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ECONOMIC INTEGRATION OF REFUGEE MIGRANTS: CONSIDERATIONS FOR POLICYMAKERS

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1. INTRODUCTION

Managing immigration broadly speaking has many different dimensions and is not straightforward, and *integration* is of particular interest to policymakers (see OECD, 2006). Economic integration – the manner in which it occurs, its speed, and the quality of integration - can affect potential productivity gains, job creation, and overall welfare gains in a new host country. It has implications for immigrants themselves, their families, cities and regions, and broader economic performance (Desai et al., 2016). Economic integration can also support social and political integration by providing mechanisms for greater interface and connectivity. While immigration and economic integration have been studied in several advanced economies (OECD, 2007), like the United States, Sweden, United Kingdom and Canada, many of these studies have examined immigration as a whole and not parsed out the dynamics specific to refugees (see Bevelander, 2011).

Refugees are a special subset of immigrants¹ which currently are of great interest for policymakers (Karakas, 2015), and among the most vulnerable groups in the labor market (European Union, 2016). In some countries, the numbers of refugees have grown substantially especially after 2010, posing new challenges for policymakers who have not previously dealt with this scale of migration (Kaltani et al., 2016). Considering the unique challenges that accompany refugees, as opposed to economic immigrants (see Cortes, 2004), may yield helpful insights for policymakers in advanced economies like Sweden. In addition to ebbs and flows in refugee movements in recent decades, the mass flows of refugees recently have altered the immigration profile in some host countries. The majority of non-EU born refugees in Europe are found in four countries – Germany, the United Kingdom, Sweden, and France (European Union, 2016). Between December 2013 and December 2015, the number of asylum seekers in Sweden grew from less than 60,000 to more than 160,000 individuals (Migrationsverket).

In this chapter, a few key considerations are identified for policymakers in advanced economies, when considering questions related to the economic integration of refugee immigrants. The considerations are proposed from the perspective of an

1. The OECD identifies *humanitarian migrants* and those who have applied for and received protected status (OECD, 2016:7), and this can include individuals granted refugee status or other protected status (e.g. subsidiary or temporary protection). Following the practice of using *humanitarian migrant* interchangeably with *refugee* and *people in need of protection*, we refer to refugees in the broader sense. Note that an *asylum seeker* is an individual who has applied for protected status, but whose application has not yet been processed. For more, refer to the 1951 United Nations Convention on the Status of Refugees.

advanced economy² with well-developed public services and effective public revenue collection. Next, an overview of refugees as a subset of immigrants is provided. In the third section there is a discussion of the challenges related to mass flows of refugees. Some of these challenges exist for immigrants regardless, but are particularly relevant for refugees. In the fourth section, some key actors relevant to economic integration of refugees are identified, and the fifth section contains a brief conclusion.

2. REFUGEES AS A SPECIAL SUBSET OF IMMIGRANTS

Refugees are an important subset of immigrants, and a group which policymakers in many countries are urgently concerned with. However, policymakers have relatively less information specifically about refugees (OECD, 2006), relying often on existing knowledge from immigrants more broadly, due in part to a lack of studies on the differences between refugees and economic migrants³ (see Ruist, 2015; Bevelander, 2011; Cortes, 2004). Relatively new insight points to the need to understand how refugees are unique (see Bevelander, 2016; Connor, 2010; Chin and Cortes, 2014), which can influence not only their patterns of economic integration, but also the design of appropriate targeting policies in the host country.

Legrain (2016) lays out a number of possible dividends for advanced economies which receive refugees, which are identified and expanded on below:

- Demand dividend. This can occur immediately in economies with depressed demand, because of the initial investment (usually publicly funded) needed to accept refugees.
- 4D dividend. Refugees in some cases take on jobs which are dirty, difficult, relatively dangerous, and dull (4D), and which enable locals to enter into higher-skilled and higher-paid jobs. For example, in a study of low skilled immigrants in Denmark from high-volume “refugee economies”, Foged and Peri (2015) found encouragement of occupational mobility for some natives.

2. It is beyond the scope of this chapter to address the perspective of developing countries, such as those neighboring conflict regions, which themselves absorb the majority of refugees.

3. For example, even studies which focus on migrants from conflict areas or with special status often have to make assumptions because of the nature of data availability. In their study of the labor market effects of immigrants who received temporary protected status (TPS) in the United States, Orrenius and Zavodny (2015) assumed that eligible migrants from El Salvador *would* have used the TPS provision, and compared this against Mexican migrants who were not eligible. Given that political instability in El Salvador was a long term situation, this assumption was reasonable but not strictly empirically verifiable for each individual. Foged and Peri (2015) examined low skilled immigrants and native workers in Denmark, and studied immigrants coming from eight “refugee countries” which were responsible for a large number of international refugees during the period of their study.

- Deftness dividend. More skilled refugees, and the skilled children of refugees, can provide deftness in the economy if they have complementary skills, enhancing productivity of locals.
- Dynamism dividend. Refugees can start businesses, which create jobs and employment, for refugees and locals, which generate wealth, improve dynamism of the economy, and grow international trade and investment. Refugees are among the most entrepreneurial among migrants in Australia (Legrain, 2016). A Finnish nongovernmental organization, Startup Refugees, found that 80 percent of asylum seekers it surveyed were interested in starting a company.
- Diversity dividend. The diversity of experience and perspectives introduced by individuals from other countries and cultures can boost creativity, new ideas and technologies.
- Demographic dividend. Refugees tend to be younger; which can benefit aging societies. For example, younger workers can bring skills which complement experienced workers. Also, advanced economies with low birth rates among natives may see poor population growth, leading to a decline in the economically active population coupled with growth of the dependent population (OECD, 2006). This can result in both productivity and fiscal pressures. Policymakers can face a misalignment between the need to provide public services and a shrinking public revenue base because of fewer taxable workers and economic activity. This can threaten the ability of a country to maintain current living standards (see OECD, 2006). In addition, demand in some sectors has outpaced the supply of local workers, and additional labor is needed to provide services (see Borjas, 1995).
- Debt dividend. This dividend can occur through contributions to public finances, which refugees can make once they become economically active.
- Development dividend. Refugees can eventually become development actors in their countries of origin, such as by sending remittances. They can later also become diaspora investors and entrepreneurs, directly controlling their funds (Newland and Tanaka, 2010) and capitalizing on their knowledge about the country of origin. Related also to the dynamism dividend, refugees who start businesses in a host country which internationalize into their countries of origin can also improve host country competitiveness and generate revenues.

Refugees are one component of immigration, which “fosters the renewal of societies and of the economy, boosts innovation and brings new ideas” (OECD, 2006: 22), but the extent to which this kind of dynamism takes place can be shaped by many factors, such as human capital and regulatory constraints. In order to open up these gains from refugee immigrants in particular, policymakers in advanced economies need

information and a strong understanding of some key challenges to be able to assess potential gains and design appropriate policies.

3. CHALLENGES RELATED TO LARGE INFLOWS OF REFUGEES

Large inflows of refugees pose several unique challenges to policymakers, which might not be the same as when dealing with economic immigrants. Based on the experience of member countries, the OECD (2016) advances ten key “lessons” which can support economic integration specifically of refugees and asylum seekers (see also Crawford, 2016). These lessons, some of which are closely related to the discussion of challenges in this section, are as follows:

1. Provide integration services as soon as possible for those asylum seekers most likely to be allowed to stay.
2. When dispersing refugees across a country, take into account if the jobs available in the particular regions match their skills.
3. Treat refugees differently, depending on their backgrounds.
4. Pay particular attention to unaccompanied minors who arrive past the age of compulsory schooling.
5. Promote equal access to integration services to refugees across the country.
6. Let the asylum seekers likely to stay find employment.
7. Make sure that foreign qualifications and work experience count.
8. Deal with mental and physical health issues early⁴.
9. Build on civil society to integrate refugees.
10. Acknowledge that integration can take a long time, especially for the least educated.

These considerations provide some general guidelines for policymakers, but much depends on the unique context of a country. A key priority for policymakers is finding ways to obtain relevant and timely information which can help better understand how a refugee is positioned in a specific host country economy. More data collection would facilitate insight and study specifically on this issue. Economic integration of refugees can be driven by many regulatory, institutional, individual, and other characteristics. Refugees can face difficulties becoming economically active in host countries, and can lag behind other types of immigrants (OECD, 2016). A recent study of non-EU born refugees across Europe (for groups with adequate data by 2014), found significant differences in the overall employment rate of refugees, for example coming from Bosnia (70 percent), Serbia (59 percent), Afghanistan (57 percent) (European Union, 2016). A module in the 2008 labor force survey, using European Union data, showed

4. It is beyond the scope of this paper to delve into the trauma-related, psychological and health-related challenges facing refugees. These barriers are significant and themselves play a role in integration, but will not be addressed here. Their significance however should be acknowledged.

that refugees took about five to six years to catch up to employment rates of other migrants who came for family reunification (OECD, 2016: 9).

On the other hand, there are also indications that refugees may offer long term gains for a host country when a broader range of effects are considered. There may be tradeoffs between short term costs and the types of dividends described by Legrain (2016). For example, about 43 percent of the asylum seekers in 2015 in Sweden were children (Migrationsverket), implying demand for public resources in the short and medium term for those who stay, and also providing the potential for a demographic dividend from a long future of economic productivity. The immediate and longer term earnings achievement of refugees in the United States (Cortes, 2004) indicate the need for policymakers to consider time dimensions when assessing economic integration of refugees.

The immediate costs associated with large inflows of refugees can vary based on the volume of refugees, size of public revenues, and level of public service provision to refugees and their families. For example, Sweden has substantially higher numbers of asylum seekers than many other advanced economies, putting unique pressures on policymakers for economic integration. Recent research by Ruist (2015) identified that in 2007, the equivalent of almost one percent of GDP was redistributed from the rest of the population to immigrants who entered as refugees and their families. Eighty percent of this net redistribution was attributable to lower public revenues (less per capita revenue from refugees, compared against the total population) and 20 percent was attributable to higher public costs (greater per capita spending on refugees). Public revenues include several types of taxes, e.g. individual direct taxes, payroll, consumption, corporation taxes, and so on; public costs include social assistance, pensions, other individual transfers, disability care, crime and justice spending, language training, integration policy, labor market policy, and so on (see Ruist, 2015). Taken into context – in other words, that low employment of refugees translates into low per capita revenues from refugees - this indicates that Swedish policymakers could consider strategies to boost employment among refugees (Ruist, 2015). Lowering the time it takes for refugees to become economically productive in Sweden can boost public revenues by increasing their contributions as well as by decreasing use of public services. This could unlock a debt dividend (Legrain, 2016).

This raises some important questions for policymakers in advanced economies. There is substantial variation in the regulations governing labor market participation for refugees across advanced economies. As of 2015, the waiting period for employment after filing the asylum application (see OECD, 2016: 22) was nine months in Hungary, Slovenia and France, six months in Czech Republic, Estonia, Denmark, Netherlands, Poland and Spain, three months in Austria and Germany, and one month in Portugal. In Germany, the waiting period was three months, but labor market access could exclude asylum seekers from some countries of origin. In Finland, the waiting period for asylum seekers who entered with valid identification was three months, and six months otherwise. Some countries, like Sweden, New Zealand and Greece, had no waiting period but had conditions for labor market access. Labor market access in

Sweden was allowed for asylum seekers with valid identification. In New Zealand, labor market access was subject to a work visa. In Greece, labor market access was conditional upon the delivery of a temporary work permit, which can vary in processing time. The regulations governing labor market access can affect not only the time, but also the quality of economic integration among refugees who had successful asylum applications. For example, time to enter employment in Norway is significantly shorter for refugees under good labor market conditions and when strong support policies aimed at integration are undertaken (see OECD, 2016; 2012). Larger barriers to labor market access could also lead to informal work, which can be problematic for policymakers for other reasons as well. It can be worth considering mechanisms to speed the labor market entry of asylum seekers who are likely to be approved.

A key challenge is lack of information about labor market readiness (see Chin and Cortes, 2014). Economic immigrants, even those who originally arrive on temporary work permits, tend to fulfill labor needs in host countries (Desai et al., 2016), but refugees may represent a more general slice of the population of sender countries (Cortes, 2004). Economic immigrants coming to fill a labor market need (see Bevelander, 2016) are recruited often with market-ready skills and up to date technical knowledge. For example, medical professionals are recruited to fulfill specific functions where regional hospitals are unable to fill them locally, or engineers are hired for specific job functions. With refugees, however, it is hard to make assumptions about labor market readiness and extent of technical knowledge. This could mean greater variance among refugees in the level of skill, educational background, labor market experience, language exposure, and other characteristics which can affect potential for labor market integration. It could be that for every 100 refugees, there may be some medical doctors, some engineers, or any combination of low and high skilled individuals.

One important consideration is assessing an individual's education or skill level. Refugees who have obtained foreign degrees or training may still face barriers to employment in their fields for several reasons. First, local employers may not trust the quality of the degree received in the sender country, perhaps due to perceptions about the quality of education, or lack of knowledge about the exact coursework and rigor of training, etc. Second, there may be regulatory barriers to finding employment in the field, despite having a foreign degree. In many host countries, for example, a trained nurse from one country does not immediately have the ability to work, and must go through retraining, examinations or practical trainings in order to be appropriately certified according to local regulation. This can be expensive for refugees and if prohibitively expensive, could lead to deskilling. The extent to which this actually occurs is not well understood, but it is an important question for policymakers to consider if reforming some of the relevant regulations are useful.

The extent to which refugees differ from other immigrants in overqualification, systematically and across professions or level of education, is difficult to assess. The education and qualification levels of refugees, as with other immigrants, is crucial to framing labor market participation (see European Union, 2016). Overqualification remains a persistent problem for immigrants more generally, and "there is broad

evidence of significant underutilization of immigrants' skills across the EU" (Schuster et al., 2013:17); it is reasonable to expect the same among refugees. Overqualification, measured as the proportion of workers who hold an educational degree higher than the level required for their job, varies across advanced economies (see Desai et al., 2016). In Sweden in 2004, overqualification among natives and foreign-born workers was 6.5 percent and 16.1 percent, respectively. This varies across countries with different levels of labor market flexibility and treatment of foreign degrees (Schuster et al., 2013).

A related challenge for policymakers is documentation (OECD, 2006). The nature of forced migration is such that refugees may not have the required paperwork and evidence which documents their previous education and training. While this is difficult for any refugee, it can be especially problematic during mass refugee flows, when host country migration agencies are working over capacity (Desai et al., 2016) and may have to prioritize registering, processing and other immediate tasks.

Policymakers would benefit greatly from developing systems to streamline the collection and processing of information on home country human capital. It is rare for host countries to systematically assess the qualifications of asylum seekers (European Union, 2016), and about half of OECD and EU countries collect information on the qualifications of refugees (European Union, 2016; OECD, 2016). This could help identify if some refugees may have skills which can be immediately leveraged in the labor market, and the extent to which their home country training matches host country training. This can also help policymakers better identify tools to support economic integration, such as programs which bridge the gap and update/refresh skills or programs which focus on teaching from a very basic level. This could also help policymakers design regulations governing foreign certifications and rules for the use of foreign credentials. Investing in the capacity to collect and verify these types of information can yield immediate gains for policymakers, such as allowing skilled individuals to rapidly become economically productive. This can limit deskilling and overqualification of refugee workers. Having streamlined information systems would also enable policymakers to identify relevant differences in overqualification between refugees and other immigrants.

Another challenge relates to regulations and employer requirements related to local language. It takes a fairly long time for refugees to gain advanced local language proficiency. In Sweden in 2014, proficiency was 29 percent for refugees with a duration of stay up to ten years, and 57 percent for those with more than ten years stay (European Union, 2016:17). There is a similar trend for other advanced economies in Europe, such as 9 percent and 30 percent in Finland, 9 percent and 50 percent in Germany, and 15 percent and 54 percent in Austria for refugees staying up to ten years and more than ten years, respectively. However, recent research from the United States showed that many refugees can find work within five months despite relative language disadvantages (Chmura, 2013). There may be gains from simultaneously being employed and learning the language, or finding ways to speed up what appears to be a time-driven convergence to learning the local language (European Union, 2016:17).

Learning the local language is crucial for integration (see European Union, 2016), and policymakers in countries with “upfront” language training offerings for asylum seekers (e.g. Germany, Switzerland, Denmark, Poland, Slovenia, Sweden, the United States) could seek ways to connect language training with labor market considerations. Some countries also offer other types of integration support beyond language training, like Germany, Luxembourg and Estonia, and some offer personalized integration support including adult education and civic education, like Italy, while others offer basic skills assessment and some classes, like Spain and Belgium (European Union, 2016: 17). These voluntary offerings, however, vary based on reception centers and hubs, availability, (European Union, 2016), and of course become strained when large numbers of asylum seekers are being processed in a short period of time.

One confounding factor in assessing the human capital of refugees is that there is significant variance among individuals from the same sender country, as well as across refugees from different countries within one host country. This put some pressure on policymakers to tailor policies, which can require access to information they do not readily have. For example, more than 40 percent of Syrian refugees who arrived in Sweden in 2014 had at least upper secondary level education, whereas the same level of education was only about 20 percent among Afghan refugees and ten percent among Eritrean refugees (OECD, 2016).

An important question concerns low skilled refugees, and if policymakers can consider introducing low wage jobs into the labor market, which could provide a sort of stepping stone in the long term. This strategy could be difficult to implement depending on the wage levels and labor market regulations in a country. It is worth considering, especially for countries with relatively less labor rigidity. Though not all will benefit depending on labor market conditions, there can be gains for natives as well. For example, Foged and Peri (2015) found that low skilled immigrants in Denmark from high-volume refugee countries pushed low skilled native workers into less manual occupations, generating positive effects on native wages, employment and occupational mobility.

Related to this, in her study comparing refugees and economic immigrants in the United States, Cortes (2004) found that although refugees initially started out poorer, they overcame early wage disadvantages to outperform earnings of economic immigrants within ten years. In addition, they achieved greater English language improvement than economic immigrants, worked more hours, and acquired higher levels of country-specific human capital. This suggests that policymakers could look for ways to reduce the effects of these disadvantages in the short term to obtain stronger economic outcomes more quickly.

Many of the challenges mentioned above make the question of self-employment and entrepreneurship relevant, both as a fairly rapid means to labor market access and as long term economic participation. Immigrant entrepreneurship could result from relatively poor wage labor opportunities or strong network effects, or economic opportunity, any (or all) of which may make entrepreneurship attractive for refugees. Indeed, 80 percent of asylum seekers (surveyed by the nongovernmental

organization Startup Refugees in Finland) were interested in starting a company, and refugees are the most entrepreneurial among migrants in Australia (Legrain, 2016). Entrepreneurship can serve several purposes. First, it may help refugees enter the labor market more rapidly than if they searched for employment. Second, it may be viable for refugees who cannot immediately commit to employment conditions, e.g. due to the need to obtain medical or other services, language instruction requirements, skill development, limited mobility, etc. Third, refugees can tap into new markets and meet a greater demand caused by a large refugee flow itself, creating refugee economies (Betts et al., 2014), which can in turn help stimulate local markets and regional economies. The influx of large numbers of people, with different cultural, educational and other background, can create significant market demand, and bring new ideas and innovation to the host country. Fourth, entrepreneurship undertaken by refugees may advance all of the other gains normally associated with entrepreneurship, including job creation, income generation, and innovation. In addition, while refugees tend to arrive with weak or few ties to the host country (see OECD, 2016), they may invest more in country-specific human capital whereas labor-based migrants may return home (see Cortes, 2004). Refugees who become entrepreneurs and open businesses are also investing in their local communities, providing incentives to acquire country-specific human capital.

Policymakers also have to address questions of gender overall, and as they relate to economic integration specifically (European Union, 2016). Males tend to be over-represented among refugees, but this might not necessarily be the case for other types of immigrants, like family migrants (European Union, 2016). In Sweden in particular, close to 70 percent of the more than 162,000 asylum seekers in 2015 were male (Migrationsverket). There may be gender differences in outcomes like wages, as well as in outcomes like self-employment and entrepreneurship. These differences were found not to be very large overall in Sweden (Desai et al., 2016), but this finding did not account for the distinction between refugee and economic immigrants, and did not account for cultural conditions of the sending country. In countries where a large volume of the refugees are men, it is worthwhile for policymakers to consider how to manage smaller numbers of women refugees. In a study focused on non-EU born refugees, the employment of refugee women varied significantly across education, with the highly educated being employed at a rate three percentage points above highly educated refugee men (European Union, 2016). The study also noted that low educated refugee women had poor employment outcomes, and tended to be less active in the labor market compared to men. These types of gender considerations can add further complexity to tailoring programs on economic integration for refugees, particularly if female economic integration is shaped to some degree by norms in the country of origin (European Union, 2016). Further, the gender gap in employment of refugee women is not consistent across advanced economies.

There are, of course, other challenges facing policymakers at earlier and later stages of the immigration process. Earlier in the process, for example, some individuals may apply for asylum when they might have qualified for labor-based immigration

classifications. In such cases, reclassifying applicants may lead to faster processing of applicants and more rapid entry into the labor force. It may be useful to consider how these adjustments can be accommodated in an intake system.

Policymakers can also consider the gains at later stages, after the large influx of refugees has occurred. These gains can come many years later, when the original sender countries become open to investments and business opportunities, which can be harnessed by a familiar diaspora presence. Refugees who have settled in countries like Sweden may be interested in investing in their countries of origin. Diaspora entrepreneurship serves to capture both an investment opportunity and as an economic development tool, and has been the target of several policy initiatives in the United States. Engaging the home country in this way can create opportunities for Swedish businesses, some owned and some staffed by refugees, to take advantage of the networks and ties between refugees and their home countries. Successful internationalization of Swedish firms to other countries can boost public revenues and export competitiveness. Policymakers with an eye towards the future could explore how to set up regulatory channels which will eventually support refugee economic connections with their home countries. This could include mechanisms for investment transfer, investment promotions and special loans and loan guarantees, industry advising, and so on.

4. MULTIPLE ACTORS

Managing the economic integration challenges related to the current migration flows, in Sweden and other countries, is a multi-actor governance challenge (see OECD, 2006). It is unlikely that one government agency can effectively manage the processes – in fact, it is likely to require not only several governmental agencies at multiple levels but also private and nonprofit participation.

The relevant public agencies include the obvious agencies, such as the national immigration agency (e.g. Migrationsverket in Sweden), and many other agencies which will play a supporting role. For example, agencies which provide tax, welfare, and educational services will be extremely important in determining the level and access of services available to immigrants, as well as how much they contribute to service provision. Several government agencies may be involved in just one dimension related to economic integration, such as the regulation and assessment of foreign academic qualifications (Schuster et al., 2013).

In addition, universities and other educational institutions are important, and can have a role in determining, improving and expanding skill levels of new immigrants. The importance of these institutions should not be overlooked – they can not only provide educational services, but also important social and network connections for immigrants. These institutions can also play a significant role in reaching the second generation of immigrants.

The private sector can be an important partner for policymakers in undertaking and supporting economic integration of immigrants. Small and large businesses with

needs for skilled labor may support the development of country-specific human capital among new immigrants. For example, they might participate in training activities, provide apprenticeships and on-the-job training, and might even be able to share costs with public agencies. Individual employers and companies, industry associations (e.g. related to a specific trade), regional associations of companies or their representations (e.g. chambers of commerce) could all provide different types of support. The private sector is a crucial partner for policymakers not only because it will ultimately absorb immigrant labor, but also because employers have direct and immediate understanding about the market. In other words, they know the needs of the market and can identify how and what kind of training is necessary (as well as help to provide it). This kind of demand-led approach (see OECD, 2006) can enhance labor market readiness of refugees and other immigrants, and make training more efficient and more quickly relevant. For example, it may not be necessary for workers in some technical fields, e.g. computer programming, to be fluent in a local language in order to become employed. Companies who will ultimately hire these immigrants can identify immediately what skills are necessary without having to wait for full language proficiency, which can potentially cut the amount of time for immigrants to enter the labor market.

Nonprofit organizations, including social enterprises and community foundations, may have more flexibility than public agencies (see OECD, 2006). They can often work quickly and on small scale community projects; they can also serve as important connection points across different sectors. The ability of nonprofits to meet needs within a community can be especially helpful in the refugee context, where needs may change rapidly, and some needs could be relevant to a specific country of origin. Some nonprofits help to bridge the information gap between immigrant communities and public agencies which provide services. Some nonprofits provide language and cultural services which can help build country-specific human capital, while some nonprofits can help immigrants navigate compliance with legal and regulatory requirements, e.g. accessing education, setting up a business and compliance with business regulations, accessing services like healthcare, paying taxes, and so on. For example, some nongovernmental organizations provide job-related training for asylum seekers in New Zealand (OECD, 2016). As with private companies, nonprofits have an advantage in leveraging a demand-led approach (see OECD, 2006).

Finally, existing immigrant communities can be an advantage in host countries. Countries with a history of generous immigration, and especially asylum policies like Sweden, may already have large communities of refugees from previous waves. These communities can help policymakers bridge the gap, economically and culturally, with new immigrants. They may be able to help policymakers develop useful services, find ways to target new immigrants for appropriate services, and so on. Some of these immigrants may own businesses or be self-employed, and may be able to rapidly absorb immigrant labor.

It is worth pointing out that many of these governance stakeholders overlap, and they are not mutually exclusive. The large number of actors involved in economic integration of refugees presents opportunities for collaboration, but can also raise costs

of coordination. Public-private partnerships can provide significant value with integration instruments, programs and policies (Juzwiak et al., 2014). Existing immigrants may form nonprofit organizations or trade associations, designed to support their communities engaged in a specific function or trade. Nonprofit associations may represent companies and employers, such as chamber of commerce offices. Universities may partner with employers and entrepreneurs to offer trainings and other services for immigrant students.

An example of multi-actor response to the policy challenge of refugee economic integration is the Finnish nongovernmental organization Startup Refugees. It was founded by two media personalities in Finland to connect asylum seekers waiting for processing with education and business opportunities. Startup Refugees collects information, provides skills training, connects refugees with employment opportunities, and supports micro businesses launched by refugees. Among the organization's funders and partners are public actors, companies, and nonprofits.

5. CONCLUSION

The purpose of this paper was to provide an overview of the considerations for economic integration when a large refugee influx has occurred. This is a pressing question for policymakers in many countries with large refugee populations around the world, including Sweden. Part of the challenge is a lack of clear understanding about how and why refugees differ from economic migrants, and how these differences may shape economic integration. The potential for a wide range of dividends exist, but unlocking these gains in advanced economies requires consideration of a large number of challenges and opportunities. Multiple actors deal with the question of economic integration of refugees, presenting both opportunities and challenges for policymakers.