

Regional Roundtable on Advancing Inclusion in MENA through Development Cooperation in Preparation for the High Commissioner's Dialogue

8 November 2022

Overview

In 2022, the High Commissioner's Dialogue on Protection Challenges will focus on the theme of development cooperation to advance protection, inclusion, and solutions for displaced and stateless persons and will be held in Geneva on 7 and 8 December. To ensure that the Dialogue benefits from learnings grounded in experience, UNHCR MENA RB organized a regional roundtable discussion on 8 November bringing together key partners and experts from Jordan and Mauritania to reflect on the progress made in development cooperation, share learnings, identify challenges, opportunities, and recommendations to strengthen partnerships with development actors and to inform and promote development cooperation in other displacement contexts in the region. The roundtable focused on the theme of Inclusion in line with regional needs to support hosting countries in the region. The roundtable was opened by **Mr. Ayman Gharaibeh**, the Regional Director of UNHCR Regional Bureau for the Middle East and North Africa and it included two sessions of moderated discussion looking at the role of development cooperation in facilitating inclusion in national systems through shared experiences from Jordan and Mauritania. Each session had a diverse range of speakers from the two countries including government, development actors, private sector and refugee community representatives.

Session One looked at the achievements and challenges in Jordan and Mauritania that support inclusion across different sectors including, health, education, labour, and livelihoods. Cross-cutting themes which facilitate *de jure* and *de facto* inclusion such as documentation and data were also important factors that were addressed. The session was enriched by key partners including of **Dr. Hakem Al-Khrashah**, Head of Refugee Affairs Coordination Office from the Ministry of Interior in Jordan; **Mr. Mahi Ould Hamed**, Director of Territorial Administration (DGAT) from the Ministry of Interior in Mauritania, **Colonel Ali Al-Qudah**, Acting Head of Syrian Refugee Affairs Directorate (SRAD) from the Ministry of Interior in Jordan; **Mr. Mohammad Shehadat**, Refugee Representative in Jordan; **Mr. John McKay**, Deputy Director of USAID Health Office in Jordan; **Mr. Ahmed Salem BEDDE**, Director General of Social Registry in Mauritania; and **Mr. Mohamed Khatry**, Technical Coordinator of the INAYA programme in the Ministry of Health in Mauritania.

Session Two looked at financial inclusion as an enabling factor creating greater socio-economic opportunities for refugees and host communities through access to digital mobile wallets, banking, micro-finance and complementary pathways that support entrepreneurship and self-reliance. *De jure* and *de facto* barriers towards inclusion in labour markets and the role of legislative frameworks and national employment systems were also reflected upon. The session was opened by **Mr. Dominik Bartsch**, UNHCR Representative to the Hashemite Kingdom of Jordan and **Ms. Elizabeth Eyster**, UNHCR Representative to the Islamic Republic of Mauritania who gave an overview of the context in Jordan and Mauritania. The discussion was enriched by key experts including **Mr. Mohamed Ag Malha 'Momo'**, Representative of Refugee Community in Mbera camp in Mauritania; **Mr. Mohamed Yeslem Elvil**, Monitoring & Evaluation Advisor (ProNexus) in the Ministry of Employment in Mauritania; **Mr. Hamza Ould Bakar**, Co-Head of

ProNexus Project in GIZ Mauritania; **Ms. Holly Benner**, Resident Representative for World Bank Group in Jordan; and **Ms. Maha Bahou**, CEO of Jordan Payments and Clearing Company (JoPACC).

Context

In the MENA region, **Jordan** and **Mauritania** represent two distinct country contexts with successful experience in engaging development cooperation for inclusion of displaced and host communities. This includes World Bank engagement with GCFF – IDA-18 and refugee financing and policy review frameworks. Programmes support social protection, health and education sectors as well as cooperation with bi-lateral actors and the private sector on joint technical implementation of livelihoods and financial inclusion.

In November 2018, **Mauritania** became eligible for the IDA-18 Refugee Sub-Window (RSW), through which it is accelerating humanitarian and development cooperation and increasing refugee inclusion in the areas of health care, social safety nets, water management and sanitation, local economies and urbanization projects. During the Global Refugee Forum of 2019, the **Government of Mauritania** made key pledges, relating to access to national health systems, the development of a legal framework, access to documentation and the inclusion of refugees in national protection systems as well as access to the labor market.

Jordan hosts the second highest number of refugees in the world as a proportion of its population and is the seventh highest refugee-hosting country in the world. In **Jordan**, refugees have access to primary health care at the same rate as non-insured Jordanians and can go to public schools. Syrian refugees are granted access to several sectors of the labour market, and so-called “flexible” work permits allow them to move between or combine different employers. This allows them to complement humanitarian assistance with a little income or become fully self-reliant.

Key Recommendations

- ❖ **Identify** linkages between development and humanitarian assistance programming by aligning poverty and vulnerability data analysis of displaced and host communities with national statistics and planning to ensure the right services are reaching the right populations.
- ❖ **Support** governments to assess and review gaps and challenges in their inclusion policies. Review efforts to extend inclusion in health, education, social protection, and financial / banking systems, especially for the poorest displaced and host communities.
- ❖ **Encourage** donors and development actors to provide sustainable multi-year funding and planning support for governments to facilitate the inclusion of displaced people.

- ❖ **Advocate** that development actors and UNHCR should strengthen policy engagement, capacity and technical assistance to Government and Central Banks for economic and financial inclusion services (e.g., mobile wallets).
- ❖ **Ensure** the meaningful participation and consultation of displaced and host communities during the planning, implementation, and monitoring of all initiatives related to inclusion
- ❖ **Recommend** socio-economic analysis that can underpin inclusion into social registries and social safety nets, further strengthening the contribution of displaced populations to societies, economies and government.
- ❖ **Promote** financial inclusion by advocating for financial institutions to remove documentation barriers and regulations for refugees seeking to access bank accounts.
- ❖ **Highlight** the benefits of inclusion both for refugees and host communities and continue the discussion with all relevant stakeholders ensuring a multi-sectoral approach. If allowed, refugees can be active contributors to their host communities and be part of the solution.
- ❖ **Implement** current Global Refugee Forum pledges and **develop** new ones to address challenges and barriers for further inclusion of displaced people.

Summary of Discussions

Session One: Fostering an Enabling Environment for Inclusion in National Systems

Mr. Ayman Gharaibeh, Regional Director of the UNHCR Regional Bureau for the Middle East and North Africa

- Commended the solidarity of Jordan and Mauritania for supporting the Global Compact on Refugees; noting the strides both countries have made in including refugees in national health, education, work permit and social protection schemes.
- Observed how governments, humanitarian and development actors increasingly recognize that providing access for all to health, education, livelihoods and social protection can bring more people out of poverty and increase overall productivity and growth in society. Studies show that the benefits of inclusion outweigh the costs: greater economic inclusion, for example, benefits both refugees and host populations. With minimal economic and job opportunities, refugees consume goods and services, pay taxes, provide skills to employers, connect with new markets and support the creation of new jobs and companies that employ locals. With greater economic inclusion through access to bank accounts, savings, and loans these contributions are amplified.
- Stressed that building the resilience of refugees can enable them to better withstand shocks, contribute to their host communities, and create the necessary resources to empower them when they eventually decide to return to their home countries.
- Highlighted the Regional Refugee and Resilience Plan (3RP), co-led by UNHCR and UNDP in response to the Syria Crisis as one successful example in MENA of a multi-stakeholder partnership and coordination platform. The 3RP brings together more than 270 humanitarian, development and civil society actors. It supports both immediate protection and humanitarian needs as well as longer-term resilience and development outcomes for refugee and host communities at national and local levels.
- Announced that Jordan will co-convene the next Global Refugee Forum that will be held in Geneva in December 2023 and acknowledged the great progress made by Mauritania towards fulfilling their four State pledges made at the Global Refugee Forum in 2019.
- Expressed appreciation for the participation and diversity of speakers including representatives from Government, international financial institutions, development agencies, private sector and importantly representatives from refugee communities in both Jordan and Mauritania.

Dr. Hakem Al-Khrashah, Head of Refugee Affairs Coordination Office in the Ministry of Interior in Jordan

On the question of sharing notable examples of inclusion of refugees, IDPs and stateless persons in government systems in Jordan, and how they benefited from this:

- Expressed gratitude for choosing Jordan as a good example of refugee response.
- Emphasized the GCR objective of burden and responsibility sharing and the need for support from the international community and noted the decreased funding and support to the Government of Jordan, while calling for support to maintain sustainability of the refugee response from donor countries, international organisations, development actors and the private sector.

- Recognising that refugee communities are like any communities where societal phenomena occur, which may need to be regulated, Jordan established different offices inside the camps to deal with issues of security and criminality, narcotics, domestic violence, child marriage etc.
- Jordan has established civil status offices in the camps to register marriage, divorce, deaths and births which responds to statelessness and protects civil rights of displaced persons.
- Other examples of inclusion include enrollment in public schools outside the camps with exemption from school fees and book prices, and refugees benefitting from government services supported directly by the state treasury, such as commodities, domestic gas, water, etc, and access to health services inside and outside of camps.
- To address challenges relating to legal status, the Government of Jordan has adapted a range of measures to ensure refugees are adequately registered and documented, including different rectification campaigns to ensure the records are matching and refugees obtain the adequate documentation.
- In line with the Jordan Compact, more than 300,000 work permits were issued to Syrian refugees to work in specific sectors.
- Refugees are documented and the service card the Ministry of Interior provides functions as an ID card.
- Syrian refugees registered with the UNHCR and holding a service card for the Syrian community benefit from health services inside and outside the camps.
- During the COVID-19 pandemic, Jordan was the first country to include refugees in its national vaccination campaign.
- Jordan's national plan for combatting human trafficking and its referral mechanisms are inclusive of refugees.

Colonel Ali Al-Qudah, Acting Head of the Syrian Refugee Affairs Directorate in the Ministry of Interior in Jordan

On the challenges faced in the Syrian refugee response:

- The Syrian Refugee Affairs Directorate (SRAD) was established to manage, monitor camps and facilitate access to legal documentation and rights of Syrian refugees. SRAD also monitors the conditions of Syrian refugees in urban settings in coordination with UNHCR.
- One of the main challenges include the overall funding reduction from the international community, which impacts the overall security and socio-economic situation of refugees especially in light of the global economic situation. In some cases, it led to return to the camps, which exacerbates pressure there.
- The protracted nature of the Syrian displacement and the lack of hope in a political solution; severe shortage of service provision to refugees in camps in terms of shelter, electricity, health, livelihood, etc.

Recommendations to address these challenges:

- Establish an effective holistic long-term sustainable vision in response to the Syrian refugee population and host communities.
- Long-term multi-year predictable sustainable funding to facilitate future planning.
- Relying on the government of Jordan Response Plan to identify needs and priorities.

- Finding durable solutions for refugees, in particular repatriation.
- Better coordination between humanitarian and development actors in the refugee response.
- Dedicated funding to livelihood opportunities to increase the level of income of refugees.
- Capacity building of government, municipalities, and host communities to take a bigger role in leadership from UNHCR and international organizations and relying on the broader management of governments and refugee communities.

Mr. Mahi Ould Hamed, Director of Territorial Administration in the Ministry of Interior in Mauritania

Following the pledges made by the Government of Mauritania during the 2019 GRF, Mauritania has made substantial progress towards refugee inclusion. What are notable examples of inclusion of refugees in government systems? And how have refugees benefited from such systems?

- Mauritania is hosting more than 100,000 refugees, including: 87,000 in and around the Mbera camp, 50 km from the border with Mali in the Hodh Chargui region; 7,000 in the other districts of the Hodh Chargui region; and 9,000 in the urban centers of Nouakchott and Nouadhibou.
- The Government of Mauritania is committed to a policy of inclusion towards Malian refugees on its territory, including in Hodh Chargui region.
- During the Global Refugee Forum in December 2019, Mauritania pledged to draw up and adopt a national law on the right of asylum; enroll all refugees with the civil registry office so that they can receive identification numbers and national identity documents; ensure inclusion within national health services; ensure that refugees have the same conditions of access to the labour market as nationals.
- Multi-sectoral inclusion of refugees includes the areas of legal and social protection, access to health, water and sanitation and education.

Mr. Mohammad Shehadat, Refugee Representative in Jordan

From your experience, what is the role of refugees in fostering efforts and plans for further inclusion:

- There are different aspects that affect the lives of refugees including protection, livelihood, shelter, health, and others. It is important to note that refugees require more solidarity and support from the international community now more than ever.
- As a refugee living in a new community, there were many challenges and limited opportunities despite the hospitality of the government of Jordan and the host community. Appreciated the special efforts by Jordan in protecting refugees and respecting their rights.
- There is a need to unite as humans and speak of all refugees, rather than focusing on certain refugee groups like Ukrainians and Syrians.
- Education is key to solutions for refugees. Having finalized my education helped me to be an advocate and raise my voice to not leave others behind. Education can also support access to work opportunities, where one can demonstrate competencies and personal motivation.
- Highlighted the importance of engaging and empowering youth in current and future initiatives.

Mr. John McKay, Deputy Director of USAID Health Office in Jordan

The US is the biggest bilateral donor to Jordan and has been involved in supporting the health sector in Jordan since the 1950s. USAID is both involved in some of the biggest development health projects in

Jordan as well as in the multi donor account (MDA), a trust fund created to ensure refugees had favorable access to national health care systems. What lessons can we draw from these concrete examples that leverage development cooperation for institutional capacity-building to facilitate inclusion?

- Partnerships and joint solutions are key for inclusion. The partnership with the government of Jordan and other stakeholders is key to strengthen the national health systems to the benefit of both host community and refugees, especially in protracted displacement situations.
- Availability of data and information sharing is another important element to ensure that the right interventions and services are reaching the right population.
- USAID puts great attention on the quality of health services benefitting both host communities and refugees, which is one of the solutions to facilitate inclusion. The Government of Jordan has done a phenomenal job in investing in the overall health systems to improve the health systems for all.
- There is a strong need for better coordination mechanisms between the humanitarian and development sectors to strengthen inclusion of refugees.
- **In terms of the role of development actors in support of inclusive policy changes**, it is important to highlight the benefits of inclusion of refugees and continue the discussion with all relevant stakeholders. There is a need for a multi-sectorial approach when having this discussion including humanitarian, development and sectorial experts in education, health, finance, etc. Improve the system for all.

Mr. Ahmed Salem BEDDE, Director General of Social Registry in Mauritania

In Mauritania, development cooperation supported the inclusion of refugees into national shock responsive safety nets. To what extent has the refugee inclusion process allowed to better prepare refugees to external shocks and answer new displacements?

- One major challenge is data availability, quality and coordination between different actors; however, Mauritania is a pioneer in addressing these challenges, and included refugees in its social registry systems, which is a database identifying the most vulnerable households based on targeting and collection of essential socio-economic information.
- Social Registry surveys allow refugees to be included in national systems in the same way as host communities. Vulnerable households in host communities and refugee populations benefit from the same cash transfer programmes (Tekavoul) and shock-sensitive safety nets (El Maouna).

Mr. Mohamed Khatri, Technical Coordinator of the INAYA programme in the Ministry of Health in Mauritania

In Mauritania, the World Bank-funded Inaya project has largely contributed to the refugee inclusion into the national health system. In this context, how has institutional capacity-building contributed to facilitate inclusion?

- The Inaya project gives access to refugees and host communities to health care, including vaccination campaign, primary and secondary health services.
- Inaya ensured the integration of health facilities for the refugee community into the national health system.

- The inclusion process followed an action plan/strategy, developed and validated in a participatory manner in late 2019 and early 2020 (Government, UNHCR, local elected officials and communities).
- Ensured the overall health development of the region (development benefiting all communities) with the achievement of visible results in all health facilities: improvement of technical platforms, strengthening of the quality of services and involvement of community representatives in the management of the local health system.
- Inaya project also implemented a mapping of care rationalizing the offer and taking into account the needs of the host population and refugees: expansion of the package of basic activities and its quality (example: all health facilities now offer assisted delivery), creation of a district hospital and strengthening of the regional hospital).
- Strengthened decentralization and accountability: the regional council (a body elected by the population) has been delegated to contract on behalf of the Ministry of Health with all health facilities, including those for refugees, as part of the performance-based financing approach.
- Empowered the regulators of the departmental and regional health system: creation and operationalization of district and regional management teams that regularly supervise the quality of care offered by all health facilities.
- Through these actions to strengthen institutional capacities, sustainable strengthening of national health structures as well as refugees' access to quality care.
- Technical and material support is critical to ensure the sustainability of inclusion efforts by host governments, especially in light of the continuous flow of refugee populations to host countries and in order to address social, economic, security, health, education and livelihood challenges.

Session 2: Strengthening Socio-Economic Inclusion through Development Cooperation

Mr. Dominik Bartsch, UNHCR Representative to the Hashemite Kingdom of Jordan

- Globally, Jordan has seen some unique advancements. Thinking of the 2016, Jordan Compact, there was an early understanding that in the refugee response, the government will make policy concessions to allow for inclusion of refugees in the economy and society. This happened, and early on access to schools, health care and facilitated labour market access was granted. Work permits have helped refugees to support their families and stand on their own feet, which is critical.
- Focus is now on the next phase of this success. How can we for example support the many refugees who have completed their secondary education, and students who graduate from tertiary education? There is often a bit of resistance to accessing the labour market given the dire economic situation and high unemployment requiring the government to prioritise its nationals. However, there are some professions where there is a labour shortage, and we can advocate that it is in the economic interest of the country to incorporate the skills that refugees could contribute.
- Positive examples of employing refugees' skills and knowledge to support the national capacities include the employment of health professionals, including doctors and nurses who supported the Covid-19 response in the Ministry of Health. The benefit of this example impacts the lives of refugees, the stretched capacities of the Ministry of Health in a time of emergency and most importantly the host community's perception of refugees as active contributors to the society, rather than passive

recipients of aid. In one camp, a refugee is running the solar farm employed as a refugee UNV, which is part of empowerment ensuring that refugees are part of the solution.

- Working with development actors for inclusion is important as they have more knowledge in supporting sector development, infrastructure investment, discussing long term programs creating employment opportunities. We hope to link up here and improve upon the coherence between the humanitarian response and the longer term and broader plans of development actors. Concretely, this means for example that when planning assumptions for development projects are made, these are inclusive of refugees and the development of the refugee situation. There has been interesting discussion between us, the World Bank and some bilateral donors on a renewed formulation of international engagement in sectors, aiming at ensuring we advance on continued inclusion of refugees.

Ms. Elizabeth Eyster, UNHCR Representative to the Islamic Republic of Mauritania

- This roundtable is an excellent example of bringing together key actors that need to be included in this discussion and we indeed have representatives from the Government of Mauritania, the private sector, development, and humanitarian actors, and above all a refugee community representative, in addition to the exchange with actors from Jordan.
- Mauritania is a stable oasis within an unstable region which is prone to climate shocks. In 2012, Mauritania started receiving an influx of refugees from Mali due to conflict in the country. The conflict in Mali is protracted, and in fact becoming more violent and the prospects for return are dimming and we have to anticipate more arrivals of refugees at a time when humanitarian funding is over stretched with mega-emergencies such as Ukraine, Afghanistan and in the Horn of Africa. As such, Mauritania's policy of inclusion allows us to tap into new sources of funding and to engage development actors.
- Mauritania has taken a bold step with its generous policy of inclusion in the areas of health, education, access to documentation and social protection as showcased through its Global Compact on Refugees pledges in 2019.
- Mauritania's political will and generous inclusion policy has opened the door to important sources of funding, in particular the World Bank IDA 18, which would have otherwise been difficult to access. Equally important is the financial support from BMZ and the EU which has allowed the launch of the Pro-Nexus project, which is already generating lessons learned for the world to follow.
- Mauritania is also at the center of climate change and refugees in Mauritania are contributing to climate action in the country and have recently received the Nansen Award for their role in organizing fire-fighting teams on a voluntary basis.
- Challenges to inclusion in Mauritania are impacted most by the growing population of refugees and reduced humanitarian funding.

Mr. Mohamed Ag Malha 'Momo', Representative of Refugee Community in Mbera camp in Mauritania

In Mbera camp, 58% of refugees are considered extremely vulnerable by the social registry. According to your experience, to what extent is the economic empowerment of refugees essential to support inclusion?

- 58% of refugees in the camp are categorized as extremely vulnerable by the Social Registry and are dependent on food and monetary assistance from WFP and monetary assistance from the Mauritanian government and UNHCR.

- Inclusion of refugees is not limited to their inclusion in national protection systems such as national health or social protection systems, but also concerns socio-economic inclusion.
- Socio-economic inclusion is essential for sustainable inclusion in the host country as it enables the empowerment of refugees, who are no longer dependent on humanitarian aid; allows the creation of lasting socio-economic links with the host population; and creates long-term prospects and opportunities for refugees.
- Refugee inclusion in Mauritania and the empowerment of refugees through socio-economic inclusion is made possible by the will of the Government and their actions towards inclusion.
- Large-scale national livelihood opportunities are created for the benefit of refugees and host communities, and refugees have access to formal employment.
- Refugees are not a burden but are active contributors to their host communities and are part of the solution.

Mr. Mohamed Yeslem Elvil, Monitoring & Evaluation Advisor in the Ministry of Employment in Mauritania

In Mauritania, the national employment service, 'Techghil', has been accessible to refugees since the beginning of 2022. What kind of interventions are needed to improve access to employment and work opportunities?

- Techghil allows refugees to register and benefit from vocational training (sewing, small trades, etc.), improve their skills (language, IT) and access job opportunities according to their profile or self-employment opportunities.
- As part of the decentralization of Techghil service, a sub-office has been opened in the south-east of the country, in the town of Bassikounou near the Mbera camp allowing access to both refugees and the host community.
- The employment service provides a coach to refugees and host communities to guide them and build up their personal development goals.
- Some challenges include the basic level of education of both refugees and host community members as well as the limited job opportunities available, especially in Bassikounou town, and the lack of innovation and creativity in job creations.
- Recommendations to address these challenges include conducting a mapping to identify available job opportunities and potential areas for self-employment in all regions; and provide vocational trainings to build the capacity of refugees and host communities in the country.

Mr. Hamza Ould Bakar, Co-Head of ProNexus Project in GIZ Mauritania

In Mauritania, the inclusion process has contributed to substantially increase the volume of data available on refugees. How can this data be used to further support socio-economic inclusion programmes?

- In Mauritania, the targeting surveys conducted by the Social Registry as described by Mr. Ahmed Salem in the previous session have indeed made it possible to collect a large amount of data in 2021. This is the most comprehensive and up-to-date data, excluding the regular updates on ProGres on the follow-up of individual cases, which is UNHCR's reference database.

- The complementary registration of refugees residing outside the Mbera camp was carried out with the support of the BMZ via ProNexus and it has also made it possible to collect information on access to basic social services in addition to information from the UNHCR ProGres database. These data serve as a baseline to understand access to services for refugees residing outside the camp and living with host communities. Once analysed, they will make it possible to better target interventions in favor of refugee and host communities, on the basis of needs, or to refer populations to existing mechanisms.
- All this data is extremely useful for planning programming and inclusion processes, and it has made it possible to categorize the socio-economic vulnerabilities in Mbera camp, and establish, for the first time, categorization for urban refugees. These categories for the level of vulnerabilities guide the available aid distribution and assistance whether it is provided by humanitarian actors or the State in the form of cash transfers.
- The results of the analysis of the Social Registry survey data provided a range of socio-economic indicators. For example, the survey confirmed that the vast majority, 98%, of refugee households in Mbera camp use charcoal and firewood for cooking. This has prompted UNHCR and GIZ to support programmes to promote the use of butane gas and biogas to limit the impact of the camp on the environment, reduce tensions with host communities and promote the inclusion of refugees and social cohesion.
- Through the ProNexus GIZ/UNHCR joint project, support to the regional unit of the National Agency for Statistics and Demographic and Economic Analysis (ANSADE) of Hodh Chargui is underway. This will contribute to their inclusion in local and regional development programmes.

Ms. Holly Benner, Resident Representative for Jordan in the World Bank Group

The Government has recently launched a new Economic Modernization Vision, within which some national sectoral strategies have been launched. How do you contribute to this vision/strategy and how could this benefit various population groups, including refugees? How do you see the WB's priorities in the coming years in relation to the Government social protection schemes?

- The World Bank has been mainstreaming attention towards refugee inclusion through incorporating it into strategies aimed at strengthening national systems. Service delivery programs which strengthen access to national education, livelihood and health services draw focus on benefitting refugees as well as host communities.
- In terms of economic inclusion, the World Bank has been working to support increased access of refugees and host communities to livelihood opportunities.
- Noting the high unemployment rates in the Kingdom, the bank has been looking at creating access to labour market, entrepreneurship, home business targeting youth. Recognised the challenges in this dialogue as mutual benefits need to be demonstrated.
- The WB has been working on social protection reforms and systems, especially in light of crises like the Covid-19 pandemic. Cash transfer programs in Jordan have been mainstreamed as part of the social protection systems established by the Bank and it includes both refugees and host community members. In social protection, there's been interesting dialogue between development and humanitarian actors on how to begin thinking of inclusion into national systems. There is a long journey to travel yet, but we have been able to align targeting and assessment, and we will see how it develops.

- Governments need to be provided with predictability of long-term finance to bring refugees into national systems as part of their reform agendas.
- Dialogue between humanitarian and development actors is needed to better coordinate value propositions to provide inclusive support to refugees as part of strengthened national systems.
- Water, energy and transport are three main sectors that require better coordination between humanitarian and development actors in future discussion in light of the needs in Jordan, and it can look at lessons learned from the experiences from inclusion and reforms in education, health and social protection.

We understand that the Central Bank of Jordan and the World Bank are developing financial inclusion strategies to be released in 2023. Where would you like to see complementarity and layering of the strategies, particularly in relation to refugees?

- There are potential areas for collaboration between the World Bank and UNHCR. The Central Bank of Jordan is developing a five-year strategy with cross-cutting themes on refugee inclusion, gender, and digitalization.
- Statistics shows that 47% of Jordanians compared to 7.5% of refugees have access to financial services and bank accounts, which is a stark difference. It is important for UNHCR and the World Bank to work closely with CBJ on their strategy to work on the refugee pillar.

Ms. Maha Bahou, CEO of the Jordan Payments and Clearing Company in Jordan

You were involved in drafting the first financial inclusion strategy in Jordan. Can you tell us about this, and what the benefit for the country is from having an inclusive financial inclusion strategy?

- As a previous refugee myself, we have been granted with many rights in Jordan.
- Financial inclusion is a basic right to all people living in the country. CBJ was the first bank globally which has announced inclusion of refugees in its financial services in 2016.
- Financial inclusion of refugees is critical due to the lack of security in refugee communities compared to host communities, as they are more prone to robbery or incidents of theft.
- CBJ's first strategy empowered refugees and host communities to store their savings and income, whether from humanitarian aid or employment.
- Requirements of documentation for refugees were simplified compared to Jordanians to facilitate their inclusion.
- Today, we are proud to announce that we have 130,000 digital mobile wallets, which includes female agents in line with CBJ's promotion of gender equality and empowerment of women refugees.
- CBJ's inclusive strategy does not only provide financial inclusion to refugees, but also digital financial inclusion to facilitate access to online banking services and build their resilience.
- One key recommendation to address challenges to financial inclusion by financial institutions is to provide simplified requirements for documentation and remove documentation barriers for refugees in order to facilitate their access to financial services.
- UNHCR as a refugee agency should advocate for easier access to refugees to financial services and the removal of documentation barriers.