

# GLOBAL REFUGEE FORUM

## MONTHLY NEWS BRIEF

This monthly news brief provides a summary of recent publications on topics relating to the key areas of focus for the first Global Refugee Forum. The content is for informational purposes only and does not represent the views of UNHCR. The full article is hyperlinked to the title.

### EDUCATION

[Her Future: Challenges & Recommendations to Increase Education for Refugee Girls](#), *Jesuit Refugee Service*, 8 March 2019



*Somali high school students share a joke during computer lessons at school in Dadaab refugee camp.. @UNHCR/Vania Turner, 11 October 2018*

Ahead of International Women's Day, on 8 March, Jesuit Refugee Service/USA released a report, *Her Future: Challenges and Recommendations to Increase Education for Refugee Girls*, which urges prioritizing education for refugee girls as a critical step in protecting girls from trafficking and exploitation and ensuring a brighter future for them and their families.

While girls' access to education around the globe has received significant attention in recent years, refugee girls are still only half as likely to be enrolled in secondary school as boys in the same circumstance.

The report highlights why girls are less likely to be in school and provides recommendations to overcome these obstacles.

The report's key findings are that refugee girls are most impacted by:

- Underrepresentation of gender in planning. While work has been done to address the needs of forcibly displaced children, donors and program implementers come up short in solving challenges faced specifically by girls.
- Social and cultural norms keeping girls at home.
- Lack of appropriate structures and materials. Allocating transportation money for girls to get to school can be prohibitive for many refugee families. In addition, many schools lack gender-segregated sanitation facilities and sanitary supplies.
- Unsafe and unsupportive learning environments.

To address these challenges, the report provides key recommendations to improve the future for refugee girls and women.

- Incorporate gender into national, regional, and global education plans. Implement plans that promote equality and empowerment. Engage in research to better understand how to close the gap in access to education for refugee girls.
- Address social and cultural norms that prevent girls from attending school.

Establish networks that provide girls with an outlet to voice their concerns and carry out community programs to foster dialogue on how to best support for girls' education.

- Provide appropriate structures and materials to ensure girls are successful in school. Provide access to schooling at all

levels and gender-segregated sanitation facilities at all schools.

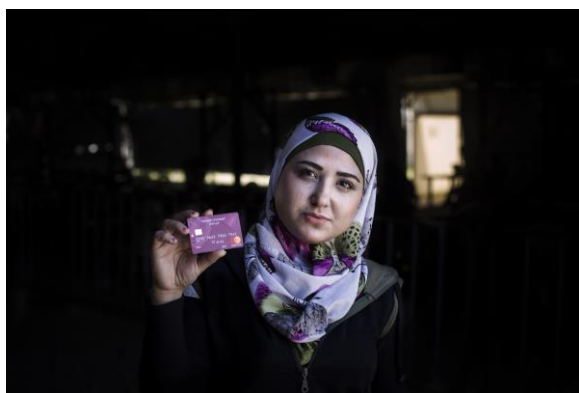
- Promote safe and protective learning environments. Recruit and train male and female teachers and administrators from refugee and host communities to create more cohesive communities.

## ADDITIONAL READINGS

- [Lero research programme with Microsoft to boost online educational opportunities for refugees](#), *Engineers Journal*, 13 March 2019
- [Education Cannot Wait is partnering with HP to Pilot Educational Technology Interventions for Refugee Children in Uganda](#), Report from *Education Cannot Wait*, 19 March 2019
- ["Education: The Key to Integration": new documentary on the European Qualifications Passport for Refugees \(EQPR\)](#), *Council of Europe*, 18 March 2019

# JOBS AND LIVELIHOODS

## Banking on Refugees, *Project Syndicate*, 7 March 2019



*Tartus, a 22-year-old Syrian refugee receives her ATM cash card at a distribution centre in Tripoli. She works two jobs and, so a bank card is a more practical, time-saving option than queuing for cash distributions. © UNHCR/Diego Ibarra Sánchez, 11 April 2018*

According to the author, Jacqueline Musiitwa, a regulatory attorney and an inclusive finance specialist in Uganda, refugees have long been excluded from financial services, leaving them struggling to integrate into host economies. But new technologies have made the lack of an identity card, loan collateral, or a fixed address irrelevant, and the world's displaced people may be only the first to benefit.

Thanks to digital and mobile technologies, banking happens primarily on people's phones. In recent years, mobile money has become wildly popular in Sub-Saharan Africa in particular, and it

can be a game changer for the world's massive unbanked population – 1.7 billion people – two-thirds of whom already own a mobile phone that could act as a gateway to financial services.

There is little reason to distinguish refugees from the rest of the world's unbanked. Contrary to popular belief, refugees are not a higher-risk demographic: the Kiva Refugee Impact Report found that, when it comes to loan repayment, refugees are on par with non-refugees. Moreover, thanks to facial-recognition and artificial-intelligence technologies, banks can now instantly verify users' identities, using, for example, a quick iris scan.

As a result, refugees' lack of an identity card, loan collateral, and/or a fixed address is becoming irrelevant. This will be all the more true with the introduction of ID2020, a collaboration among Microsoft, Accenture, and the United Nations that will use biometric data and the blockchain to create an encrypted, permanent, and shareable means of identification for all refugees.

Already, the blockchain is being used to help refugees. For example, in Jordan, the Zaatari refugee camp distributes humanitarian aid using the blockchain and cryptocurrency. Each refugee is issued a digital wallet, into which money for food and supplies is deposited, with facial recognition being used to verify transactions. The results have been compelling: fair and accurate aid

distribution, a 98% reduction in transaction fees, and fewer cases of misappropriation of funds.

There is another, long-term rationale for financial service providers to expand services to refugees. Doing so would allow them to collect data and learn valuable lessons that can help shape their approach to increasingly mobile global

customers, who are shifting from full-time jobs to remote and freelance work in the “gig economy”.

Given all of this, banks should act now to expand their services to refugees. They could follow the example of the financial-technology company MyBucks, which has already opened a banking branch in Malawi’s Dzaleka refugee camp to provide loans, mobile banking, and training services.

## A new home at work: an employer’s guidebook to fostering inclusion in for refugee employees, *Deloitte Insights and Tent Foundation*, 11 March 2019

In partnership with Deloitte, the Tent Partnership for Refugees released a guide to help employers hiring refugees in fostering inclusive workplaces.

An Employer’s Guidebook to Fostering Inclusion for Refugee Employees draws on research from 90 private companies in North America, Europe and Australia.

Going forward, immigrant talent is expected to be the main driver of Canada’s economic growth, said Debroy Chan, director of immigrant inclusion strategies at the Toronto Region Immigration Employment Council.

“We need newcomers and refugees to bring skills and talent, as well. Businesses recognize this and

are going after them — particularly the large businesses.”

Starbucks Canada committed to hire 1,000 refugees in 2017, said Chan. IKEA Canada and Paramount Fine Foods have made similar commitments.

Successfully employing refugees takes much more effort than simply deciding to hire, according to the guide. It is also important to foster a culture of inclusion.

The guide offers several inclusion initiatives and case studies for organizations to consider, including adapting pre-boarding and onboarding programming to ensure refugee employees are given every chance to succeed.

### ADDITIONAL READINGS

- [Six Ways Pakistan Can Make the Most out of PM Imran Khan’s Stand on Refugees in the Formal Economy](#), *Center for Global Development*, 1 March 2019
- [From Refugee to Resident](#), *Foreign Policy*, 8 March 2019
- [‘Give them a chance’: employing refugees not as complicated as many think](#), *The Guardian*, 11 March 2019
- [Job-speed-dating for refugees](#), *Infomigrants*, 13 March 2019
- [Regional experts meet in Uganda over refugee self-reliance](#), *Xinhua*, 25 March 2019
- [Why including refugees makes economic sense](#), *UNHCR*, 4 April 2019

## ENERGY AND INFRASTRUCTURE

### The United Nations world water development report 2019: leaving no one behind, *UNESCO World Water Assessment Programme*, 18 March 2019

The 2019 edition of the World Water Development Report entitled 'Leaving No One Behind' was launched at the Human Rights Council at the Palais des Nations in Geneva, on 19 March 2019.

Mass displacement places strain upon water resources and related services, including sanitation and hygiene, at transition and destination points, creating potential inequalities between existing populations and new arrivals.

States have a responsibility to ensure that all refugees/IDPs are granted the rights to adequate sanitation and water, without regard to their legal residence, nationality or other classifications that may serve as hindrances. States are encouraged to avoid 'encampment' policies for refugees/IDPs, as these can lead to marginalization (directly linked to legal status and the 'right to work' or 'freedom of movement'). Instead, states are encouraged to pursue policies for the inclusion of refugees/IDPs within existing urban and rural communities.

Insufficient funding and lack of effective financing mechanisms have created a barrier to achieving the WASH targets for disadvantaged and marginalized groups. A certain proportion of the investment gap could be overcome through increased system efficiency, which uses already available finances more effectively and can

significantly reduce overall costs. However, targeted subsidies for vulnerable groups and equitable tariff structures will remain an important source of funding and cost recovery.

The support of the international donor community will remain critical in the developing world but cannot be the main source of funding. Official development assistance is particularly helpful in mobilizing investments from other sources, such as commercial and blended finance, including from the private sector. It will also be incumbent upon national governments to increase the amounts of public funding made available for the expansion of WASH services. But increasing the amount of funding and investment alone does not necessarily ensure that WASH services will reach all those who are most disadvantaged.

The linkages between water and migration have been attracting increasing attention, although they have yet to be fully incorporated into international migration policy. The WASH-related challenges faced by refugees and IDPs require special focused political responsiveness. In the case of service provision in refugee camps, harmonization of service levels with surrounding community/national standards is essential for combatting social discrimination and creating access equality.

### Adopting a Market-based Approach to Boost Energy Access in Displaced Contexts, *Chatham House*, 25 March 2019



*Solar technology provides reliable and constant energy to camp clinics in Melkadida. @UNHCR/Diana Diaz. 27 June 2018*

This paper evaluates the market-based approaches adopted in the Moving Energy Initiative (a partnership between Energy 4 Impact, Chatham House, Practical Action, the Norwegian Refugee Council and UNHCR, with funding from DFID) projects in Kenya and Burkina Faso. It articulates how such commercial strategies can be applied to the delivery of energy in displacement settings and compares this to real world examples.

Its main findings include the following points.

Development of long-term energy solutions in displacement settings tends to be perceived as investment that falls outside the remit of emergency responses. In addition, when emergency energy supply measures are implemented they often result in expensive, unreliable and unhealthy energy provision for those in protracted or recurrent crises.

There is agreement among humanitarian and development experts that an effective refugee response should include long-term development solutions as well as emergency relief.

The energy access imperative is more pronounced when considering the need for effective energy distribution in practically all camp activities and basic necessities: pumping and treatment of clean water; heating and cooling for food storage and cooking; energy for livelihood activities; and provision of light for schooling, hospitals and the prevention of violence against women and children.

Minor shifts in household energy use to basic solar lighting options and non-wood fuels would save \$303 million annually on refugee fuel costs.

Within refugee contexts in Kenya and Burkina Faso, the MEI sought to examine opportunities to

use market interventions, rather than in-kind distributions, to improve clean energy access over the long-term and test the delivery of market-based approaches.

It is futile to try to deliver market-based approaches in isolation in a constantly changing, protracted-crisis context that is heavily distorted by the activities of other aid agencies.

Sustaining the outcomes of any market-based intervention will be contingent on effective communication and decision-making by others in the aid sector.

Multi-stakeholder forums should use the results of the MEI projects to facilitate difficult discussions on what is an acceptable outcome in protracted displacement contexts, on how aid agencies position themselves throughout the crisis life cycle, and on how this affects the role, coordination and collaboration of agencies.

These lessons should be shared with markets or energy practitioners, donors and operations staff – such as those in M&E, the supply chain, finance and communications – to understand the organizational and process requirements that are needed to facilitate changes.

## ADDITIONAL READINGS

- [Innovative Financing for Humanitarian Energy Intervention](#), *Chatham House*, 28 February 2019
- [“Refugees and Climate Change: A Cause for Hope”, Part II: Case Studies](#), *Small Wars Journal*, 13 March 2019
- [New solar microgrid to the rescue in humanitarian crisis](#), *The Business Daily*, 20 March 2019



## PROTECTION CAPACITY

How digital identity can address both protection and inclusion, *Devex*, 15 March 2019



*Rohingya refugees in Nayapara camp, Cox's Bazar, are being registered using the Biometric Identity Management System – including iris scans and finger prints – in a joint exercise between UNHCR and the Government of Bangladesh. @UNHCR/Roger Arnold. 28 November 2018*

The article explores some of the challenges and opportunities relating to digital identity in the humanitarian sphere.

More than 1 billion people around the world lack any formal identification, which prevents them from essential services such as health care, financial services and education. Digital ID systems have become an international development priority, as part of the pathway toward legal identity for all by 2030, one of the targets of the Sustainable Development Goals.

As the world becomes increasingly digitized, identity will become all the more critical, as will the need for cooperation between organizations that have identified ways digital identity can achieve both protection and inclusion: doing no harm and leaving no one behind in the digital age.

The challenge remains that many humanitarian organizations do not feel they have the resources they need to do no harm in the digital era. When it comes to partnering with third-party data companies, humanitarian organizations need to

ask what data is being shared, and for whom it is a commodity, while also ensuring that the data does not end up in the hands of bad actors.

That said, while concerns over data privacy are valid, they can also prevent aid organizations from extending digital solutions to people who could benefit most, such as individuals in low- and middle-income countries where formal identification methods and public sector databases are often paper-based, weak, or nonexistent. The regulatory environment is heading too far toward protecting data privacy, limiting the ability of organizations to collect, analyze, and share personal data that can unlock a great amount of value, according to some.

But what can get lost in the debate around data privacy is that digital ID is part of “a stack of digital public goods that are required to really reach the goals of a digital economy and a digital society,” Vyjayanti Desai, program manager of Identification for Development, or ID4D, at the World Bank Group, told Devex.

WFP is having conversations with other partners about how to store data, ensure data privacy, and ideally have people managing their own data: “Can we standardize a set of norms and standards for identity?” “No one has sat down and said let’s build interoperable systems. We are all identifying norms and standards. Now we need to see where we can converge”, said the organization’s director of innovation and change.

Those conversations are starting to happen, due in part to efforts like ID2020, which is convening groups to discuss what it defines as “good digital identity.” But ultimately, identity development should be bottom up. It should be about “the needs of the people, their realities and not the interests of bureaucracies or business interests.

## Op-ed: How to Design Fair and Efficient Asylum Procedures in Populist Times?, ECRE, 1 March 2019

Dr. Constantin Hruschka, Senior Research Fellow at the Max Planck Institute for Social Law and Social Policy in Munich, assesses the new asylum procedure to be implemented in Switzerland as of 1 March 2019. He explains that the acceleration of procedures, along with fairness for asylum seekers, quality of decisions, suitable accommodation, efficient integration and return procedures are the key elements of the new procedure.

He argues that the process that has led to the implementation of the new asylum procedure can be seen as a model for successful asylum reforms. Exchange, participation and willingness to compromise on the part of state and non-state actors imbued the process with a high degree of

credibility and generated substantial support for the new procedure.

“Of course, this process will not guarantee a functioning procedure after today’s roll out, but the broad support for and interest in the procedure, along with the professionalism that boosted the new procedure’s credibility have created fertile soil where a qualitative and sustainable asylum procedure may grow. It is important to nourish the tender plant that has until now cautiously been raised by internal and also external care. Professionalism, legal scrutiny, equal treatment, continuous evaluation and transparent communication will be the essential keys to success in the years to come”.

# ARRANGEMENTS FOR RESPONSIBILITY-SHARING

## New network boosts field of refugee investing, Devex, 4 March 2019

The article focuses on the Refugee Investment Network (RIN), which launched in October 2018 and seeks to change the narrative around refugees, from a burden on society to an economic opportunity, and to drive more impact investment and blended finance deals toward long-term solutions to global forced migration.

RIN has developed what it calls a “refugee lens.” It explains this methodology in a report for investors called “[Paradigm Shift](#).” The report explains what does and does not qualify as a refugee investment. For example, a refugee-led enterprise that is based outside a zone with a high concentration of refugees and fails to positively impact refugees would not qualify.

In developing this refugee lens, the co-managers of RIN looked to gender lens investing as a model. For example, one of the lessons from

gender lens investing is framing the goal as a benefit to society, rather than a benefit to a select group. And they are already applying those lessons in pitches to investors. They talk about the value of refugee investments, not only for refugees and host communities, but also for society more broadly.

Most of their conversations with interested parties revolve around the question of exactly how to make investments that benefit refugees and the communities that host them. One example is the Ascend Venture Fund, which billionaire philanthropist Frank Giustra started to invest in Greek businesses that are committed to hiring refugees. But no matter how appealing the pitch, investments in these contexts may not always yield the projected financial returns, so there remains a role for philanthropy.

## Forced Displacement: How does it impact host communities?, World Bank blog, 12 March 2019

A recent working paper published by the World Bank uses available global data to provide initial answers regarding the impact of forced displacement on household well-being, prices, employment, and wages in host countries. (The data was drawn from 49 empirical studies, covering major forced displacement crises from 1922 to 2015 and host countries at different levels of economic development).

The study challenges the popular assumption that forced displacement is invariably negative for host communities by finding that forced displacement is more likely to deliver a positive outcome for host communities. Below are the topline findings from the author's research:

- Forced displacement affects household well-being. The majority of the results considered show improved household well-being. Fewer than one out of 5 results show a decline in household well-being. Positive results seem to be induced by increases in consumer demand that translates into increased production, productivity, and service provision on the part of hosts.
- Price increases are more frequent than decreases. Prices increase more frequently for food and rent, whereas decreases are more frequent among luxury goods, services, and labor-intensive products.
- The effect of forced displacement on employment among host populations is the most researched outcome among the studies. In most instances, forced displacement did not affect employment. Negative impacts were experienced fewer than one in four times, with negative outcomes associated with young and informal workers.

- In most instances, forced displacement did not impact wages among host populations. Wage decreases occurred more frequently than wage increases, but declines tended to be short-lived and concentrated in middle-income countries.

The authors recognize that more research is needed, particularly on the facts that drive these impacts in the first (especially the negative ones). That said, there are several policy recommendations that can be derived from this initial analysis.

- There is some evidence that negative impacts on employment of hosts might be stronger in countries with more rigid labor markets. Restrictions on the right to work tend to result in refugees of all skill levels competing with low-skilled workers in the informal sector, potentially increasing negative impacts on already vulnerable groups. Allowing refugees to work will disperse the impacts across different sectors and skill levels.
- Policy makers should also support additional job creation. Enterprises created by refugees can contribute to these efforts, if policies and regulations allow them to. Policies can also reinforce complementarities between refugees and native workers and increase the productivity of native workers by providing incentives to upgrade their skills.

Investments in labor market integration as well as social services such as health and education are costly in the short term but will pay off in the long term. Low- and medium-income countries need support from the international community to fund these investments.

### ADDITIONAL READINGS

- [Humanitarian innovation faces rethink as innovators take stock](#), *The New Humanitarian*, 20 March 2019
- [ICC celebrates 2019 Business for Peace Honourees](#), International Chamber of Commerce News, 20 March 2019
- [Development finance institutions grapple with their growing role](#), *Devex*, 21 March 2019



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