



United Nations Simulation Conference 2021

The United Nations High Commissioner for Refugees



Background Guide

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Letter from Chairs

Greetings Delegates!

It is with great joy that we welcome you to the United Nations High Commissioner for Refugees at this year's United Nations Simulation Conference, hosted by Gems Our Own Indian School, Dubai. As the Executive Board of the UNHCR, it is our pleasure to have you all for what will be a truly engaging and energetic committee. This background guide is designed to give you crucial and extensive information that will guide you through your days of preparation to facilitate a glorious debate.

This year's main topics of concern are two very relevant and accurate topics pertaining to the current global crisis. On one hand, we have the Impact of Covid 19 on Refugees which addresses how refugees all around the world are facing excruciating times while being faced by the challenge of the pandemic. This topic persuades delegates to come up with solutions and innovative techniques to combat this refugee crisis. On the other hand we have the Empowerment of Refugees through Technology. In the present era, technology has been a utility which has constantly been at our disposal. With its fast changing developments technology has the potential to be a saving grace in the refugee crisis.

We have tried our best to make an inclusive and detailed background guide pertaining to each of your allocations, but it is absolutely necessary for you to read between the lines and research well so as to lead an informative session. Remember to have a thorough grasp on your country's stance and come up with suitable and innovative solutions. We look forward to hosting each one of you and hope to encourage the young delegates in you.

As your chairs, we sincerely hope that we are able to create a welcoming and enjoyable debating environment for each one of you. We wish you all the very best for the upcoming conference!

Sincerely,

Chairs of UNHCR,

Raunit Hans & Evelyn Abey

The United Nations High Commissioner for Refugees

History:

- UNHCR, the UN Refugee Agency, is a global organization dedicated to saving lives, protecting rights, and building a better future for refugees, forcibly displaced communities, and stateless people.
- The Office of the United Nations High Commissioner for Refugees (UNHCR) was established on December 14, 1950, by the United Nations General Assembly during the aftermath of the Second World War, to help millions of Europeans who had fled or lost their homes.
- The agency is mandated to lead and coordinate international action to protect refugees and resolve refugee problems worldwide. Its primary purpose is to safeguard the rights and well-being of refugees, supervising the implementation of the 1951 UN Refugee Convention by supporting States in their duty to provide appropriate protection mechanisms and ensure that refugees are offered effective solutions such as local integration and voluntary return.
- Over the past 60 years, the Agency has helped tens of millions of people restart their lives. Today, a staff of over 7,685 people working with government and civil society partners in 126 countries, continues to help about 42 million uprooted persons.

Mandate:

- The basis for UNHCR's mandate is Article 14 of the Universal Declaration of Human Rights (1948), which specifically recognizes the right of all individuals to seek asylum in another state. The founding document of UNHCR is General Assembly resolution 428 (V), known as the Statute of the Office of the United Nations High Commissioner for Refugees (1950).
- UNHCR's mandate is defined as: "providing international protection, under the auspices of the United Nations, to refugees who fall within the scope of the present Statute and of seeking permanent solutions for the problem of refugees by assisting Governments and ... private organizations to facilitate the voluntary repatriation of such refugees, or their assimilation within new national communities."

MUN Refugee Challenge:

The MUN Refugee Challenge is an initiative launched by UNHCR, the UN Refugee Agency, to encourage students worldwide to shape solutions for people forced to flee their homes. Taking part in the MUN Refugee Challenge organized by the UN Refugee Agency would allow the resolutions that emerge from our UNHCR committee to be put before a jury composed of UNHCR members, young refugee leaders, and independent experts. Awards for the same will be announced in 2021. The best ideas will be shared with policymakers and be promoted on UNHCR's social media channels, which are followed by millions of people. Five topics pertaining to the committee are provided on the UNHCR's website, out of which two have been selected to be included in our conference.

“Refugees and the Impact of Covid 19”

The World Health Organization (WHO) classified the new coronavirus outbreak as a worldwide pandemic on March 11, 2020. COVID-19 has had an especially severe impact on refugees and displaced persons all around the world. Refugees and displaced persons are already among the world's most vulnerable populations, living in situations that make them more susceptible to infectious disease. Typically, refugee camps are overcrowded, lack basic cleanliness, and lack access to medical care.



The global nature of the pandemic hinders the ability of the International Aid Community to provide pandemic assistance to refugees because their care and resources are currently being consumed in their respective states to fight the virus. Low-income and middle-income countries have hosted refugees and internally displaced persons, putting considerable pressure on the existing resources and infrastructure of these countries. In this gap, non-governmental organizations and other international organizations and institutions may provide resources to mitigate some of the effects of the virus.

The coronavirus pandemic (COVID-19) has infected over 60 million individuals worldwide and claimed the lives of over one million. One of the most vulnerable populations on the planet is the 79.5 million people who have been forced out of their homes due to conflict and persecution.

COVID-19 can infect anyone, however specific populations have been disproportionately afflicted by the epidemic.

Due to limited testing facilities, the exact number of COVID19 cases among those who were forced to flee is unknown. However, in addition to health threats, forcibly displaced people also face particularly difficult economic and social challenges related to the pandemic. Providing adequate medical services for forcibly displaced persons and maintaining their social and economic well-being is a challenge for the host country and the international community.

The migrant and refugee population has faced several obstacles since the COVID-19 pandemic began, including job loss, evictions, and stigmatization. Thousands of refugees have returned home as a result of the crisis, having been exposed to the virus and having traveled the country on foot with their homes in tow.

With increasing rates of infection and fatalities among the poor and disadvantaged, including migrants and refugees, the COVID-19 pandemic has demonstrated the implications of vulnerability. During the COVID-19 pandemic, evidence reveals that refugees and migrants

faced significant levels of xenophobia, racism, and stigmatization. All of these weaknesses have been compounded by public health restrictions and border bans.

COVID-19 poses a hazard to refugee camps, according to the United Nations Refugee Agency (UNHCR), which has requested \$745 million to help priority countries with high refugee populations prevent and mitigate COVID-19 damage.² UNHCR has also increased its response to COVID-19 by providing water, medical care, and hygiene products, as well as monitoring the virus's transmission and supporting communication efforts to provide advice on public health issues including handwashing and social distance.

History:

COVID-19, also known as SARS-CoV-2, initially appeared in late 2019 in Wuhan, China. The novel coronavirus strain causes a respiratory infection marked by shortness of breath, cough, fever, and other symptoms that can be easily shared through close personal contact. Low-income nations, many of which host a large number of refugees and internally displaced people, now have the greatest COVID-19 growth rates.

Furthermore, many refugees and displaced persons suffer from underlying health problems, making them more susceptible to infectious diseases. Controlling communicable diseases in refugee camps has posed several difficulties for UNHCR operations. UNHCR laid out a framework for outbreak prevention and mitigation in their 2011 Epidemic Preparedness and Response in Refugee Camp Settings publication. The prevention efforts place a strong emphasis on coordination between government agencies and refugee camps, as well as a review of the current healthcare system. Previous outbreaks such as SARS, measles, and Ebola have been contained in refugee camps, but none have been as severe as COVID-19.

The Coronavirus relief efforts in the states have largely ignored refugees and displaced persons. In many countries, existing legal and administrative barriers prevent refugees from obtaining or requesting medical care services provided to citizens of host countries. In conflict areas, national governments may not be able to exercise political control over all areas, so many vulnerable groups do not receive any protection. In March 2020, UNHCR revised its original request from US\$33 million to US\$255 million in response to the worsening public health crisis. Many rescue activities focus on immediate intervention to prevent infection. This includes strengthening primary and secondary health care and WASH (water, sanitation, and hygiene) services; supporting education systems; strengthening risk communication and community participation; and increasing cash assistance. In addition, the IRC is providing immediate relief to vulnerable groups by providing healthcare services, delivering food and medicine, sharing real-time coronavirus information through its online platform, and other relief activities.

Key Terms:

- 1) **Refugee:** A person who meets the eligibility criteria under the applicable refugee definition, as provided for by international or regional instruments, under UNHCR's mandate, and/or in national legislation.
- 2) **Asylum:** The grant, by a State, of protection on its territory to persons from another State who are fleeing persecution or danger. Asylum encompasses a variety of elements, including non-refoulement, permission to remain on the territory of the asylum country, and humane standards of treatment.
- 3) **Asylum-seeker:** An individual who is seeking international protection. In countries with individualized procedures, an asylum-seeker is someone whose claim has not yet been finally decided by the country in which the claim is submitted. Not every asylum-seeker will ultimately be recognized as a refugee, but every refugee was initially an asylum-seeker.
- 4) **Pandemic:** A pandemic is a disease outbreak that spreads across countries or continents. It affects more people and takes more lives than an epidemic. The World Health Organization (WHO) declared COVID-19 to be a pandemic when it became clear that the illness was severe and that it was spreading quickly over a wide area.
- 5) **Internally Displaced Person (IDP):** An individual who has been forced or obliged to flee from their home or place of habitual residence, "...in particular as a result of or to avoid the effects of armed conflicts, situations of generalized violence, violations of human rights or natural or human-made disasters, and who have not crossed an internationally recognized State border" (according to the Guiding Principles on Internal Displacement)
- 6) **Immunocompromised:** People who are immunocompromised have a weakened immune system, meaning their white-blood-cell counts are low or they have other conditions that make it harder to fight off infections and diseases.

Main Issues of Concern:

1. **Healthcare and Safety:** Physical separation is difficult for many migrants who live in poor urban settings (60 percent of refugees live in cities) or highly populated camps with poor health infrastructure. Refugees are especially vulnerable to COVID-19 because they lack access to face masks, protective clothing, clean water, and soap, as well as public health services. Syrian and Palestinian refugees in Lebanon, for example, are unable to get health care without presenting identity credentials, which is a common problem given that the majority of refugees in Lebanon are unregistered. If infected with the virus, refugees frequently lack the financial means to receive effective treatment.

2. **Mental Health Concerns:** Refugees and others who have been displaced are already traumatized by fleeing conflict, violence, persecution, and prejudice. Mental health concerns have been worsened by the stress and dread of getting COVID-19 or losing their jobs, as well as the solitude and loneliness encountered during lockdowns.
3. **Access to Asylums:** Asylum seeking is a human right, but it has come under attack as countries try to restrict the virus. At the height of COVID-19, 168 nations had blocked their borders completely or partially, with roughly 100 of them making no exceptions for asylum seekers. Individuals have been forced to return to danger and persecution in some circumstances. According to the UNHCR, governments can protect their nations from the epidemic while also maintaining equitable asylum access.
4. **Access to Education:** The future of millions of young refugees living in vulnerable and marginalized communities is in danger if no immediate action is taken to overcome the effects of the pandemic on refugee education. Refugee girls are particularly at risk. In many parts of the world, refugee children already endure educational prejudice. COVID19 has forced many countries to close schools and reduce the number of students in classrooms. When governments respond to the requirements of schoolchildren during the epidemic, such as by giving remote schooling, refugees should not be neglected. This entails assisting families so that parents are never forced to choose between sending their children to school and sending them to work to keep their families fed.
5. **Economic Inclusion:** The pandemic has worsened the financial difficulties that refugees encounter every day. Refugees have been unable to earn a living as a result of whole or partial lockdowns, especially as many do not have stable employment. The decline in refugee income also makes it difficult for them to receive sufficient treatment if they become infected with COVID-19. Even though refugees have the right to work under international law, half of them are unable to work in their host country, and COVID-19 has aggravated the problem.

Major Parties Involved:

Bangladesh: Since the outbreak, UNHCR, the UN Refugee Agency, and other assistance organizations have collaborated closely with the government and local authorities to develop a response that incorporates both refugees and Bangladeshi residents. This was accomplished through extensive outreach efforts. As part of a countrywide immunization push to stop the spread of the fatal virus, almost 4,000 Rohingya refugees received their first COVID-19 vaccine. In line with national authorities' broader public health measures, UNHCR applauds the start of vaccinations for Rohingya refugees in Bangladesh.

India: At least 200,000 refugees are among the worst affected by India's COVID-19 outbreak as they have no access to welfare schemes or free healthcare. "The stateless in India have not received economic relief packages provided by the government, they don't have a bank account or proof of citizenship," stated a report titled, Together We Can: The COVID-19 Impact on Stateless People and a Roadmap for Change. The COVID-19 pandemic in India has left many of the country's poorest residents fighting for access to healthcare and a livelihood as the economy falls under the weight of protracted lockdowns.

Syrian Arab Republic: The COVID-19 outbreak has further compounded refugees' poverty and unemployment. According to a report released by the World Bank Group and the United Nations Refugee Agency in December 2020, the pandemic has pushed at least 1.1 million Syrian refugees and displaced persons into poverty.

Greece: COVID-19 transmission has been high among asylum seekers and refugees in RICs and RSs across the Greek mainland and nearby islands. The risk of infection has proven much higher in these contained population groups than in the overall Greek population, and the risk grows as living conditions deteriorate and overcrowding increases. In Greece, epidemiological surveillance and data collection are lacking, thus we were forced to rely on official statistics with limited breadth and accessibility. We don't have a clear picture of COVID-19 rates among refugees because of possible under-reporting among refugees and asylum seekers who don't present to healthcare practitioners.

Jordan: Despite a leveling trajectory, the daily number of cases continues to rise, and many hospitals and ICUs handling COVID-19 patients are at capacity. Early curfew has cut the daily income of refugees who are able to find work as daily employees by nearly half, putting them in greater difficulties. As of March 16, around 1,200 refugees had received at least the first dose of the COVID-19 vaccine as part of Jordan's COVID-19 vaccination program. Vaccinations for refugees in camps were formerly administered in local health centers in the governorates, but in the last month, they have been moved to in-camp vaccination centers.

Past Actions:

1. **Global Humanitarian Response Plan:** The UN Office for the Coordination of Humanitarian Affairs (OCHA) released a Global Humanitarian Response Plan for COVID-19 in March 2019, describing the responsibilities and tasks of many organizations in addressing the pandemic's humanitarian, health, and economic impacts. The goal of this approach is to deliver COVID-19 help to 250 million people.
2. **Healthcare and Economic Assistance:** The UNHCR has prioritized meeting the health and economic needs of refugees. UNHCR has taken the lead in "advocating and ensuring

that COVID-19 assistance is provided to refugees, migrants, IDPs, people of concern, and host population groups that are particularly vulnerable to the pandemic.”

- Soap, shelter materials, and other essential humanitarian commodities are being distributed by the UNHCR.
- The UNHCR is increasing cash support to help people cope with the socioeconomic effects of COVID-19.
- The UNHCR is stepping up its surveillance to guarantee that refugees' rights are protected.
- The UNHCR is pushing for refugees to be included in national health systems and recovery plans.
- UNHCR also provides medical equipment and supplies to nations.

3. **Health Services provided by WHO:** In May 2020, the World Health Organization (WHO) and the United Nations High Commissioner for Refugees (UNHCR) reached an agreement to increase the provision of health services to forcibly displaced and stateless individuals.

- WHO has been collaborating with governments around the world to ensure that medical equipment reaches all groups, including refugees, internally displaced people, and stateless individuals.
- WHO offices in countries with large refugee populations, such as Lebanon and Turkey, have partnered with health ministries to track cases and ensure that refugees and the general public are protected from COVID-19.
- The World Health Organization (WHO) promotes health and safety measures. For example, in collaboration with the Ministry of Health, WHO ran a 9-day COVID-19 awareness campaign in Iraq's Kurdistan area, which is home to one million displaced people (refugees and IDPs).

4. **Employment:** Various businesses have employed refugees, provided funds and in-kind donations to support them as well as used their resources to raise awareness amongst refugees.

5. **Government Aid:** Governments can protect refugees' rights to land, asylum, shelter, and relocation. During the COVID-19 outbreak, for example, Portugal granted asylum seekers full citizenship rights, and their health rights were later maintained.

Questions A Resolution Must Address:

1. How do we ensure refugees have access to the latest health and safety guidance?
2. How can we involve refugees in the dissemination of health information in their communities?
3. How can the right of seeking asylum be protected during the COVID-19 pandemic?
4. How can we work against xenophobia, fear, and misunderstanding so refugees are welcomed, not shunned?
5. How can health services be expanded to refugees in host countries who are themselves struggling with the pandemic? How to improve refugees' access to hospitals and doctors?
6. How do we create better conditions in refugee camps to ensure social distancing?
7. How can refugees be protected from the economic impact of the pandemic?
8. How do we ensure refugees get access to a vaccine when it becomes available?
9. How can we ensure young refugees continue to access education during lockdowns and after?
10. How do we protect the mental health of refugees during COVID-19?

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[Refugees and migrants in times of COVID-19: mapping trends of public health and migration policies and practices](#)

[Refugees and the impact of COVID-19](#)

[United Nations High Commissioner for Refugees Background Guide](#)

[Rohingya refugees and local Bangladeshis benefit from inclusive COVID-19 response](#)

“Empowering Refugees through Technology”

Introduction:

Technology, in its various manifestations, has been the backbone of our society since the start of the twenty-first century. Many parts of our lives are touched by technology, from driving with a GPS to following weather patterns and communicating with friends on social media.

Although technology cannot meet all of a refugee's demands, it can improve their well-being and possibly save lives. As per a 2017 survey conducted with Syrian and Iraqi refugees, it was concluded that the three most important items refugees take with them when they are unexpectedly forced to leave their homes are water, food, and their phone.



Technology can act as a lubricant on the rough lives of the refugees. With the help of a mobile phone and efficient internet connection, the refugees can have access to safe homes for themselves and their families, they can connect with relatives who may prove to be helpful, information about their rights and the services offered to asylum-seekers and refugees by governments and UNHCR is easily available online. They can find their way home with the assistance of online mapping tools, and store important documentation on online cloud storage. Moreover, they can get access to quality education to study online.

“By helping refugees maintain social networks and access information and essential services, mobile phones and internet access are as critical to refugees’ safety and security as are food, shelter, and water.” —UN High Commissioner for Refugees Filippo Grandi

History:

The string of refugee crises that have emerged over the last four decades has turned into a global problem. The United States has battled to identify its legitimate position in dealing with the refugee crisis, beginning with the people displaced by World War II and continuing through the Hungarians, Palestinians, Cubans, Vietnamese, Haitians, and Afghani. Not only were the processes for dealing with the refugee situation under question but so was the definition of a refugee. Furthermore, the process of developing such procedures highlights the tug of war between Congress and the Executive over control of the problem's resolution.

The refugee crisis during and after WWII – or, more precisely, certain rescue efforts within it – has been a frequently used and highly problematic reference point in contemporary coverage. The so-called Kindertransport, which carried roughly 10,000 largely Jewish children from Central Europe to the UK in late 1938 and 1939, has been a popular "precedent" in the British press. In terms of extent, scope, and impact, the refugee crises of the 1940s were truly unprecedented. They included a variety of movements by various groups, including refugees, exiles, deportees, evacuees, concentration camp inmates, and prisoners of war. According to some estimates, as many as 60 million Europeans were forcibly relocated from their homes during the war or immediately afterward. Between 1939 and 1948, 46 million people in eastern-central Europe were uprooted by flight, evacuation, forced resettlement, or expulsion. By the end of the war, almost 25 million people in Germany were essentially "in the wrong country." The over 12 million ethnic Germans who had been expelled from their homes in eastern and southern Europe and sent into the rump of the defeated country were included in these numbers, as were the forced laborers freed by the Allied troops (7 million of whom found themselves in the western occupation zones; those in the Soviet zone remained uncounted). Europe showed a jumbled, complicated map of many millions of individuals who were out of place, which in actuality meant many millions of attempted treks across a continent in ruins and engulfed in a military and civil war.

Since interest in the current crisis spread from Italy and Greece to Hungary, refugees fleeing Hungary in the aftermath of the 1956 rebellion against the Soviet-backed Hungarian government have become another popular discussion point. It all seems so timely: roughly 200,000 refugees fled Hungary in 1956, making their way to Austria and other neighboring countries on foot and by train; today, in 2015, hundreds of thousands of Syrians are undertaking the same journey, their difficulties aggravated by Hungary's closed border.

Some are evoking 1956 to criticize Viktor Orbán, Hungary's prime minister, for his adamant refusal to accept any refugees. Paul Hockenos writes in a Foreign Policy post on September 10 that Hungary's "shrill" anti-refugee proclamations are in sharp contrast to its moral commitments, citing the "shocking hypocrisy of Mitteleuropa." Not so long ago, "when they were at their lowest", they had "depended on the kindness of strangers" Now, he claims, they are being "deliberately disingenuous" in their opposition to an EU refugee quota system.

Others saw 1956 as a reminder that there is a better way to deal with refugees, a period when European nations, unlike today, were prepared to contribute and accept their fair share. Historian Becky Taylor wrote about the responses to the Hungarian refugees in a piece for History Workshop Online in early September, describing them as an "alternative method of responding to refugee crises than building fences and ever-strengthening the borders of Fortress Europe." In 1956, a mix of sympathetic media, public compassion, and pressure from an active UNHCR assisted in the rapid relocation of these refugees to new nations, houses, and jobs.

Key Terms:

- 1) Refugee:** A person who meets the eligibility criteria under the applicable refugee definition, as provided for by international or regional instruments, under UNHCR's mandate, and/or in national legislation.
- 2) Asylum-seeker:** an individual, who is seeking international protection. In countries with individualized procedures, an asylum-seeker is someone whose claim has not yet been finally decided by the country in which the claim is submitted. Not every asylum-seeker will ultimately be recognized as a refugee, but every refugee was initially an asylum-seeker.
- 3) Internally Displaced Person (IDP):** An individual who has been forced or obliged to flee from their home or place of habitual residence, "...in particular as a result of or to avoid the effects of armed conflicts, situations of generalized violence, violations of human rights or natural or human-made disasters, and who have not crossed an internationally recognized State Border" (according to the Guiding Principles on Internal Displacement).
- 4) Biometric Registration:** Biometric Registration is the collection of bio-information on all members (Active Members, Inactive Members, and Pensioners) through the live capturing of their Fingerprints, photographs, and live signatures.
- 5) ICT:** ICT is an extensional term for information technology (IT) that emphasizes the role of unified communications and the integration of telecommunications (telephone lines and wireless signals) and computers, as well as the necessary enterprise software, middleware, storage, and audiovisual, that enable users to access, store, transmit, understand, and manipulate data.
- 6) MOOC:** Massive Open Online Courses (MOOCs) are free online courses available for anyone to enroll. MOOCs provide an affordable and flexible way to learn new skills, advance your career and deliver quality educational experiences at scale.
- 7) STILL I RISE:** An independent organization offering education and protection to the world's most vulnerable. The organization has international schools for refugee and underprivileged children.
- 8) MPI:** The Migration Policy Institute (MPI) is an independent, nonpartisan, nonprofit think tank dedicated to the study of the movement of people worldwide. It provides

analysis, development, and evaluation of migration and refugee policies at the local, national, and international levels.

- 9) **USAID:** The United States Agency for International Development is an independent agency of the United States federal government that is primarily responsible for administering civilian foreign aid and development assistance.
- 10) **Nyarugusu:** One of the world's largest refugee camps, Nyarugusu, on the border of Tanzania and Burundi, is an unusual pioneer in how the telecoms sector perceives migrants. The camp, which was founded in 1996 and has a population of 150,000 people, is almost the same size as the major British town of Blackburn.

Key Issues:

Internet Connectivity

Programs that offer tablets and mobile phones are useless without a good connection. Before developing additional creative technological solutions, the issue of connectivity must be addressed. In contrast to the popular misconception that refugees have similar access to mobile networks as the global population when researched upon, it was found that rural refugees have less access to the internet and thus are neglected in connectivity initiatives.

Provided that 80% of the world's refugees reside in developing and developed countries, a belief has arisen that a large part of the world's refugee population must live in areas not covered by mobile networks. According to the UNHCR study, this is not the case. Using the most recent data, UNHCR discovered that 93.2 percent of all refugees live in areas with at least a 2G network, with 62 percent living in areas with 3G networks.

Urban regions, unsurprisingly, have higher coverage. 90% of refugees residing in cities are covered by 3G networks, which is equivalent to the percentage of the worldwide urban population living in 3G regions (89 percent).

While coverage and quality are gradually improving in rural regions as mobile network penetration increases, refugees risk being neglected in these expansion plans. Only 17% of rural refugees, for example, reside in regions with 3G service, compared to 29% of the worldwide rural population, and 20% of rural refugees have no mobile coverage at all, which is twice the global rural population without coverage.

Digital Identity

The 2018 Global Compact for Refugees emphasizes the need of providing refugees with access to identity documents such as birth certificates and identification cards. Access to services, especially digital ones, is frequently dependent on having an ID document. To activate a SIM card, several countries, for example, require evidence of identification.

Having a digital identity in this internet-dependent era is of the utmost priority. With access to the new technology, the refugees can safely and legally have a digital identity. For eg: In 2002, UNHCR brought in Biometric Registration.

Access to Electronic Cash Assistance and Financial Services

Refugee households are half as likely as the rest of the world to have an internet-enabled phone, and two and a half times as likely to be without one. This is due to refugees' significant difficulty in buying a device or data plan, an issue exacerbated by circumstances such as their displacement or government restrictions on their ability to work or move freely from one location to another. Due to a shortage of resources, refugee families frequently exchange phones both within and across families (particularly in remote camps). As a result, the difference between refugees and the rest of the population in terms of phone ownership is expected to be significant.

Giving money to refugees instead of in-kind aid like food or blankets is a fantastic approach to help them rebuild their lives with dignity and independence. Electronic payments, often known as "mobile money," allow refugees to get an SMS message from UNHCR, withdraw cash from a phone shop, and pay for products at local businesses directly with their phones.

Connectivity may also enable refugees to have access to other financial services, such as opening and managing bank accounts. Many host countries, however, prohibit refugees from using these services. UNHCR launched mobile wallets in Jordan, where refugees are not permitted to create bank accounts, not only to offer monetary aid, but also to allow refugees to conduct transactions, save, pay, and borrow money.

The 2018 Global Compact on Refugees (GCR) emphasizes the need of ensuring refugees' access to identification documents as a crucial instrument for achieving legal protection and contributing to their self-reliance and resilience. Indeed, by getting access to financial services through proper paperwork, refugees are better able to satisfy their requirements on their terms, avoiding aid reliance and negative coping methods. Documentation alone, however, is insufficient, as an official acknowledgment of these papers is required for refugees to gain access to vital services such as healthcare and education.

Digital literacy and IT

The capacity to utilize and comprehend technology, such as browsing a website, accessing social media, and sending emails, is referred to as digital literacy. It may also refer to having marketable technical abilities like designing websites and apps, as well as writing blogs. For

refugees, digital literacy brings up a world of possibilities. It not only makes them more marketable in most areas, but it also allows them to discover employment opportunities online. Additional computer science expertise may also enable them to work in the fast-growing sector of telecommunications and information technology.

The lack of technology at home, according to Nysse Wilson, a 4-H program coordinator for the refugee after-school program, can be a significant impediment to learning. "While I can't speak to the truth of this for all refugee families, I do know many of my mothers and fathers feel like digital technology is well beyond their capacity to use," she said. "Many families don't own a home computer and have never learned to use the internet."

In many respects, migrants might be hampered by a lack of internet access. According to Australian research, migrants' capacity to assimilate into their new communities was hampered by a lack of technological skills and access.

Remote and Digital Education

When it comes to schooling, refugee children are discriminated against in many parts of the world. According to the UNHCR, 3.7 million refugee children are out of school, and the development of COVID-19 has worsened the problem, as many nations have been obliged to close schools and limit the number of students in classrooms. Remote and digital education may be able to assist refugees in closing the educational gap. Online learning via computers and tablets, as well as radio and television, are all examples of digital education.

Major parties involved:

Consortia

Several consortia of like-minded stakeholders have formed around various technology-related themes. Technology corporations, other private-sector companies, universities, UN agencies, NGOs, foundations, private volunteers, and others are all part of such consortia. In addition to formal consortia, there are informal groups of refugees, volunteers, and non-governmental organizations (NGOs) that communicate using social media platforms such as Facebook and WhatsApp.

1. The Tent Partnership for Refugees is a partnership of more than 100 businesses dedicated to assisting refugees through employment, education, and financial services (Tent Partnership for Refugees, undated).
2. NetHope is a collaboration of nearly 60 top worldwide non-governmental organizations (NGOs) and 60 technology businesses and financing partners that seek to apply creative ideas to development, humanitarian, and environmental concerns (NetHope, undated).

3. The Smart Communities Coalition is co-chaired by Mastercard and the United States Department of Commerce. Through public-private collaboration and technology, the United States Agency for International Development (USAID) aims to improve the delivery of key services to refugees and host communities (Mastercard, undated).
4. More than 50 companies have pledged time and ideas; communication services; educational content; free consultation services on creating initiatives in Syria, Yemen, and Chad; logistics for educational materials; and information technology support to the Rapid Education Action (or REACT) Initiative (Fletcher, 2017). The program, launched by the Global Business Education Coalition, intends to channel corporate contributions in support of education in emergencies through collaborations between businesses, UN agencies, non-governmental organizations (NGOs), national governments, and other actors (Global Business Coalition for Education, undated).

USA

The Hive is an innovation lab that develops breakthrough new models for consumer engagement through advanced data science and active cooperation with private-sector change agents. The Hive was founded as a unique project of the UN Refugee Agency (USA for UNHCR), which is located in New York City, to be an instrument for shifting the debate in the United States about the refugee issue. It creates unorthodox projects and campaigns intended at engaging Americans in new ways by utilizing sophisticated data insights on what motivates people to take action and how. The Hive is advocating for the importance of engaging the private sector in ways that go beyond simply finding the solution to the refugee crisis, as well as collaborating with nonprofit organizations and social enterprises to develop new ways to engage, educate, and mobilize Americans in support of efforts to address the global refugee crisis.

Jordan

Jordan has deployed the Ideas Box, a portable multimedia toolbox aimed towards education. Each box unfolds to reveal a personalized library and media center, complete with Internet connectivity and its power supply. The products in the boxes were selected in conjunction with refugees and humanitarian professionals based on the cultural and linguistic needs of their populations and included e-readers and books, tablets and computers, cameras and a video projector, board and video games, and arts and crafts equipment.

In addition to traditional financial services such as opening bank accounts, a lack of recognized documentation can present impediments to basic communication services such as mobile phone services and digital mobile wallets. UNHCR Jordan has been testing emerging innovation technology and financial service possibilities to address such constraints. The adoption of Iris-enabled biometric registration in 2013 was the first critical step: a quick and effective way for refugees' identities to be better secured by eliminating potential fraud. Because refugees in Jordan are not permitted to create bank accounts, a mobile wallet is innovative in that it allows

them to receive money and is simple to open with a UNHCR asylum seeker certificate and a Ministry of Interior Service card. UNHCR has been able to expand refugees' access to relevant and inexpensive financial services that match their requirements in Jordan by introducing mobile wallets, which can be downloaded even on phones without the internet.

Uganda

Uganda has 1.2 million refugees, with nearly a million of them arriving since 2016. The main country of origin is South Sudan followed by the DRC. Currently, 66 percent of refugees in Uganda are from South Sudan. Bidi Bidi is Uganda's largest refugee colony and the world's second-largest, covering 250 square kilometers. The Ugandan government has one of the most progressive refugee policies in the world, providing refugees freedom of movement, the right to work, access to social services, and land provision. However, because of the levies imposed by the government in mid-2018, refugees are having difficulty accessing digital financial services. For example, selling airtime scratch cards is prohibited, and the government has levied a daily levy of 200 Ugandan Shillings (UGX) on social media.

Mobile phones are widely used to access banking services around the country. Mobile money penetration reaches 50% of the adult population, making it one of the world's most mature mobile money marketplaces. According to research undertaken by UNCDF and DanChurch Aid (DCA) in Bidi Bidi in 2.3 Uganda 2018, 73% of men own a phone, compared to 44% of women, and 80% of the population resides within one kilometer of a mobile money agent. The most prevalent uses of mobile phones in Bidi Bidi are voice calls, mobile money, and text messaging. Cash-in and cash-out transactions are the most common financial transactions conducted over the phone.

In the Bidi Bidi settlement, several mobile-based interventions are being undertaken. DCA offers unconditional cash handouts and e-vouchers for fresh food via mobile money and has donated basic phones to people in need (PWSNs). 47 Mercy Corps is launching an AgriFin Mobile Program to provide farm and crop management tools as well as financial services via digital channels. 48 MTN Uganda is offering services to refugees with the help of many partners, including Ayo Insurance, Readypay-Fenix, and Raising Capital, and is introducing mobile-enabled services in the Bidi Bidi camp.

NGO's

Rumie is a non-profit corporation that develops digital solutions for global NGO partners to make education more affordable, better, and faster than existing options. Rumie was established in 2013. Its low-cost tablets are now being used by partners in thirteen countries around the world, with more planned. Learn Syria is a project that provides teachers with a collection of selected learning resources for students aged 8–14, such as online textbooks from the Syrian Education Commission, video courses from Nafham and Tahrir Academy, Arabic encyclopedias and dictionaries, and so on. Although the tablets can connect to WiFi, Rumie does not rely on it.

In many regions, WiFi is still pricey and unstable, while computer memory has become a cheap commodity. As a result, memory capacity and battery life are highlighted. Rumie may deliver a library of content for less than the cost of a single hardcopy textbook because of preloading. Rumie does require local partners to connect the devices to the Internet regularly so that Rumie may collect user and other analytics data.

Questions A Resolution Must Address:

- 1) How can we address the different connectivity needs of rural and urban refugees?
- 2) How can we ensure the issue of connectivity is addressed before devising digital products?
- 3) How can we incentivize the private sector to bring connectivity to refugee communities?
- 4) How can we best use technology to help refugees access job and education opportunities?
- 5) How can technology help tackle new challenges faced by refugees due to COVID-19?
- 6) How can technology be used to boost refugees' local integration?
- 7) How can technology help refugees at different stages of their journey?
- 8) How can we enhance the digital literacy and computer skills of refugees?
- 9) How can we ensure information about refugees is safe and their data rights are protected?
- 10) How can technology help refugees at different stages of their journey?

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