

Pathways to Employment

Nigeria Report

About the Authors

About the RLRH

The Refugee-Led Research Hub (RLRH) is an initiative of the Refugee Studies Centre (RSC) at the University of Oxford. The RLRH is based in the UK and Kenya, with a research office located in Nairobi at the British Institute in Eastern Africa (BIEA). We create opportunities for researchers with a displacement background to lead primary and secondary research studies in the field of forced migration, from start to finish. Our main thematic interests in Refugee Studies relate to 1) livelihoods and self-reliance; and 2) leadership and participation of displaced populations in humanitarian response and policymaking. RLRH also offers a series of academic programmes which support graduate access and professional development for students with lived experiences of displacement. Visit [our website](#) for more information.

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Introduction

Executive Summary

- Refugees in Nigeria live in both settlements and urban areas under the management of the United Nations High Commissioner for Refugees (UNHCR) in collaboration with the National Commission for Refugees, Migrants and Internally Displaced Persons (NCRMI).
- There is no formal process through which refugees can apply for work permits or identify the documents required for formal employment. The 1989 Act was repealed in 2022 and replaced by the National Commission for Refugees, Migrants and Internally Displaced Persons Act. While the 1989 Act explicitly granted refugees the right to work and freedom of movement, the 2022 Act does not explicitly provide refugees with access to employment. Due to the ambiguity of the policy, employers are generally reluctant to formally employ refugees. They are also unable to do so because the National Youth Service Corps Act No. 84 of 1993 prohibits employers from hiring individuals who have not participated in the National Youth Service Scheme, a programme in which refugees are ineligible to participate. This ambiguity creates uncertainty for both refugees seeking employment and employers, resulting in a general reluctance to employ refugees.
- As a result, there is no evidence of refugees engaged in formal employment, even if they have higher education diplomas. In settlements, humanitarian organisations hire refugees on an incentive basis (volunteer work in exchange for a small stipend), regardless of their academic or professional qualifications.
- While the digital space is a promising avenue for refugee self-employment, there is limited evidence of refugees engaging in remote work. However, some organisations have begun to offer basic digital literacy courses and skills training, which can be scaled up to equip refugees with the digital skills they need to access remote work.
- Refugees have access to banking and can formally register their businesses or cooperatives with the United Nations High Commissioner for Refugees (UNHCR). UNHCR supports refugee entrepreneurs with start-up capital and training in business skills. As the business registration process is lengthy and costly, refugees largely operate unregistered small businesses in the informal sector. Refugees also have limited access to credit to expand their businesses.

Executive Summary

- In Nigeria, there is no evidence of collaboration between the refugee response sector and the private sector to improve refugees' access to formal employment opportunities. The focus of existing collaboration is on agricultural training and small businesses, rather than integration into formal employment. There are however emerging discussions to integrate refugees into the formal labour market.
- The recommendations focus on 1) clarifying existing policies by creating clear and specific guidelines for refugees' access to formal employment, 2) exempting proof of participation in the National Youth Service Corps (NYSC) and a certificate of origin from requirements for employment, 3) funding organisations that facilitate entrepreneurial training for refugees, and 4) expanding programmes that provide refugees with access to higher education and internships.

Photo by Emmanuel Ikwuegbu



Acronyms

CAC	Corporate Affairs Commission
CRRI	Community Refugee Relief Initiative
DAFI	Albert Einstein German Academic Refugee Initiative
HND	Higher National Diploma
ID	Identity Document
NCFR	National Commission for Refugees
NCFRMI	National Commission for Refugees, Migrants, and Internally Displaced Persons
NIMC	National Identity Management Commission
NIN	National Identification Number
NYSC	National Youth Service Corps
NYSS	National Youth Service Scheme
UNHCR	United Nations High Commissioner for Refugees
RLO	Refugee Led Organisation

Nigeria Situation Snapshot

Country assessment:

- More open legal environment
- Limited literature available publicly, many gaps in knowledge

Nigeria currently hosts 87,656 refugees and asylum seekers.¹ The vast majority of the refugees are from Cameroon (66,694)² and fled because of the protracted armed violence in their home country.³ Due to ongoing violence in Cameroon, Nigeria recorded approximately 4,000 new arrivals in 2021 and 14,000 in 2022.⁴ The remaining figure is distributed across other nationalities: refugees come from Niger (1,438), Central African Republic (939), the Democratic Republic of Congo (531), Syria (448), Turkey (409), Mali (81), Chad (54), Sudan (41), Côte d'Ivoire (53) and other countries (174). According to the United Nations High Commissioner for Refugees (UNHCR), most of the refugees, especially those registered in urban areas, have been in a protracted situation for more than 10 years.⁵ In addition, as a result of armed conflict, there are more than 2 million internally displaced persons in Nigeria.⁶

The majority of refugees live in designated settlements in Benue state, located in the North-Central and Cross River State in the South of Nigeria.⁷ There is still a sizable urban caseload: a total of 22,070 refugees from different nationalities reside in the urban cities including Lagos, Ijebu, Abuja, Kano and urban areas in other states.⁸

UNHCR and the National Commission for Refugees, Migrants, and Internally Displaced Persons (NCFRMI) are in charge of refugee affairs.⁹ The UNHCR leads the registration process for refugees and asylum seekers in Nigeria, with support from the NCFRMI.¹⁰ UNHCR assists the government in the registration and issuing of refugee identity document (ID) cards to persons above 14 years old.¹¹

1. UNHCR Operational Data Portal. "Nigeria." Accessed February 28, 2024. <https://data.unhcr.org/en/country/nga>.

2. Ibid.

3. Amnesty International, "Cameroon: With or against us: People of the North-West region of Cameroon caught between the army, armed separatists and militias." July 2023. <https://www.amnesty.org/en/documents/afr17/6838/2023/en/>.

4. UNHCR, "Nigeria Strategy 2024-Situation Analysis," Accessed on 07 May 2024. <https://reporting.unhcr.org/operational/operations/nigeria#:~:text=The%20ongoing%20violence%20in%20North.South%20and%20South%2DEast%20Nigeria>.

5. UNHCR, "Refugees and asylum seekers in Nigeria," 2021.

<https://reliefweb.int/report/nigeria/refugees-and-asylum-seekers-nigeria-31-december-2021>

6. Amnesty International, "Cameroon: With or against us: People of the North-West region of Cameroon caught between the army, armed separatists and militias." July 2023. <https://www.amnesty.org/en/documents/afr17/6838/2023/en/>.

7. UNHCR, "Operational Update-Cameroonian Refugees in Nigeria." December 2023.

<https://reporting.unhcr.org/nigeria-cameroonian-refugees-operational-update-6889>.

8. UNHCR Operational Data Portal. "Nigeria." Accessed February 28, 2024. <https://data.unhcr.org/en/documents/details/106888>.

9. UNHCR, "Cameroonian Refugees in Nigeria" Operational update, January 2023. <https://reliefweb.int/attachments/1a0dbbb9-bbc6-4000-adf8-e88bfc8f8f5a/UNHCR%20in%20Nigeria%20-%20Cameroonian%20Refugees%20Operational%20Update%20January%202023.pdf>.

10. UNHCR, "Nigeria-Protection." n.d. <https://www.unhcr.org/ng/protection>.

11. UNHCR Global Focus. "Nigeria." Accessed February 28, 2024. <https://reporting.unhcr.org/operational/operations/nigeria>.

Objectives

This study aims to examine the process of hiring refugees, with a focus on the gaps that exist between policy and practice, and on how the private sector can be meaningfully engaged in this process, by asking:

1. What policies and legal frameworks govern refugees' access to employment in the different African countries?
2. What processes do refugees need to follow to find employment? What challenges do refugees face in following the required steps to employment?
3. What are the challenges private sector actors face in order to employ refugees in the different countries in Africa?
4. How can collaboration and partnerships between stakeholders be improved to create a more enabling environment for refugee employment in Africa?

This study, conducted in partnership with the Mastercard Foundation, supports the Amahoro Coalition's mission to promote dignified and fulfilling livelihoods for refugees and displaced persons across Africa through multi-sectoral collaboration. It aligns with the Foundation's strategic objective of enabling 2.5 million young refugees and displaced individuals to access meaningful employment by 2030.

The research examines current policies, challenges, and opportunities affecting refugees' access to formal employment in host countries, identifying key barriers and recommending strategies to strengthen employment pathways and promote socio-economic integration into host communities. The views expressed herein do not necessarily represent those of the Mastercard Foundation, its staff, or its Board of Directors.

Research Methods

This Nigeria report is part of a 15-country study on hiring refugees, conducted by the Refugee-Led Research Hub, on behalf of the Amahoro Coalition. Data was collected both remotely and in-person in August 2024.¹²

Data was collected in refugee settlements as well as in urban centres where self-settled refugees reside. The team conducted fourteen (14) interviews with refugees and stakeholders in Nigeria, including:

- **Eight (8) refugees:** The team interviewed refugees in a variety of professional positions and geographic locations, including refugee community leaders, volunteers, self-employed. Refugees from Ogoja settlements and Ogoja town were interviewed, as well as refugees from Ikom, Akwa Ibom, Port Harcourt and Abuja.
- **Two (2) International Non Governmental Organisations (INGOs)** involved in refugee livelihood: Caritas and CUSO International.
- **One (1) educational institution:** MaryKnoll Primary and Secondary School.
- **OnE (1) Refugee-Led Organisation (RLO)** that deals with education, refugee advocacy and livelihood: Love Sustainable Initiative.
- **Two (2) Government representatives;** One interview with the NCFRMI and the other with the Director of Administration and the Director of Personnel, Ogoja Local Government.

We acknowledge that due to the limited scope and budget of the study, the sampling strategy is neither systematic nor representative of the refugee population in Nigeria. To reduce bias, we tried to triangulate the data with the literature as much as possible. However, the literature on refugee access to work in Nigeria was limited and we had to rely on sources that were not peer-reviewed. As a result, this report does not provide a complete picture of refugee employment across Nigeria, but is intended to be useful as a basis for discussion and advocacy.

12. This study is covered by University of Oxford Project clearance [SSH/ODID DREC: C1A_23_083]. The team received authorisation from the NCFRMI to conduct the research.

1. Policies and Legal Frameworks in Nigeria

Overview of Policies and Legal Frameworks in Nigeria

Nigeria is party to several international and regional refugee protection instruments. It is a signatory to the 1951 Convention Relating to the Status of Refugees and its 1967 Protocol, as well as the 1969 Organisation of African Unity (OAU) Convention Governing the Specific Aspects of Refugee Problems in Africa.¹³ It has also ratified the International Covenant on Economic, Social and Cultural Rights (ICESCR).¹⁴

The legal framework governing refugees' access to work in Nigeria has become more restrictive since 2022. In 1989, Nigeria adopted the National Commission for Refugees Act to regulate and protect the rights of refugees.¹⁵ However, this Act was repealed in 2022 and replaced by the National Commission for Refugees, Migrants and Internally Displaced Persons Act, 2022.¹⁶ Unlike the 1989 Act, which explicitly granted refugees the right to work and freedom of movement, the National Commission for Refugees (NCFR) Act of 2022 does not explicitly provide for refugees' access to employment.

The 1989 Act required employers, "when considering applications for employment made by persons who are not citizens of Nigeria, to give preference to applicants who are refugees,"¹⁷ but this provision was repealed when Nigeria revised the NCFR Act. The justification to revise the act was to "incorporate the protection of migrants, Internally Displaced Persons (IDPs) and ensure inclusion of relevant views of Humanitarian actors."¹⁸

The Act has been criticised for not clearly defining refugees' rights to work, leaving significant gaps that can be interpreted restrictively. Article 26 of the new Act states that the commission shall "assist in seeking employment or education to any refugee and any member of his family."¹⁹ In practice, refugees face significant barriers, as there is no formal pathway for them to apply for work permits or identify the required documents for formal employment. This ambiguity creates uncertainty for both refugees seeking employment and employers, leading to a general reluctance to engage refugees in the workforce.

13. UNHCR, "Submission by the United Nations High Commissioner for Refugees (UNHCR) For the Office of the High Commissioner for Human Rights' Compilation Report Universal Periodic Review: Nigeria." Refworld-Global Law and Policy Database, March 2013. <https://www.refworld.org/policy/upr/unhcr/2013/en/90380>.

14. UN Treaty Body Database, "Ratification Status for Nigeria." Accessed February 28, 2024.

https://tbinternet.ohchr.org/_layouts/15/TreatyBodyExternal/Treaty.aspx?CountryID=127&Lang=en.

15. UNHCR, "Nigeria: National Commission For Refugees Act (repealed)." Refworld-Global Law and Policy Database, December 1989.

<https://www.refworld.org/legal/legislation/natlegbod/1989/en/104240>.

16. Nigeria: National Commission for Refugees, Migrants and Internally Displaced Persons Act, 2022, 28 December 2022,

<https://www.refworld.org/legal/legislation/natlegbod/2022/en/147560>.

17. Ibid.

18. UNHCR. Nigeria's Statement at the UNHCR 72nd Session of the Executive Committee. October 2021.

<https://www.acnur.org/sites/default/files/legacy-pdf/615c85e84.pdf>.

19. Nigeria: National Commission for Refugees, Migrants and Internally Displaced Persons Act, 2022, 28 December 2022,

<https://www.refworld.org/legal/legislation/natlegbod/2022/en/147560>.

Overview of Policies and Legal Frameworks in Nigeria

Refugees in Nigeria enjoy de facto freedom of movement, despite the new Act not explicitly providing for it.²⁰ Since 2007, Nigeria has implemented a non-encampment policy,²¹ allowing refugees to live freely within the country. Although no formal law abolishing encampment was found in the sources, there is evidence that "Nigeria abolished the encampment policy to allow refugees in transit settlements."²² This policy aims to integrate refugees into Nigerian society rather than confining them in camps. As stated by a government representative, "We don't have refugee camps in Nigeria, and this non-encampment policy has allowed refugees the freedom and liberty to live anywhere in Nigeria." Refugees can move freely outside the settlements, which serve as their initial point of arrival where UNHCR receives and registers them. The settlements offer free services such as shelter and water. UNHCR and partner organisations like CUSO International also provide various livelihood and training services.

The Nigerian government has included refugees in the National Identification Number (NIN) system, but progress is slow.²³ The NIN is meant to facilitate identity verification and access to services across government services and financial institutions in Nigeria. This document is essential for a range of services, including banking, business registration, SIM registration and other government-related processes.

To obtain the NIN, refugees are required to present their "Nigerian Commission for Refugees (NCFR) Refugee Certificate, Refugee ID card, or Refugee Factsheet"²⁴ at the NIN enrolment centres. Additionally, the NCFRMI provides refugees with a letter of introduction to help them register for the NIN, as some officials in certain states do not recognise refugees' eligibility for the NIN at their discretion. A representative of the NCFMI stated, "Nigeria is working with the National Identity Management Commission (NIMC) to ensure that refugees are enrolled in the National Identity Number system..."

Box 1. National Identification Number

The issuing body of the NIN, NIMC, was established by law in 2007 to supersede the former Directorate of National Civil Registration (DNCR). Its purpose is to enhance identity management in Nigeria by creating a consolidated national identity database and providing a secure method for verifying the identities of people in Nigeria.²⁶ NIN became mandatory for various transactions starting September 1, 2015.²⁷

20. Nigeria: National Commission for Refugees, Migrants and Internally Displaced Persons Act, 2022, 28 December 2022, <https://www.refworld.org/legal/legislation/natlegbod/2022/en/147560>.

21. Mamman-Daura, Fatima. "Forced Migration in Nigeria is a Development Issue." OECD. February 2, <https://oecd-development-matters.org/2022/02/02/forced-migration-in-nigeria-is-a-development-issue/>.

22. UNHCR. Nigeria's Statement at the UNHCR 72nd Session of the Executive Committee. October 2021. <https://www.acnur.org/sites/default/files/legacy-pdf/615c85e84.pdf>.

23. National Identity Management Commission. "How to Enrol (Adults)." <https://nimc.gov.ng/nin/nin-issuance>

24. Ibid.

25. Ibid.

26. Kalu, Mba Idika, David Nwogbaga, and Fidelis Nnaji. "The Philosophy and Politics of National Identity Management in Nigeria: A Case for Nation-Building." *African Journal of Politics and Administrative Studies* 11, no. 1 (December 2018): 78. Department of Political Science, Ebonyi State University, Abakaliki. <https://www.ajol.info/index.php/ajpas/article/view/247131>

27. National Identity Management Commission. "National Identification Number Mandatory from September 1, 2015 – NIMC." <https://nimcnigeria.blogspot.com/2015/06/press-release.html>

Overview of Policies and Legal Frameworks in Nigeria

The Nigerian government has enabled access to banking for refugees. In an attempt to improve access to banking systems for refugees, the Nigerian Government has also issued a directive through the Central Bank of Nigeria, instructing financial institutions such as banks to recognize refugee identification documents²⁸ as such the refugee IDs. As a result, refugees engaged in business enterprises are able to effectively run their businesses in urban centres such as Lagos. The Federal Government Department in charge of refugees collaborates with banks to ensure that refugees have access to banking services, including opening bank accounts and applying for loans. The department facilitates the process of opening bank accounts by issuing recommendation letters and encouraging investment in business ventures.

However, refugees are often unable to access loans because they are required to provide collateral assets, and the bank also requires a bank statement to verify consistent cash flow.

Regarding access to citizenship, there is no evidence indicating that refugees can apply for citizenship in Nigeria.

Box 2. Government collaboration with bank institutions

“Our collaboration with banks has been instrumental in providing refugees with access to essential financial services. Every day, banks reach out to us to confirm the refugee status of individuals seeking to open bank accounts. In response, we diligently verify their refugee status and introduce them to the banks. This ongoing exercise demonstrates our commitment to ensuring that refugees are treated as equal citizens, with the same rights and opportunities. This exercise is going on and is our effort for the Nigerian government to see that refugees are self-reliant, refugees are independent, just like any other citizen in this country and we keep doing this thing in compliance with the Global Compact on Refugees.” – A key informant from NCFRMI, August 2024



Photo by David Rotimi

28. UNHCR, “Supporting Refugees and Host Communities: Implementing the Global Compact on Refugees in Nigeria.” <https://globalcompactrefugees.org/supporting-refugees-and-host-communities-implementing-global-compact-refugees-nigeria>.

2. Processes to Access Formal Work in Nigeria

Access to Formal Work in Nigeria

The main challenge refugees face in accessing employment is the lack of a clear process for entering the formal employment sector, particularly in terms of documentation requirements. Unlike other foreigners in Nigeria,²⁹ refugees have no formal pathway to apply for a work permit. There is no procedure or clear law on what documents refugees need to access formal employment. Current policy does not explicitly clarify whether refugees are permitted to engage in formal employment in Nigeria.

Employers typically require a Certificate of Origin and a National Youth Certificate, both of which refugees are unable to obtain as these documents are reserved for Nigerian nationals.

- The Certificate of Origin must be signed by the local chief from their area of origin. However, refugees face significant challenges in this process; as they do not belong to the local communities governed by these chiefs, it is often impossible to obtain this essential document.
- According to Section 12 of the NYSC Act No. 84 of 1993, employers cannot employ anyone without proof that the prospective employee has completed the National Youth Service Scheme (NYSS).³⁰ If an employer chooses to enter into an employment contract with a prospective employee who has not participated in the scheme, there is a significant risk that the contract will be deemed unlawful. Refugees cannot participate in the Youth Service scheme.

As it is not clear whether refugees are exempt from this requirement, employers may choose not to formally hire refugees or to hire them on a voluntary or incentive basis instead.

As a result, there is no evidence of refugee engagement in formal employment in Nigeria. Although no specific data on refugee unemployment in Nigeria is available, findings suggest that refugees are de facto excluded from formal employment sectors. As a result, refugees engage in informal work. According to the UNHCR, the majority of refugees in Nigeria (63%) are engaged in livelihood activities related to agriculture and fisheries.³¹

Box 3. Access to Formal employment challenges

"As refugees, we don't really have access to formal employment in Nigeria because the policy is not clear about us engaging in formal employment." – A refugee community leader in Ogoja Nigeria, August 2024.

"Companies can't employ you officially if you have not done the NYSS, which we (refugees) have not done. So it becomes difficult for companies to employ us (refugees) in case they would like to. Refugees who complete their higher education here in Nigeria can join the NYSS." – A refugee key informant, August 2024.

"According to the Nigerian constitution, companies can't employ you officially if you have not done the Youth Service scheme, which we've not done so becoming a very big handicap." – A refugee community leader, August 2024.

29. Nigeria Immigration Service. "Temporary Work Permit 6-Months Multiple Entry." https://immigration.gov.ng/visa_class/temporary-work-permit-6-months.

30. National Youth Service Corps Act, No.84 of 1993, <https://lawsofnigeria.placng.org/laws/NATIONAL%20YOUTH%20SERVICE%20CORPS%20ACT.pdf>

31. UNHCR, "Supporting Refugees and Host Communities: Implementing the Global Compact on Refugees in Nigeria." 2021. <https://globalcompactrefugees.org/supporting-refugees-and-host-communities-implementing-global-compact-refugees-nigeria>.

Documents Needed for Business Registration in Nigeria

In Nigeria, foreigners need to apply for a business permit to conduct business.³² The requirements for a business permit required by refugees to operate a business are as follows:

- **First, applicants must register with the National Investment Promotion Commission (NIPC):**³³ This step is mandatory pre-step before applying with registration with the Corporate Affairs Commission (CAC) for all foreign nationals who wish to conduct business in Nigeria. After registering, the applicant receives a Certificate of Registration of Business.
- **Registration with (CAC):** General requirement to register for a business permit in the Nigerian government website is as follows:³⁴
 - A.** Certificate of Incorporation;
 - B.** Memorandum and Article of Association;
 - C.** Feasibility Report (should be certified or registered with the Corporate Affairs Commission (CAC)).
 - D.** Corporate Affairs Commission's CAC Form C02 & C07 OR CAC 2.2, CAC 2.3 & CAC 2.5 OR CAC 1.1
 - E.** Joint Venture Agreement for partnership between Nigerian and Foreigners (originally to be presented for sighting).
 - F.** Company's Current Tax Clearance Certificate (Original to be presented for sighting).
 - G.** Lease Agreement for C of O for operating premises (originally to be presented for sighting).



Photo by M. Zass

32. Mondaq. "The Complete Guide to Obtaining a Business Permit in Nigeria." Last modified December 16, 2022.

<https://www.mondaq.com/nigeria/shareholders/1261918/the-complete-guide-to-obtaining-a-business-permit-in-nigeria>

33. Ibid.

34. Corporate Affairs Commission (Nigeria). "Business Names." <https://www.cac.gov.ng/business-names/>

Refugees' Challenges in Registering Businesses

The process for business permit application is lengthy and complex. The application process is supposed to take 14 working days to complete after fulfilling all necessary steps;³⁵ however, many refugees find that it often takes much longer. As a result, they struggle to navigate this bureaucratic procedure. Evidence suggests that individuals experience delays and face requests for unofficial fees throughout the registration and compliance process.³⁶ To manage these challenges, many refugees seek assistance from institutions and individuals, including lawyers. Of the respondents interviewed, one registered his paint business successfully in 2019. In this respondent's case, he hired a lawyer to handle the paperwork and expedite the registration of his company. However, there is no evidence that refugees are still able to register their businesses and obtain business permits. It appears that the government has made it difficult for refugees to register businesses by requiring them to attach copies of their passports, which are difficult for refugees to obtain.

As a result, many refugees operate primarily in the informal sector. Although there is no evidence of how many refugees are involved in business, many operate primarily in the informal sector, running small unregistered businesses. For example, some may set up stalls to fry puff-puff or akara, or run small businesses such as hairdressing salons. Organisations such as UNHCR are helping refugees by providing "starter kits to start new businesses and training in business skills in Nigeria."³⁷

Box 4. Refugees' access to business registration

"A Nigerian colleague who is a lawyer told me that we (refugees) can no longer register our businesses or get business permits, regardless of the size of our businesses. Only foreigners who are not registered refugees have access to business permits because they have passports. This practice was there many years ago, but now it has become more enforceable by the government although it is not explicitly stated in Nigerian laws." – A female refugee key informant, 2025

Box 5. Refugees Businesses

"I had to pay money to a lawyer who compiled all the documents and submitted them and got the documents ready for me." (A refugee key informant, August 2024).

"UNHCR or the National Commission, with some of their partners, might organise training to empower and at the end of the day, you might be given a sewing machine or barbering machine to go and start something for yourself which still ends up being informal." – A male refugee community leader in Oja Nigeria, August 2024

35. Mondaq. "The Complete Guide to Obtaining a Business Permit in Nigeria." Last modified December 16, 2022.

<https://www.mondaq.com/nigeria/shareholders/1261918/the-complete-guide-to-obtaining-a-business-permit-in-nigeria>

36. Business Cardinal. "Navigating Regulatory Approvals for New Businesses in Nigeria." March 12, 2025.

<https://businesscardinal.com/navigating-regulatory-approvals-for-new-businesses-in-nigeria/>

37. UNHCR. "Annual Results Report 2022: Nigeria." UNHCR. <https://reporting.unhcr.org/sites/default/files/2023-06/WA-%20Nigeria.pdf>.

3. Refugees' Access to the Private Sector in Nigeria

Refugees' Access to the Private Sector in Nigeria

In addition to documentation challenges, the economic environment in Nigeria further complicates refugees' access to employment.

The country is experiencing a severe economic crisis characterised by high inflation, widespread poverty and significant inequality.³⁸ According to an Oxfam report, the poor management of the country's resources has led to high youth unemployment: between 12.1% and 21.5% of young Nigerians are unemployed.³⁹ Sources indicate that a significant portion of the population lacks sufficient income for basic living standards. African Development Bank Group reports that the poverty levels of the population in the country are "high with multidimensional poverty at 63% and income poverty at 40%."⁴⁰ Due to the high unemployment rate in the country, refugees compete in an environment with limited and scarce resources. This may explain why organisations like Caritas International who are supporting refugees in Nigeria focus on self-employment training and skills development rather than considering formal employment as a pathway to self-reliance.

Refugees in Nigeria have the same opportunity to pursue education as the nationals, and are enrolled in national schools at all levels, including pre-primary, primary, secondary, and university.⁴¹ Although some public schools are free, refugees sometimes turn to private schools due to limited availability or quality, adding a financial burden. Many refugees are enrolled in the national education system, and of the eight refugees interviewed, six had at least one university degree.

Box 6. Competition for Scarce Resources

"Trying to seek employment for refugees when the nationals don't even have employment. It is safer to trade on our self-employed pathway."
– A key informant from refugee-supporting organisation, August 2024

These degrees were obtained from a variety of institutions, including the University of Yaoundé in Cameroon, universities in Nigeria and virtual programmes from universities in the United States of America.

However, despite access to education, refugees still face significant barriers that limit their opportunities, particularly in terms of higher education and employment. Many young refugees lack the resources to pursue higher education, and without diplomas, they struggle to compete in the job market. As one refugee respondent shared, "to qualify for most jobs, refugees are often required to hold a Higher National Diploma (HND)." Another respondent noted that while Nigeria may recognize foreign credentials, there is no formal process for this, and it is inconsistent. Yet, even when refugees are academically qualified, they still find it challenging to secure employment in Nigeria.

38. BBC News. 2024. "Why Nigeria's economy in such a mess" BBC News, September 29, 2024.

<https://www.bbc.com/news/world-africa-68402662>

39. Oxfam International. 2024. "Nigeria: Extreme Inequality in Numbers." Oxfam International.

<https://www.oxfam.org/en/nigeria-extreme-inequality-numbers>.

40. African Development Bank Group. "Nigeria Economic Outlook." African Development Bank Group.

<https://www.afdb.org/en/countries-west-africa-nigeria/nigeria-economic-outlook>.

41. UNHCR, "Supporting Refugees and Host Communities: Implementing the Global Compact on Refugees in Nigeria." n.d.

<https://globalcompactrefugees.org/supporting-refugees-and-host-communities-implementing-global-compact-refugees-nigeria>

Refugees' Access to the Private Sector in Nigeria

A UNHCR report highlights the disparity between Nigerian youth and refugees in terms of education access, and states: "the national education systems in Akwa Ibom, Benue, Cross River, and Taraba States (ABCT) had enrolled 40% of refugee children, while only 1% of Cameroonian refugee youth had access to tertiary education compared to 12% of Nigerian nationals."⁴² Refugees do have some support through the Albert Einstein German Academic Refugee Initiative (DAFI) scholarship program, which helps them advance their higher education, but these opportunities are limited with "only 40 new placement slots provided for the academic year 2022-23"⁴³ in Nigeria.

The only formal employment opportunities available to refugees in Nigeria are incentive-based jobs with humanitarian organisations in the settlements. Some refugees are employed by non-governmental organisations (NGOs) on an incentive basis. Incentive work refers to the informal hiring of refugees by INGOs and implementing partners to assist in delivering services or assistance to other refugees. These roles are typically compensated with a small stipend, often referred to as an "incentive," instead of formal wages or salary.⁴⁴ This practice is prevalent in countries where refugees do not have the right to work or engage in formal employment. Therefore, the incentive-based model is used as a means of circumventing work restrictions, enabling refugees to engage in service delivery activities and receive a stipend in exchange for their labour.

In Nigeria, refugee incentive jobs include community monitors, translators, community leaders, among others. Refugees are paid a small stipend, which does not allow them to become self-sufficient. As one Cameroonian refugee respondent stated, "you can't really say this is formal employment i.e., where organisations are still paying them 10,000 naira (less than USD 7)." Refugees also hold positions such as community leaders, settlement chairpersons and senior protection community monitors in settlements.

Box 7. Education and Qualification

"I need to go and do a HND before I can access some other things and all that. But even some of our refugee brothers who went further to get the HND and even Bachelor of Science here in Nigeria on their own private basis just to see if they could have access to jobs. It has all been futile. Truly, it's not easy to get jobs in Nigeria." – A refugee key informant, August 2024

Box 8. Incentive Work

"The truth is that most of us we've been recruited at the level of a volunteer and what we've been given is transport, because there have been a lot of policies that are not favouring refugees when it comes to employment in Nigeria." – A male refugee key informant, August 2024

42. United Nations High Commissioner for Refugees. Nigeria: Operational Update. June 2023. <https://reporting.unhcr.org/sites/default/files/2023-06/WA-%20Nigeria.pdf>

43. Ibid.

44. "Advocating for Refugee Incentive Workers: A Qualitative Research Study in Three Refugee Contexts in Africa - Kenya | ReliefWeb." Accessed November 12, 2024. <https://reliefweb.int/report/kenya/advocating-refugee-incentive-workers-qualitative-research-study-three-refugee-contexts-africa>.

Refugees' Access to the Private Sector in Nigeria

Even in cases where refugees do secure incentive work with refugee serving organisations, they face systemic discrimination and barriers to advancement.

Despite refugees' qualifications and contributions, internal arrangements of these humanitarian organisations seem to restrict refugees from holding senior positions. The ambiguity in the 2022 NCFRMI Act as to whether refugees are eligible for formal employment in Nigeria also restricts refugees from being promoted to positions that may be deemed formal employment positions. Consequently, refugees are often stuck in low-level positions such as volunteer or community monitor and have difficulty being considered for promotions.

Currently, there is limited evidence on the development of digital livelihoods for refugees in Nigeria.

While the digital space is a promising avenue for refugee self-employment, it remains largely unexplored. Based on available data, organisations such as the International Organization for Migration (IOM),⁴⁵ the UNHCR,⁴⁶ and RLOs have made some progress in introducing basic digital literacy programs and skills training. For example, the Refugee Information and Communication Technology (ICT) Livelihood Initiative we interviewed is working to provide basic digital skills to refugees, but these efforts are relatively small and not yet widely accessible.

Box 9. Refugee in employment, John's Story

John, a refugee from Nigeria, started working in refugee-serving organisation as a volunteer and later as a protection monitor, earning just 25,000 naira (about 16 dollars a month). Despite the low pay, he remained committed, learning and growing. His hard work paid off when he was promoted to Education Officer, a moment he was proud of. But a few days later, at a meeting, a staff member from another organisation told John that, as a refugee, he could not hold this position and he was subsequently demoted to a protection monitor position. He recalls being embarrassed and heartbroken as he left the meeting. John's story reflects the painful reality of many refugees in Nigeria: despite their hard work, they often remain stuck in menial positions. As he said, "once you are recruited at the level of a monitor or a volunteer, you stay there forever." John is currently the leader of an RLO in Ogoja, Nigeria.

45. International Organization for Migration. "IOM and Cisco Provide Digital Skills for Displaced Persons and Communities in Northeast Nigeria." <https://www.iom.int/news/iom-and-cisco-provide-digital-skills-displaced-persons-and-communities-northeast-nigeria>.

46. UNHCR. "Connected Learning: Transforming Education for Refugees and Host Community." <https://www.unhcr.org/ng/news/stories/connected-learning-transforming-education-refugees-and-host-community>.

4. Collaborations and Partnerships

Collaborations and Partnerships

There is no evidence of engagement between the refugee response sector and the private sector to improve refugees' access to formal employment opportunities in Nigeria. There is no evidence of any collaboration between the UNHCR or any of its implementing partner organisations and the private sector. The UNHCR generally collaborates with the government of Nigeria and partners, the Nigerian Immigration Service, NCFRMI, the State Emergency Agencies (SEMA), and Jesuit Refugee Services (JRS) respectively in training and capacity building with regard to registration of refugees.⁴⁷

Existing collaborations focus on agricultural training and small-scale businesses rather than integrating refugees into formal employment. For instance, UNHCR is collaborating with the Akwa Ibom State Government to ensure refugees have access to farmland. The government's commitment to funding farmland for refugees is an alternative means of helping them to earn an income, rather than providing them with access to formal employment.

Box 10. Work Permit

"...we have not yet reached the point of discussing formal employment directly."
– A key informant from a refugee-serving organisation, August 2024

Box 11. Collaboration between UNHCR and the Akwa Ibom state

"The UNHCR just informed us that the Akwa Ibom state government is now looking at how they can fund the refugees with farmland for them to be able to have farmland to farm because that is one of the biggest challenges that the refugees are facing." – An NGO key informant, August 2024



Photo Bytunde Buremo Ibadan

47. UNHCR, "Cameroonian Refugees in Nigeria" Operational update, January 2023.
<https://reliefweb.int/attachments/1a0dbbb9-bbc6-4000-adf8-e88bfc8f8f5a/UNHCR%20in%20Nigeria%20-%20Cameroonian%20Refugees%20Operational%20Update%20January%202023.pdf>.

Collaborations and Partnerships

NGOs, the UNHCR, and local partners also provide entrepreneurship support to refugees in Nigeria.

There is evidence of organisations such as CRRI, UNHCR, CUSO International and their partners providing training and support to help refugees in Nigeria upskill and develop their business skills. They also support refugees' established cooperatives with starter kits.⁴⁸ These refugee cooperatives are registered by the UNHCR.⁴⁹ However, given the scale of the challenges facing refugees, the aid provided is often insufficient. NGOs and other organisations are providing valuable training, but they lack the resources to provide comprehensive support, especially in terms of startup capital for businesses. After skills training, NGOs are not in a position to help refugees set up businesses. This leaves individuals with skills but without the financial support to start their own business.

Still, there are some emerging efforts to help refugees engage in the labour market.

CARITAS is currently working alongside donors to establish relationships and engage government stakeholders, Ministry Departments and agencies on how refugees can be integrated into the labour market. CARITAS also works with the Ministry of Agriculture to support the current self-employment ventures towards providing refugees with formal employment. The collaboration started this year, so there are no major achievements yet, but the CARITAS key informant told the team that the government has been cooperative in this engagement.

Box 12. CARITAS collaboration with Cross River State

"By now, we cannot tell what kind of documents will be needed for refugees to be employed in the agricultural sector and how many of them will be employed because this engagement is still new; we kicked off this project this year, 2024." – A key informant from CARITAS Nigeria, August 2024

48. UNHR Nigeria, "Cameroonian Refugees Operational Update," November 2023, <https://data.unhcr.org/en/documents/details/106010>.

49. UNHCR, "Global Compact on Refugees in Nigeria," March 2023, <https://data.unhcr.org/en/documents/details/100997>.

5. Recommendations

Recommendations

1. **The government needs to clarify existing policies to enable refugees to access formal employment.** There is a need for targeted advocacy and policy reform to create clear and specific guidelines for refugee employment. Currently, economic inclusion policies are vague, making it difficult for both refugees and employers to navigate the formal labour market. Refugees do not have access to formal employment, and employers face recruitment challenges due to the lack of a clear pathway. To address this, the government should provide a clear pathway for refugees to seek employment, allowing refugees to enter the workforce and become self-sufficient.
2. **The government should create clear exemptions or alternatives for refugees in relation to NYSC requirements and certificates of origin.** Since refugees cannot obtain these documents due to their refugee status or lack of eligibility, the government should either exempt them from these requirements, provide recognised alternatives, or allow recognised refugees to participate in the NYSC programme. This will ensure that refugees are not unfairly excluded from access to formal employment opportunities due to documentation issues.
3. **Donors should provide funding to organisations that facilitate entrepreneurial training for refugees.** There are institutions like CARITAS, Cuso international, and RLOs that support refugees with skill development but are unable to support refugees in creating

businesses due to funding. Donors should increase financial support to those organisations as this support will enhance the economic resilience of refugees. Financial support can include “grants, low-interest loans, and resources for mentorship programs,”⁵⁰ ensuring that refugees have the necessary tools and capital to succeed in their entrepreneurial endeavours.

3. **Organisations serving refugees and the Nigerian government should work together to expand programs that provide refugees with access to higher education and address the significant disparity between refugees and nationals.** Currently, refugees face numerous challenges, including limited educational opportunities, financial barriers, and lack of recognition of prior qualifications. To bridge this gap and promote equal opportunities for all, these recommendations can be considered:
 - a. Expand scholarship programs for refugees: Increase the number of scholarships and financial aid opportunities specifically for refugees. This will help alleviate the financial burden and ensure that more refugees can pursue higher education.
 - b. Work with international organisations: Partner with international organisations and academic institutions to create joint initiatives that provide educational resources, funding, and capacity-building programs for refugee students.

50. FundsforNGOs. Empowering Refugees: Policy Frameworks for Inclusive Economic Growth. <https://www.fundsforngos.org/proposals/empowering-refugees-policy-frameworks-for-inclusive-economic-growth/>.

Recommendations

5. Organisations supporting refugee entrepreneurship, such as CRRI, CARITAS, and Cuso International, should collaborate with the private sector to expand job opportunities for refugees.

Since formal employment in Nigeria is largely restricted to citizens, many refugees are limited to small businesses or informal work. To improve their employment prospects, these organisations should explore incentives for private sector companies to hire refugees and provide practical skills training that leads to sustainable job creation.

6. Donors and humanitarian agencies should support refugees' access to remote work, especially given the challenges of securing formal employment in Nigeria.

Organizations like CRRI, Cuso International and CARITAS, provide entrepreneurship, business and vocational training to promote self-employment, but they place limited emphasis on digital skills - an essential component for remote work. To bridge this gap, donors should fund these and other organisations, to integrate digital skills training into their programmes and establish computer rooms with free Wi-Fi, enabling refugees to develop skills and explore remote work opportunities.



Lagos, Nigeria. Photo by Muhammad Taha Ibrahim