

[FIND Symposium](#) - April 2021 – Nothing New Under the Sun

21 April 2021 | 8:20 EDT (14:20 CET)

Key provocative statement: There is very little truly new and potentially transformational happening to support true financial integration of forcibly displaced people—especially in terms of addressing foundational issues—in spite of high levels of “hype” and the extremely frequent use of the word “innovation” by practitioners and policymakers alike.

“Revolutionary” policy pushes have fallen far short of their ambitions. Tech solutions entering the scene offer only marginal gains for refugees and often operate at only a very small scale. Meanwhile, millions of refugees are left in infinite limbo waiting for “permanent solutions” on which there has been very little progress in the past 20 years.

Summary

Especially since the onset of the Syrian refugee crisis, the enormity of the challenge of accommodating large flows of refugees has taken over headlines, consciousness, and domestic politics. Practitioners and technologists alike rushed headlong into developing what appeared to be new approaches to both policy and practice, experimenting with new ways to support host countries, deliver humanitarian assistance, and encourage refugees to build livelihoods in displacement. Scratch just beneath the surface, however, and we find that few of these so-called transformative solutions have been unmitigated successes.

For example:

- [The Jordan Compact](#) represented an important new approach to providing a host government with significant resources to cope with refugee inflows in exchange for commitments to supporting refugee self-reliance and opening access to work. However, complicated procedures, mismatches in demand and supply in local labor markets, high fees to register businesses and access work permits, and geographic distances from Special Economic Zones have led to a muted impact on refugees *de facto* access to work.
- **Digital Humanitarian Cash** is conceived of as a more efficient tool to distribute cash assistance to refugees and simultaneously advance “financial inclusion.” But, many complications have emerged. In Jordan, payments are distributed through a mobile money system little used by the host population leading to issues around both liquidity and relevance. In Kenya, a special purpose system had to be built for Bamba Chakula, the cash assistance from the World Food Programme, due to government resistance to giving refugees access to mainstream payment infrastructure, the popular M-PESA. Further, the digitization of payments has been accompanied by rising fears of [surveillance](#).
- Some have imagined that refugees might connect to **virtual labor markets**, circumventing local restrictions on access to work and providing access to a larger pool of jobs in the global marketplace. However, a number of challenges around language, connectivity, skills, and quality of work have kept these initiatives very small. These new digital solutions are running into many of the old problems of

livelihoods projects in displaced settings, where practitioners have focused on vocational training and job matching in contexts with extremely limited opportunities.

Panelists will be invited to share their experiences with a type of intervention that might be labelled “new” and reflect on what it achieved, where it fell short, and why or something genuinely promising that is emerging and might offer us hope for expanded durable solutions for refugees in protracted displacement. Guiding questions include:

- Is it possible for any “innovation” to have a scalable and sustainable impact on refugee lives and livelihoods without addressing fundamental issues, such as de facto rights to work and access mainstream services?
- Where are there policies or interventions that appear to be truly promising?
- Under what social and political circumstances do these promising solutions emerge and have a chance to take hold?

Moderator - Jayshree Venkatesan

Panelists

- Daphne Jayasinghe –Chief Policy Advisor, IRC
- Nat Robinson, Founder and CEO, Leaf Global Fintech
- Karim Bin-Humam, Director of Impact & Customer Success [SkillLab](#)
- Helen Dempster – CGD