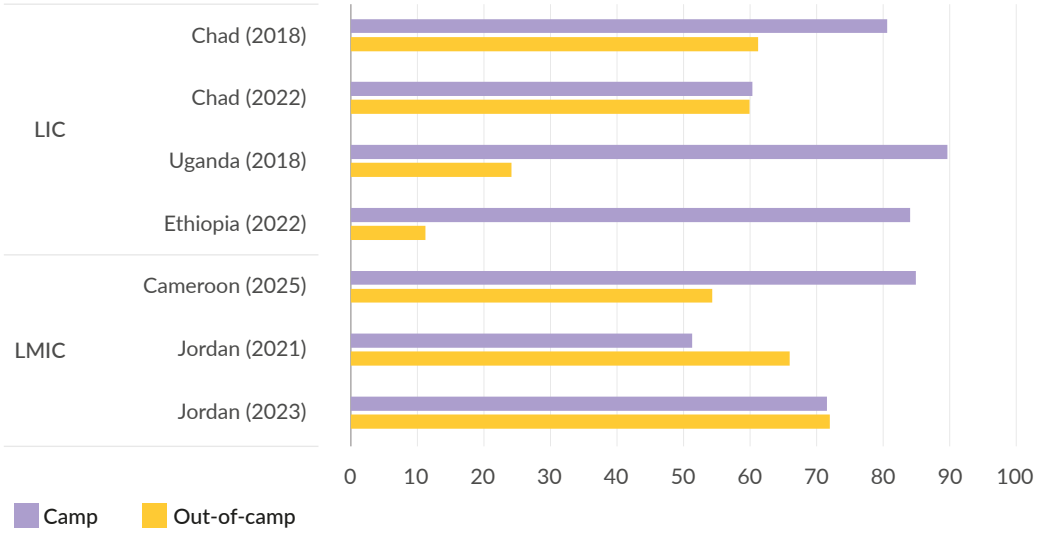
FIGURE 4. Share of refugee population living in poverty by location

a. Rural vs. urban (percentage)



Note: The data set for Ethiopia does not classify refugees by urban and rural location.

b. Camp vs. out-of-camp (percentage)



Note: Chile, Colombia and Costa Rica do not host refugees and migrants in camps. Lebanon does not have an encampment policy for Syrian refugees. In Chad and Uganda, we assume urban refugees live out-of-camp.

Box 2. Refugee poverty in the West Bank and Gaza

The West Bank and Gaza presents a unique displacement context. Unlike typical refugee-hosting situations, it is a territory marked by a protracted political crisis that shapes both the socioeconomic conditions of refugees and the policy space for interventions. Refugee status in the West Bank and Gaza is intergenerational, tracking back to Palestinians displaced in 1948, 1967 and their descendants. Refugees constitute a significant share of the population – much higher than in any other setting. This population is under the mandate of United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA). Over time, refugee camps have become part of the urban landscape, reflecting their long-standing presence. The conflict that erupted in the Middle East, centered in Gaza, in October 2023 triggered a devastating humanitarian emergency, with approximately 90 per cent of Gaza's population displaced from their homes.[7]

The 2023 Palestinian Household Expenditure and Consumption Survey (PECS) was conducted prior to the October 2023 conflict in Gaza, and throughout 2023 in the West Bank. At the time of the survey, around half of the West Bank and Gaza population (5.5 million people) were refugees. Of these, 561,000 were school-age children, which is one of the highest among countries reviewed. Refugee households are large and relatively young, creating high demand for education and social services.

Poverty in refugee households in the West Bank and Gaza is more than double that of non-refugee households (Figure 5). 4 in 10 refugee households are categorized as poor compared to 18 per cent among non-refugee households. Child poverty is particularly concerning, affecting 49 per cent of refugee children compared to 27 per cent of non-refugee children. Refugees living in camps face higher poverty rates than those outside of camps (48 per cent vs 38 per cent). Multidimensional poverty is similarly elevated for refugees (40 per cent), despite the fact that access to education and basic infrastructure, such as improved drinking water, was nearly universal across the whole population.

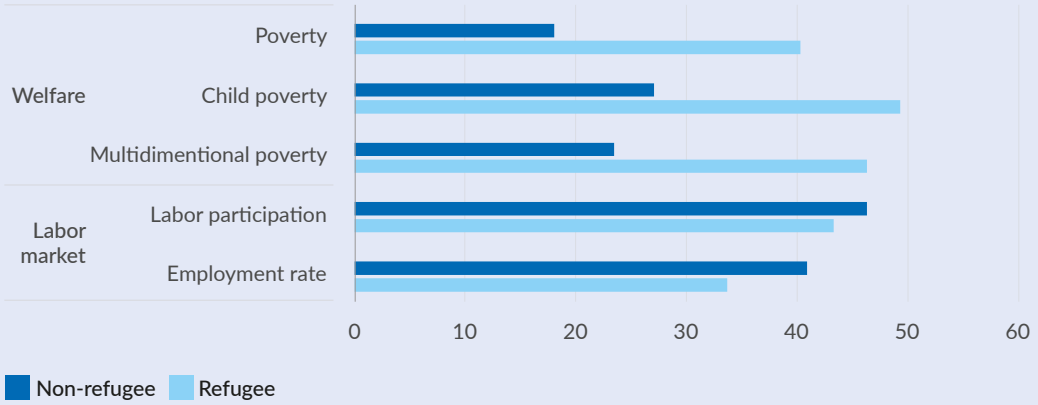
Refugee labor force participation is similar to that of non-refugees, yet employment rates are low. A little under half of both refugees and non-refugees are active in the labor force. However, there is an 8 percentage point difference between the two groups for employment (33 per cent vs 41 per cent) indicating the relatively fewer opportunities for refugees. For those refugees that are employed, more than half report wage employment as the main source of income, with far fewer indicating self-employment (11 per cent) or remittances (8 per cent). Approximately 16 per cent report assistance as the main source of income, and assistance represents 19 per cent of household income.

The cost of closing the refugee poverty gap in the West Bank and Gaza is slightly more than $1 billion/year. The average income shortfall per refugee is $1.08/day (at 2021 PPP), taking into consideration an estimated 13 per cent

7 See Country Profile: State of Palestine, Internal Displacement Monitoring Centre (IDMC) (accessed 8 December 2025) https://www.internal-displacement.org/countries/palestine/.

poverty gap.[8] This translates into an estimated $1.06 billion annually required to lift all refugees up to the global poverty line. While expanding employment opportunities could reduce this cost, the situation has deteriorated dramatically as a result of the conflict. Widespread destruction of infrastructure, thousands of civilian casualties and severe movement restrictions have eliminated many livelihood opportunities.

FIGURE 5. Refugee welfare in the West Bank and Gaza (percentage)



Central African refugee, Halimatou Sadia, (Left wearing black shawl) prepares for her journey home, with help from her neighbors in Timangolo.

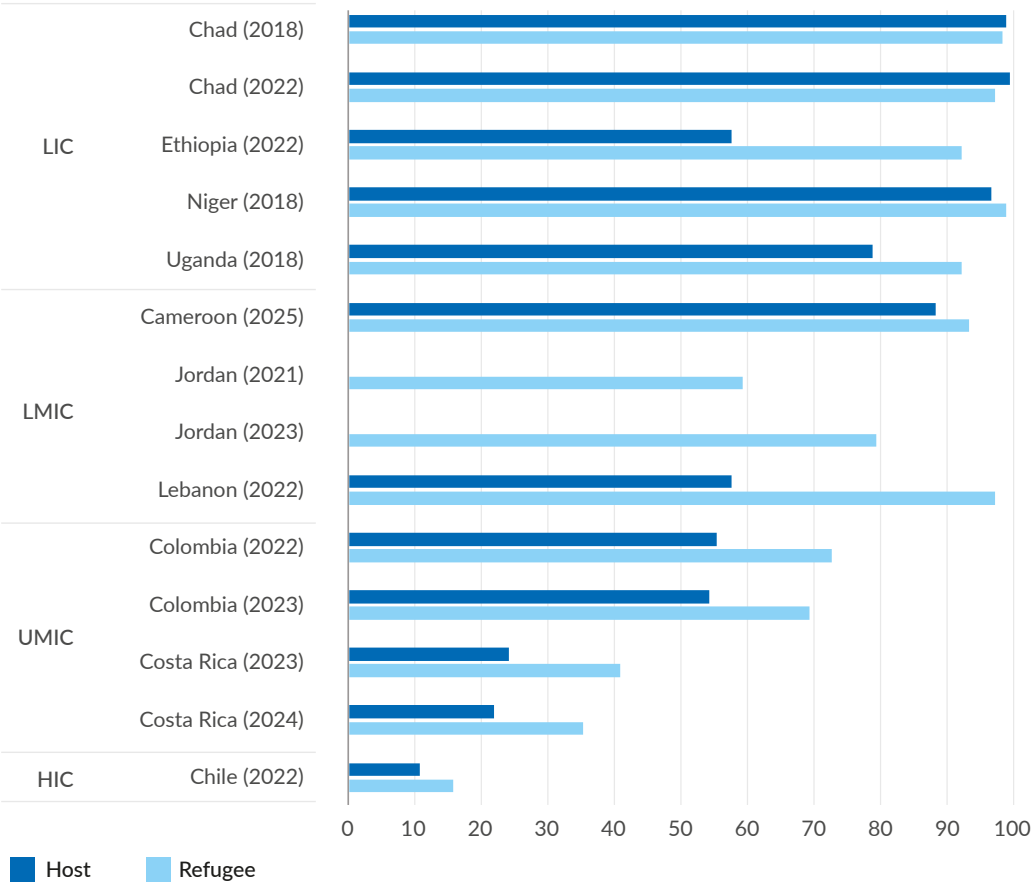
© UNHCR/Insa Wawa Diatta

8 Based on the international poverty line of $8.30 per person per day at 2021 PPP.

1.4. Poverty is more than just lack of income

When assessed through the lens of multidimensional poverty – which captures both income and access to essential services – deprivation remains widespread, although refugees in LICs often experience levels of hardship comparable to those of host communities (Figure 6, Box 3). This similarity in low-income contexts reflects the systemic lack of access to education, healthcare and sanitation in many host populations. At the same time, refugees living in camps benefit from targeted humanitarian support that can, in some cases, improve access to essential services. For example, in 2024, UNHCR-supported facilities recorded over 15.4 million health consultations, 17 per cent of which served host community members as well (UNHCR 2024). Despite these efforts, multidimensional deprivation remains pervasive across both population groups. Even with humanitarian support, almost all refugees experience multidimensional poverty.

FIGURE 6. Multidimensional poverty: Refugees vs. hosts (percentage)



Box 3. Methodology of the multidimensional poverty measure

The Multidimensional Poverty Measure (MPM) provides a broader understanding of poverty by capturing both monetary and non-monetary deprivations. In addition to the monetary headcount ratio at the international poverty lines, the MPM includes access to education and basic infrastructure services. The measure is constructed using harmonized household survey data from the World Bank's Global Monitoring Database. It is composed of six indicators: consumption or income, educational attainment, school enrollment, access to drinking water, improved sanitation, and electricity. These indicators are grouped into three equally weighted dimensions of well-being: monetary, education and basic infrastructure. Within each dimension, the indicators also carry equal weight (Table 2). An individual is classified as multidimensionally poor if they are deprived in at least one full dimension or in a combination of indicators whose weights add up to one full dimension. Because the monetary dimension is represented by a single indicator, anyone who is monetary poor is automatically considered multidimensionally poor under the MPM.

TABLE 2. MPM dimensions, indicators and weights

Dimension	Indicator	Weight
Monetary	Daily consumption or income is below or at comparable international poverty lines	1/3
Education	At least one school-age child up to the age of grade 8 is not enrolled in school	1/6
	No adult in the household (age of grade 9 or above) has completed primary education	1/6
Access to basic infrastructure	The household lacks access to improved drinking water	1/9
	The household lacks access to improved sanitation	1/9
	The household has no access to electricity	1/9

Source: Ibarra et al (2025).

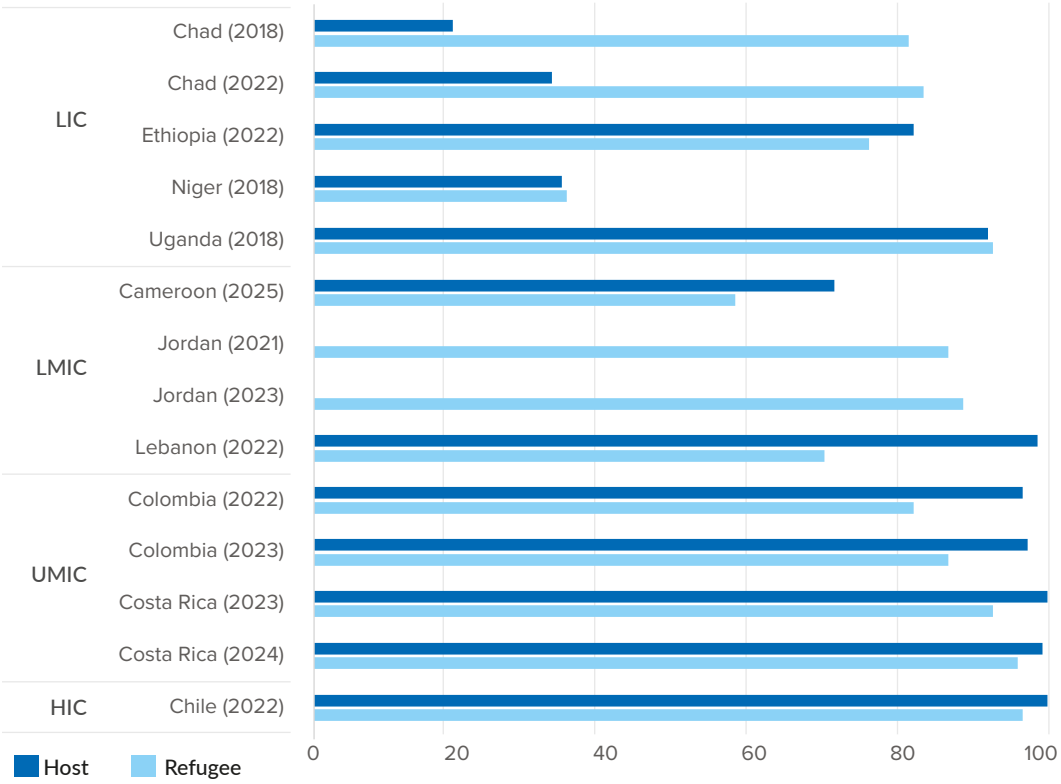
Note: It is important to note that not all countries have up-to-date and comparable data across all the required dimensions, which makes constructing a consistent MPM particularly challenging at the regional and global level.

Looking closely at the dimensions of access to education and drinking water, refugees generally experience similar – or in some cases better – levels of access to those of host communities in both low- and middle-income settings, with the notable exception of Lebanon (Figure 7). This pattern largely reflects the role of international support in refugee camps and settlements, where external funding, infrastructure investment and regular monitoring uphold service standards which often exceed those available to local populations. In many cases, humanitarian agencies directly manage schools, water supply and sanitation services, operating with greater resources, stricter quality controls and stronger accountability mechanisms than local authorities. As a result, refugees in camps often report better, or at least equal, access to safe drinking water and education compared to nearby host populations (World Bank 2025; Agblorti et al. 2023; UNHCR 2024). As might be expected, these disparities sometimes generate perceptions of unfairness among host communities (Agblorti et al. 2023), which has informed a gradual shift towards more sustainable models that emphasize investments in refugee-hosting areas to the benefit of all.

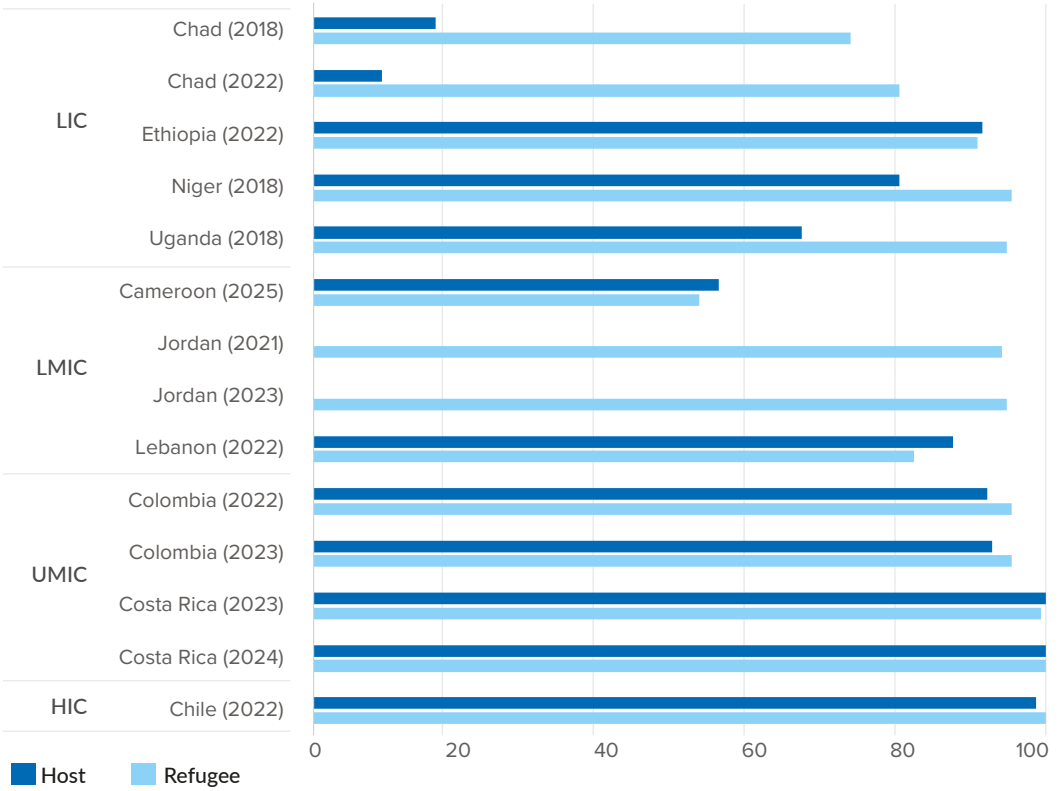
Lebanon and, to a lesser extent, Colombia present a stark contrast in refugee-host dynamic, with refugees in Lebanon having significantly less access to public services than hosts. Hosting the highest number of refugees per capita worldwide has placed overwhelming pressure on already fragile public services in Lebanon. The country continues to face a prolonged socio-economic and financial crisis, exacerbated by the absence of a fully functioning government until early 2025, which has delayed critical reforms. Municipalities, tasked with addressing growing needs, struggle with limited resources, while vulnerability among Lebanese citizens has sharply increased, intensifying competition for basic services (UNHCR 2025b). Systemic barriers – such as restrictions on legal residency for refugees – continue to limit access to public services (Fakhry and Hassan 2024). Colombia illustrates the strain of large-scale displacement as well, while demonstrating that a more inclusive approach is feasible. The arrival of millions of Venezuelan refugees and migrants has increased demand for education, healthcare and social protection. In response, the government's Temporary Protection Status (TPS) program, which grants a ten-year residency to Venezuelans, represents an important step toward regularization and improved access to services. While implementation challenges still persist, recent evidence suggests that service access gaps between refugees and host populations in Colombia have begun to narrow, with modest improvements observed between 2022 and 2023.

FIGURE 7. Access to education and drinking water: Refugees vs. hosts

a. Share of school-aged children enrolled in schools (percentage)

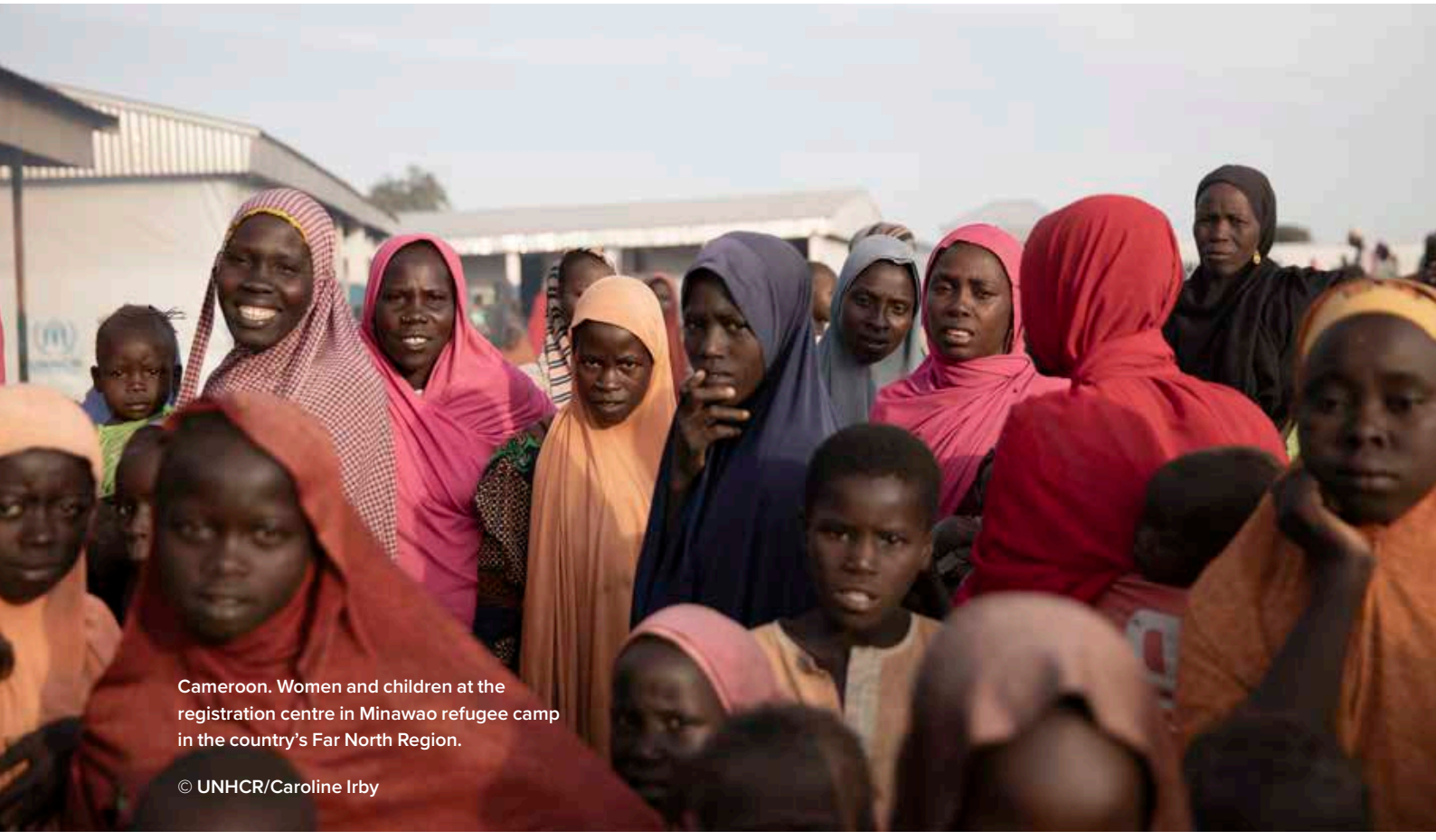


b. Share of households having access to improved drinking water sources (percentage)



1.5. Making ends meet: How refugees survive and what shapes their incomes

Most refugees receive some form of social assistance,[9] but its distribution varies by context: in MICs, it tends to be progressive while in most LICs, it is regressive or mixed (Figure 8). On average, about 60 per cent of refugee households receive assistance, with the highest coverage in Chad and Niger (nearly 80 per cent). Yet, in many LICs, where poverty among refugees is already widespread, there are challenges to target the poorest. For example, in Chad in 2022, 64 per cent of the top-income refugee households received assistance compared to 30 per cent of the poorest households. Patterns are less clear in Niger and Uganda. Meanwhile, in MICs such as Jordan, Colombia and Costa Rica, distribution of social assistance is more progressive. One potential explanation for this divergence is that MICs often have stronger institutions and better data systems, which enable more effective targeting through mechanisms such as means-testing, digital cash transfers and coordinated registration systems (Betts et al. 2024).

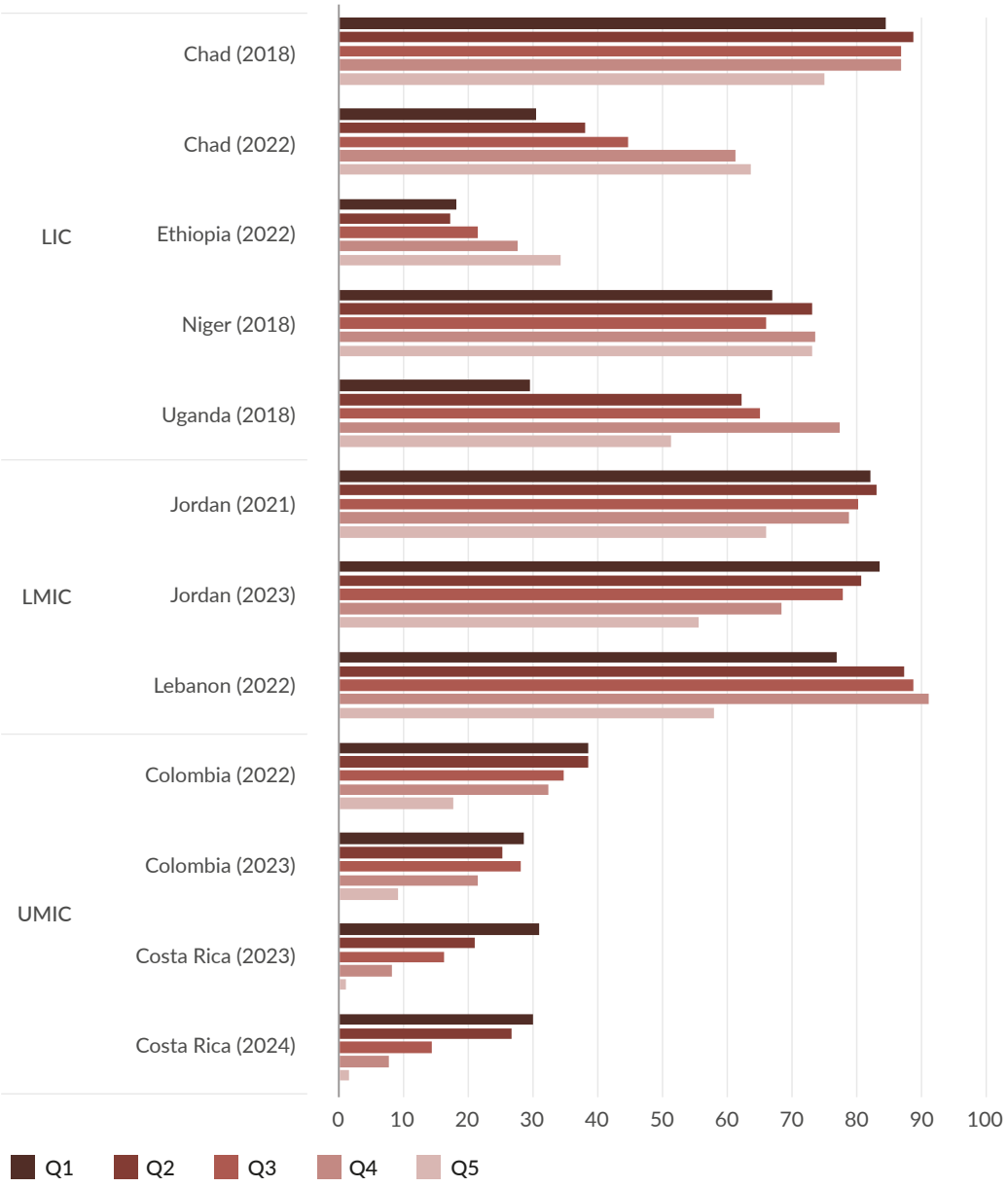


Cameroon. Women and children at the registration centre in Minawao refugee camp in the country's Far North Region.

© UNHCR/Caroline Irby

9 Social assistance in most cases refers to assistance principally from humanitarian and non-governmental partners such as UNHCR, UNICEF, the World Food Programme (WFP) and others. For Colombia and Costa Rica, they are social transfers.

FIGURE 8. Share of refugee households receiving social assistance by welfare quintile (percentage)

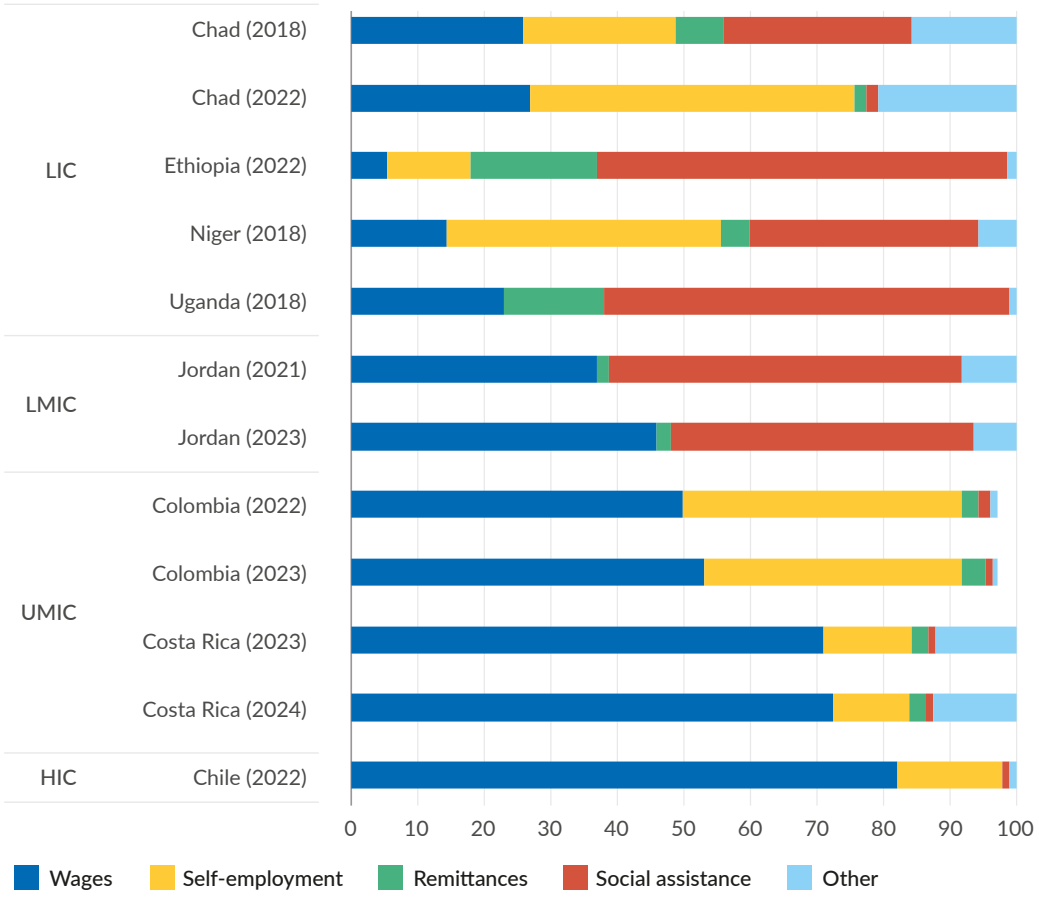


Note: Q1 refers to refugee households in the poorest welfare quintile, while Q5 represents those in the highest (most well-off) quintile. Data on the amount of social assistance are not available for Cameroon and Chile.

Despite large coverage, fewer than one-third of refugee households – except in Ethiopia and Jordan – report social assistance as their main income source, relying instead on self-employment in LICs and wage employment in MIC settings (Figure 8). In Ethiopia, for example, social assistance remains the primary income source for about 60 per cent of refugee households—reflecting their heavy dependence on humanitarian assistance, as most refugees reside in camp settings with limited livelihood opportunities. In Jordan, remittances and self-employment are negligible, while labor income rose notably between 2021 and 2023, offsetting a decline in assistance.

In Colombia, Venezuelan refugees and migrants rely primarily on labor income rather than assistance. This is closely linked to Colombia's policy of socioeconomic integration, including the introduction of the Temporary Protection Status (TPS), which grants legal residency and access to the labor market (UNHCR 2024c). Similar patterns are observed in other middle- and high-income countries such as Costa Rica and Chile.

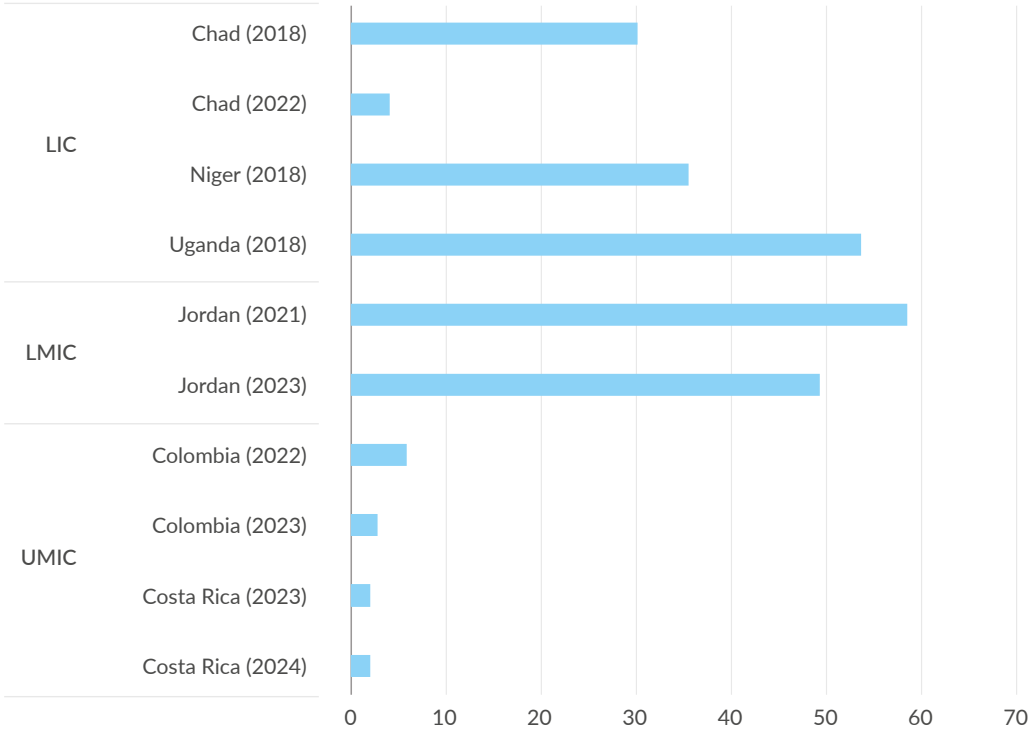
FIGURE 9. Share of refugee households reporting main source of income (percentage)



Note: Data on main sources of income are not available for Cameroon and Lebanon. In the case of Jordan, wage income includes all labor income (both wage and self-employment) as the data do not distinguish between these sources.

Assistance makes up less than one-third of refugee household income in most countries, with Jordan and Uganda as key exceptions (Figure 10). In Chad, survey data from 2022 indicate that aid represents only about 5 per cent of total refugee household income – a steep decline from 2018 – reflecting both reduced external funding and the importance of income-generating opportunities. In contrast, in Jordan, humanitarian assistance accounts for about 50 per cent of refugee household income. This divergence highlights the heterogeneity of refugee livelihoods across contexts: while some host settings enable (or require) refugees to rely more on their own economic activities that supplement aid, others remain characterized by prolonged aid dependence, often linked to limited labor market access and broader structural constraints.

FIGURE 10. Share of assistance in refugee household income (percentage)



Note: Data on assistance amount are not available for Cameroon, Chile, Ethiopia and Lebanon.

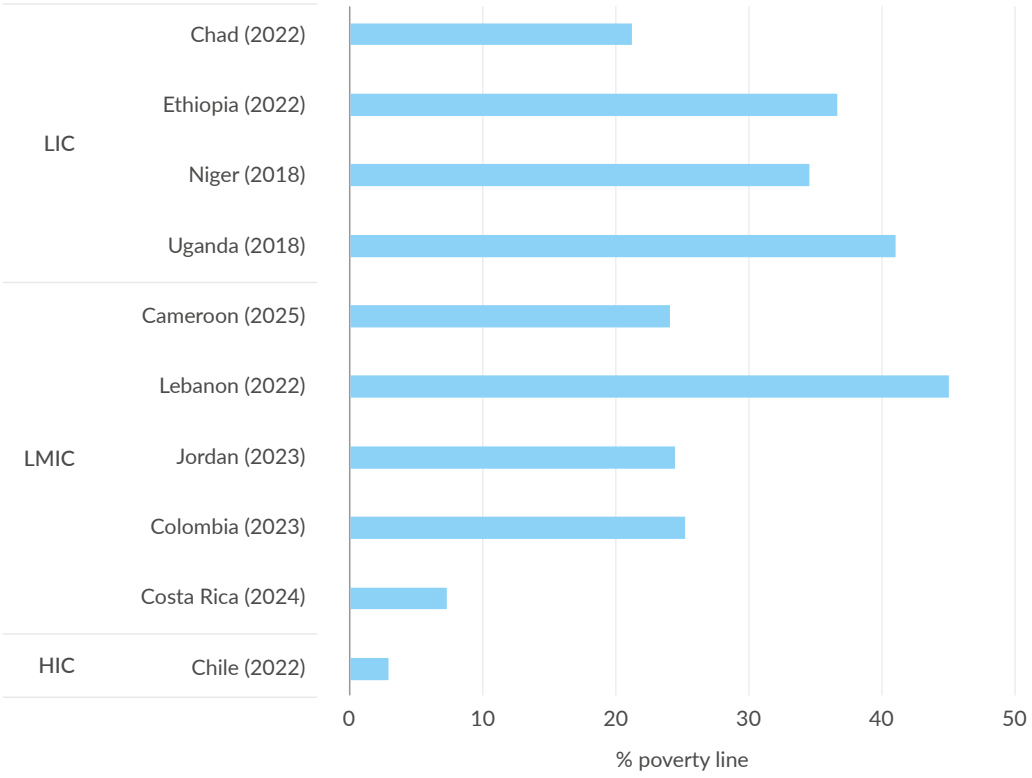
Jordan. The Ambassador of the Kingdom of the Netherlands to Jordan Visit to Za'atari Camp

© UNHCR/Shawkat Alharfoush

1.6. Work as a path to self-reliance

Across the countries included in this analysis, the estimated annual funding required to lift all refugees above the international poverty line ranges from $73 million to $2.5 billion (PPP 2021).[10] These estimates reflect two main factors: the average shortfall between refugees' income or consumption and the poverty threshold, and the size of the refugee population in each host country. In several HIC and MICs – such as Chile and Costa Rica – the income shortfall is relatively small (Figure 11). For instance, in Chile, the average refugee income falls just 1 per cent below the poverty line. By contrast, gaps are far larger in Lebanon and LICs. Lebanon, for example, has an average shortfall of 45 per cent – equivalent to $3.7 per refugee per day (PPP 2021) – underscoring a high cost per refugee to close the poverty gap (Figure 11 and Figure 12a). As a result, the total annual cost of bringing all refugees to the poverty line in Lebanon is estimated at around $1.1 billion. But population size also matters. At the time of the survey, Colombia hosted the largest refugee population among the 10 countries covered, leading to the highest estimated annual cost – approximately $2.5 billion (Figure 12b).

FIGURE 11. Average poverty gap among refugees (daily)

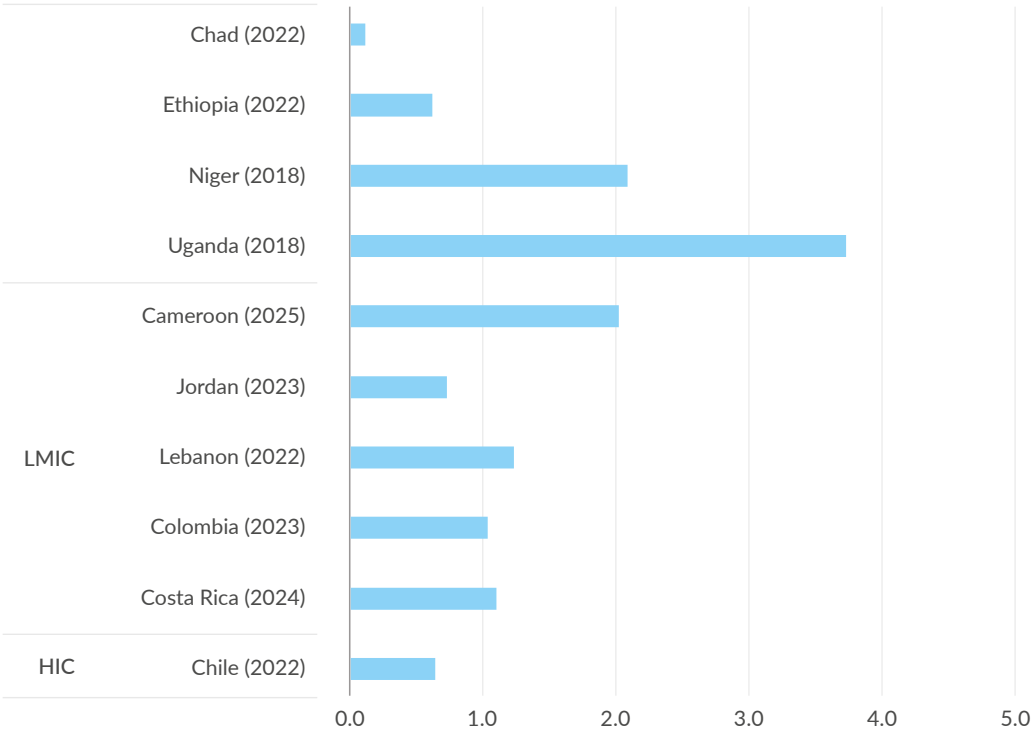


Note: For countries with more than two surveys, the most recent one is used.

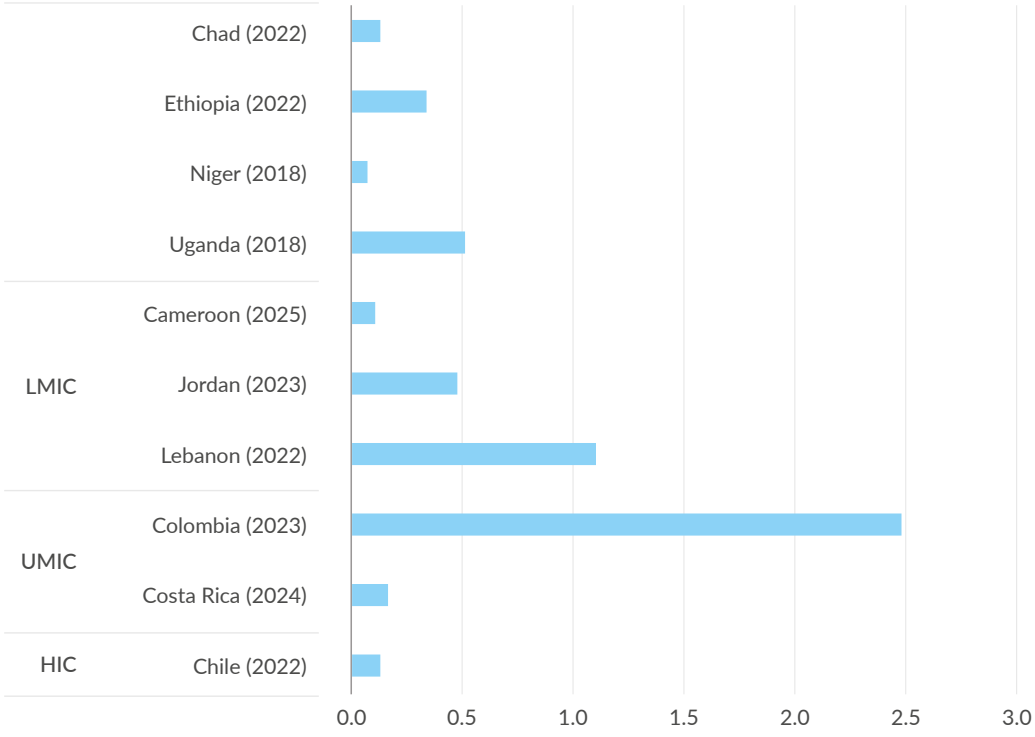
10 Note that these figures are based on survey population at the time of data collection; costs may therefore differ when using current population estimates.

FIGURE 12. Financial costs to lift all refugees above the poverty line

a. Average cost per refugee (daily $ PPP 2021)



b. Total cost (annual $ billion at PPP 2021)



Note: For countries with more than two surveys, the most recent one is used. Calculations are based on the survey's population sample and reflect situations at the time the survey was conducted. For Cameroon, where survey weights do not allow this calculation, the population size is instead derived from ProGres administrative data.

As the global outlook for humanitarian funding is increasingly constrained, maximizing the efficiency and impact of existing resources is more critical than ever. According to the United Nations Office of the Coordination of Humanitarian Affairs (OCHA), global humanitarian operations faced a dramatic 40 per cent reduction in funding in 2025 (United Nations 2025a). This steep decline reflects broader fiscal pressures, even as displacement crises become more protracted and complex. In this challenging context, directing limited resources where they can deliver the greatest impact is not just a necessity but a strategic priority. Achieving this requires a greater focus on interventions that reduce the need for assistance by building resilience and self-reliance among refugee populations (Hoogeveen et al. 2025; Sarzin 2025).

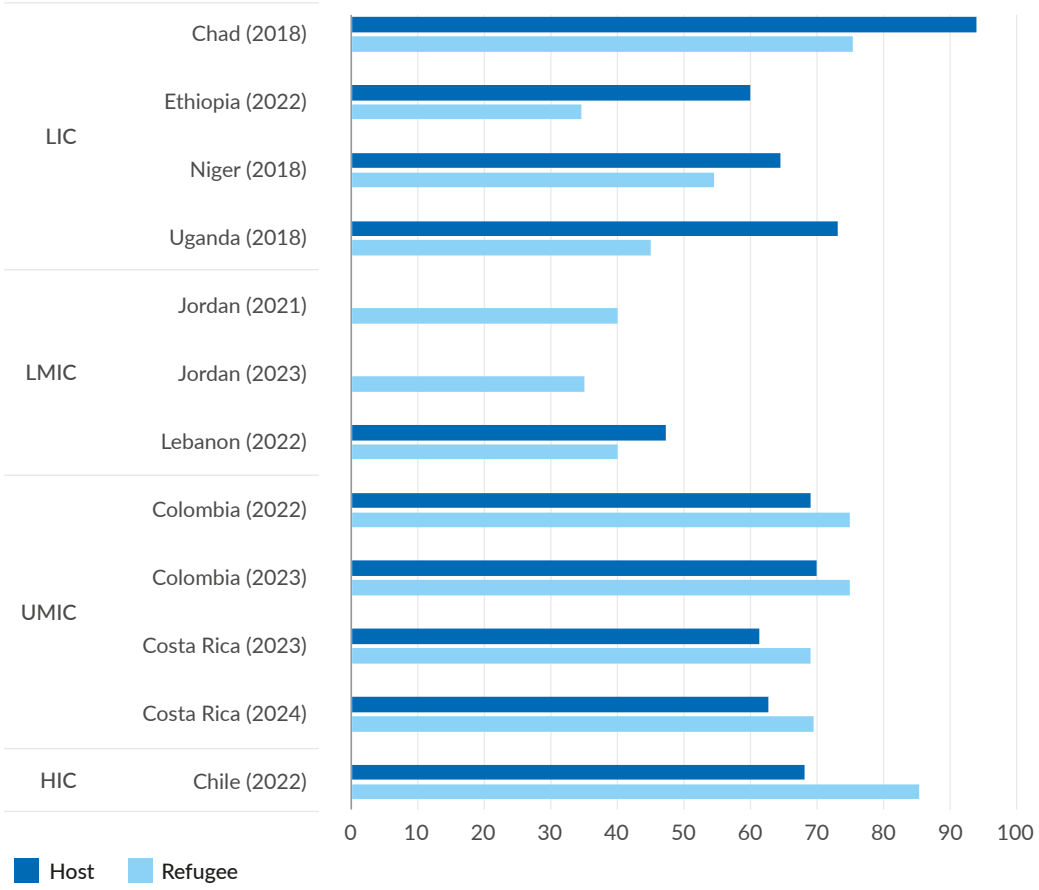
With high poverty levels and a decline in humanitarian funding, expanding access to work for refugees is critical – yet fewer than half of working-age refugees in LICs and LMICs work. Labor force participation rates in these contexts remain well below those of host communities, while in UMICs they are higher – around 70 per cent – and broadly comparable to hosts (Figure 13a). In Chad, refugees supplement aid with casual labor, small business and remittances, while barriers to land and agricultural inputs restrict their labor force participation compared to host communities (World Bank 2021). Ethiopia shows the largest participation gaps where only 34 per cent of working-age refugees are in the labor force compared to 60 per cent among hosts, resulting in 62 per cent of refugees reported aid as their main source of income (Figure 9). This pattern reflects long-standing restrictions on movement and work, though a recent directive granting refugees and asylum-seekers the legal right to work[11] marks a policy shift that could, if effectuated, help close this gap. In Jordan, despite some progress in issuing work permits, most refugees remain inactive or work informally in low-wage jobs as Jordanians and refugees are segmented into different parts of the labor market (Krafft et al. 2018). In Colombia, despite widespread efforts to regularize their status, Venezuelan refugees and migrants continue to face de facto barriers leading to high levels of informal employment – including the lack of access to information among employers to formally hire Venezuelans as well as bureaucratic processes to validate credentials (IDB et al. 2024; IDB 2025). Uganda also records a large employment gap despite its progressive refugee policy, largely due to structural constraints such as the remote location of settlements, limited local job opportunities and competition among refugees for scarce work (Beltramo et al. 2023).

In low- and lower-middle-income countries, host populations consistently have higher employment rates than refugees, whereas the opposite is observed in upper-middle and high-income settings. In LICs, disparities range from modest in Cameroon and Niger to pronounced in Uganda and Ethiopia (Figure 13b). By contrast, upper-middle and high-income countries display comparatively strong refugee labor market integration. In Colombia, Costa Rica and Chile, refugee labor force participation and employment rates surpass that of hosts. These patterns indicate that more enabling regulatory environments, strong right-to-work provisions and higher labor demand support better outcomes for refugees, whereas legal restrictions, administrative barriers and limited labor absorption in low- and lower-middle income countries contribute to wide gaps.

11 https://www.worldbank.org/en/news/feature/2024/11/07/ethiopia-grants-refugees-the-right-to-work and https://www.refworld.org/legal/decreees/natlegbod/2024/en/148630

FIGURE 13. Labor force participation and employment rates: Refugees vs. hosts

a. Labor force participation (percentage)

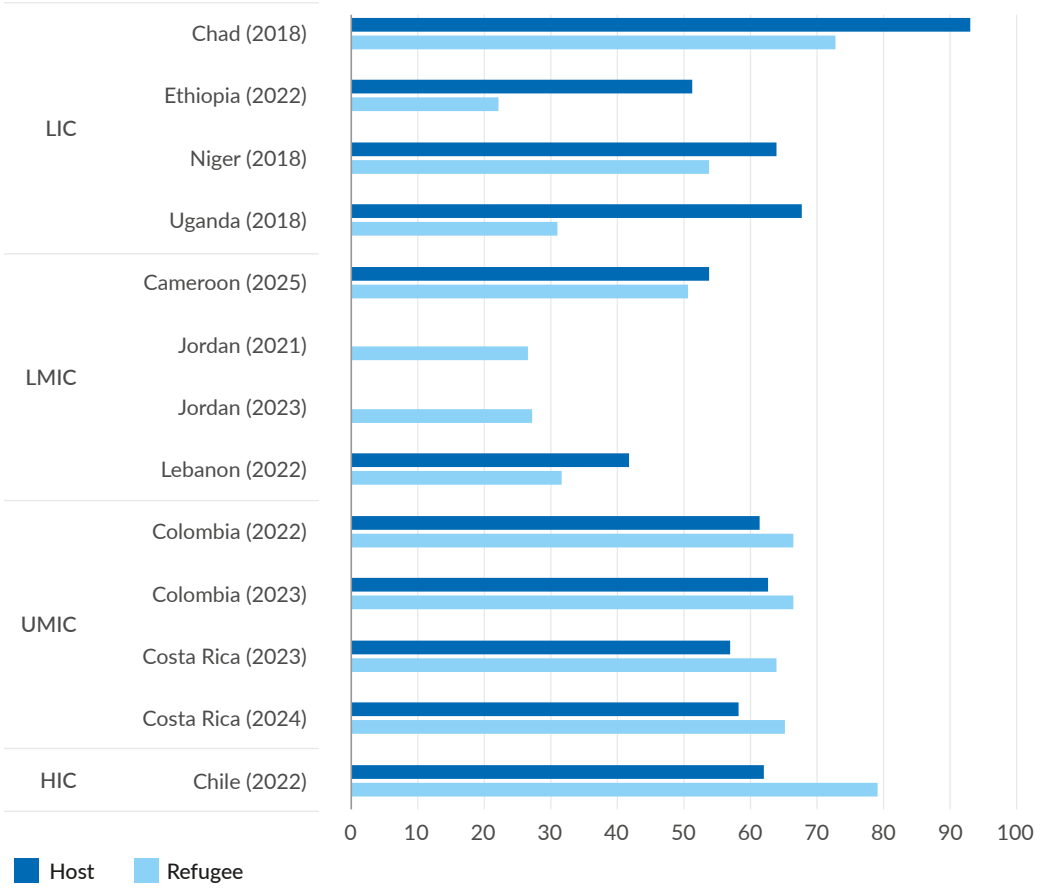


Note: The 2025 Cameroon survey does not distinguish inactive population. As a result, labor force participation cannot be calculated, and Cameroon is omitted from this figure.

Costa Rica. Nicaraguan mother rebuilds her life in safety with her family.

© UNHCR/Jeoffrey Guillemard

b. Employment rates (percentage)

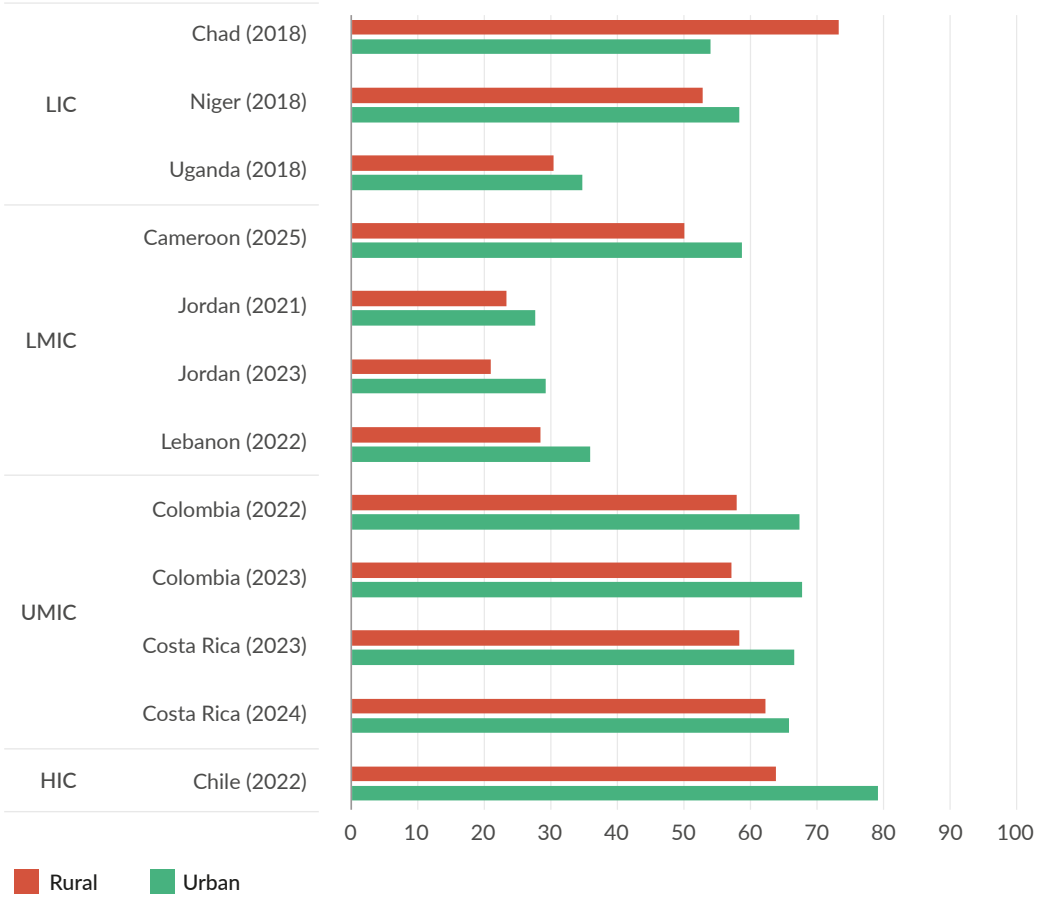


Note: Employment data for Chad (2022) contain a high number of missing values and have been excluded from the analysis.

Refugees living in urban or out-of-camp s ettings are often more likely to work than those in rural areas or camps (Figure 14a and Figure 14b). Urban environments offer more diverse economic opportunities, larger labor markets and stronger infrastructure. Many urban refugees are engaged in informal, low-paid or unstable jobs, leaving them vulnerable to exploitation and poor working conditions (Zetter and Ruaudel 2016). Rural areas, by contrast, have fewer job opportunities and less economic diversity, although may offer stronger support through social networks (Haugen and Hallstrom 2022). The difference in employment rates is typically more pronounced between camp and out-of-camp settings than between rural and urban locations. Refugee camps are often situated in remote, rural areas with limited economic activity and few formal job opportunities (Anti et al. 2025). Legal and policy restrictions on refugees' right to work are especially binding in camps (World Bank 2024). In Jordan, for instance, refugees can only work in sectors open to non-Jordanians and are subject to quotas that limit the number of foreign workers per sector (Hoogeveen and Obi 2024). Nevertheless, when refugees do obtain work permits, evidence shows they enjoy better wages, more stability and improved working conditions compared to those working informally (Peitz et al. 2023).

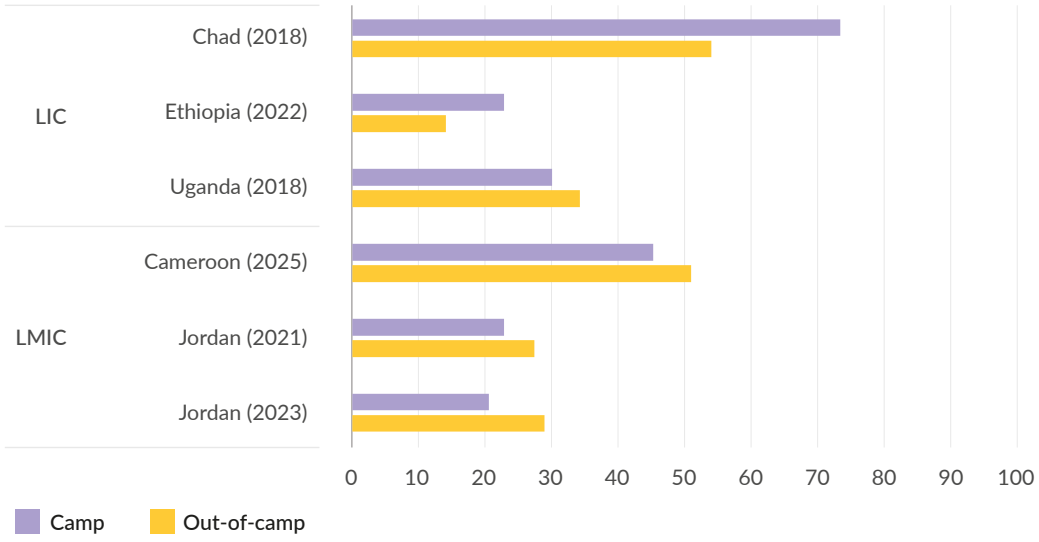
FIGURE 14. Employment rates among refugees by location

a. Rural vs. urban (percentage)



Note: The data set for Ethiopia does not classify refugees by urban and rural location.

b. Camp vs. out-of-camp (percentage)



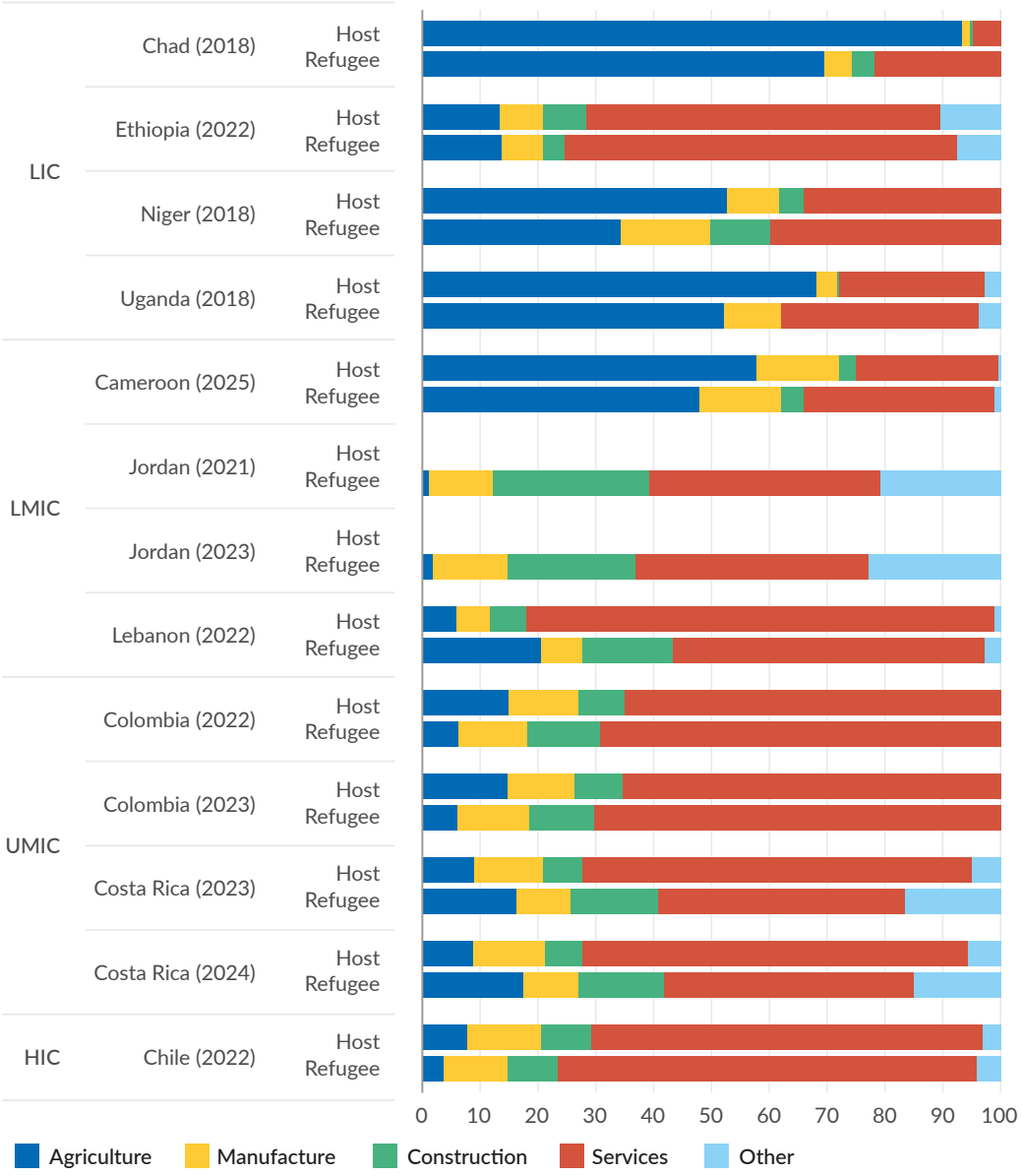
Note: Chile, Colombia and Costa Rica do not host refugees and migrants in camps. Lebanon does not have an encampment policy for Syrian refugees. In Chad and Uganda, we assume urban refugees live out-of-camp. Employment data for Chad (2022) contain a high number of missing values and have been excluded from the analysis.

Among employed refugees, agriculture often dominates in LIC settings, while services are the primary sector in MICs (Figure 15). Manufacturing and construction remain relatively minor across all contexts, rarely accounting for more than 15 per cent of jobs. Sectoral patterns also vary by income group: in LICs, agriculture remains central but is complemented by services, creating greater diversity, whereas in MICs the service sector is overwhelmingly dominant. Ethiopia stands out as an outlier among LICs: nearly 80 per cent of refugees are located near economic hubs (Wieser et al. 2024), which helps explain the strong concentration of refugee employment in services. However, while the 2019 Refugee Proclamation grants the legal right to work to refugees in Ethiopia, implementation challenges – including procedural requirements, permit barriers and limited job opportunities – persist. As a result, labor force participation rates among refugees in Ethiopia remain very low (Figure 13a). Across all countries in sub-Saharan Africa, refugees consistently show lower participation in agriculture compared to hosts. This reduced engagement is likely driven by limited access to land – a critical resource for farming – as refugees often face legal, logistical and social barriers to owning or using land. Settlement policies that confine refugees to remote camps further restrict access to productive agricultural areas and markets (Turyamureeba 2017). Evidence indicates that improving refugees' access to land can significantly increase their income, consumption and overall welfare (Zhu et al. 2024).

Niger. Mamie, a Nigerian refugee, and Ousseina, an internally displaced woman, became close after their children married in Awaridi, Diffa

© UNHCR/Helen Ngoh

FIGURE 15. Sector of employment: Refugees vs. hosts (percentage)



Note: Employment data for Chad (2022) contain a high number of missing values and have been excluded from the analysis.

Expanding work opportunities for refugees is an essential step toward fostering sustainable solutions. Achieving greater impact with limited resources requires a clear understanding of refugees' skills, how they align with local labor market needs, and what policies and programs are most effective in boosting self-reliance. To that end, the next section offers a deeper reflection on the progressive hosting environment across Latin America and the Caribbean, identifying promising practices and challenges, and distilling lessons learned on refugee inclusion for hosting states across regions. These qualitative insights, combined with the analytical findings, lay the foundation for more sustainable and development-oriented approaches to forced displacement.

Nancy and Mary, refugees from Nigeria now living in Minawao camp in Cameroon's Far North Region, using cocoon technology to plant trees. They are members of the camp's environment committee.

© UNHCR/Caroline Irby

PART 2
Cross-regional lessons in refugee inclusion

2.1. Reflecting on the inclusive hosting model found throughout Latin America and the Caribbean

The Latin America and the Caribbean (LAC) region is known for its generous tradition of hosting those forcibly displaced from their homes, illustrated by the expanded refugee definition of the Cartagena Declaration. The LAC region is also one of the few regions which has systematically abolished refugee-hosting in camps, with the majority residing in urban settings.

In response to the Venezuelan exodus, as well as violence and persecution-driven displacement from Central America and Haiti, many hosting governments have recognized that providing regular status and facilitating self-reliance through inclusion is not only a humane approach but also a strategic one. To date, over 5 million residence permits and regular stay arrangements have been granted to Venezuelan refugees and migrants in 17 countries across the region (R4V 2025). This approach has enabled greater economic participation of refugees and others in need of protection, fostering more dynamic local economies that drive growth. While there are initial costs associated with the inclusion of refugees into national systems, these costs typically dissipate over time in countries with inclusive policies as the tax base expands, leading to net positive fiscal contributions (IMF 2022; IMF 2023). The LAC region sends a clear message to other major host countries around the world that, if managed well, receiving displaced people can be a development opportunity.

While a number of initiatives across the LAC region have been introduced to regularize the status of Venezuelans who have fled their country, Colombia stands out with its landmark regularization program. By providing a 10-year Temporary Protection Status to those eligible, the program aims to leverage the benefits of inclusion and mitigate the challenges of irregularity. Currently some 2 million out of 2.5 million eligible Venezuelans have been granted a long-stay permit, expanding access to identification documents, healthcare, education, formal employment and financial inclusion. A growing body of evidence details how regularization in Colombia has led to markedly improved wellbeing of beneficiaries – for instance, through higher consumption, increased labor income and better health status – largely as a result of improved access to services, particularly the social protection system, subsidized healthcare system and financial services (Ibáñez et al. 2024). That research also shows that regularization leads to net fiscal gains for the government.

By including refugees and migrants into national systems and labor markets, Colombia is fostering resilience, promoting economic stability and ensuring that forcibly displaced populations can rebuild their lives with dignity. Even though Colombia's case illustrates the importance of a robust legal framework, it also demonstrates why further efforts to address de facto barriers – including lack of information among employers to formally hire Venezuelans – are necessary to achieve full inclusion. Additional reforms to simplify the recognition of professional credentials as well as educational titles would help address high levels of underemployment, reduce the misallocation of their talents and support higher wage-earning opportunities.

Venezuela's other major neighboring country, Brazil, distinguishes itself by maintaining an open-border policy and applying a prima facie approach to refugee status determination, guaranteeing swift documentation and legal protection for those in need. Brazil has universal access to education, healthcare and social protection irrespective of status, and does not impose restrictions on the right to work. The government also implements the innovative voluntary relocation program named Operation Welcome (Operação Acolhida). To date, Operation Welcome has supported more than 150,000 individuals to move from the remote border region of Roraima towards job opportunities in one of 1,100 municipalities across the country. With an explicit employment-based modality, the relocation program relies on strong partnerships with the private sector to help participants find formal employment upon arrival. A private sector platform Companies with Refugees promotes training opportunities, greater awareness among firms and the identification of relevant vacancies to facilitate job placement. Brazil's voluntary relocation program helps Venezuelans regain stability and contribute to the social and economic fabric of host communities. While Brazil's generous hosting approach promotes self-reliance, Venezuelans are still significantly underrepresented in the formal labor market relative to nationals and more likely to be overqualified for their jobs (Shamsuddin et al. 2021). They also face de facto challenges accessing national schools and social protection programs, indicating scope for further targeted measures. Information campaigns that raise awareness among business owners of their legal right to hire refugees, alongside language training and social initiatives to reduce stigma toward Venezuelans, would help mitigate discriminatory practices in the labor market and promote equitable access to formal jobs and national systems.

Mexico has its own version of an innovative voluntary relocation program, designed in response to the rising number of asylum-seekers who increasingly regard Mexico as a destination rather than a transit country. The Local Integration Program (Programa de Integración Local) offers voluntary relocation from the southern border area of Chiapas and Tabasco, where job opportunities are limited, to industrial areas in other regions with greater demand for labor. The program has assisted more than 50,000 people to voluntarily move and find formal employment. Similar integration assistance is provided to those already in destination areas, with more than 160,000 asylum-seekers and refugees receiving in-situ support in finding jobs, certifying diplomas, accessing public services and facilitating their naturalization process. With more than 650 companies actively engaged, the program helps businesses meet their labor needs with firms expressing satisfaction with recruited refugees as a result of lower turnover and greater diversity in skills and experience. The program's participants are estimated to have generated a fiscal contribution of US$15 million annually through taxes and other social security contributions (UNHCR 2025c). While the voluntary internal relocation program has eased pressure on southern border communities

and aligned individuals' skills with private sector needs, its long-term sustainability remains uncertain. Stronger government ownership and direct program management, including budgetary support, are essential for continued success and to enable Mexico to fully capture the economic benefits of inclusion.

The progressive policies and innovative programs across the LAC region show how thoughtful, evidence-based approaches that facilitate inclusion and promote self-reliance can lead to better welfare outcomes for refugees, while maximizing their economic and fiscal contributions. Yet remaining challenges exist, necessitating additional targeted measures to address barriers to full socioeconomic inclusion. These examples serve as a guiding reference for host countries around the world. It is relevant, therefore, to reflect on how generalizable their experiences are and highlight where such approaches are already being pursued in other hosting situations.

2.2. From LAC to the world: Contextualizing hosting insights across regions

The provision of regular status, the right to work, and documentation stands out as a fundamental component of the LAC hosting model, a point applicable regardless of the national landscape and one that is beginning to be well understood in other major hosting countries across other regions. Ethiopia, for instance, is moving forward with an inclusion strategy – titled the Makatet Roadmap – that has as a cornerstone the integration of refugees into the national identification and civil registration system. The national ID program, Fayda, not only formalizes refugees' legal status but also expands their access to essential services such as healthcare and education. In the case of Thailand, the government recently announced they will grant long-staying refugees from Myanmar the right to work, enabling refugees who have been living in camps and dependent on humanitarian aid for decades the ability to support themselves and their families, and contribute back to the Thai economy.

In both cases these are transformational policy shifts, yet there remains work to be done to ensure these policies are fully realized and have the desired impact. For instance, more attention is needed to reduce bureaucratic delays and ensure consistent application across sub-regions, so benefits are realized at the local level. Moreover, the LAC examples indicate that the provision of regular status and the right to work – while a necessary condition – are insufficient on their own, particularly in contexts with high levels of informality and weak labor markets. Further efforts to address de facto barriers and accelerate economic participation should be a priority, allowing countries to maximize the potential economic gains and minimize the costs of hosting refugees (World Bank 2023).

Uganda is a compelling example of where, despite progressive refugee policies, greater efforts are still needed to enhance economic participation and as a result self-reliance. Uganda has long maintained an open-door policy and pioneered refugee settlements, a stark contrast to encampment policies seen elsewhere across the continent. The refugee policy framework includes unrestricted access to labor markets, full freedom of movement and generous land allocation. Nonetheless, refugee poverty remains stubbornly high and self-reliance limited (see Figure 2; Hoogeveen et al. 2025). The size of land allocated, though symbolically important, is often too small to support commercial farming, and households lack access to agricultural inputs and markets, leaving many confined to subsistence farming and continued dependence on aid.

To address these challenges and reduce the burden in and around refugee settlements, policy discussions in Uganda might consider the voluntary relocation initiatives from Brazil and Mexico. While the sudden and unmanaged movement from rural to urban areas is not recommended, incentives for gradual voluntary movement away from refugee settlements and toward parts of the country with greater job prospects, including secondary cities, could lead to significant poverty reduction and broad economic gains. Voluntary dispersion could help alleviate local pressures in and around settlements and provide refugees with the foundation to become self-reliant, especially if coupled with capital investment to create greater demand for labor.

Experiences from LAC also underscore the critical role of private sector engagement, particularly in urban hosting settings. In a context such as Jordan, where four out of five registered refugees live outside of camps yet still have higher rates of poverty compared to those in camps (see Figure 4), stronger linkages with local businesses can create job-matching opportunities aligned with real labor market demand. While Syrians have had access to formal employment through work permits since 2020, they remain restricted to specific sectors. To advance self-reliance, such restrictions can be eased allowing refugees to apply their skills in jobs for which they are qualified. Greater access to formal opportunities and strategic job matching would not only benefit individuals but also enhance their economic and fiscal contributions.

Drawing further on LAC examples, streamlined credential recognition and skills certification is also essential, alongside targeted measures to foster entrepreneurship, such as access to credit, microloans and business training. While cities are widely recognized as the engines of economic growth, job creation and poverty reduction, it is equally necessary to emphasize that not all refugees, just as nationals, have the profile or personal interest to settle in urban areas. In some cases, a single household may decide to send individual members to explore temporary work opportunities in a city, while others stay behind. Household-based strategies in which members reside across multiple locations has a long tradition in helping poor households spread risk of unpredictable shocks to overall income-generation. This strategy hinges, however, on the ability to send money securely across locations, highlighting the relevance of reliable money transfer channels, as well as the portability of assistance.

For those refugees choosing to remain in rural areas, access to secure tenure and larger plot sizes is essential. Coordinated efforts to consolidate small land holdings and introduce modern inputs and climate-smart methods have the potential to raise productivity, thus increasing the prospects for more intensive commercial agriculture. A focus on enhanced agricultural productivity is applicable to a number of other refugee-hosting contexts, including many across sub-Saharan Africa. In the case of Zambia, refugees largely remain restricted to three main settlements with considerable land availability. These refugee-hosting areas have recently been targeted with investments to community infrastructure and agribusiness support, with the allocation of agricultural land to reinforce food security and income generating opportunities.

In Chad, the escalating humanitarian crisis as a result of the conflict in Sudan is prompting novel thinking, including proposals to relocate refugees from the eastern border to communities in other regions. This strategy would be complemented by a joint strategic initiative by development actors, named Haguina, to enhance access to land and agricultural activities of both refugees and hosts. Led by the government of Chad, Haguina offers a sustainable solution for land restoration, water management, and resilience in

arid and semi-arid refugee-hosting regions, targeting rehabilitation of 100,000 hectares of agricultural land by 2030. This approach is premised on the fact that agriculture remains the primary source of household livelihoods across the country, and many newly arrived refugees have agricultural backgrounds. At the same time, incentives for managed and voluntary settlement to urban centers – including secondary cities – should not be overlooked, especially as rural livelihoods may not suit all refugee profiles.

The broader shift away from camps is evident more widely across West and Central Africa, including in Cameroon and Niger. Both are increasingly adopting policies that allow refugees to settle within host communities, particularly in areas offering economic opportunities. Niger has moved away from traditional encampment, exemplified by the creation of Opportunity Villages in the Maradi region. Established in 2019/20 by Nigerien authorities with UNHCR support, these villages host over 11,000 refugees alongside 22,000 Nigeriens, fostering safety, access to services and shared livelihoods. This model demonstrates the humanitarian-development nexus in action by integrating refugee support into local systems, reducing aid dependency and promoting social cohesion. It aligns with Niger's out-of-camp approach introduced in 2015, which transformed camps into urbanized settlements, proving that inclusion and resilience can thrive even in resource-constrained settings.

Local settlement should be accompanied by the gradual phasing out of parallel systems through full inclusion in national services. In Mauritania, tangible progress is being made to integrate refugees into national health and social protection services, supported by concessional financing. Achieving sustainable, long-term success requires continued support, including through sectoral investments that ensure quality of basic services, parity with nationals and strengthened local capacity. Integration into the national social safety net, particularly the Tekavoul cash transfer program, has been enabled by expanding the social registry to include refugee households for targeted assistance and by developing shock-responsive systems that benefit both refugee and host families.

Regardless of the unique characteristics of each refugee-hosting setting, the LAC model demonstrates the importance of a nationally led, whole-of-government approach to socioeconomic inclusion. Nowhere is this better exemplified than in Uganda where refugee-hosting districts are effectively integrated into the national development planning to ensure that both refugees and hosts benefit from investments. More recently, the Ugandan government has initiated a National Transition Strategy to continue the gradual shift from partner-managed systems to government-led service delivery, signaling a commitment to sustainability. Similar progress is evident in other major hosting countries around the globe. By embedding refugee needs into national planning processes, while promoting inclusion and economic participation, hosting countries are not only upholding international commitments but also fostering resilience and development. Continued investment, inclusive planning and coordinated implementation at the local level will be critical to sustaining this momentum and ensuring that refugees can rebuild their lives and have the opportunity to contribute to their host communities.

2.3. A call for action: Accelerating sustainable refugee response

The world is witnessing increasing levels of displacement, with millions of refugees seeking safety across borders. While humanitarian assistance remains vital, it is clear that short-term emergency responses alone cannot address the complexity and protracted nature of today's refugee situations. A shift towards a more sustainable refugee response is urgently needed – one that empowers refugees, strengthens host communities and fosters resilience for all.

Central to this vision is enhanced self-reliance based on employment. Refugees are not passive recipients of aid; they are individuals with skills, aspirations and the potential to contribute meaningfully to their societies. By expanding the right to work and freedom of movement, removing de facto barriers to earn an income, and investing in individual capabilities as well as access to markets, we enable refugees to rebuild their lives and reduce dependency on humanitarian assistance. Promoting formal sector employment among refugees is also essential, leading to greater fiscal contributions that reinforce national service delivery systems. Enhancing self-reliance is not only a pathway to dignity, but also a pragmatic solution that alleviates pressure on overstretched systems.

Equally critical is inclusion in national systems. Refugees must have access to education, healthcare and social protection on par with citizens. Integrating refugees into these systems strengthens national development plans, avoids costly parallel structures and ensures continuity of services. When refugee children attend local schools, when families access public health facilities and when social safety nets extend to the most vulnerable, we create cohesive societies. The savings generated by this transition should be re-invested in those national services, strengthening service delivery for all.

This report also underscores the need for systematic inclusion of forcibly displaced and stateless persons in national statistical systems. Without the proper identification of refugees and other forcibly displaced persons in government-owned, nationally representative and comparable surveys, their living conditions remain largely invisible. Although progress has been made on the statistical inclusion agenda, the limited microdata underpinning this report illustrates how far we still have to go. Ultimately, statistical inclusion is not just a technical exercise. It is a foundation for better coordination among partners and more effective government planning, enabling targeted poverty reduction and shared prosperity in refugee-hosting areas.

While a sustainable response approach rightly puts governments in the lead, host countries cannot and should not shoulder this responsibility alone. Global responsibility-sharing is a cornerstone of international solidarity. Requiring more than pledges – it demands predictable, multiyear commitments from states, development actors and the private sector, including resettlement, technical assistance and financial support that reflect the scale of displacement. To realize this vision, we must maintain robust and responsive financing mechanisms. While humanitarian aid is crucial for saving lives, long-term solutions depend on flexible, timely development financing aligned with national priorities. Such financing should strengthen infrastructure, expand public services and generate economic opportunities that benefit both

refugees and host communities. Innovative approaches – such as concessional loans, blended financing models and private-public partnerships – can unlock the resources needed to support inclusive and durable solutions.

The call to action is clear: move beyond emergency approaches toward nationally led, inclusive, development-oriented solutions. Empower refugees through employment and enhanced self-reliance. Integrate them into national systems to reduce costs, build resilience and ensure sustainability. Share responsibility globally to uphold the principles of solidarity and fairness.

The time to act is now. Sustainable responses are not only possible, they are imperative. Together, we can ensure that refugees and host communities thrive, turning challenges into a foundation for stability, prosperity and hope.

Registration of Refugees for
Government-issued biometric ID cards.

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Dieudonné Bekesse and his family board the bus that will take them home to the Central African Republic.

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ANNEX 1
Data sources

For this report, the World Bank-UNHCR team has harmonized key indicators related to refugees' welfare, employment and access to services using recent household survey data from 11 economies (Table 3). The harmonized dataset captures a broad range of socioeconomic indicators – such as income, consumption, education, employment and access to services – allowing robust comparisons between refugees and host populations, as well as across different refugee subgroups.

The analysis applies the World Bank country income classification corresponding to the survey year; historical classifications are available through the World Bank country and lending groups database.[12] Poverty is measured using the World Bank's international poverty lines in 2021 purchasing power parity (PPP) terms: US$3.00 per person per day for low-income countries, US$4.20 for lower-middle-income countries and US$8.30 for upper-middle-income countries.[13]

The harmonized dataset is publicly available through the World Bank Microdata Library and a full replicability package for all figures in this report is available on GitHub.

12 https://datahelpdesk.worldbank.org/knowledgebase/articles/906519-world-bank-country-and-lending-groups

13 https://datatopics.worldbank.org/world-development-indicators/themes/poverty-and-inequality.html

TABLE 3. Data source, income classification and poverty line

Country	Survey	Survey year[14]	Country classification by income	International poverty line
Cameroon15	Forced Displacement Survey – Consumption Module (FDS-CM)	2025	Lower-middle-income country (LMIC)	$3/day at 2021 PPP[16]
Chad	Enquête sur la Consommation des ménages et le Secteur Informel (ECOSIT4)	2018	Low-income country (LIC)	$3/day at 2021 PPP
	Enquête sur la Consommation des ménages et le Secteur Informel (ECOSIT5)	2022	LIC	$3/day at 2021 PPP
Chile	Encuesta de Caracterización Socioeconómica Nacional (CASEN)	2022	High-income country (HIC)	$8.3/day at 2021 PPP
Colombia	Gran Encuesta Integrada de Hogares (GEIH)	2022	Upper-middle-income country (UMIC)	$8.3/day at 2021 PPP
	Gran Encuesta Integrada de Hogares (GEIH)	2023	UMIC	$8.3/day at 2021 PPP
Costa Rica	Encuesta Nacional de Hogares	2023	UMIC	$8.3/day at 2021 PPP
	Encuesta Nacional de Hogares	2024	UMIC	$8.3/day at 2021 PPP

14 The micro datasets used reflect the latest data available. In some instances, however, recent events are likely to have changed refugee outcomes since the data were collected. Especially data for Chad, Niger and Uganda may no longer reflect current refugee realities.

15 This survey data was collected and processed by UNHCR in collaboration with the National Institute of Statistics of Cameroon. All statistics on Cameroon presented in this analysis are provided by UNHCR.

16 Although Cameroon was classified as a LMIC in 2025, we applied the LIC international poverty line to better align with the national poverty line and the World Bank's country Poverty and Equity Brief. The LMIC international poverty line will be adopted soon.

Country	Survey	Survey year[14]	Country classification by income	International poverty line
Ethiopia	Socio-Economic Survey of Refugees (SESRE)	2022	LIC	$3/day at 2021 PPP
Jordan	Vulnerability Assessment Framework Population Survey (VAF)	2021	UMIC	$8.3/day at 2021 PPP
	Vulnerability Assessment Framework Population Survey (VAF)	2023	LMIC	$8.3/day at 2021 PPP[17]
Lebanon	Lebanon Household Survey (LHS)	2022	LMIC	$8.3/day at 2021 PPP18
Niger	Enquête Harmonisée sur les Conditions de Vie des Ménages (EHCVM)	2018	LIC	$3/day at 2021 PPP
Uganda	Refugee and Host Communities Household Survey (RHCS)	2018	LIC	$3/day at 2021 PPP
West Bank and Gaza	Palestine Household Expenditure and Consumption Survey (PECS)	2023	LMIC	$8.3/day at 2021 PP

17 Although Jordan was re-classified as a LMIC in 2023, we applied the UMIC international poverty line to ensure comparability with 2021.

18 Although Lebanon was classified as a LMIC in 2022, we applied the UMIC international poverty line to better align with the national poverty line.

back cover photo: Cameroon. Early evening in Maroua, in the Far North Region of Cameroon, as the weekly cattle market comes to an end. © UNHCR/Caroline Irby

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