

HIGH-LEVEL WORKSHOP ON THE

Financial Inclusion of Forcibly Displaced Persons

G20 Global Partnership for Financial Inclusion (GPMI)

September 10–11, 2018

The Hague, Netherlands



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Global Partnership
for Financial Inclusion



Ministry of Foreign Affairs of the
Netherlands

APPROXIMATELY 68.5 MILLION PEOPLE WERE UPROOTED FROM THEIR HOMES BY CONFLICT AND PERSECUTION AT THE END OF 2017, ONE OF THE HIGHEST NUMBER OF FORCIBLY DISPLACED PERSONS (FDPS) GLOBALLY IN MORE THAN A CENTURY.

Agenda

BACKGROUND

Providing access to adequate financial services for FDPs is a policy challenge acknowledged by governments, academia, and international organizations. Options to safely store money, build-up savings, receive money transfers, and carry out day-to-day financial transactions are vital for FDPs. Access to financial services can enable them to overcome difficult situations, deploy their competencies and exploit their future potential, and therefore contribute to the economic development of the host community or country - and help reach the Sustainable Development Goals. However, access to adequate formal financial services is often not or insufficiently available to FDPs, which poses a challenge to G20 members and many emerging and developing economies. In 2017, FDPs financial inclusion was set as a key priority of the Global Partnership for Financial Inclusion (GPMI) under the German G20 Presidency. A variety of activities followed and firmly placed this rapidly evolving global development issue – and the financial needs of this important group – at the centre of the international debate. As a result, the G20 expressed their support for GPMI's work on this topic, and its Leaders tasked the GPMI with developing a roadmap in 2018, based on the priorities outlined in the GPMI Policy Paper.

OBJECTIVES

The High-Level Workshop on the Financial Inclusion of FDPs is hosted by the Ministry of Treasury of Argentina and the Ministry of Foreign Affairs of the Netherlands. It is organized in partnership with the German Federal Ministry for Economic Cooperation and Development (BMZ) and the Consultative Group to Assist the Poor (CGAP). Its objective is to convene a wide set of relevant stakeholders in a global dialogue on FDPs financial inclusion. Discussions will support the development of the G20 “Roadmap for Sustainable and Responsible Financial Inclusion of FDPs” and will ensure that the perspectives of all relevant stakeholders will be reflected. To this aim, a zero draft of the G20 Roadmap was prepared in the run-up to the workshop. It was shared with all participants ahead of the meeting and will serve as basis for discussions. The workshop will encourage thought leadership and problem-solving. It will consolidate views from various sectoral actors towards identifying and prioritizing concrete activities to address the issue of financial inclusion of FDPs. The outcome of the discussions will be reflected in the G20 Roadmap.

COMMUNICATION

Discussions will follow **Chatham House Rule**. A summary of the Workshop will be available on the GPMI website. Press will be present at the Opening Session.

PARTICIPANTS

The Workshop will convene up to 100 participants representing financial regulators, supervisors, and policymakers from G20 and non-G20 countries, humanitarian and development agencies, private sector - including both established industry players and new fintech innovators, and academia.

MONDAY | September 10

8:15 – 8:45 **Registration & Coffee at the Spaansche Hof (Westeinde 12, The Hague)**

9:00 – 9:15 **Welcoming Remarks & Keynote Speeches**

Gabriel Bizama GPMI Co-Chair, Ministry of Treasury and Finance, Argentina
H.E. Sigrid Kaag Minister for Foreign Trade and Development Cooperation, The Netherlands

9:15 – 10:00 **Opening Session: Framing the Topic For a Hopeful Future**

This high-level session is aimed at both framing the topic of FDPs financial inclusion and broadening the perspective. It will remind us why access to finance is important for FDPs, why it is not a stand-alone financial service topic, but a matter of striking the right balance between different and sometimes contradictory objectives. It will also highlight why solutions cannot be uniform across countries, nature of displacement, income groups, gender, or age. The session will focus on how various players, such as governments, funders, humanitarian agencies and development organizations, private sector actors, and research organizations can effectively address this issue.

H.E. Dr. Tarek Mitri Director of the Issam Fares Institute for Public Policy and International Affairs at the American University of Beirut, former Lebanese Minister, and former Head of the United Nations Support Mission in Libya
Maha Bahou CEO, Jordan Payments and Clearing Company (JO-PACC) and CGAP Executive Committee Member
Jaime de Bourbon de Parme Special Advisor on Private Sector Partnerships, UNHCR
Moderated by:
Greta Bull CEO, CGAP

10:00 – 11:00 **Group Picture & Coffee Break**

11:00 – 11:45 **Forced Displacement: A Journey**

This special session will feature **Professor Kim Wilson** from The Fletcher School at Tufts University and her research documenting the financial lives of FDPs, with illustrations by **Guillaume Lagane**. The session will help participants to better understand refugees and internally displaced persons through their profiles: places of origin, causes for displacement, and their unique financial needs and challenges.

11:45 – 11:55 **Video Address**

David Miliband President and CEO, International Rescue Committee (IRC)

11:55 – 12:10 **Launch: Scavenger Hunt**

12:10 – 13:45 **Lunch**

13:45 – 15:00 **What's On Your Mind? The G20 Roadmap Unveiled**

This interactive session will present the GPMI work on forced displacement, including highlights and priority actions outlined in the policy paper. It will present the roadmap clusters and results from the mapping exercise.

Joscha Albert Advisor, GIZ
Nadine Chehade MENA Representative, CGAP
Chrissy Martin Independent Financial Inclusion Expert

15:00 – 15:30 **Coffee Break**

15:30 – 16:45 From Cash Transfers to Financial Inclusion, How Do We Make It Work?

The Grand Bargain commitment to increase the use of and coordination on cash has translated into firm political will to issue humanitarian aid directly through cash, rather than through in-kind distribution. While cash is still only a small portion of global humanitarian aid, its use will continue to rise. This session will identify key barriers to using cash transfers as a pathway to financial inclusion, and explore other means to overcome potential challenges.

Setting the stage:

Sophie Tholstrup

Policy Coordinator, Cash Learning Partnership (CaLP)

Hanna Mattinen

Senior Cash-Based Interventions Officer, UNHCR

Imad Al-Oyoun

Co-founder & CEO, Dinarak

Radha Rajkotia

Senior Director, Economic Recovery & Development, International Rescue Committee (IRC)

Moderated by:

Andreas Proksch

Director General Sector & Global Programmes, GIZ

16:45 – 17:15 Wrap Up

Jamie Zimmerman

Senior Program Officer, Bill & Melinda Gates Foundation (BMGF)

19:30 Dinner at Encore (Doctor Lelykade 5, The Hague)

TUESDAY | September 11

8:30 – 9:00

Registration & Coffee at the Spaansche Hof

9:00 – 9:30

Fire-Side Chat

Norbert Mumba

Deputy Executive Director, Alliance for Financial Inclusion (AFI)

Natascha Beinker

Deputy Head of Division, German Ministry for Economic Cooperation and Development (BMZ)

Questions by:

Hans Docter

Director Sustainable Economic Development Department, Ministry of Foreign Affairs, The Netherlands

9:30 – 11:00

Session n°4: Digital Solutions: Identification, Financial Integrity, and Data Protection

Technology in the 21st century offers unprecedented opportunities to address the biggest challenges for FDPs accessing financial services. This session will discuss how digital payment solutions have potential to promote financial inclusion more rapidly, at scale, and at a lower cost. Digital technologies may also support alternative, more trustworthy and efficient identification and authentication mechanisms for FDPs. This session will discuss both opportunities and challenges to innovative solutions such as, individual privacy, financial integrity, local regulations, and private sector sustainability.

Setting the stage:

Anna Metz

Consultant, World Bank ID4D

Jean-Marc Stenger

Chief Strategy Officer, Gravity

Robert van der Zee

Director, Finance and Treasury Division, World Food Programme (WFP)

Mohammad Anwarul Islam

Deputy General Manager, Bangladesh Bank

Stuart Campo

Researcher, Harvard Humanitarian Initiative and UN OCHA

Thea Anderson

Director, Digital Identity, Omidyar Network

Moderated by:

Nathan Naidoo

Head of Mobile Money, GSMA

11:00 – 11:20

Coffee Break

11:20 – 12:40 Role of Financial Services in Livelihoods: A Chicken & Egg Dilemma?

Around 85% of refugees, asylum seekers, and IDPs are displaced in low- and middle-income countries for an average of 10 to 15 years. Ensuring and supporting their economic participation in host communities calls for development approaches rather than short-term humanitarian assistance. This session will provide insights into the economic lives of refugees, highlight the role of financial services provision, and discuss the importance of enabling policies to ensure that FDPs can contribute equally to the economic development of host communities.

Michel Botzung	Manager, Fragile and Conflict Situations, International Finance Corporation (IFC)
Beatrice Delperdange	Head of Business Development, KOIS Invest
Jennifer Holt	CEO, Building Markets
Dr. Youssef Fawaz	Executive Director, Al Majmoua
Tilda Nabbanja	Principal Banking Officer, Central Bank of Uganda
<i>Moderated by:</i>	
Lene Hansen	Independent Financial Inclusion Expert

12:40 – 14:00 Lunch

14:00 – 15:00 Roundtable with Policy-Makers

Financial regulators and policymakers play a crucial role in devising sustainable and responsible policy solutions. This session will convene champion policy makers from around the world to discuss their leadership in implementing regulatory reforms and supporting the FDPs financial inclusion agenda.

David Pereira	Advisor to the Head of Department, Banking Conduct Supervision Department, Banco de Portugal
Mir Ahmad Shekib	Director General of the Financial Inclusion Department, Da Afghanistan Bank
Maha Bahou	CEO, Jordan Payments and Clearing Company (JO-PACC) and CGAP Executive Committee Member
Nangi Massawe	Assistant Manager, Bank of Tanzania
<i>Moderated by:</i>	
Joe Huxley	Director, Strategy & Advocacy, FSD Africa

15:00 – 15:45 Looking Ahead: What is the Next Wall to Fall?

This closing session will host a debate to prioritize next steps and confirm activities and responsibilities outlined in the G20 Roadmap.

Natascha Beinker	Deputy Head of Division, German Ministry for Economic Cooperation and Development (BMZ)
Nadine Chehade	MENA Representative, CGAP
Micol Pistelli	Financial Inclusion Officer, UNHCR
Kim Wilson	Tufts University, Fletcher School
Allan Waititu	Director, Equity Bank
<i>Moderated by:</i>	
Tim Nourse	President, Making Cents

15:45 – 16:00 Closing Remarks



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