

Enhancing labour mobility for refugees through Australia's Migration Program

Submission to the Department of Home Affairs, Australian Government responding to the discussion paper entitled *Managing Australia's Migrant Intake*.

2 February 2018

Contact: Steph Cousins Australia Director Talent Beyond Boundaries

+61 414 909 241 | scousins@talentbeyondboundaries.org

Summary

The Migration Program has a unique opportunity to empower Australian businesses to tap into a largely untapped overseas talent pool: refugees. Currently people who have been forced to flee their homes as refugees face significant barriers in accessing international labour market opportunities. These include physical and logistical barriers to employment as well as legal and administrative issues that can make work visas difficult to obtain. By introducing greater flexibility into the skilled stream of the Migration Program, Australia could help increase the pool of talented candidates available to business, whilst making an innovative contribution to tackling the global refugee crisis.

Talent Beyond Boundaries (TBB) is the first international organisation dedicated to promoting labour mobility of refugees. This submission provides further information about TBB, our analysis of Australia's Migration Program and reforms necessary to improve the accessibility of skilled migration to talented refugees.

The following recommendations respond to select questions in the *Managing Australia's Migrant Intake* discussion paper, and are designed to contribute to Australia achieving positive economic and social outcomes through its Migration Program.

Recommendations

TBB proposes the following recommendations to the Australian Government:

- 1. When planning Australia's Migration Program over the next five years, Australia should consider ways to attract the best and brightest candidates from the global refugee talent pool to fill skill shortages in Australia.
- 2. Australia should prioritise employer sponsored visa categories as part of the skilled stream of the Migration Program, given this is the most efficient and economical method of matching skilled workers with Australia's economic needs.

 $\underline{https://www.homeaffairs.gov.au/ReportsandPublications/Documents/discussion-papers/managing-australias-migrant-intake.pdf}$

Department of Home Affairs, *Managing Australia's Migrant Intake*, Discussion Paper, Australian Government, 2017, available from:

- 3. Australia should adjust migration settings to enable some flexibility to address barriers that prevent highly skilled and capable refugees from accessing skilled migration to Australia. This may include reasonable concessions or exemptions with regards to evidentiary requirements, travel documentation or language requirements.
- 4. In the case of refugee applicants for employer-sponsored skilled migration, Australia should give employers the primary responsibility for validating an applicant's skills and abilities are suitable for the job they will do in Australia.
- 5. Australia should encourage businesses to search for talent amongst refugee populations by ensuring costs of sponsorship are manageable. Australia should consider establishing a loan fund to cover the costs of skilled migration for refugees and others in refugee-like situations.
- 6. Australia should pilot offering basic case managed settlement plans and support for refugees who arrive in Australia under the skilled stream of the Migration Program.
- 7. Within overall program planning levels, Australia should not cap the number of refugees who are able to access the employer-sponsored skilled stream of the Migration Program.

The following submission responds to the questions raised by the Department of Home Affairs where TBB has specific expertise to answer.

Background

Talent Beyond Boundaries (TBB) is the first organisation in the world with the specific purpose of supporting international labour mobility of refugees. Skilled refugees are an untapped talent pool for the international labour market. TBB links with governments and employers around the world to ensure refugee protection and facilitate talented refugees being able to fill skills gaps. By doing this, TBB aims to open up new pathways for skilled refugees to find work and self-reliance through international employment, provide for themselves and their families, and bring diverse skills to the workforce of receiving countries. Through international employment, refugees can also continue to enhance their careers and gain new skills that will be necessary in post-conflict economic recovery.

TBB is an independent non-profit organisation, headquartered in Washington, D.C. It was founded by Mary Louise Cohen and Bruce Cohen in 2015 and has since expanded its team across multiple locations including the United States, Lebanon, Jordan, Canada, Morocco and Australia. TBB has a cooperation agreement with the UN Refugee Agency (UNHCR) and funding and support from the U.S. State Department Bureau of Population, Refugees and Migration (PRM), the World Bank, Cameron Foundation, the Global Innovation Fund and others. With this support TBB has begun to develop a model for facilitating remote recruitment of skilled refugees by employers globally.

TBB has built an online Talent Catalog of skilled refugees in Lebanon and Jordan, on which approximately 10,000 refugees have registered since July 2016. The catalog collects information about refugees' skills, qualifications and employment history. Analysis of the data and skills recorded in our Talent Catalog is captured in a report attached to this submission, entitled *Mapping Refugee Skills and Employability*. TBB works with refugee candidates in our Talent Catalog to help them prepare for and participate in competitive international recruitment processes and, if successful, apply for relevant visas.

TBB has charitable status in the US (it is a tax-exempt 501(c)(3) organization) and has registered an application for charitable status here in Australia (endorsement as a Deductible Gift Recipient). TBB is in the process of scaling up its presence and resources in Australia, given significant interest among Australian companies to hire through our Talent Catalog.

TBB and the Refugee Jobs Marketplace Forum

In March 2016 businessman and philanthropist John Cameron, of Cameron Foundation, worked with a range of other organisations in Australia, including Amnesty International, AMES, Refugee Talent, Andrew and Renata Kaldor and others, to establish the "Refugee Jobs Marketplace Leadership Forum". The aim of the forum is to coordinate multistakeholder efforts to promote skilled pathways for refugees to Australia.

In September 2016, at the Leader's Summit on Refugees in New York, Prime Minister Malcolm Turnbull announced the Community Support Program (CSP) - a new initiative that would enable Australian businesses to sponsor refugees for humanitarian resettlement. The announcement of this groundbreaking program inspired the Leadership Forum to focus its attention on working with government and employers to test this humanitarian pathway and learn lessons that could be applied to the skilled stream of the Migration Program.

Late in 2016, the forum became aware of the work of Talent Beyond Boundaries. John Cameron and Nirary Dacho, CTO and co-founder of Refugee Talent, built a link between the TBB database and Refugee Talent's employee search platform (refugeetalent.org), enabling Australian employers to search for refugee candidates based in Jordan and Lebanon. In early 2017 John Cameron joined TBB full time as pro bono Chief Technology Officer, and subsequently joined the TBB board. TBB and Refugee Talent are now working together to assist the following companies to remotely recruit refugees from the Talent Catalog: IRESS, John Holland, Microsoft, Minderoo, Telstra and Westpac.

The forum is now co-chaired by John Cameron and Andrew Kaldor, with Business Council of Australia and Talent Beyond Boundaries providing deputy co-chairs. The co-chairs of the Leadership Forum are available to assist the Home Affairs Department to arrange face to face consultations with members of the Forum (see Annex 1) and wider stakeholders on the future of Australia's Migration Program, if this is valuable.

² Prime Minister of Australia, Minister for Foreign Affairs, Minister for Immigration and Border Protection, *Leaders Summit on Refugees*, Joint Media Release, 21 September 2016, available from: https://www.pm.gov.au/media/leaders%E2%80%99-summit-refugees

Responses to questions: General

1. What factors are important to consider in planning the Migration Program over the next five years? Would those factors change over the next 10 or 15 years? If so, how?

Recommendation 1: When planning Australia's Migration Program over the next five years, Australia should consider how to attract the best and brightest from the global refugee talent pool to fill skill shortages here in Australia.

Currently there is a large pool of skilled and productive talent going to waste in refugee communities around the world. For example, there are currently 4.8 million Syrian refugees, mostly located in towns and cities alongside host communities in Turkey, Lebanon and Jordan. A large proportion of these refugees are university educated professionals and skilled tradespeople, with skills that are in high demand around the world (such as in IT, engineering and healthcare). Despite their capacity to work, they live in a precarious position. In both Lebanon and Jordan, access to legal work permits for non-Lebanese and non-Jordanians respectively is extremely difficult. Individuals from specialised sectors face particularly harsh restrictions, forcing many live in destitution or enter into illegal work contracts that expose them to exploitation.

It is in Australia's interests to assist these refugees into the regulated labour market. Children and young people who grow up in displacement with parents who are unable to legally work are less likely to be in school, reducing their future employment opportunities.⁴ There is also evidence that the prolonged neglect and enforced destitution of refugees significantly increases the risk they will be alienated, subject to exploitation and abuse, including forced labour or being trafficked, as well as potentially being targeted by armed recruiters or radical extremists.⁵

³ Talent Beyond Boundaries, *Mapping Refugee Skills and Employability: Data and analysis from the Talent Catalog*, September 2017, available from: http://talentbeyondboundaries.org/s/TBB-Data-and-Analysis-Report-September-2017.pdf (full report attached with this submission).

^{&#}x27;Human Rights Watch, *Growing Up Without an Education: Barriers to Education for Syrian Refugee Children in Lebanon*, 19 July 2016, available from: https://www.hrw.org/report/2016/07/19/growing-without-education/barriers-education-syrian-refugee-children-lebanon.

⁵ Unicef, *A child is a child: Protecting children on the move from violence, abuse and exploitation*, May 2017, p. 41, available from:

https://www.unicef.org/publications/files/UNICEF_A_child_is_a_child_May_2017_EN.pdf; Khalid Koser, IDPs, refugees, and violent extremism: From victims to vectors of change, Brookings, 20

Scale of forced migration

The global refugee crisis is both a human rights disaster and a security threat. The war in Syria and persistent conflict in Yemen, South Sudan, Iraq and elsewhere has led to a sharp increase in recent years in the number of people who have been forced to flee to safety. Of the 244 million international migrants around the world, an unprecedented proportion have been forced to flee as a result of conflict, geopolitical and environmental shocks. There are now 22.5 million refugees around the world – the highest number since the aftermath of the Second World War – and 10 million recorded stateless people. There is little indication that these trends towards forced migration are likely to reverse in the medium term. Australia needs to factor these trends into Migration Program planning.

Why the Migration Program?

Traditionally, policy makers have considered refugees as the domain of Australia's Humanitarian Program. Refugees arriving through the Humanitarian Program have often been perceived as a cost to the Australian economy. Certainly, vulnerable refugees can require considerable levels of support on arrival in Australia, and have often struggled in the early years to access employment. This is partly a consequence of a lack of tailored employment services for refugees in Australia, and partly the inevitable result of the humanitarian program rightly prioritising refugees on the basis of their vulnerability.

The purpose of humanitarian refugee resettlement is primarily to assist those refugees who are in urgent need of resettlement and assistance – including unaccompanied children, women headed households, and people who have suffered severe trauma and hardship in their flight to refuge. Highly skilled refugees can be in this cohort, but most often they are not. Many of the people on TBB's Talent Catalog are therefore not the most vulnerable refugees. Nevertheless, they are people living in a deeply precarious situation, and they possess untapped skills and talents that the Australian economy needs.

 $\label{lem:https://www.brookings.edu/blog/order-from-chaos/2015/02/20/idps-refugees-and-violent-extremism-from-victims-to-vectors-of-change/lem: https://www.brookings.edu/blog/order-from-chaos/2015/02/20/idps-refugees-and-violent-extremism-from-victims-to-vectors-of-change/lem: https://www.brookings.edu/blog/order-from-chaos/2015/02/20/idps-refugees-and-violent-extremism-from-victims-to-vectors-of-change/lem: https://www.brookings.edu/blog/order-from-chaos/2015/02/20/idps-refugees-and-violent-extremism-from-victims-to-vectors-of-change/lem: https://www.brookings.edu/blog/order-from-chaos/2015/02/20/idps-refugees-and-violent-extremism-from-victims-to-vectors-of-change/lem: https://www.brookings.edu/blog/order-from-victims-to-vectors-of-change/lem: https://www.brookings.edu/blog/order-from-victims-or$

⁶ UNHCR, *Global Trends: Forced displacement 2016*, p.2, available from: http://www.unhcr.org/5943e8a34.pdf

Centre for Policy Development, *Settling Better: Reforming refugee employment and settlement services*, 2017, p. 10, available from: https://cpd.org.au/wp-content/uploads/2017/02/Settling-Better-Report-20-February-2017.compressed.pdf

^{*}TBB notes Australia is increasingly focussing on ways to improve humanitarian entrant employment outcomes, for example through initiatives like the Try Test Learn Fund administered by the Department of Social Services (see https://www.dss.gov.au/review-of-australias-welfare-system/australian-priority-investment-approach-to-welfare/try-test-and-learn-fund). Also a range of settlement service providers and innovative organisations like Refugee Talent are working to improve employment outcomes for humanitarian entrants.

TBB notes that Australia is increasingly exploring opportunities to support skilled refugees to access parts of the Humanitarian Program, particularly by enabling businesses to sponsor refugees through the soon to be implemented Community Support Program (CSP). TBB is broadly supportive of these efforts and we are working with the Department and employers in Australia to propose skilled refugees for humanitarian visas under this scheme. The CSP will be a valuable way for TBB and Australia to test and learn lessons about how to facilitate employer-sponsored refugee resettlement in Australia. Ultimately though, and in order to maintain the integrity and humanitarian intent of the humanitarian program, skilled migration is a more logical pathway out of displacement for skilled refugees.

TBB was not created to identify candidates for existing humanitarian pathways. The purpose should not be for highly skilled refugees to take the place of highly vulnerable refugees in humanitarian programs. The purpose should be to *increase* the number of refugees able to move out of precarious refugee locations. The UNHCR, Organisation of Economic Cooperation and Development (OECD), International Organisation of Migration (IOM) and other key international organisations have been calling for governments to make better use of existing migration pathways, such as skilled migration, for people in need of international protection. In a welcome development, governments around the world, including Australia, came together in September 2016 to adopt the New York Declaration on Refugees and Migrants, which included a commitment by third-country governments to consider expanding labour mobility for refugees.

TBB has provided access to large numbers of skilled refugees who can make use of expanded labour mobility opportunities, as long as existing pathways are made sufficiently sensitive to the unique refugee situation. Because of the actions and initiatives described above, Australia is in the fortunate position of being at the front of the queue for these skilled individuals. We should make the most our early access to this currently untapped pool of talent by modifying our skilled migration program to make it suitable for skilled people who happen to be refugees.

_

^{*}United Nations High Commissioner for Refugees, Filippo Grandi cited in *UN Secretary General says more help needed for Syrian refugees*, 30 March 2016, available from: http://www.unhcr.org/en-au/news/latest/2016/3/56fb98dc3/un-secretary-general-says-help-needed-syrian-refugees.html; IOM, *Expanding Labour Mobility Channels*, Global Compact Thematic Paper, p. 10, available from: https://www.iom.int/sites/default/files/our_work/ODG/GCM/IOMThematicPaper-ExpandingLabourMobilityChannels.pdf; Angel Gurría, OECD Secretary-General, *Refugee crisis:* Enough words.now-it-is-time-for-action.htm

¹⁰ UN General Assembly, *New York Declaration for Refugees and Migrants*, Resolution adopted by the General Assembly on 19 September 2016, UN Doc. A/RES/71/1, p. 14 and 20, available from http://www.un.org/en/ga/search/view_doc.asp?symbol=A/RES/71/1.

2. How can we plan migration to ensure it is balanced to manage the impact on the economy, society, infrastructure and the environment in a sustainable way?

Empowering employers

Recommendation 2: Australia should prioritise employer sponsored visa categories as part of the skilled stream of the Migration Program, given this is the most efficient and economical method of matching skilled workers with Australia's economic needs.

Australia will reap the greatest economic and social benefits of refugees accessing skilled migration if it empowers Australian businesses to select the best and brightest people into their companies. The Department of Home Affairs' most recent Continuous Survey of Australia's Migrants (CSAM) clearly shows that Employer Sponsored models, such as TBB's, deliver the most positive impact in the most efficient and sustainable way. The CSAM report states:

Skilled migrants had positive labour market outcomes...with sponsored migrants performing best of all... Within the Skill stream, Employer Sponsored migrants (those sponsored for employment by an Australian business) reported near full-employment, with the vast majority of their jobs being full-time and highly skilled.¹¹

TBB's unique model uses the internet and technology to make employer sponsored, international remote recruitment of refugees more efficient and practical than ever before. In TBB's model the interview and recruitment process is carried out remotely up to the point where an employer is confident to offer the candidate a firm offer of employment and sponsor them to migrate. Refugees under this scheme would arrive in Australia to full employment, making them taxpayers from day one, enabling them to practice their skills for the benefit of their employer and the Australian economy.

By contrast, the CSAM report above noted unemployment rates of between 14 and 22 percent for unsponsored skilled migrants, and between 10 and 16 percent for State and Territory nominated migrants.¹² It also reports that when unsponsored migrants do find

ⁿ Australian Government, *Continuous Survey of Australia's Migrants: Cohort 3 – Introductory survey 2015*, 2016, p. 4, available from:

https://www.homeaffairs.gov.au/ReportsandPublications/Documents/research/cohort3-report-introductory-survey2015.pdf

¹² As above, p8.

employment, between a quarter and a third of unsponsored skilled migrants do not end up in jobs which use the skills listed in their visa application.¹⁵

Employer sponsorship ensures, by definition, that migrants have precisely the skills that Australian businesses need. While independent skilled migration also brings value to the Australian economy, according to CSAM, the employer sponsorship model is the most efficient and economical approach. When planning migration strategy, it makes sense to do all we can to facilitate this form of skilled migration.

Addressing barriers

Recommendation 3: Australia should adjust migration settings to enable some flexibility to address barriers that prevent highly skilled and capable refugees from accessing skilled migration to Australia. This may include reasonable concessions or exemptions with regards to evidentiary requirements, travel documentation or language requirements.

Recommendation 4: In the case of refugee applicants for employer-sponsored skilled migration, Australia should give employers the primary responsibility for validating an applicant's skills and abilities are suitable for the job they will do in Australia.

In order for this untapped population of talented refugees to access skilled migration pathways, Australia needs to consider ways to make the skilled migration program more relevant to their circumstances. People who have had to flee their home country because of war and geopolitical crisis often face particular barriers when it comes to applying for skilled migration. Factors influencing refugee's ability to access skilled migration include:

• Difficulties accessing passports and identity documents – Often refugees have fled without their passport, or their passport has expired since they left their country of origin. It can be bureaucratically difficult to obtain a passport or travel document as a refugee, and some refugees do not feel safe to request one. For example, some Syrian refugees TBB works with are reluctant to present themselves to a Syrian Embassy abroad to request a passport. This is because a passport application requires a security and background check from the Syrian Interior Ministry, which is

¹³ Australian Government, *Continuous Survey of Australia's Migrants: Cohort 2 – Change in Outcomes 2015*, 2016, p. 17, available from:

ahttps://www.homeaffairs.gov.au/ReportsandPublications/Documents/research/cohort2-report-change-in-outcomes2015.pdf

¹⁴ Shawn Carrié and Rami Zayat, *The bureaucratic nightmare of obtaining a Syrian passport abroad*, Public Radio International (PRI), 30 June 2017, available from: https://www.pri.org/stories/2017-06-30/bureaucratic-nightmare-obtaining-syrian-passport-abroad

a daunting prospect for refugees who have fled persecution. Other candidates TBB works with are stateless and therefore do not have access to critical documents like birth certificates.

- Difficulties or delays accessing documentary evidence of university qualifications or employment in their home country For example, TBB has worked with candidates who graduated from the University of Mosul but were unable to access diploma documents before Mosul was liberated from ISIS. Other candidates we have worked with have been unable to obtain proof of work in Syria because their former companies were destroyed during the war.
- Gaps in employment as a result of not having work rights in their country of first asylum For example, many of TBB's candidates have been unable to work in their field in the last 2-3 years as a result conflict in their home country or labour policies in Jordan and Lebanon. Other candidates have worked to maintain their expertise but for lower pay in the informal economy, making documentary evidence of this employment history potentially challenging.
- Financial barriers Most refugees living in protracted refugee crisis situations have limited access to legal employment, bank accounts and financial services. Fees associated with visas and travel can be prohibitive. Some flexibility from governments in waiving fees or providing loan options could significantly open up opportunities for refugees to access employment pathways (see section 3 below). In addition, the fees many refugees must pay to obtain passports are can be prohibitive. The cost to obtain a single Syrian passport in Lebanon or Jordan is around 400 USD, that is, 2,000 USD for a family of five.
- Lack of access to English language training in countries of first asylum and English technical requirements A significant number of TBB's candidates have English proficiency of a high enough standard to work in Australia. However, many highly skilled refugees need further training and practice to meet the English standard required for skilled migration. TBB is helping to connect skilled refugees to English language programs, but these programs need to be expanded and given additional resources. TBB has also worked with a number of candidates who fall just

Talent Beyond Boundaries | 2 February 2018 | 11

Saylum Access, *Refugee Work Rights Report: The Syrian Crisis*, August 2017, available from: http://asylumaccess.org/wp-content/uploads/2017/09/Middle-East-Refugee-Work-Rights-Syrian-Crisis.pdf

short of English language test scores required for skilled migration to Australia, but who nevertheless have been assessed by Australian employers as having appropriate English abilities to perform their duties.

 Lack of access to information about employer opportunities abroad, and logistical challenges in participating in international recruitment processes – TBB is helping to address this barrier through outreach in Jordan and Lebanon, and facilitating recruitment processes. Although TBB plans to expand its operations to additional refugee-hosting countries, other refugee populations currently have limited access to this information and service.

None of these barriers are insurmountable if Australia is willing to introduce some basic flexibility measures into the skilled visa application process. Importantly, the introduction of such flexible measures need not negatively impact on the integrity of Australia's Migration Program or visa systems. For example, if a refugee candidate has an Australian employer ready to sponsor her into a job, she meets all of the eligibility criteria for the visa and has passed security and medical checks, but she does not have a valid passport, what can the government reasonably do to assist her legal passage to Australia? Similarly, can the requirement for certain documents be waived in the event a candidate is unable to obtain originals because of the situation in their home country?

Importantly, Australia should consider more flexible methods for validating that applicants have appropriate skills and language abilities for skilled migration to Australia. Employers are best placed to make this determination, as long as they have been properly vetted and approved as sponsors. For example: if a reputable employer has initiated a competitive recruitment process; assessed the skills and language abilities of each candidate; decided which candidate is the best person for the job; offered them a contract and a salary; and agreed to cover costs associated with their relocation to Australia, potentially with dependent family members; this ought to be sufficient evidence the candidate has the skills and abilities Australia's labour market needs.

If Australia can introduce greater flexibility into the skilled migration program to overcome these challenges, the benefits will be significant – for Australia's economy, for those countries accommodating the majority of refugees, and for increasing Australia's contribution to resolving the global refugee crisis in a cost effective manner.

...

¹⁶ Eg. Applicants for skilled migration must have at least level 6 or above in the International English Language Testing System (IELTS), depending on the visa.

- 3. How can governments, industries and communities help ensure infrastructure and services best support migration as well as the broader population?
 - i. Do you think migration is currently being planned with a sufficient view of Australia's long-term needs?
 - ii. If not, how could these considerations be better incorporated?

As outlined above, it is in Australia's long-term economic, social and security interests to make skilled migration more accessible to refugees. Businesses and community organisations play a vital role in helping new migrants and refugees to settle in Australia, and they need to be resourced and empowered accordingly.

Australia can leverage their efforts in a number of ways including involving Australian business more in the migration process; prioritising employer sponsored skilled migration; and importantly, keeping the costs of sponsored migration manageable. Australia should also consider proactively engaging the community sector to provide tailored support for refugees and their families arriving under skilled migration, where this is necessary.

Ensuring manageable costs

Recommendation 5: Australia should encourage businesses to search for talent amongst refugee populations by ensuring that costs of sponsorship and migration are manageable. Australia should consider establishing a loan fund to cover the costs of skilled migration for refugees and others in refugee-like situations.

For business, one of the barriers to employer sponsored skilled migration is cost. Costs are also, as outlined above, a barrier to refugee applicants themselves. Depending on the visa class, costs may include those associated with remote recruitment in challenging environments, visa application charges, migration agent fees, airfares and other relocation expenses, medical checks and settlement services on arrival. Employers also need to be willing to accept visa processing delays when nominating refugees for skilled migration, given their situations are often complex.

Visa delays may be difficult to avoid, but given the proven effectiveness of the employer sponsored model it would make sense to offset the costs as much as possible. This could include waiving or reducing some fees or putting in place a loan scheme to enable refugees

and sponsors to more easily meet their respective financial obligations under each skilled visa subclass.

There are a number of existing initiatives Australia could build on in developing such a scheme. For example, the IOM manages a No-Interest Travel Loan Fund to assist proposers of Special Humanitarian Visa holders (subclass 202) to fund up to 75 percent of the costs of travel, which can be repaid after they arrive in Australia. Canada directly administers a similar scheme in its humanitarian program, but it is the sponsored refugees themselves who are responsible for repayments. The Australian Human Rights Commission has recommended the creation of a HECS-HELP-style loans scheme to assist refugees in meeting application costs for skilled and family migration. A loan scheme could enable both refugee applicants and nominating employers to cover costs associated with skilled visa subclasses.

Another option could be for government to partner with philanthropic and corporate actors in the creation of such a fund. Given skilled migrants are a low risk of loan default it is likely that philanthropic and corporate Australia would be interested in such an approach, particularly if there is a return on investment through modest interest payments. There are already examples of philanthropy and business coming together around similar initiatives. For example, the Thrive microfinance initiative, backed by Westpac bank, is making loans to refugees to start businesses in Australia, capitalising on high rates of refugee entrepreneurialism.

Any loans scheme would need safeguards to prevent exploitation and to ensure any financial hardship is taken into account in loan repayment. No scheme should require refugees to be directly indebted to their employers.

Australia should also consider inputting into wider discussions about improving financial mechanisms available to assist refugees to access skilled migration. TBB has been conducting a study with the World Bank since late 2016 on the feasibility and desirability of

releases/2016/25-november1/

¹⁷ IOM, No Interest Loan Scheme, available from: http://australia.iom.int/no-interest-loan-scheme-nils

¹⁸ Canadian Council for Refugees, *Transportation Loan*, 2017, available from: http://ccrweb.ca/en/psrtoolkit/other-useful-info-transportation-loan

¹⁹ Australian Human Rights Commission, *Pathways to Protection: A human rights-based response to the flight of asylum seekers by sea*, 2016, p. 40, available from:

https://www.humanrights.gov.au/sites/default/files/20160913 Pathways to Protection.pdf

Thrive: Refugee Enterprise, available from: http://thriverefugeeenterprise.org.au/; see also Westpac,
Westpac and Thrive announce \$2 million partnership to help refugees start successful businesses, 25

November 2016, available from: https://www.westpac.com.au/about-westpac/media/media-

²¹ Lowy Institute, *Private and community sector initiatives in refugee employment and entrepreneurship, 20* December 2017, available from:

 $[\]frac{https://www.lowyinstitute.org/publications/private-and-community-sector-initiatives-refugee-employment-and-entrepreneurship \#_ednref57$

a revolving loan system to help more refugees who meet existing migration requirements to access complementary pathways to safety. In 2017 TBB ran a workshop in Washington DC, hosted by the World Bank, on ways to structure such a revolving loan fund. TBB welcomes Australia's input into these discussions.

Settlement services

Recommendation 6: Australia should pilot offering basic case managed settlement plans and support for refugees who arrive in Australia under the skilled stream of the Migration Program.

Australia needs to carefully consider the settlement support services in place for refugees and others with humanitarian concerns arriving through the skilled migration program, in order to maximise the social benefits of making this visa pathway more accessible to people with protection needs. The Productivity Commission has found that in general Australia's immigration system could deliver superior outcomes if it focussed on "enhancing the integration of immigrants once they are in Australia — including through more effective settlement services and measures to mitigate the risks of immigrant worker exploitation".²

Experience from the Humanitarian Program demonstrates the value of investing in settlement support for new refugee arrivals. Highly skilled refugees have the benefit of employment and a support network at work as soon as they arrive in Australia. However, highly skilled refugees may still have experienced significant trauma and as a consequence require support. They may also bring dependent family members to Australia who require settlement support, English language training or other targeted services. It would therefore be beneficial for Australia to consider ways to enable refugees arriving through the skilled migration program to access individual case managed settlement plans with a qualified provider, as is the case with the CSP. Such settlement plans could include mental health and wellbeing support and English language training for dependent family members, if these services are required.

² Productivity Commission, *Migrant Intake into Australia*, Inquiry Report Overview and Recommendations, No. 77, 13 April 2016, p. 2, available from: https://www.pc.gov.au/inquiries/completed/migrant-intake/report/migrant-intake-report-overview.pdf

Planning the Migration Program

5. How could the permanent Migration Program be more responsive to global migration trends, including the rise of temporary migration?

As outlined above, forced migration is an increasing trend globally. This trend shows no signs of reversing given current geopolitical and other factors. Increasingly, Australia's Migration Program will need to grapple with this new reality.

At the same time, Australian businesses increasingly operate in a global context. Greater involvement of business in migration policy and an increased focus on employer sponsored migration pathways will naturally result in the Migration Program reflecting global skilled migration trends.

6. Should we have planning levels for the permanent Migration Program? Should we plan for some streams of migration but not others? Should we have planning levels for any or all of the temporary programs?

Recommendation 7: Within overall program planning levels, Australia should not cap the number of refugees who are able to access the employer-sponsored skilled stream of the Migration Program.

In the area of skilled migration, plans need to be flexible and responsive to business needs which may change over time. Planning levels may be appropriate for the overall skilled migration program, but there should be no cap on the number of refugees able to access employer-sponsored skilled migration. Employer demand and the supply of talented refugees should drive the proportion of refugees accessing the skilled stream of the Migration Program.

7. How do family and skilled migration differ? Should these difference mean we plan for each differently?

The CSAM report referred to above highlights many differences between family and skilled migration which would indicate that they should be planned for separately.

In the case of employer-sponsored skilled migration, applicants have the advantages of guaranteed employment on arrival, however they may not have many other linkages in Australia and therefore may require more dedicated government services for orientation and integration. In the case of family reunion, applicants have the support and companionship enabled by family networks which can assist in settlement and integration into the community, however they may find it a longer process to access employment.

The two kinds of migration serve different purposes for the applicants themselves and for Australia as a whole, which makes it virtually impossible for them to be sensibly covered by a single set of conditions, rules and costs.

Annex 1: Active Members of the Refugee Jobs Marketplace Leadership Forum

Co-Chairs: John Cameron (Talent Beyond Boundaries and Cameron Foundation) and Andrew Kaldor (Investor and Chair of Kaldor Centre).

Deputy Co-Chairs: Jessica Jeeves (Business Council of Australia) and Steph Cousins (Talent Beyond Boundaries)

Organisation	Representative
AMES	Cath Scarth and Maria Tsopanis
Amnesty International	Graham Thom and Emma Bull
Australian Human Rights Commission	Lucy Morgan
Australian Red Cross	Noel Clement
Business Council of Australia	Jessica Jeeves
Centre for Policy Development	Travers McLeod and Annabel Brown
Host International	David Keegan
Kaldor Centre for International Refugee Law, University of New South Wales	Khanh Hoang
Minderoo Foundation	Sarah Hellings
Playfair	Petra Playfair and Nick Adler
Refugee Council of Australia	Paul Power and Asher Hirsch
Refugee Talent	Nirary Dacho and Anna Robson
Save the Children	Lisa Button
Settlement Services International	Violet Roumeliotis, Katrina Grech and Terry Wilson
Talent Beyond Boundaries	Steph Cousins and John Cameron
Thrive	Mahir Momand
Western MRC	Kamalle Dabboussy