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CHAIR: Mariana Gascón
UNDER: Maria José Galíndez



Topic A: “Refugees’ Access to Jobs and Financial Services”



Welcoming letter

Dear delegates,

It is with great pleasure that I welcome you to the CFMUNX. As we prepare to kick off this prestigious event, we would like to extend our warmest greetings and heartfelt gratitude for your participation.

Within this background paper, we have endeavored to provide you with a comprehensive overview of the model objectives, theme, and featured topics. We strongly encourage you to familiarize yourself with the content, as it will serve as a helpful reference during the conference proceedings.

As an esteemed delegate, we value your contributions and look forward to hearing your unique perspectives. We encourage you to actively participate in the various sessions and engage in thought-provoking discussions.



Together, we can create a conducive atmosphere for meaningful dialogue, innovative thinking, and collaborative action.

Once again, we extend our sincerest welcome to you. Your presence at the CFMUNX is highly valued, and we are confident that your contributions will make this event a resounding success. We hope that this model serves as a prominent platform for you to share your knowledge, broaden your horizons, and leave with lasting memories.

On behalf of the organizing committee, we wish you a memorable and rewarding experience at the CFMUNX. May this be the beginning of fruitful partnerships, impactful collaborations, and a pathway to a brighter future.

Warm regards,
Chair of UNHCR, Mariana Gascón



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I. Committee Background

UNHCR has been safeguarding individuals who have been compelled to leave their residences, and those who are stateless, since 1950. Their mission involves providing emergency aid, ensuring the protection of rights, and facilitating lasting solutions to help them secure a safe place to call home. The organization, was established by the United Nations General Assembly on March 15, 2006, as a replacement, for the United Nations Commission on Human Rights.

Presently, UNHCR, operates in 135 countries, by delivering life-saving support such as shelter, food, water, and medical assistance to people forced to flee due, to conflict and persecution. Many of these individuals have no one left to rely on. UNHCR's main focus is to defend their right to reach safety and help them find a place to call home so they can rebuild their lives.

II. Introduction to the Topic

After escaping the horrors of war, oppression, and violence, refugees are eager to find any chance to rebuild their lives in an environment and start afresh. Being able to work and earn a livelihood is one of the ways for refugees to fulfill their basic needs. However, when this fundamental right is denied to them, it creates obstacles and hardships. This is why providing access, to employment opportunities, becomes crucial for their well-being. It helps prevent a cycle of dependency on aid, which can be disheartening for refugees while also burdening host countries and international organizations.

Considering these circumstances, it becomes imperative for non-governmental organizations and communities to collaborate in order to ensure that refugees have access not only education but vocational training opportunities that can prepare them for fair employment.

III. Evolution of the Topic

In recent years, UNHCR has witnessed a shift towards employment opportunities for refugees in certain countries. Legal reforms and policies have granted rights for refugees to work, although these may differ depending on the host country and the legal status of the refugee. Some countries have even implemented migration policies to attract and integrate refugees with expertise. Previously, difficulties arose due to a lack of documentation and identification, preventing them from accessing services. Fortunately, technological advancements like identification systems and digital banking options have expanded their access to banking facilities, loans, and insurance. Moreover, initiatives such as microfinance programs and aid efforts have been introduced to promote inclusion among refugees.



Despite these improvements, challenges still persist. Discrimination remains an issue, along with variations in frameworks across countries, as well as economic conditions within host nations that can affect opportunities for refugees. Successful integration into host societies is pivotal in enhancing their access, to jobs and financial services.

In the future, it is expected that there will be continued initiatives led by organizations and advocacy groups to enhance the rights and opportunities of refugees.

IV. Relevant Events

A. Panorama

- The process of being displaced is inherently complex, making it difficult for refugees to obtain financial services and employment. Refugees struggle to make their way through strange economic environments after being uprooted by war, persecution, or environmental disasters. Their plight is made worse by their limited access to formal employment opportunities, which forces many people into low-paying, unstable informal sectors. These obstacles are made worse by discrimination, language challenges, and a lack of acceptance of foreign credentials.

B. Points of View:

- **COVID-19 Impact: Research and Advocacy:** Ongoing research and advocacy efforts by various organizations shed light on the challenges and potential solutions related to refugees' access to jobs and financial services.
- **Legal and Regulatory Frameworks:** Advocate for inclusive legal frameworks that permit refugees to work legally in their host countries. Encourage the development of policies that recognize foreign qualifications, making it easier for refugees to access employment opportunities.
- **National and Regional Initiatives:** Different countries and regions have implemented specific programs to address the economic integration of refugees. This includes vocational training, language courses, and targeted support for refugee entrepreneurs.



As a result, refugees are unable to fully utilize their skills and experience. For many refugees, financial services—which are essential for economic integration—remain unattainable.

Strict identity requirements resulting from security concerns can prevent people without traditional documentation from accessing banking systems, which can impede their capacity to save, invest, or build credit. Sometimes, refugees turn to unofficial.



V. UN and External Actions

UN Actions

- UNHCR protects people forced to flee their homes, as well as stateless people. We deliver life-saving assistance in emergencies, safeguard fundamental human rights, and help find long-term solutions so they can find a safe place to call home.
- UNHCR works to ensure that refugees have access to affordable and suitable financial services. For example, together with the Swedish International Development Cooperation Agency and the Grameen Crédit Agricole Foundation, UNHCR launched a program to promote access to financial and non-financial services for refugees and host communities in Uganda. The program provides selected financial service providers with debt-financing and technical assistance to enable them to expand their lending operations and access to entrepreneurial training to over 100,000 refugees and host communities.

- UNHCR delivers cash assistance through banks or mobile money accounts. In 2016, access to bank accounts and other digital payments for refugees in places where UNHCR operates was limited to only a few countries. In 2020, as a result of the implementation of UNHCR's CBI policy, 47 countries have managed to negotiate such access, of which 32% have set up mobile money mechanisms.
- The United Nations adopted the Global Compact on Refugees in December 2018. The GCR aims to improve the international response to refugee situations, including enhancing economic opportunities and access to jobs.



B. External Actions

- **Private Sector Initiatives:** Some companies and organizations have actively created job opportunities for refugees. Initiatives such as the Tent Partnership for Refugees encourage businesses to support refugee employment and entrepreneurship.
- **Employment Policies:** Establish partnerships between governments, NGOs, and private sectors to implement programs promoting refugee workforce integration.
- **Financial Inclusion:** Work with financial institutions to develop products tailored to refugees, such as microfinance and savings accounts.
- **Skills Training and Education:** Implement programs that provide refugees with relevant skills training to enhance their employability.

Promote education initiatives that address language barriers and cultural differences to facilitate refugees' integration into the workforce.

- **Public Awareness and Social Integration:** Conduct awareness campaigns to educate the public about the benefits of refugee employment and financial inclusion. Foster social integration through community programs that facilitate interaction between refugees and the local population.

VI. Conclusion

Undoubtedly, refugees face a multitude of obstacles in their quest for financial stability and economic independence, encompassing both pragmatic and legal hurdles. The social and economic fabric of host countries is also affected by these restrictions, in addition to the lives of the refugees themselves. Given this, we must adopt a comprehensive strategy to deal with this problem efficiently.

Recognizing the economic potential of refugees is also crucial for nations. In their new countries, refugees can contribute to the economies and societies by finding employment and using financial services. The wealth of the country eventually results from this, which not only helps refugees but also promotes social cohesiveness and stability.

VII. Committee Focus

When considering the possible solutions to the committee's topic, the following points must be considered:

- What are the main challenges that refugees face in the job market?
- To what extent do qualifications, language, and discrimination contribute?
- To what extent may be training programs to assist refugees in better aligning their skills and qualifications with the demands of the local job market?
- How can refugees access banking, savings accounts, and lending services? Do any obstacles to financial inclusion?

VII. Participation List

- Islamic Republic of Afghanistan
- The Republic of Azerbaijan
- People's Republic of Bangladesh
- Kingdom of Bhutan
- People's Republic of China
- Republic of Croatia
- The Arab Republic of Egypt
- The Republic of Ecuador
- Republic of Fiji
- French Republic
- Federal Republic of Germany
- The Co-operative Republic of Guyana
- Republic of India
- Republic of Indonesia
- The Italian Republic
- Jamaica
- Republic of Korea
- Kingdom of Lesotho
- Republic of Lithuania
- United Mexican States
- Islamic Republic of Pakistan



- State of Qatar
- Russian Federation
- United Kingdom of Great Britain and Northern Ireland
- United States of America

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