

DRC GLOBAL EVENT

**DIGITALISATION:
THE DIGITAL DIVIDE AND
FORCED DISPLACEMENT**

Output Report

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Introduction

Every year, the Danish Refugee Council (DRC) sets out to explore problems and their solutions around a pressing topic of transnational dimensions that affects displaced populations and the challenges the humanitarian sector. With a strong belief in the value of **collaborative action and knowledge**, DRC seeks to enable an event brimming with actors who can make DRC and **the humanitarian sector smarter, more responsive and accountable towards people affected by displacement**.

In 2021, gazes were turned to the megatrend of **digitalisation in the context of the digital divide and forced displacement**. Over a series of events and workshops that took place in the second half of 2021, experts and practitioners from within and beyond the humanitarian sector got together to share their knowledge, experiences and visions for the future.

The present report seeks to capture key perspectives, experiences, knowledge and visions shared in the course of this journey to act as a **catalyst for innovation, collaboration and proactive engagement**. Our overarching goal is to ensure that digitalisation brings about desirable outcomes for displacement-affected populations.

Before we proceed, we would like to **extend a big thank you** to all speakers, collaborators, DRC Global Event Ambassadors, participants and colleagues for their valuable contributions to this co-creative learning and innovation journey. We are also grateful to DareDisrupt for its valuable support to our endeavour.

On the **DRC Global Event website**, you will find more information and recordings of the Global Event journey 2021. With any comments or questions regarding the journey, the Global Event or this report, please reach out to drcglobalevent@drc.ngo.

We hope to see you at DRC Global Event 2022!

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• “This year’s topic is crucial – digitalisation is a key to many new ways of working also in the humanitarian sector. Digitalisation cannot be reduced to something either positive or negative. Rather, it is a global phenomenon that transcends, and is likely to increasingly impact, the lives of people including those living in displacement and their surrounding communities.”

..... ● Charlotte Slente, Secretary General of DRC

About the GLOBAL EVENT JOURNEY

In 2020, DRC launched a strategic ideation concept — the DRC Global Event — as a strong acknowledgement that the humanitarian sector needs a wider approach, new perspectives and stronger cross-disciplinary partnerships to lever the **mandate to protect marginalised people and to develop real solutions for people affected by conflict and displacement**.

The first Global Event journey was held in 2020 focusing on the theme of Climate Change, Environmental Degradation and Forced Displacement. This exciting journey was lifted by invaluable thinkers, speakers and collaborators contributing across geographies. In the course of several events and workshops, they shared their knowledge, ideas and perspectives about how the nexus of climate change, environmental degradation and forced displacement will unravel, and what we can do to start tackling this serious problem.

This year, gazes were turned to digitalisation to examine the interconnectedness between this megatrend and forced displacement.

Since tech and digitalisation become more powerful and ubiquitous, DRC invited experts and practitioners to dive into the present and future of digitalisation, the digital divide and forced displacement. This journey sought to understand the **new interactions, drivers and values enabled by the digital era**. Our major purpose was to gain a better understanding of how humanitarian actors can better protect displaced people and enable them to live dignified lives.

The DRC Global Event 2021 Journey

SETTING THE SCENE

The journey started by offering collaborators and DRC Ambassadors an insightful outside-in perspective on the future of digitalisation, the digital divide and forced displacement in the form of an interactive **pre-read website**.

THE LAUNCH EVENT

September 29, 2021

The Launch Event kicked off the journey by bringing together DRC experts and external collaborators. It was a half-day of inspirational keynote sessions coupled with interactive workshops on digitalisation — the digital divide and forced displacement.

FUTURES DEEP DIVE WORKSHOPS

October 2021

A series of interactive online workshops gathered carefully chosen DRC ambassadors and external collaborators to dive into five ‘futures’ of digitalisation in the context of forced displacement: Digital Access, Rights & Digitalisation, Digital Financial Inclusion, Digital Employment and Digital Accountability.

DRC GLOBAL EVENT 2021

November 24, 2021

The journey culminated in a full day of enriching, insightful, thought-provoking and actionable sessions: **keynotes, interviews, panel discussions and workshops**. The event brought together diverse voices of people with lived experiences, practitioners and experts from within and beyond the humanitarian sector.

HACK4HUMANITY

December 2021-2022

DRC and DTU Skylab bring together youth in Jordan and students of Copenhagen Business School and the Technical University of Denmark for the Hack4Humanity. Together, they create new ideas towards enabling digital financial inclusion and employment opportunities for people affected by displacement.

DRC Global Event Ambassadors

Each year, a group of internal DRC staff are selected to engage in the journey, build their capacity and create strong linkages between the Global Event journey and DRC’s work in the future. In 2021, ‘DRC Ambassadors’ were:

- **Alexandra Singpiel,**
• Project Coordinator in Civil Society
• Engagement Unit, DRC HQ
- **Roberto Sollazzo,**
• Regional Humanitarian Access and Safety
• Coordinator, DRC West Africa
- **Rikke Olsen,**
• Gender and protection specialist, DRC HQ
- **Oscar Muriithi,**
• Programme Coordinator at DRC Kenya
- **Jakob I. Myschetzky,**
• Global Youth Advisor, DRC HQ
- **Alistair Cowan,**
• Alternative Finance Specialist, DRC East
• Africa Regional Office.
- **Laila Zulkaphil,**
• Head of Program, DRC Turkey
- **Edward Fraser,**
• Global Economic Recovery Adviser and
• CVA Lead, DRC HQ
- **Rahul Mitra,**
• (former) DRC Economic Recovery
• Manager, DRC Jordan
- **Joanna Nevill,**
• Global Accountability and Participation
• Advisor, DRC HQ
- **Isaac Robinson,**
• Programme Manager HLP, Legal and
• Advocacy, DRC Ukraine

LAUNCH EVENT

September 29, 2021

The Launch Event kicked off this year's journey. DRC experts accompanied by our Collaborators engaged in inspirational keynote sessions, as well as started exploring and interacting around digitalisation – the digital divide and forced displacement.

Building on various macro trends and signals, the ambition was to open and spark the curiosity of the participants and to purposefully connect with new collaborators on the topic at hand. Through discussions, we harvested knowledge across sectors and disciplines in co-creational spaces and set a common ground for the deep dives that followed in mid-October.

[You can access the recordings here.](#)

Macrotrends

Digitising the human being

Connecting everything

(Digital) Displacement

Questions raised by Launch Event participants in the collective Miro board during the workshop sessions:

- *“How do we ensure that digitalisation empowers the most in need, rather than disempowers them more and leaves them even more behind?”*
-

- *“Should we begin thinking about digital access as a public good that should be regulated as such, rather than as a business enterprise?”*
-

- *“How can we ensure that everyone has equal access – is this the real innovation? How can we get the perspectives of those who cannot participate in the digital world? And is this affected people's actual choice and preference - what are our assumptions and biases? And how do we protect them, their data and privacy?”*
-

INTERACTIVE SESSION

Perspectives on digitalisation, the digital divide and forced displacement

What developments, shifts and signals do you see today shaping digitalisation, the digital divide and/or forced displacement?

- Geo-independent employment opportunities and the rise of the digital employee
- Global youth conscious/Gen-Z digital native, global born
- Global rise in mental health issues/anxiety
- Alternate data protection approaches taken outside of Europe and North America
- Recognition that digital services, despite being driven by private tech firms, should be thought of as public services to which everyone should have access to as a right
- Traditional banking infrastructure is unable to address the needs of a dispersed workforce
- Growing focus on designing for value-sensitive design
- The interest of non-traditional humanitarian and development actors in supporting displaced populations
- Strong local ownership and local organisations challenging the aid governance structure
- Obligation to grant displaced persons access to their digital life



Exclusive interview with the Danish Tech Ambassador

With Anne Marie Engtoft Larsen,
Ministry of Foreign Affairs Denmark

Interviewed by Anders Hvid, DareDisrupt

“Digital divide is a problem of the past, it is a problem of the present and, if we do not do something dramatic right now, it will become a massive problem in the future.”

We live in truly transformative times. Today, technology can no longer be ignored, as it is shaping every aspect of our lives. It is challenging our society down to the very question of our values. **However, as implied by the concept of the digital divide, there are still so many people who do not have proper access to knowledge and democratic processes, the global society.** These people cannot meaningfully, economically, socially and environmentally engage in our common processes. The digital divide is not only about granting people access to the Internet: **If only few are technology makers and the rest of us are technology takers, we will have neither inclusive design, nor technologies that will deliver on the promise of solving critical problems in society.**

Today, a handful of very powerful companies run the digital infrastructure of our societies and democracies. **This asymmetry has gone too far**, and we need to find a better balance. At the same time, some core values of liberal open democracies are being undermined, and technology is playing a part in that.

In the present-day digital age, fundamental freedoms and human rights cannot be taken for granted. Instead, they should be developed. There is an opportunity for us to take this moment and meaningfully leverage the massive potential of technologies. They can do so much more if, in applying these technologies, **we focus on their ability to empower people and give them unrestricted access to knowledge, voice and participation.**

We also see **governments being more tuned** in to the challenges and opportunities and stepping up to work with legislation. Furthermore, **civil society is engaging well** on these issues with a strong voice on the role of technology. There is a response from tech companies and a clear realisation that times are changing. This is accompanied by the emergence of new companies where tech is thought of in a different way. These companies are driven by people with different values, bringing them into the tech ecosystem and expanding our understanding of what technology can do.



“One of the most important pieces of work is figuring out how not only support the vulnerable and the marginalised in the digital age, but how to empower them. (...) And by making their voices not only heard but activated empowering them in how to use technologies so that they can help shape their own trajectory in the context they are in. Otherwise we are going to end up with only people like you and me who are trying to push on the rules of this. I don’t think that would be the right way forward. So, I’m incredibly inspired by your work. I think that DRC is doing the absolute right thing by engaging in this and I think you are incredibly advanced in some of the thinking. So, I look forward to continuing working with you on this topic and seeing what comes out in November.”

● Anne Marie Engtoft Larsen

TALK

The transformative power of converging technologies

Eleanor ‘Nell’ Watson

We live in genuinely transformative times. Technology has brought us together, helped us to reach new places and brought with it a lot of new opportunities. Above us there are thousands of satellites, and their number is growing, bringing us the promise of **offering low-latency broadband everywhere on the planet**. Machine intelligence technology is radically altering the bandwidth we require for a video connection meaning we can have connection interfaces enabling new wave of telepresence technologies. All these technologies will allow us to work from any place, go visit anyone we want and do virtual tourism, which offers hope and opportunities for many.

We can use advanced tech like augmented reality to **train people in new ways**, such as to construct and repair things. We can use emerging tech for new ways of making decisions, making predictions, bringing in even new ways of democracy.

Technology enables for new ways of **understanding our planet and its ecology**, which, along with restoring hope and helping us better understand our progress, also makes us more aware of the things we are losing. It can offer new ways of protecting people who might be obliged to work in unfair condition —for instance by spotting factories or illegal fishing in the high seas from the orbit. It can also help us to understand the human cost of war.

With a decrease of the cost of machine intelligence, we can do so much more with the resources we have. Deep learning is sophisticated but narrow. New tech is enabling us to have a more general type of machine intelligence. This enables us to put a broad variety of different types of data into a network and use the same network to solve loads of different problems. These technologies are task agnostic: one model can solve a wide range of different problems. They can **transform how we work with computers, making it easier to participate in the tech revolution**. It can help us make better sense out of chaos and build stronger decentralised institutions. With the help of these technologies, we can tackle complicated legal texts and make them simple and easy for anyone to understand.

As the world of AI and Internet of Things (IoT) come together with crypto, we get not just currencies, but the same tokenisation tech gives us a decentralised form of security with tokenised incentives. This can **boost shared knowledge creation and increase trust and coordination helping people to work together in new ways**.

AI will be changing work. AI is there to replace tasks rather than replace people, as most jobs do not have only one or two tasks to them. However, there are some concerns about Algorithmic Taylorism. The idea of scientific management is coming back again but this time **using algorithms to monitor behaviour and performance**. If not done in a transparent way, this can create unwanted outcomes for employees.

Machine learning lacks context. Without the right context, a misattribution of characteristics with sometimes severe consequences for decision making is more likely to occur. Therefore, it is **extremely important that we imbue these technologies with greater transparency, fairness, less bias, as well as greater accountability and respect for privacy**. The page **Algo.Rules** explicitly formulates ground rules for the fair and just design of algorithmic systems.

We often try to get people fit systems, rather than make systems fit human needs. Therefore, we need to work towards building a safe, humane future on this planet. Unless the tech sector does it themselves, they will soon have some stringent legislation to ensure that they change their focus and behaviour.



- *“The growing number of people*
- *who have an ability to participate in*
- *these networks increases our global*
- *intellectual capacity. The ever-*
- *increasing number of nodes added to*
- *a network results in an exponentially*
- *greater number of connections. This*
- *means that we can solve problems in*
- *new ways, because we can harness the*
- *wisdom of the crowd in ways that were*
- *not possible before.”*

• • • • • • • • • • • Eleanor ‘Nell’ Watson

INTERACTIVE SESSION

Co-creating futures of digitalisation and the digital divide

What needs to be different for more desirable, equitable and just outcomes in the future?

What is good today that needs to be strengthened?

- Shift from talking about rights in the digital age towards justice in the digital age
- Seek to include private sector (tech) through well-thought sustainable partnership where each side has the “what’s in for them” defined
- Actual engagement and co-creation with communities and people impacted by displacement
- Let go of conditionality requirements
- Ensure that access is not based on race, gender, language abilities, etc.



DIALOGUE SESSION

Rights, data, protection and digitalisation

**Nathaniel A. Raymond, Jackson Institute for Global Affairs
Thomas Gammeltoft Hansen, Copenhagen University and Anup Singh, Microsave**

Facilitated by Reeta Hafner, DareDisrupt

This session explored the opportunities and risks associated with the increase in the use of data and digitalisation by humanitarian organisations.

There are three ways in which technology can harm populations: **it can exclude them, it can exploit them or it can target them**. These harms are frequently interlinked: for example, making populations more connected also creates pathways for harming them.

For instance, **digital financial exclusion** is a big issue in Sub-Saharan Africa. Studies show that a typical borrower of digital loans is young, urban and male. As more and more people had to start using digital financial services due to the COVID-19 pandemic, they also fell victim of fraud.

Authorities in Europe and elsewhere are employing AI and other digital tools to everything ranging from border control to legal decision making. The main risk from these kinds of applications is that they would be trained on flawed data from the existing system and **hence reproduce all the existing biases—but now in a digital form**.

However, we also see many opportunities that digital technologies present. For instance, in Sub-Saharan Africa, many institutions are partnering up and testing **Blockchain-based solutions to give access to banking and other opportunities** to refugees missing identity documents. Similarly, in refugee camps, innovative refugee youth are leveraging social media platforms for e-commerce businesses.

For the humanitarian sector, the emergence of a digitised and digitally connected refugee populations is revolutionary. Digital diasporas are creating opportunities for populations to engage in the so-called de-linkage from traditional humanitarian models. We are increasingly in competition from online networks of information that both offer opportunities and create threats to the refugees’ protection status. There are humanitarian agencies that are thinking, in exciting new ways, on how to position themselves to manage these communication relationships and **create healthy infosphere for mobile populations to make the best and safest decisions**.

• “(I)f we had this conversation in 2030 and we were saying that we did this well, it would mean that we moved from being innovators to absorbers and advocates positioning ourselves between the populations and the tech to help mitigate these exclusionary, exploitative and targeted effects.”

• Nathaniel A. Raymond

As argued by Nathaniel A. Raymond: “We need to be very intentional and explicit about the fact that **not only how we do our business with vulnerable communities, but what the actual business is**, is changing.”

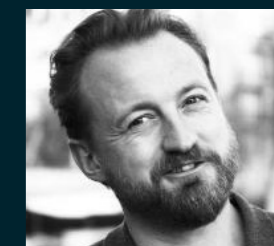
One aspect of this is that technologies can **help refugees to reclaim voice and decision-making power**. For many refugees, the right to political participation is the first thing they lose and the last thing they reclaim. Today, refugees have little if any possibility to influence how refugee programming is performed.

Recommendations raised in this session included:

- Humanitarian organisations should shift from focusing on innovation and ‘doing tech’ to positioning themselves between the populations and the tech to help mitigate these exclusionary, exploitative and targeted effects. Humanitarian organisations need to be, think and act more like anthropologists and demographers than tech specialists to really **understand how tech interfaces with specific demographics** in each specific context.
- As many agencies have developed the ability to compile impressive transnational data materials, they must ensure the **ethical and responsible way of working with data**. We also need to acknowledge risks and short comings of data-based approaches and not oversell the potential of new technologies.
- We should be **clear and intentional about the distinct roles** of governments, the private sector, humanitarian agencies and other actors. Humanitarian agencies play an important role in financial and digital education. The organisations can also help both new and existing companies to engage with the refugee market segments and sensitise them to the issues and problems faced by refugees.
- Many of the issues we face are first approached in terms of technology, whereas they are more about change management and organisational positioning in a broader context. Accordingly, we need **clarity on which of the positions are to be taken and when**. These positions are:
 1. **Things that organisations need to do together as a consortium**, such as creating technical standards, ethical standards and guidelines that encompass the entire sector.
 2. **Things you should not be doing in your organisation**. It is important to know when to bring skills, such as data science, in-house, access them outside of house, or create a pool capacity to share with other organisations. Or when should you be the holder of that technical capacity and share it with others.
 3. **Things you do yourself and have the mandate to do**. You need to determine what you are responsible for as relates to digital absorption based on talking to the populations you work with.



Nathaniel Raymond,
Jackson Institute for Global Affairs and Yale School of Public Health



Thomas Gammeltoft-Hansen,
University of Copenhagen



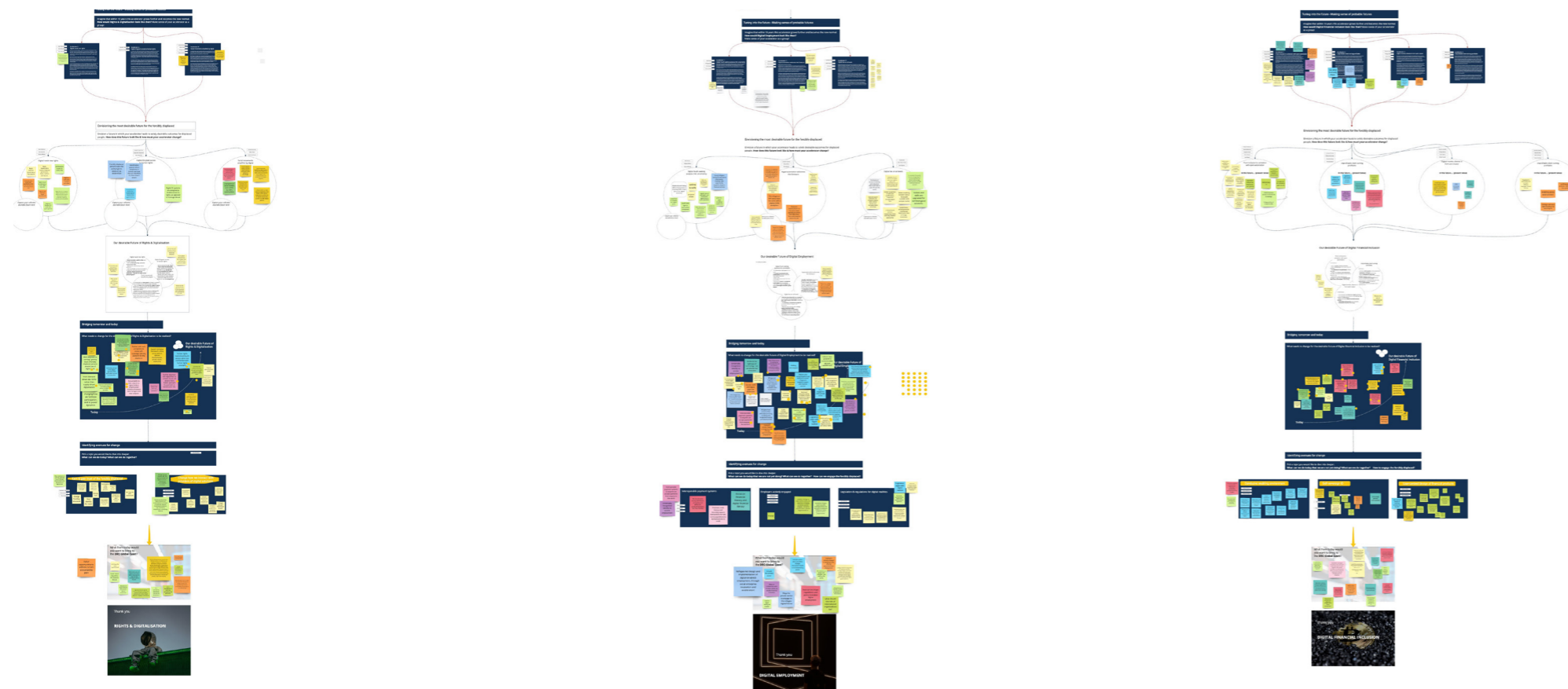
Anup Singh,
MicroSave Consulting

... FUTURE DEEP DIVES

Five Futures Deep Dive workshops took place online during October 2021. These interactive workshops brought together DRC Global Event Ambassadors and selected collaborators from the humanitarian sector, private companies, academia and civil society.

In these workshops, the participants explored the futures of digital access, rights and digitalisation, digital financial inclusion, digital employment and digital accountability. Building on the **pre-read material**, together the workshop contributors imagined the desirable future for the topic in focus and explored what changes would be needed to reach that desirable future. Afterwards, in small groups, they ideated on avenues for change and concrete interventions towards realising the desirable future. The design and methods built on selected futures thinking methodologies and theories as outlined in the **pre-read website** of the DRC Global Event 2021.

The Deep Dive workshops helped to identify areas for action for shaping the future of digitalisation, the digital divide and forced displacement. These workshops also laid ground for future collaboration across sectors and uncovered key questions for further exploration at the DRC Global Event.



Overview of the Miro board from three of the five Futures Deep Dive workshops.

QUESTIONS AND INSIGHTS SHARED BY DEEP DIVE WORKSHOP PARTICIPANTS ON THE MIRO BOARD.

Deep dive on

- **DIGITAL ACCESS**

“We need to think about forcibly displaced people as ‘whole people’ with needs and aspirations beyond their displaced status.”

- **RIGHTS AND DIGITALISATION**

“How can we think about rights from the onset of digital design, rather than being reactionary?”

- **DIGITAL FINANCIAL INCLUSION**

“How do we balance national security concerns with unprofitable client access to digital e-wallets and interborder remittances and tracking?”

- **DIGITAL EMPLOYMENT**

“Without massive commitment to ensure access for more people, digital employment could risk further divide, although more complex. With right investments, the potential is enormous.”

- **DIGITAL ACCOUNTABILITY**

“Digital accountability should mean co-created digital solutions—more opportunities for affected people to exercise power directly—to shape, drive and decide on projects/aid assistance themselves.”

DEEP DIVE INTO

Digital Access

In this futures deep dive, we explored the door to digital: What enhances or hinders finding and stepping through this door? Which current technological trends could make barriers to digital access obsolete? How can aid delivery leverage technology in a smart and inclusive manner? And which never-before anticipated possibilities and risks await us behind the door?

The chapter on Digital Access on the pre-read website was used as a starting point in this deep dive.

DESIRABLE FUTURE

The desirable future of Digital Access that we co-created in this deep dive, is a future where:

- There are exceptions to opt out from sharing data and partaking in ad-based business models for people facing vulnerability;
- Connectivity grants social and work opportunities and interactions that are not bound to a physical space. This has led to a more fulfilling life for displaced people. If forced to leave their homes, people can bring their digital livelihoods with them;
- This happens in a safe and secure manner, and those providing services are aware of and adhere to global privacy regulations. There are transparent systems in place with clear checks and balances on power dynamics; digital security and data protection mechanisms are credible and abided by all;
- Access to digital is not subject to arbitrary restrictions by duty bearers. For example, internet infrastructure can't be switched off, and there is no censorship nor limits to using connected devices;
- As notions of mobile will evolve and adapt, people have more agency and choice in the types of devices they use to connect, and each will be affordable;
- Connectivity is built on a sustainable basis and does not disappear once humanitarian actors leave;
- People have access to services even if they choose not to be connected;
- Digital supports root cause work and helps to prevent displacement all together.

BRIDGING TOMORROW AND TODAY

For the desirable future of Digital Access to be realised, we need:

- Collaboration, transparency and more trust: we need to bridge the current distance between stakeholders (citizens, groups) and duty bearers (governments, market);
- Mindset change on the global level to see displaced people (especially young people and girls) as agents of change, not as victims;
- Holistic approach to digital inclusion as opposed to thinking about single programmes;
- Tech solutions that capitalise on the core competency of the private sector coupled with NGO competencies and mandate to serve;
- More true co-design and co-production, willingness for experimentation and being open to failure. We need tech solutions to be driven by communities;
- Upskill on digital and data literacy at all levels, including data security, source critique etc;
- See access as a right, not as an extra. We need interlinked, secure and robust digital infrastructure;
- Ensure that national digital and universal access strategies and plans are inclusive of forcibly displaced people.

IDENTIFYING AVENUES FOR CHANGE

What can we do today? What can we do together?

To ensure that national digital / universal access strategies and plans are inclusive of forcibly displaced people, we need:

- Best-practice / knowledge sharing of key approaches, such as in Uganda with **Refugee Registration system linked to SIM Registration system**;
- Trickle-down good practices from regional and global bodies and specific regulatory bodies on the national level (where their practice is mirrored and adopted);
- Joint advocacy bringing together NGOs, UN agencies, community and private sector vis-à-vis local regulators;
- To decouple connectivity and security issues for policy makers;
- Streamlined communication among humanitarian organisations, government and regulators and service providers/ mobile network operators;
- Risk-based / tiered KYC (know-your-customer) as a solution to address legitimate state concerns on users who are not able to demonstrate certain levels of credentials.

To enhance willingness for experimentation, we need:

- To collaborate and experiment with the people who will be using the service;
- Embed design thinking and experimentation in programme design and delivery;
- Educate donors and agencies that they can fund experimentation and use different PM methods and gateways;
- To deal with risk by working in smaller iterations. We should learn from successful tech companies that stay in 'BETA-mode' of continuous development;
- Think in terms of 'prosumerism' — can X be done by affected people (not for them)? Is any content produced? Is there a (business) model?

To train digital and literacy, we need:

- To learn and use natural dynamics within communities on digital adoption: to bring more people into the already happening process, with younger people training older generation on how to use digital devices and tech;
- Graphic illustrations on rights and digital security. We also need to develop video materials in local languages with rights and source;
- To ensure that (program) staff of humanitarian agencies/NGOs are also technically literate to avoid human error and security risk. We need to mainstream data literacy and data protection across all sectors/programs, including those related to data collection;
- Listen to people's needs and include their knowledge in relation to digital access and digital protection.

DEEP DIVE INTO Rights And Digitalisation

In this futures deep dive, we explored both opportunities and risks for accessing and enjoying rights through digitalisation.

What new ethical questions, barriers, and vulnerabilities must we consider when digital intertwines with rights?

The chapter on Rights and Digitalisation on the pre-read website was used as a starting point in this deep dive.

DESIRABLE FUTURE

The desirable future of Rights and Digitalisation we co-created in this deep dive, is a future in where:

- Access is a public utility akin to water and electricity;
- There is a right to freedom of reach, not “just” speech;
- A user has full ownership, control of and access to their own data. Forcibly displaced persons have the ability and right to be de-identified. Trust is built horizontally, data are used for the intended purpose, users can opt-out and see what data are used for through interfaces. Blockchain might be the tool that allows for trust and transparency;
- Forcibly displaced people have access to digital platforms and can access services through digital means;
- Champions connect movements across digital and non-digital spaces and are amplified by digital leading to inclusion and respect for rights;
- Engagement by humanitarian actors in shaping public opinion is a strategy that should be deployed to pave the way for peaceful coexistence and realisation of durable solutions;
- Any hate speech on social media is countered and not allowed to exist without being challenged. Accordingly, major SoMe platforms have adopted anti-hate speech policies and actively monitor their spaces.

BRIDGING TOMORROW AND TODAY

For the desirable future of Rights and Digitalisation to be realised, we need:

- Develop shared design processes with end-users where they participate in the creation and monitoring of digital tools affecting their lives. We need to change how we facilitate such participation and its power dynamics;
- More attention to earning and gaining trust of forcibly displaced persons around the use of digital tools. There is also more demand-driven (by FDPs), rather than supply-driven, digitalisation;
- Change how we interact with 3rd party providers of digital solutions by mainstreaming accountability principles. Despite power imbalance between data managers and data subjects, there is accountability to data subjects as rights holders;
- Change interactions with governments and authorities. We ought to participate in the agenda on digital governance to a greater degree. We need shared normative framework cutting across distinct spheres (humanitarian, private sector, states, etc.).

IDENTIFYING AVENUES FOR CHANGE

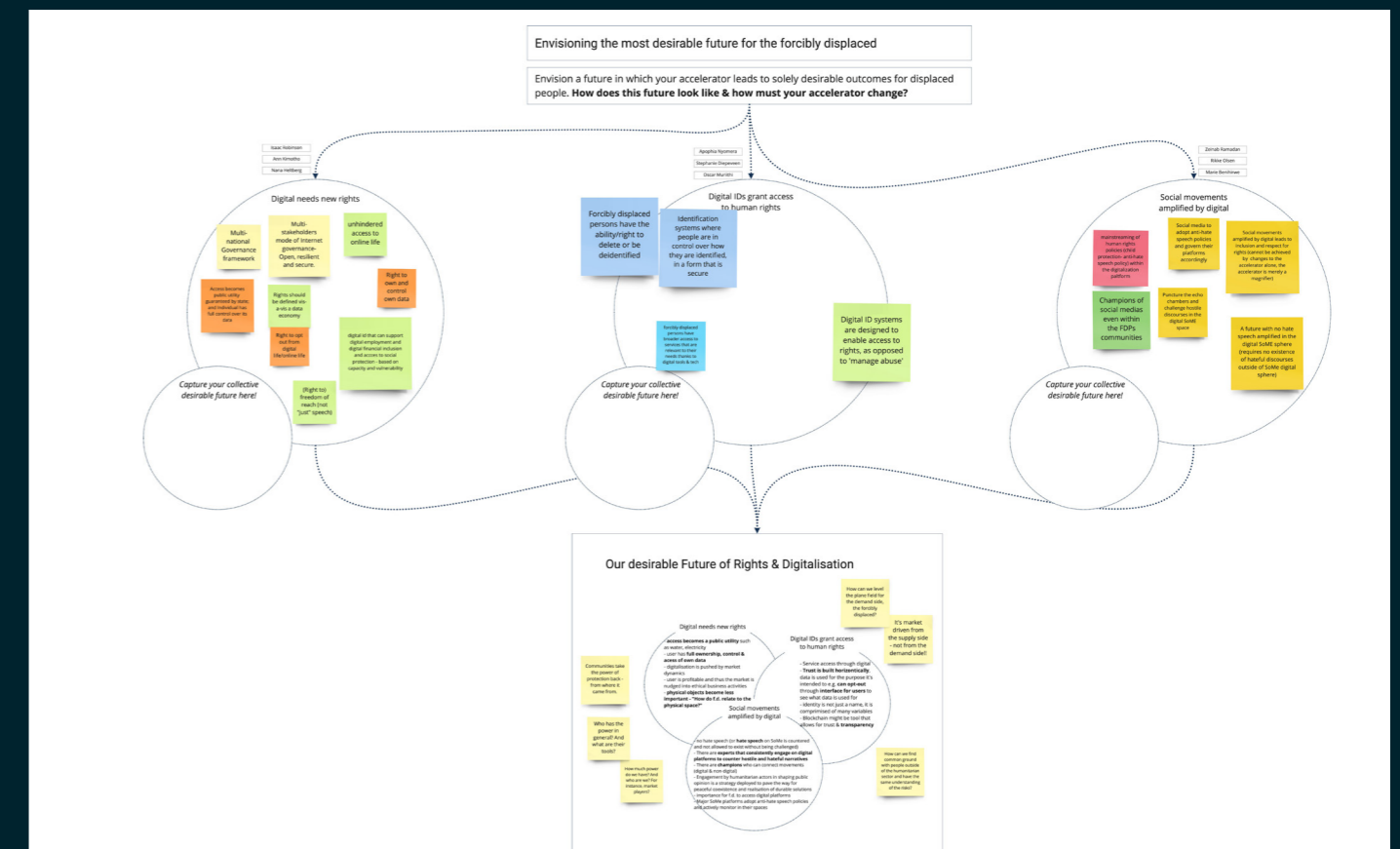
What can we do today? What can we do together?

To earn and gain trust of forcibly displaced persons around use of digital tools, we need to:

- Start with needs, ensure participation of users in the design process and creation of digital solutions and change;
- End-user should be able to see changes and be allowed to go into back-end and make changes themselves;
- Communicate in an accessible language;
- Create hackathons with forcibly displaced so that they can create digital tools themselves.
- Change funding structures;

To change how we interact with 3rd party providers of digital solutions, we need to:

- Separate humanitarian digital packages from governmental ones. This could include a humanitarian smartphone, including Internet access;
- Explore if there should be two target groups: one with a free version and another paid?
- Explore whether to offer sustainable packages/digital solutions to beneficiaries that continue beyond their current situation.
- Have open discussions about if/what products need to be monetised to be available to the forcibly displaced;



DEEP DIVE INTO

Digital Financial Inclusion

In this futures deep dive, we explored how digital is surpassing current physical, political and systemic obstacles for financial inclusion. Together, we imagined a desirable future and ways to realise it to ensure that digital financial inclusion is indeed inclusive, equitable and safe.

The chapter on Digital Financial Inclusion on the pre-read website was used as a starting point in this deep dive.

DESIRABLE FUTURE

The desirable future we co-created in this deep dive is a future in where:

- Everyone has access to digital infrastructure and services they need;
- Individuals are gatekeepers of their own data, and they have access to information on how their data are used and an ability to make choices based on this information. New structures ensure safety and confidentiality;
- Forcibly displaced do not have to pay for services with their personal data or on basis of profitability;
- People are reached in diverse languages, literacies, cultures;
- National security considerations do not override the design of services designed in a human-centric way;
- FDPs are part of existing systems rather than parallel systems;
- There is one biometric digital currency. Ownership can be proven across borders. This is enabled by Blockchain technology.

BRIDGING TOMORROW AND TODAY

For this desirable future to be realised, we need:

- NGOs to work as facilitators rather than direct providers or unquestioning accepters of exploitative or unduly risky DFI;
- Acceptance that it's beneficial for refugees to be economically active;
- State-private sector-public/humanitarian and development actor collaboration and common understanding;
- States prioritising protection and provision, rather than profiling, policing and punishing;
- Access to mobile internet and smartphones with subsidized data costs;
- Conducive enabling environment, legislative and incentive structures for private actors in the financial inclusion space;
- Self-sovereign Digital IDs that are available on demand for all people;
- User-centred design of financial products for the bottom of the pyramid.

IDENTIFYING AVENUES FOR CHANGE

What can we do today? What can we do together?

To create a conducive enabling environment and legislative and incentive structures for private actors in the financial inclusion space, we need to:

- Strengthen the willingness and ability to relinquish traditional ways of working for INGOs. To this end, we need to shift our role so that we would become a channel and advocate for a conducive environment, rather than a spokesperson or 'voice of' the displaced. We need to ask ourselves to what extent we are willing to alter our model/approach, removing ourselves from the centre. Can we move to a facilitative approach?
- Use our collective power in pursuit of common interest (e.g., confronting the know-your-customer requirements for refugees);
- Break siloes, not having parallel structures/environment for refugees;
- Address power imbalance between respective stakeholders.

To make self-sovereign Digital IDs available on demand for all people, we need to:

- Engage in effective lobbying and find avenues where we can drive change towards states and governments;
- Raise awareness about the economic benefits of displaced populations;
- Make the finance case for digital IDs;
- Encourage greater interoperability.

To promote user-centric design of financial products for bottom-of-the-pyramid users, we need to:

- Work with and start from what is already in place (devices/equipment/skills/situations);
- Work with genuine and direct involvement of users/clients, and actively think about incentives as part of user-centred design;
- Challenge assumptions and think framers and find novel ways leave them behind;
- Consider (and disaggregate) design processes based on different client groups/'personas';
- Find ways to address those who have more access and skills;
- Define users and ask if we should design for non-users.

DEEP DIVE INTO

Digital Employment

In this futures deep dive, we explored what new opportunities and risks arise for forcibly displaced people and the humanitarian sector at the intersection of ‘digital’ and ‘employment’.

The chapter on **Digital Employment** on the pre-read website was used as a starting point in this deep dive.

DESIRABLE FUTURE

The desirable future we co-created in this deep dive, is a future where:

- The Internet is a safe space for all, and there is duty of care;
- The youth are connected to the private sector and have access to employment opportunities, as well as the tools and skills that would lead to meaningful outcomes;
- Young people are supported in navigating in the digital space from a young age;
- There is a positive regulation in place allowing refugees to work digitally regardless of their origin or the country they are living in.
- There is no more stigma attached to being a refugee. There are no labour restrictions allowing anyone to participate in the labour;
- Refugees’ education is rethought and reshaped and is of great relevance and quality putting refugees on the same career pathway as others;
- Diplomas and existing skills are universally recognised. Forcibly displaced individuals do not need to prove their skills with additional education.

BRIDGING TOMORROW AND TODAY

For this desirable future to be realised, we need:

- Better policy and regulation regarding the digital economy and labour rights, including norms and standards for refugee inclusion in digital labour platforms;
- To address gaps in digital skills. We also need more equitable access to skills development and education for digital employment. Employers need to be actively engaged in designing educations, offering apprenticeships and employment opportunities;
- To partner with refugees when designing vocational programmes for them;
- More equal access to all infrastructure around digital employment, including universally recognised identity;
- New infrastructure for registering businesses that are not tied to a particular location to promote refugee entrepreneurship. We should also support refugee-led organisations to coordinate incubation and acceleration activities for social enterprises;
- Advancements in skills recognition and job matching technologies and processes.

IDENTIFYING AVENUES FOR CHANGE

What can we do today? What can we do together?

To create interoperable payment systems so that anyone can accept payments from anyone in the world, we need to:

- Closely work with Fintech companies and define the products and solutions that they develop;
- Focus building financial literacy and digital financial literacy;
- Promote credit history and recording data on transactions for low-income populations to facilitate their access to credit.

To engage employers actively, we need to:

- Build audacity and courage to value diverse skills and capacities;
- Challenge and change narratives around refugees — its ‘just’ a situation that a person happens to be in;
- Sometimes refugees need more skills building to meet the demands of employers. We should investigate existing guidelines, like the one made by TF4Women, on how to prepare them better.

To align legislation and regulation with digital realities, we need to:

- Leverage regional and global mechanisms and bodies to support national policy and legislative changes;
- Ensure refugee inclusion in regulatory developments for nationals/host community *vis-a-vis* digital economy. We need to build powerful multi-stakeholder coalitions;
- Provide the case and benefits for digital work (beyond national legislation);
- Create mechanisms for building up evidence base, along with leveraging non-displacement context regarding indirect foreign investment;
- Acknowledge that the private sector plays a key role in working with government to expand inclusion, and building evidence based on platform activity — humanitarian organisations need to part of the convo and steer!

DEEP DIVE INTO

Digital Accountability

In this futures deep dive, we explored how digital trends are challenging existing definitions and mindsets around accountability in the humanitarian sector. With both opportunities and challenges in mind, we considered how the humanitarian sector can effectively uphold digital accountability towards the forcibly displaced.

The chapter on **Digital Accountability** on the pre-read website was used as a starting point in this deep dive.

DESIRABLE FUTURE

The desirable future we co-created in this deep dive, is a future where:

- Accountability is thought and practiced across and continuously. We collaborate across the sector, have systems and processes that unify us around the promotion of humanitarian values. Feedback and complaints are not mediated by the same organisations delivering services. We have agreed on privacy normative and technological frameworks and our frameworks are accepted and respected by states/donors/armed groups/private sector;
- Artificial intelligence (AI) enables us to be reachable and very responsive. AI will be mainstream and inclusive;
- We (the humanitarian sector) shift power to displacement affected people and become redundant;
- Affected communities participate in the design of the way their data are used. They know about their rights, have control over their data, know how to use these data and take advantage of them. Databases are decentralised and data are anonymised and protected. Data are a common good and the benefits are brought back to the community;
- We do not focus on just innovating bigger and better, but also on doing no harm. We work on solutions that are already out there - especially local. Users' needs are at the center, and users are involved and are allowed to make decisions.

BRIDGING TOMORROW AND TODAY

For this desirable future to be realised, we need:

- To make accountability more into a practice - less a science;
- Organisations to collaborate more (beyond just INGOs/UN) and to be driven by local solutions. We also need collaborative, long-term planning with key sector participants;
- A digital Core Humanitarian Standards (CHS) certificate that increases freedom to operate with digital/data;
- Shift in power from us owning data to displacement affected people. We also need sharing of data analysis with beneficiaries;
- A political and mindset shift from donors and practitioners to value displacement affected people and partnerships and power shifts;
- Shift in the way we measure impact to prioritising people-centred outcomes (participation, listening, co-design processes);
- More open-source solutions that can be easily adapted;
- Digital literacy courses for humanitarian staff and for affected communities.

IDENTIFYING AVENUES FOR CHANGE

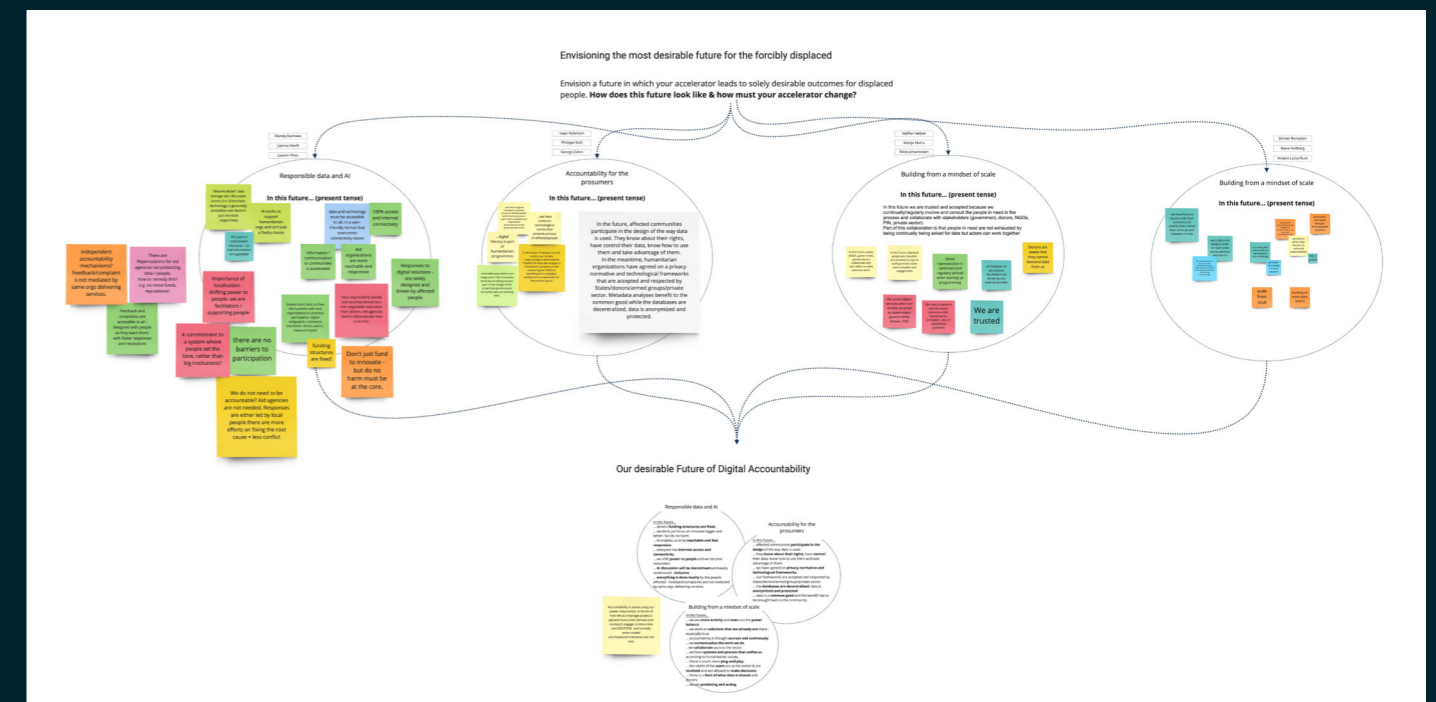
What can we do today? What can we do together?

To offer digital literacy courses for humanitarian staff and to affected communities, we need to:

- Create two different tracks: one for humanitarian staff and the other to affected communities. Start by understanding the status of digital literacy at the affected community. Draw on examples, such as the one from **Save the Children**;
- Create courses that are abundant and complemented by programme activities within agencies;
- Accept 'learn by doing' as a necessary means;
- Include, among others, data security, how to use and apply new tech in a responsible way, and how to opt in and opt out of digital solutions;
- Team up with academic institutions.

To make inter-agency guidelines for how to be digitally accountable, we need to:

- Create guidelines (a how-to handbook) that would link to established normative standards; and/or regulatory system, Core Humanitarian Standards (CHS) and other verification processes;
- Create guidelines that are flexible, not set in stone and adaptable. We need to ensure that these guidelines give direction instead of setting hard-cut rules so that they can easily be adapted to local context;
- Engage displacement affected people in the entire design process of these guidelines;
- Involve the government as long as it does not infringe on human rights and humanitarian principles;
- Work as a collective and to harmonise and merge the guidelines across different NGOs.



THE DRC GLOBAL EVENT 2021 on Digitalisation, the Digital Divide and Forced Displacement

November 24, 2021

The DRC Global Event journey 2021 culminated in the main event: a full day of keynote talks, panel conversations, interviews and workshops. A total of 266 people from 57 countries participated in the event, and almost half of them engaged in networking at the Hopin platform to meet new people. The presentations and conversations that took place built on the Launch Event and the Futures Deep Dive sessions.

The speakers and participants brought to the fore a wide range of actionable recommendations for the humanitarian sector to shape the future of digitalisation for better outcomes for the displacement affected people. Many of these recommendations are outlined below.



• *“Making voices heard can be supported by the digital. The digital is not the only means, but perhaps the most important channels that we have to be able to change for the better and continue our lives.”*

• • • • • ● Muzna Alzohori, Techfugees Lebanon



• *“This morning I woke up with a great sense of gratefulness to be part of an organisation that insists that every year we collectively, from many sides of the organisation, try tackle an important megatrend, that affects, positively or negatively, displaced persons in a manner where we are unsure how to react, where we need to change, and where we need to tap into outside expertise.”*

• • • • • ● Rikke Johannessen, DRC and co-moderator of the Global Event



Opening Remarks for This Year's DRC Global Event

Crown Princess Mary of Denmark

The digital age holds much promise in terms of contributing to the achievement of the Sustainable Development Goals. **Digital technologies have a truly transformative potential** – from improving human capacity, enhancing productivity, to providing new opportunities for people and societies.

However, for almost half of the world's populations, 3,7 billion people, most of them women, and most living in developing countries, the digital age remains an illusion – out of their reach. This group is still offline and with little, if any, prospects of changing this situation – and, therefore, with almost no chance of benefiting from and the advantages deriving from the digital age.

For forcibly displaced people, the situation is even more bleak. Studies show that refugees are 50% less likely to be connected to the Internet. This is not hard to imagine. When you are on the run, often under harsh conditions, or residing in remote areas struggling to survive, the focus is not on accessing digitalisation, but, on securing basic needs such as food, shelter, water and so forth..

In addition, while some refugees may have access to the Internet, they may not have access to a device, or lack appropriate digital skills, knowledge and literacy needed to benefit from the many opportunities that digitalisation offers, and more importantly, be protected from the multifaceted risks associated with being active online.

Together, let us consider the following:

-
- • • • • What does a **dignified future** look like for those affected by displacement?
-
- • • • • How can digitalisation help realise that?
-
- • • • • What can each one of us do, and what can we do together to improve protection and humanitarian responses in the digital age?

Let us unite our different expertise, knowledge and competencies to secure a better future for the tragically displaced.



• *“We have seen how COVID-19 has in many ways served as a global catalyst in mobilising national and global investments to build new digital initiatives. An important message today is that such investments must be designed for – and extended to – those who are ‘left behind’, including refugees and the internally displaced.”*

• • • • • ● Crown Princess Mary of Denmark

OPENING KEYNOTE

Leadership, Change and Digitalisation – Visions of the Future

Muzna Alzohori (Lebanon),

John Monychirin Madong (Kenya),

Benjamin Abunuasi (Uganda),

facilitated by Raj Burman, CEO of Techfugees

“When we are speaking about connectivity: looking at the current situation with COVID-19 and where the world is heading right now, everything is running digitally. People are used to making sales and connections online, and most work we do is online. Let’s say we have a refugee who has an idea and wants to start a project, but has no access to connectivity. What will this person do? This is why we started the Hub.”

— Benjamin Abunuasi, co-lead of Techfugees Uganda and founder of Youth Innovation Hub in Rwamwanja refugee settlement camp in Uganda leading on uplifting displaced youth entrepreneurs.

Recommendations raised in this sessions included:

- After over 10 years of humanitarian asylum in Lebanon, we need to start seeing refugees as persons with needs and realise that they have skills and credentials they can contribute with. **We need to change their role.** The strict laws in Lebanon stop refugees from working. They face a lot of difficulties in for example in opening bank accounts and starting businesses. There are also many challenges that refugees face in their daily lives, such as living in crowded spaces and not having Internet connection.
- In Lebanon, organisations provide refugees with extensive training. **However, despite being well-trained, they do not have opportunities to put these skills into practice. They need work to be able to move on.**
- In Uganda, there are many refugees who wish to start initiatives to help their communities. Yet what they lack is access to funding. Many donors and humanitarian organisations prioritise supporting established organisations that have set up large structures and ignore smaller start-up initiatives. **We need investments in the new organisations led by refugees.**
- There are challenges in the camps, such as the lack of connectivity and electricity. International organisations can **support refugees by influencing the government and providing solar power to organisations** like Techfugees and others working to give access to digital tools.



“It is very Important to support digital bridges to illuminate refugees’ future and to make them a gateway to positive change everywhere. And to provide them with technical skills and tools, and to open their horizon and communication with other countries and communities. So this is the team work culture in bridging the digital divide through equal opportunity.”

Muzna Alzohori, Techfugees Lebanon
Muzna leads the the Techfugees Digital Corridor programme in Lebanon and works to facilitate access to digital jobs in Canada to refugees with technical skills in Lebanon for resettlement to Canada.



“Since the majority of refugees have low living standards, they need training on technical skills, entrepreneurial skills and education. Once they are given those skills, their living standard will be improved.”

John Monychirin Madong, Techfugees Kenya



“Why can’t we make a refugee camp into a grand opportunity? Digital is one of the tools that can help refugees to create and access jobs. Also, when refugees have connectivity, they can connect with their friends and family. This connection is good for their future and their life.”

Benjamin Abunuasi, Techfugees Uganda



“Our changing landscape and increasingly digitalised world represent a unique opportunity for a paradigm shift, to pivot traditional styles of management and leadership centred for driving for results for shareholder value and profit to reimagine new and better ways to create the conditions for people and organisations to come together and to unite, collaborate and enable positive outcomes for those who are displaced.”

Raj Burman, Techfugees

PARALLEL SESSIONS

Leveraging the Digital in Humanitarian Response. How do we...?

DIGITAL EMPLOYMENT FOR THE DISPLACED

Can digital jobs become the future of employment for displacement-affected populations?

As the world accelerates into a digital and information economy, **our relation to employment is changing**. Digitalisation brings with it new services, new ways of working and a whole new understanding of organisations, employers and employees. The COVID-19 pandemic has accelerated these digital trends. At the same time, access to the labour markets in host countries remains a major challenge.

The future of work is now! The COVID-19 pandemic has accelerated digitalisation and turned every company into a tech company. As economies start to recover, companies across many sectors around the world are facing shortages of talent, most acutely in hospitality, manufacturing, and transportation. Many companies in North America and Western Europe are realising that they are unable to find talent within their borders. This opens up for opportunities for refugees with skills to access this employment space.

There is a growing recognition that diverse talent is important. The refugee population can be a source of such diversity and a great opportunity for companies seeking to increase their profits, geographic scope or want to invest in diverse as an end goal itself.

• “There are lots of organisations that are training refugees with the skills. So, the skills are there, we just need the companies to come onboard and say yes, we are committed to doing this, because not only is it the right thing to do, but it’s also the smart thing to do.”

• Lorraine Charles

The entry barrier to these employment opportunities is high: you need the technical skills, English language skills as well as soft skills, such as time management, critical thinking and communication skills. There are also external barriers, such as financial exclusion and lack of documents, standing in the way of digital employment.

Many companies do not recognise that there is a wide range of capabilities and experiences within displaced talent. This talent can be accessed through NGOs that focus on highly skilled talent. Today, we see **a trend of IT companies tapping into more diverse talent through intermediaries**. These intermediaries take care of the administration, payroll, and recruitment. There are some successful examples of NGOs and social enterprises, such as Na’amal working as intermediaries between companies and refugees.

Another way is to **provide displaced talent with more basic level and specialised training to equip them with specific skills**. There are initiatives like the Amazon Web Services’ Restart Programme that seeks to bridge the gap between employers looking for the right talent and untapped pool of talent by training, certifying and connecting individuals to employers. The Restart programme targets people who have neither background nor diploma by providing training in both technical skills and essential soft skills.

There is a need to **rethink what positive employment outcomes** might look like in the digital age. Even if stable long-term employment is the goal, in some cases, providing opportunities in gig economy jobs can provide important first-hand experiences and income.

Making interview and hiring processes more inclusive is important. It is also essential to **create an environment that is inclusive and welcoming**, which will reduce employee attrition. Particularly important are the first six months. This means adapting preboarding and onboarding processes to make sure that refugees feel supported and welcome when they join a company.

Recommendations raised included:

- As remote work is emerging, in many cases, laws do not create an enabling environment for displaced people to engage with these opportunities. DRC and other organisations **should advocate to governments for allowing refugees to work remotely even when they are not allowed to work in the host country**.
- Create a community of practice of companies that want to engage with digital **livelihoods and actively engage those who want to hire talent remotely**.
- We must recognise that, although scale is important, **digital livelihoods are not for everyone** and, therefore, we should not consider them as the only option for employment for displaced people.



Lorraine Charles, Na’amal



Marine Houmeau, Amazon Web Services (AWS)



Desmond Yeo, The Tent Partnership for Refugees



Facilitated by Camille Clemence Strauss-Kahn, DRC

PARALLEL SESSIONS

NORMATIVE FRAMEWORKS FOR PROTECTION OF RIGHTS IN THE DIGITAL ERA

What can we learn from human rights, protection and biometrics for the development and use of shared ethical principles and norms to guide collective conduct?

This session investigated the lessons we can draw from the fields of human rights frameworks, biometrics and ethics in terms of the use of shared principles and norms to guide collective conduct in the digital era. Specifically, it explored the question of **how we can harvest the benefits of digitalisation without causing harm to people already in precarious situations due to forced displacement.**

Many humanitarian agencies are targets of cyber-attacks and malicious operators, but lack policies and protection protocols that are sufficiently strong to mitigate these risks. Breaches are both life-threatening for those whose data have been shared and harm the trust in the humanitarian system. When there is a choice, people might be less likely to share information with humanitarian organisations.

When managing people’s identities, humanitarian actors collect very sensitive personal data, such as detailed names, GPS locations and biometrics. Therefore, it is of crucial importance that these data are managed responsibly and do not create harm.

As humanitarian organisations, we have to **closely work with states** that are responsible for provision of humanitarian protection. We need to align our

• “We should look at the relevance of the past, since the old debate feels very contemporary in how it addresses core issues at stake. And that gives credibility and some clarity to the human rights debate back then in terms of standing up against some of the big tech companies in this field.”

• Steven B. Jensen

frameworks to national data protection and management frameworks and human rights frameworks. Drawing on the lessons learned by UNHCR, one thing is **adopting a data protection policy**, while the other is implementing and ensuring that partners are adhering to it as well. In addition, in many instances, gaps remain in **understanding Data Subject’s Rights**. **Data protection impact assessments** are important when there is a large-scale sharing of personal data. Finally, **accountability to the affected population is key**. We need to define what actions need to be taken to respond to situations such as data sharing in the case of Bangladesh. We also need procedures on how to adequately respond to complaints from data subjects.

The digitalisation and human rights debate has a good foundation, and tech has mattered for a long time, as reflected in the UN human rights diplomacy. Technology, use of electronics and privacy questions were at focus already at the UN Human Rights World Conference in 1968. This was followed by a UN Secretary Report in 1970 that focused on the right to privacy in the context of technological development. This report led to the UN General Assembly to examine legal instruments for upholding human rights in relation to technological development.

In order for us to connect stakeholders (humanitarian and human rights organisations, governments, private sector and other actors) to promote shared norms and thus minimise risks and harvest benefits, we should:

- **Map the most appropriate modalities** for engagement via the UN system or similar, ideally by independent governmental agencies.
- **Engage with national human rights institutions.** In many cases, this might require developing the capacity in digitalisation, tech and links to human rights. These could bring greater human rights accountability and do monitoring on what goes on, as these institutions have the mandates for monitoring country practices.
- **Integrate understanding of digital risks** where we have existing coordination platform and expand these to other actors that we do not usually talk to: tech needs to be part of these conversations!
- **Involve the policy makers and educate them** to the fact that law cannot keep pace with the speed of development technology. We need to bring relevant actors together in a safe space to discuss this very frankly.



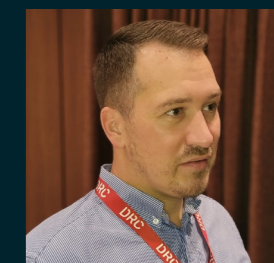
Steven L. B. Jensen,
The Danish Institute for Human Rights



Juliet Lodge,
Biometrics Institute Privacy and Policy Expert Group



Irina Conovali,
UNHCR



Dave Mariano,
DRC



Facilitated by
Rikke Enggaard Olsen,
DRC

PARALLEL SESSIONS

DISPLACED DATA? TACKLING DIGITAL FINANCIAL INCLUSION

How can displaced people move with and rebuild their financial history and proof of assets?

Digital financial inclusion is rarely discussed separately from digital solutions. Neobanks, mobile money operators and cryptocurrencies are all challenging the traditional financial systems. Digital solutions are frequently seen as a panacea for overcoming barriers to financial inclusion. However, digital technologies often exacerbate barriers to inclusion in displacement contexts. People who are excluded from traditional products are further excluded through safety measures, know-your-customers rules and other barriers. This session explored **how we can include people who are dataless in a system that relies on data and how we make sure that these data are used securely.**

The lack of data is the biggest barrier on whether banks can make a lending decision or design financial products to these segments. Companies like **Tala** seek to tap into alternative sources of data to reach populations usually left out of financial services and such that have no access to credit because they lack formal banking history. Tala uses data available on people’s phones: both behavioural data, including data on social connections and personal identifiers, and smaller trends, like how one fills in the loan application to assess the credit risk.

Leaf Global Fintech has created a Blockchain-based digital wallet that can follow people without access to bank accounts on their journey and allow for sharing with friends and family. This enables people to bring money with them. There are a lot of advantages to this service, including expanding the network of funding, formalising previous transactions and building up of financial data.

The Vision Fund, World Vision’s microfinance arm, uses a group model to approach the challenge credit history and extend loans to those who do not traditionally have access to credit. People who lack credit history are encouraged to form a group that becomes the receiver of the loan. It is in the interest of the peers that everyone pays back the loan, thus entailing trust in others.

“It is really critical for us when we work with vulnerable people that we help them improve their own literacy in financial and digital aspects so that they can have more agency to live wisely in a digital world.”

•••••● Amos Doornbos

GSMA engages its members in going beyond their core users, including displaced people. Partnerships are essential in this work. For example, to expand the reach of mobile money, we need to involve operators with NGOs to support the extension of the reach of services, such as mobile money, to refugee camps.

Digital and financial literacy are core pillars in ensuring digital financial inclusion. Financial literacy education has become a key part of responsible lending practices. It is important that customers have agency over their data, understand why the data are needed and what is required of them. To this end, Tala has built in mechanisms to ensure well-informed consent in the product design, sharing information via SMS and Facebook, providing blogs and video content on data privacy and creating a learning centre within the app, as well as person-to-person financial coaching via telephone.

Some of the recommendations and advice that arise in this session include:

- It is important that **we build on top of existing infrastructure**, which in many cases means accessing services with basic phones, not only smart phones. **Displaced people should not be treated as guineapigs for disrupting the traditional financial system.**
- There is a clear need to focus on **digital literacy and customer support.** For example, Leaf works in a hybrid model that combines both in-person and digital support.
- There is **an open market and much room for cross-border financial services** within Africa and Latin America.
- Whenever collecting data about individuals, **we should be clear about the purpose** and ask ourselves if that purpose could be achieved by collecting less data.
- **Data portability** is closely linked to access, awareness and literacy. We need a huge mindset shift to make sure that the data we collect as humanitarian organisations benefit the very people whose data it is. **We should come better at enabling the people we seek to help to have access to the data so that they can use these data without our assistance, or even take the data with them.**
- We **need innovative partnerships** to extend digital services to refugees.
- **Good programme design is key:** we need to understand the barriers and context, especially the regulatory environment, infrastructure and the profile of end-users, including financial literacy.



Tori Samples,
Leaf Global Fintech



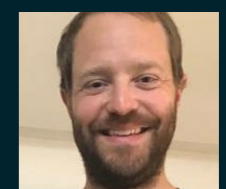
Amos Doornbos,
World Vision



Barnaby Willitts-King,
GSMA Mobile for
Humanitarian Innovation



Mumbi Annstella,
Tala



Facilitated by
**Edward Fraser & Alistair
Cowan, DRC**

INTERVIEW

Connecting Big Tech and Policy: How Do We Engage Key Players in Shaping the Future of Tech?

An interview with Casper Klynge, Vice president for European Government Affairs, Microsoft

Interviewed by Lena Odgaard Bjørnsen, Press, DRC

These days, a global discussion is ongoing on the impact and role of big technology companies. We need more dialogue among governments, tech companies and civil society. This also means that **we need to hold everyone to account**, including companies like Microsoft. We need to make sure that the tech we develop will help to build better societies.

“AI is going to have an impact on every single sector regardless of where you work. We need to help everybody to transition into a world where artificial intelligence is going to be more and more impactful.” In addition, **cloud computing and the establishment of data centres will be a real game changer**, as these will be the foundation for the digital economy. This is also one of the areas where the digital divide is going to come out the clearest. Cloud computing is not only about latency and having access to fast computation capabilities, but also about investments in local economy and building skills and competencies of people.

At the same time, technology is becoming a conflict area. In places like Europe, this raises valid concerns about **digital sovereignty and autonomy**, on how to be in control and not too dependent. It is our (Microsoft’s) responsibility to help develop technology that would return control to our customers, or in this case, European citizens. And this will most likely spread across the world.

Europe has an ambitious regulatory agenda and is acting on artificial intelligence with a holistic approach towards regulating technology in a more systematic way than before. These developments can also be seen in India, Asia and Latin America and will certainly spread further. **“We have acknowledged in the technology industry that technology companies have become too powerful and too prominent in some cases, and that raises concerns. Rightly so.”**



- “If I try to look into the crystal ball, there will
- be a line drawn in the sand and that is: are
- you doing good for society or are you doing
- bad for society. That is about democracy, it’s
- about fundamental human rights, it’s about
- data leakages and privacy issues. I would bet
- my money on that those companies that are
- increasingly been seen as not doing right will
- also have difficulties doing well in the future.”

•••••● Casper Klynge

KEYNOTE

Digital Challenging of the Humanitarian Sector

By Nick van Praag, Ground Truth Solutions

Current arrangements concentrate power with the big donors, the UN agencies, the Red Cross movement and a range of large and powerful international NGOs.

With technology, size matters. The accelerating pace of technological progress requires significant investment, which places better resourced agencies in pole position in term of acquiring technological assets. **This trend is consolidating the power of the very organisations that are least adept at embracing innovation, which is the promise of technology.**

Yet, we are a long way from the alternative: that of technology undermining today's hierarchical and market-based system and powering a network approach, with a broader range of actors playing more equal roles. However, there are some promising examples of how this might work, such as the Start Network and the H2H Network. **Better still would be a model where a broader range of entities, local and national, humanitarian or not, would be able to contribute to a networked humanitarian system.** The sector lacks creativity and, if we are to change the status quo, we need new and more diverse ideas.

This also means that the system focuses more on adopting instrumental technologies, rather than on using tech to change foundational structures.

Going forward, my vision would be to have large organisations to become capacity builders and repositories of knowledge and having action taking place powered by pooled funds on the national and crisis levels.

As digitisation spreads to the interface with affected people, there seem to be many of solutions in search of problems, be them Blockchain or drones. Some of the more useful applications relate to registration of affected people but, as they have multiplied, so have concerns around identity and privacy.

While doing no digital harm remains a central issue, tech tools also offer many advantages to affected people themselves. Connectivity is now a basic need for many displaced people — to contact loved ones and to access information. Getting more affected people online as they strive to manage their own lives is an important ingredient in a fairer humanitarian system. We can probably do better at enabling that — or perhaps the private sector can, while we keep tackling the daunting tasks of getting our own houses in order.

Digital technologies can also help facilitate more community-led approaches to programme design and implementation. Take affected people using participatory mapping and social media to advocate for better services and

greater recognition. This is promising, although more inclusive approaches also require in-person engagement to bridge the digital divide and reach those most in need.

While technology has the potential to help in shifting power and increasing participation, as of now, it is not fulfilling this potential.

You can not app your way to accountability. **That should be obvious. However, technology can play a behind-the-scenes role in shifting the needle.** Take data quality, a key issue for accountability warriors that does not get enough attention.

This implies a relentless focus on understanding the way affected people see outcomes. It is about conscientiously and systematically responding to the evolving needs of people amid immense complexity to achieve the best possible outcomes through careful prioritisation of scarce resources.

If we are to make progress, we need to stop talking about 'doing AAP' This is not about technical skills. It is about actually being accountable.

It is not enough to simply go through the motions of listening to the perspective of affected people, which is now happening in several current crises. **Instead, it demands close attention by aid agencies on how they can improve their performance by considering and then acting on this feedback.**

For the sake of improving accountability to affected people, we have seen the piling of process upon process, guidance upon guidance, and these days, all manner of apps, dashboards, and platforms. Yet, let us be honest, it has not worked, as it is a leadership issue. **Technology can help, but not until we recognise that the challenges we face are human ones and are related to power, politics, money, bureaucracy and control.**

“Perhaps the solution lies in shifting the sector from being a technocratic pursuit to one built around global solidarity, the way I remember it in Sudan all those years ago.”



- “While technology has the potential to
- help in shifting power and increasing
- participation, it isn’t fulfilling this
- potential. Is that because technology
- isn’t up to the job – or is it us? You can’t
- app your way to accountability. That
- should be obvious. But technology
- can play a behind-the-scenes role in
- shifting the needle.”

• Nick van Praag

PARALLEL SESSIONS

Leveraging the Digital in Humanitarian Response: Turning the “How?” into “Let’s!”

SUSTAINABLE BUSINESS CASE FOR CONNECTIVITY

How do we accelerate access for those not connected?

Connectivity enables access to new job opportunities, education, health information and services, connecting with family and friends and many more. However, only about 60% of the global population is connected to the Internet leaving billions of people outside of these opportunities. To address this concern, this session explored ways of accelerating access for those not connected by focusing on the business case for connectivity.

One way of connecting the unconnected is **bottom-up connectivity initiatives led by communities**, such as those supported by Association for Progressive Communications (APC). These initiatives address the challenges in the last mile, particularly in rural and remote areas. These initiatives are often initiated by a champion connected to the community in question. Community ownership is at the core of these initiatives. They **enable communities to build their own digital infrastructure and develop and use technologies based on their needs and priorities**.

- “Strong partnerships are the backbone of these initiatives. Strong partnerships without clearly defining what’s in it for each partner would not amount to anything. So, you need to flash out common benefits.”

• Isaac Kwamy

Other good practices shared in this session include **humanitarian organisations’ partnering with mobile network operators to extend their current infrastructure to areas where refugees and displaced populations live**. For example, in Uganda and Tanzania, UNHCR joined forces with GSMA to present a business case for building infrastructure in refugee camps, making a case for this unexplored market. UNHCR has also worked in urban settings, such as in Quito in Ecuador, to extend the provision of connectivity to areas in the city populated by migrants and refugees to enable their access to education, communication with loved ones and interaction with humanitarian organisations during the COVID-19 pandemic and lockdown.

We also need to look beyond just providing connectivity and **ensure that those connected have the means and skills to reap the benefits**. GSMA has great examples, such as a large-scale partnership in Uganda in creating a digital community hub focusing on providing technical skills and digital literacy to give refugees access to the job market.

Insights and recommendations shared in this session included:

- We need **strong partnerships** across NGOs, private companies and communities to make connectivity happen. No single actor can do this alone. Partnerships with the private sector should be built with clear business cases closely connected to the local context.
- A more **enabling regulatory and legislative environment** is needed to open up for other complementary models for accelerating connectivity, such as community networks.
- We need to **put the communities at the centre** of the design of any connectivity solutions.
- We should also look for **innovative ways of financing, complementary capital and different ways of addressing risks**. There is a clear need for financing and space for addressing connectivity barriers in an innovative way. We need different types of capital to create proofs-of-concept, pilots and undermine some of the risks. These should be directed at proving that there is value in the business model and opportunity for growth for businesses.



Erika Perez Iglesias,
UNHCR



Isaac Kwamy,
GSMA



Josephine Miliza,
Association for Progressive
Communications (APC)



Robin Miller,
Dalberg



Facilitated by
**Morten Schacht
Høgenesen,**
DRC

PARALLEL SESSIONS

HUMAN-CENTRED DESIGN WORKSHOP

How can we use human-centred design in our projects to place people at the centre of our work?

This mini-workshop laid the ground for working through a human-centred lens and prioritising listening to the perspectives and experiences of displaced people, considering and acting upon this information. Human-centred design is a great way to address and create solutions to complex problems.

One of the main prerequisites for human-centred design is the mindset of the designer. Designers need different mindsets that can help them in different stages of the design process. For example, a beginner's mind helps us to look at something different, listen and remain open to not knowing the end result. A liquid mind gives us an ability to listen and change our position. A creative mind questions everything right at the start and sees nothing to be static or impossible. Furthermore, a discipline mindset helps us to be self-aware and constantly question and reflect on our assumptions and premises. Finally, a whole mind is about being systemic and seeing the interconnectedness in the systems we work with.

Blocking habits can get in the way of embracing these mindsets. For example, many experts struggle to embrace a beginner's mindset as they have developed knowledge and expertise over years and are suddenly asked to put that aside. However, once they get going, they can find this refreshing, liberating and joyful. They get the permission to ask elemental questions and dive into the real root causes of the challenges they are working with.

“In the machinery of the work, governance structures and crisis, it can be difficult to remember that there are actual unique humans at the centre of this work.”
● Cyndi Dawes

Human-centred design thrives on multiple perspectives. In case of conflicting perspectives, it enables us to look at various perspectives and find insights that can best accommodate the needs of all. To this end, we need to establish processes and methods that bring all voices and insights to the table so that we can work through them.

Human-centred design invites us to go through a journey. Instead of jumping straight to a solution, we reframe the problem and use design research to expand the problem space. We hopefully arrive at insight, which helps us to redefine the problem. On arriving to the solution space, we prototype, pilot and test the solutions. This is not a linear process. We test, learn, iterate and test again.

Some advice shared included:

- Human-centred design is not a solo activity, but a team sport. You need to have a conversation, set shared intentions and create a language with your team around human-centred design. Remember that the approach you take needs to be native to your context and your organisation.
- Set up communities of practice and networks within your organisation and across the sector so that you can support one another in building these capabilities.
- A human-centred approach can be applied at every single stage of the programme cycle: when setting up a strategy or policy or designing a programme. Or even when looking to evaluate interventions — for example, by co-designing surveys and data sharing. It works best when it is embedded in your way of working and routines.
- Human-centred design is not the end of the story: “Being human-centered as a society has taken us to where we are today. And if we are to thrive and the planet is to thrive, we need to go beyond that. We need to look at solutions that are healing for the planet.” — Cyndi Dawes, Huddle



Cyndi Dawes, Huddle

Facilitated by:



Joanna Nevill, DRC



Alexandra Singpiel, DRC

CLOSING KEYNOTE

Breaking Down Barriers and Bridging the Digital Divide for the Displacement-Affected people

A conversation between Tara Nathan, Executive Vice President for the Humanitarian & Development Sector at Mastercard and Charlotte Slente, DRC Secretary General

“Starting with the IPO of our company, we set a vision where social impact and doing good were at the core of our ethos.” Mastercard has a business called **Community Pass that is set to figure out how they can extend their core business to reach the most marginalised.** “Our mission is not modest. The mission of Community Pass at Mastercard is to ensure that everyone everywhere gets access to every critical service they need. We can’t do this alone.” Mastercard is an ecosystem organisation: our business model is to bring actors together and find ways to make it work.

“Why? It is not only the right thing to do, but increasingly it’s what is needed and what has been demanded. Business cannot succeed in a failing world. For the business to succeed, communities and nations need to thrive.”

The environment where Mastercard operates to build a digital infrastructure that is safe, secure, smart, scalable and capable of reaching everyone is very complex. There are numerous challenges: from enabling most marginalised to access digital identity, to data protection, security and the ever-evolving regulation and legal context. We also need to make sure we design infrastructure that is context-smart, which often means that it needs to work offline. Interoperability of digital infrastructure needs to be facilitated in its truest sense to enable scalability, sustainability and cost-efficiency.

“The more we stick to our knitting, the more successful we are going to be.”

What Mastercard can play a role in is navigating what informed consent looks like when you talk about illiterate populations. They can also play a role in improving the current understanding of how to expand regulators’ views to enable reaching the last mile. Mastercard also plays a broader role in helping to drive key issues on the macro-level and to foster dialogue and engagement of private sector as a whole.

Recommendations raised in this session include:

- **Where there is a private sector solution, leverage it.** And advocate for this. There most likely is already a solution, and if not, you can convince private actors to work on it.
- Humanitarian organisations should also figure out **how to make it commercially attractive for the private sector to engage in creating solutions.** Mastercard and other private companies answer to shareholders. The closer we can align requests with our core business and our core competencies, the better. Therefore we should try to find terms that are as close to commercial as possible. You can always get a donation, but you will never see the company again. **Appeal to the long-term commercial interest and you can unlock much more resources.**
- As said, the environment we operate in is complex and difficult. The role NGOs should not play is competing with the private sector in this space. They should not be building digital infrastructure. It will not be on par with what private sector actors can bring. Where the humanitarian and development sectors should come in is to **de-risk the private sector engagement and to pave the road to the hardest to reach.** When talking about a digital ecosystem, there are many things that NGOs can do to enable private entities to provide services. This includes capacity building at the last mile — for example, in digital literacy and financial literacy, i.e., things that are not commercially sustainable.

- *“How can we collectively work together in a way where we extract the best from each organisation so that we can actually address the needs of the 80 million? If you ask me, I believe we have enough.*
- *We already have the technology, we have the actors, we have the capabilities, we have the money! I don’t think we are spending it or deploying it in the most effective manner.”*

● Tara Nathan



Tara Nathan,
Executive Vice President for the Humanitarian & Development Sector at Mastercard



Charlotte Slente,
DRC Secretary General

THANK YOU!

We at DRC are truly grateful for everyone who has contributed and participated in this journey: the collaborators, speakers, our partners at DareDisrupt and DTU Skylab, our colleagues and DRC Global Event ambassadors as well as all participants of the final event.

Thank you for your openness to exploration, generosity in sharing your perspectives and sincere willingness to engage in new ways of building actionable knowledge. It is our hope that you have benefitted from your participation and that, together, we will be stronger in our efforts to strive towards better outcomes for displacement-affected people.

WHAT'S NEXT?

Hack4Humanity

Inspired by the main event, DRC in partnership with DTU Skylab is kicking off the **Hack4Humanity**. This year, powered by the X-tech accelerated learning programme, youth in Jordan together with Copenhagen Business School, the Technical University of Denmark, will pursue the Hack4Humanity going into 2022 aimed at enabling digital financial inclusion and employment opportunities for the people affected by displacement.

Global Event 2022

The DRC Global Event will be back in 2022 under a new forward-looking theme that will seek to make the humanitarian sector smarter, more responsive and more accountable to displacement-affected people.

Stay tuned at drc.ngo/globalevent.

Our key takeaways

As brought up by Rikke Johannessen, the co-moderator of the Global Event, the Global Event is just the beginning. **Now it is time to reflect, revisit the learnings and start acting on them.**

We look forward to seeing all the different ideas, partnerships and knowledge gained during the journey to be realised into programmatic interventions at DRC and other participating organisations.

Below are some of the key learnings captured in the DRC Global Event journey 2021:

- Bridging the digital divide is about ensuring that **everyone has access to the digital public infrastructure and essential platforms** they need to be able to fully participate in society and live dignified lives.
- As a sector, we must ensure the **ethical and responsible practices of working with data**. We need to raise the security and protection baseline across the sector, work with data portability in mind and try to minimise the amount of collected data. Data protection and security should not be done at the expense of localisation.
- As a sector, instead of developing solutions ourselves, we should tap into **existing solutions and platforms** and work to ensure that they are properly regulated, protected and enabled.
- We need to keep our eyes on emerging technologies to be able to **shape and influence policy developments** for better outcomes for displacement-affected people.
- In some cases, emerging technologies can help us carry out our mandates. These solutions need to be **localised and relevant to each specific situation**.
- As humanitarian organisations, we need to be clear and intentional when it comes to **which role we should play when working with technology**: When do we need to act together as a consortium? Where should we access skills on demand outside of our organisations? And what should we do ourselves and what should we not do?
- We need more **engagement and co-creation with the affected communities**. They need to be at the centre of the design of any tech solutions. As a sector, we need to become better at listening to displacement-affected people's needs and feedback and acting on that information.
- We need to work towards increased **digital literacy** for both the humanitarian actors and people of concern.
- We should not be competing with the private sector, but work with our competencies and pave the way to private entities to provide solutions to the hardest to reach. Partnerships with the private sector should be built with **clear business cases** closely connected to the local context.
- We need to work towards a more **enabling regulatory and legislative environment**, be it through allowing refugees to work remotely in digital jobs or through opening up for other complementary models to accelerate connectivity, such as community networks.
- Digital technologies should also help to facilitate more **community-led approaches to programme design and implementation**.
- What if digital technologies would contribute to a **networked humanitarian system with broader range of actors, local and national, humanitarian or not, playing more equal roles**? What can we do? Could we start by investing more in new organisations led by refugees?