



# PRIVATE SECTOR ENGAGEMENT FOR REFUGEE INCLUSION IN THE AMERICAS

*How UNHCR works with the private sector to create jobs, training, financial inclusion, and economic opportunities for forcibly displaced persons*

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## PRIVATE SECTOR INTERVENTIONS BY COUNTRY

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# WHY THE PRIVATE SECTOR MATTERS



Around 70% of refugees in Latin America and the Caribbean are of working age and many hold technical or university-level education, yet they face barriers to formal employment.

Private sector companies help bridge this gap — as employers, trainers, financial service providers, and procurement partners.

Evidence shows that companies hiring refugees report lower turnover, stronger talent pools, and improved organizational culture.

UNHCR's engagement with the private sector is grounded in the Global Compact on Refugees, which recognises the private sector as a key strategic partner in supporting sustainable solutions for refugees and host communities — across employment, investment, procurement, and innovation.

## SCALE OF ENGAGEMENT

**1,500+**

Companies across eight spotlighted countries in Latin America are committed to promoting the inclusion of refugees.

This document showcases initiatives in Brazil, Colombia, Chile, Costa Rica, Ecuador, El Salvador, Guatemala, and Mexico.

# THE BUSINESS CASE FOR INCLUSION

Across the Americas, evidence increasingly shows that refugee inclusion can generate measurable business and economic benefits.



## WORKFORCE STABILITY & LOWER TURNOVER

Refugee employees often demonstrate high levels of retention, motivation, and commitment. Companies participating in Mexico's "Alianza por la Inclusión" report lower turnover rates, improved organizational climate, greater talent diversity, and an enriched corporate culture after hiring refugees.



## FISCAL DIVIDEND

Participants in the Local Integration Programme (PIL) in Mexico contribute ~\$15M USD in tax contributions each year. The IMF notes that as refugees and migrants join the formal labour market, tax revenues rise in line with expanding economic activity, gradually offsetting the initial fiscal costs.



## TALENT ACCESS

Refugees fill labour gaps in the sectors of construction, hospitality, food, logistics, and services. In Brazil, companies saw a 62% average increase in refugee hires after joining the Companies with Refugees Forum.



## INNOVATION & DIVERSE PERSPECTIVES

Inclusive workplaces benefit from diverse perspectives and experiences, fostering innovation, problem-solving, and adaptability — while helping companies better understand and respond to the needs of diverse customers and communities.



## REPUTATION, ESG & SDG ALIGNMENT

Refugee inclusion can strengthen corporate reputation, support responsible business practices, and align with Environmental, Social, and Governance (ESG) commitments and UN Global Compact principles. It also advances Sustainable Development Goal (SDG) 8 on Decent Work and Economic Growth, SDG 17 on Partnerships for the Goals, and responsible supply chain standards.



## ECONOMIC CONTRIBUTION

Refugee inclusion generates broader economic returns beyond the company level. IMF's Regional Spillovers paper estimates that if Venezuelan refugees and migrants were fully integrated into local labour markets at the level of their abilities, their economic activity could raise host countries' GDP by up to 4.5 percentage points by 2030.

# HOW UNHCR ENGAGES THE PRIVATE SECTOR

UNHCR works with companies across five distinct types of engagement, each designed to match different corporate capacities and labour market contexts:

## 1 | Employer networks and inclusion seals

Recognition and peer-learning platforms.

## 2 | Employment and apprenticeship programmes

Direct job placement, apprenticeship contracts and labour intermediation.

## 3 | Skills training partnerships with companies

Companies as trainers and skills certifiers.

## 4 | Value chain and procurement inclusion

Connecting refugee entrepreneurs to formal markets.

## 5 | Financial sector partnerships

Banks, microfinance institutions, and fintech promoting financial inclusion.



Abelis, an agricultural engineer from Venezuela, found her path to Loopfarms, a sustainable food start-up in Córdoba, Argentina, after connecting with the company at UNHCR's Cities of Solidarity event, which promotes the inclusion of refugees.

# 1 | Employer networks and inclusion seals

*Recognition and peer-learning platforms*

UNHCR convenes private-sector partners into structured networks to exchange inclusive hiring practices and tools. Recognition schemes and award ceremonies highlight top performers, creating reputational incentives aligned with Environmental, Social, and Governance (ESG) criteria and the Sustainable Development Goals (SDGs). Participating companies benefit from peer-learning platforms, technical guides, and policy briefs that streamline human resources processes and strengthen the business case for refugee inclusion.

## HIGHLIGHTS

**1,300+**

companies in employer networks and seals

**7**

countries with active networks

## COUNTRY ACHIEVEMENTS

### Brazil

**Companies with Refugees Forum and Platform** (*Fórum e Plataforma Empresas com Refugiados*)

The Companies with Refugees Forum brings together 155+ companies that have hired more than 17,000 refugees and other displaced people. Companies report a 62% average increase in refugee hires after joining. There have been 85+ knowledge-sharing events. Regional hubs were established in 2025 in Amazonas, Rio Grande do Sul, and Paraná. The Companies with Refugees Platform serves as a digital job ecosystem, managing 1,668 vacancies and facilitating 474 formal hires in 2025, representing a 107% increase compared to 2024.

### Ecuador

**Inclusive Company Seal** (*Sello Empresa Inclusiva*)

The Inclusive Company Seal has recognized 237 companies. 1,925 employees have been hired across 12 industries and nine provinces. The seal covers employment, training, value chains, and financial inclusion.

### Costa Rica

**Living Inclusion Seal** (*Sello Vivir la Inclusión*)

The Living Inclusion Seal has granted 241 inclusion recognitions to 98 organizations since its inception in 2018. Living Inclusion and its seal have been recognized by the Presidential Decree (No. 40645) as programs acting in the public interest since 2017. The initiative has completed seven cohorts and continues to strengthen national efforts on socioeconomic integration.

### Chile

**Migrant Commitment** (*Compromiso Migrante*)

The initiative has recognized more than 120 companies for their inclusive labour practices. The Compromiso Migrante recognition is assessed and awarded jointly by National Migration Service (SERMIG) and the Labour Directorate, together with UNHCR, IOM, and ILO.

### Mexico

**Alliance for Inclusion** (*Alianza por la Inclusión*)

A private-sector dialogue platform created by UNHCR in 2023, co-led with the UN Global Compact Mexico, the Alliance gives visibility and recognition to companies committed to inclusive hiring practices for refugees.

In 2025, a senior MABE executive received the Nansen Award for the Americas for championing refugee employment in Mexico.

650+ companies are part of the Alliance, including FEMSA, MABE, Sigma Alimentos, Xignux, PPG, Grupo Lala, Senda, and Alpura. Companies hiring refugees report lower staff turnover, improved organizational climate, greater talent diversity, and an enriched corporate culture.

### Colombia

**Together for Inclusion** (*Juntos por la inclusión*)

This initiative is a multi-stakeholder platform that includes the public and private sector and international and community-based organizations. 15+ large companies are members (Sodexo, Coca-Cola, L'Oréal, OXXO, Mabe and Accor). Through this initiative, 150+ companies have been trained and supported on inclusive hiring. The guide for employers, “Oportunidades que transforman,” provides information on how to hire Venezuelan refugees, asylum-seekers, and migrants.

### Guatemala

**Inclusive Hiring Network** (*Red de Contratación Inclusiva*)

The network brings together 80+ companies nationwide that are committed to creating employment opportunities for refugees and asylum-seekers. To strengthen private sector capacity, 30 human resources teams have received training on inclusive hiring practices. Outreach efforts also include the “Bus del Empleo” (joint with the Municipality of Guatemala City) which reached 6,275 people with information on job opportunities. In addition, 215 participants (UN, private sector, and government) joined a joint UNHCR–ONCE–Ministry of Labour seminar aimed at promoting more inclusive labour markets across the country.

## 2 | Employment and apprenticeship programmes

*Direct job placement, apprenticeship contracts and labour intermediation*

UNHCR and its partners connect forcibly displaced people with private-sector job openings and apprenticeship opportunities, and provides companies human-resources support, legal guidance, and subsidized onboarding measures. Digital intermediation platforms enable large-scale vacancy management and job matching across multiple countries. Follow-up support—including psychosocial assistance, transportation subsidies, and retention incentives—helps ensure continuity in employment and strengthens long-term labour market integration.

## COUNTRY ACHIEVEMENTS

### Colombia

#### **Together for Inclusion** (*Juntos por la Inclusión*)

Employer-sponsored training combines technical and practical components over 15 months for 30+ Venezuelan participants. Throughout the training period, participants receive stipends and health coverage, supporting their transition into formal employment. In its initial pilot phase in 2025, more than 50 participants received formal job placements.

### El Salvador

#### **My First Job** (*Mi Primer Trabajo*)

842 youth have been placed in formal apprenticeship contracts with 200+ companies under the joint UNHCR–Ministry of Labour programme. 1,599 participants received labour orientation, and all were enrolled in the national social security system (ISSS).

### Guatemala

#### **Reborn in Guatemala** (*Renacer en Guate*)

1,850+ refugees and asylum-seekers have benefited (2021–2025). 125+ were placed in formal employment and 188 have completed internships with private sector companies. Work permit processing time was reduced from five months to four days through digitalization.

### Mexico

#### **Local Integration Programme** (*Programa de Integración Local - PIL*)

Since 2016, UNHCR's PIL has relocated refugee families from their arrival locations (border towns) to cities in central and northern Mexico, connecting them with formal employment through partnerships with 650+ private companies (FEMSA, Mabe, CMP Automotiva, Menzies Aviation, Indalum, Bosch, Asea, Leche San Marcos, Silgan, Sigma Alimentos, HEB, Herdez, Laminex, PPG, Urrea, Aumovio, Minsa, Draxton, etc).

Since 2016: 53,800+ people have benefitted through relocation, and 87% of households had an adult obtain employment within six months. PIL participants generate ~USD 15 million annually in tax contributions. 68% of households were living below the poverty line before participating in the programme; within the first month of relocation, only 11% were living below the poverty line.

## HIGHLIGHTS

**53,800+**

beneficiaries of the Local Integration Programme (PIL) in Mexico since 2016

**88%**

of households had an adult obtain employment within the first month in Mexico's PIL

**1,850+**

beneficiaries in Guatemala (2021–2025)



## 3 | Skills Training Partnerships with Companies

*Companies as trainers and skills certifiers*

Companies partner with UNHCR to host practical training for refugees and displaced persons, combining classroom instruction with on-the-job practice. Participants earn certified credentials recognized at the national level, build professional references, and access employment networks, significantly improving their competitiveness in the labour market.

### HIGHLIGHTS

**1,045**

people completed dual programmes — on theory and job practice (Ecuador, 2021-2025)

**25%**

hired by their training company (Ecuador)

**88**

people trained through INTECAP (Guatemala)

## COUNTRY ACHIEVEMENTS

### Brazil

#### **Empowering Refugee Women & Strong Women**

Ten cohorts of Empowering Refugee Women trained 910 refugee women, and 425 were placed in employment. Strong Women supported 644 refugee women across Amazonas and Roraima.

### Chile

#### **“ChileValora” Trade Certification**

46 refugees and migrants were certified in their trades through “ChileValora,” Chile’s national competency certification body, as part of the broader employability and settlement support programme.

### Colombia

#### **Partnerships with Chambers of Commerce, Business Associations and Universities**

Through strategic partnerships with Chambers of Commerce, the National Business Association (ANDI), and universities, 2,090 persons were enrolled in training and advisory programmes to support their business growth.

### Ecuador

#### **Practical Training with Companies**

The dual model combines theory and on-the-job practice and has engaged 1,045 participants (2021–2025). 25% were hired by their training company. 20+ companies participate across nine cities. Top trainers: DIFARE and Corporación El Rosado.

### Guatemala

#### **Technical and Vocational Training**

88 people accessed technical, vocational, and certification courses through the Technical Institute for Training and Productivity (INTECAP), including forklift operation and other in-demand industrial skills.



## 4 | Value chain & procurement inclusion

*Connecting refugee entrepreneurs to formal markets*

UNHCR supports refugee-led enterprises to formalize their operations — obtaining sanitary permits, product labelling, quality standards, and tax registration — and connects them to supermarkets, restaurant chains, and corporate supply chains. This approach benefits companies by diversifying their supplier base with motivated, innovative partners, while generating sustainable income for displaced entrepreneurs.

### HIGHLIGHTS

**190+**

refugee-led businesses on the digital marketplace (Brazil)

**150+**

entrepreneurs linked to formal markets (Ecuador)

**400**

market-oriented enterprises established (Guatemala)

## COUNTRY ACHIEVEMENTS

### Brazil

**Refugee Entrepreneurs Platform** (*Refugiados Emprendedores*)  
190+ refugee-led businesses on the digital marketplace (56% women-owned). The refugee entrepreneurs are from 18 different countries and operate across 50 cities in 17 states. 44% of the businesses offered job opportunities for both Brazilians and refugees. The initiative reached 1,600+ refugee and migrant entrepreneurs with events and trainings in 2022–2025.

### Chile

**Inclusive Market** (*Mercado Inclusivo*)  
40+ refugee entrepreneurs featured in a digital catalogue, “Compra con Propósito.” The platform connects entrepreneurs with market opportunities, strengthening social cohesion and community support.

### Colombia

**Together for Inclusion** (*Juntos por la Inclusión*)  
UNHCR supports refugee and migrant entrepreneurs' inclusion in formal value chains and corporate supply chains through the “Juntos por la Inclusión” framework and IFC/World Bank partnerships.

### Ecuador

**Buy with Purpose** (*Compra con Propósito*)  
Joint UN initiative (UNHCR, IOM, UNDP, FAO) linking 150+ entrepreneurs to 50 supermarkets. 75% of the entrepreneurs reported an increase in their sales compared to the previous year and 4 in 10 have created at least one additional job.

### Guatemala

**Reborn in Guatemala and Entrepreneurship Route**  
400 market-oriented enterprises established, from idea generation to launch and consolidation (2021-2025). Training covers business planning, market identification, risk, and access to start-up capital. An Innovation and Development Centre was established to continue strengthening skills and capacities.



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# 5 | Financial Sector Partnerships

*Banks, microfinance institutions, and fintech promoting financial inclusion*

Financial exclusion is one of the most persistent barriers to self-sufficiency for forcibly displaced people. UNHCR advocates for regulatory changes that allow refugees to open bank accounts using official identity documents, and partners with commercial banks, microfinance institutions and fintech providers to expand access to savings, credit, mobile payments, and insurance products.

## HIGHLIGHTS

**12,949**

bank accounts opened by refugees (Mexico, 2025)

**48%**

bank access rate in Ecuador (up from 14% in 2022)

**708**

microfinance operations in Brazil

## COUNTRY ACHIEVEMENTS

### Brazil

#### CrediTodos & Crédito Solidário

CrediTodos (Banco Pérola): 263 microcredit operations benefiting 197 refugees and migrants across 30 cities in 12 states, with loans of BRL 1,000 to 7,000 (USD 185 to 1,300) for productive activities. Crédito Solidário (with Kiva): 445 microcredit operations for refugees and migrants, totalling ~BRL 1,155,500 (approx. USD 214,000) in credit.

### Chile

#### Hope Fund (Fondo Esperanza)

1,800 mobile point-of-sale (POS) devices distributed to refugee, migrant, and host community entrepreneurs. 150 entrepreneurs trained in microfinance, entrepreneurship, and financial education, with women comprising 70% of participants.

### Colombia

#### Financial Inclusion Technical Working Group

Advocacy with financial institutions to reduce barriers to banking products and services for refugees and migrants from Venezuela, coordinated through the Interagency Group on Mixed Migration Flows (GIFMM).

### Ecuador

#### Regulatory reform and financial institution partnerships

48% of refugees accessed banking services in 2025 (up from 14% in 2022), following UNHCR's advocacy and technical assistance to the national monetary and financial regulator. Government resolutions now allow Venezuelan refugees to open basic accounts with an expired ID of up to five years.

### Mexico

#### Banking access — Banorte and Banco Dondé

12,949 refugees opened bank accounts by the end of 2025 through partnerships with commercial banks (Banorte and Banco Dondé), using National Institute of Migration-issued IDs and Unique Population Registration Numbers (CURP) — without requiring a passport. Bank accounts are essential in Mexico for accessing formal employment and meeting tax obligations.



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# PRIVATE SECTOR INTERVENTIONS BY COUNTRY

This table provides an overview of private-sector initiatives across eight spotlighted countries that support the socioeconomic integration of refugees. It highlights key corporate and institutional partners in each country, the scale of their engagement, and the main types of support offered—such as employment, training, financial inclusion, entrepreneurship, and integration programmes.

## HIGHLIGHT

Regional coordination platforms recognize the value of private sector contributions to refugee self-reliance.

The Chile Plan of Action, the Comprehensive Regional Protection and Solutions Framework (MIRPS), and the Quito Process have worked to strengthen private sector engagement and encourage exchanges of good practices across the region on refugee hiring, value chain integration and financial inclusion.

COUNTRY	NOTABLE COMPANIES AND PARTNERS	SCALE	TYPE OF ENGAGEMENT
Brazil	Banco Pérola (CrediTodos), Crédito Solidário / Kiva, Vagas (recruitment), Lingopass (language).	<b>155+ companies</b> (Companies with Refugees Forum). 17,000+ refugees employed by Companies with Refugees Forum members.	<a href="#">Enterprises with refugees</a> , Employer Forum, digital job platform, microcredit, language training
Chile	Fondo Esperanza (microfinance), CEFOCAL/EMPLEA, Fundación Dolores Sopeña, National Chamber of Commerce, PRODEMU, ChileValora.	<b>120+ companies</b> 1,800 mobile POS devices distributed; 150 microfinance entrepreneurs trained.	<a href="#">Inclusive market</a> , employment orientation, microfinance, trade certification, “Compromiso Migrante”
Colombia	Chambers of Commerce and the National Business Association of (ANDI) Chambers of Commerce, IFC/ the World Bank (Juntos por la Inclusión), Tent Partnership, Fundación Capital, Global Compact.	<b>15+ large companies partnered through “Juntos por la Inclusión.”</b> 150 companies sensitized 1,000 refugees have received technical assistance.	<a href="#">Juntos por la Inclusión</a> , SPE labour intermediation, financial inclusion
Costa Rica	Private companies, public institutions, NGOs and universities through Living Inclusion; Costa Rican Chamber of Commerce.	<b>98 organizations</b>	Employment, training, value chains, awareness campaigns, “ <a href="#">Vivir la Inclusión</a> ”
Ecuador	DIFARE, Corporación El Rosado, Humboldt Zentrum (training), 30 financial institutions.	<b>237 companies</b> 1,925 employees hired; nine provinces; four inclusion categories.	<a href="#">Enterprises with refugees</a> , Inclusive Company Seal, dual training, value chains, financial inclusion
El Salvador	200+ companies in My First Job; Fe y Alegría (training); World Vision (Súper Pilas).	<b>200+ companies</b> 842 youth with formal contracts; 954 Technical and Vocational Education and Training (TVET) graduates.	Apprenticeships, TVET, entrepreneurship
Guatemala	INTECAP, Ministry of Labour, CentraRSE, Municipality of Guatemala, Instituto Guatemalteco de Turismo.	<b>80+ companies</b> 1,850+ beneficiaries; 400 enterprises; 125+ placed; work permits issued in four days.	Employment, internships, TVET certification, value chains, green jobs (Empleos Verdes)
Mexico	FEMSA, MABE, CMP Automotive, Asea, Bosch, Menzies Aviation, Leche San Marcos, Silgan, LIXIL, Sigma Alimentos, Banorte, Banco Dondé, Banco Azteca.	<b>650+ companies engaged</b>	Employment ( <a href="#">Local Integration Programme</a> ), <a href="#">Alliance for Inclusion</a> , financial inclusion



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