



**EUROPEAN  
MICROFINANCE WEEK**  
connecting the inclusive finance world

# Plenary: Financial Inclusion of Forcibly Displaced Persons (FDPs): Building Bridges

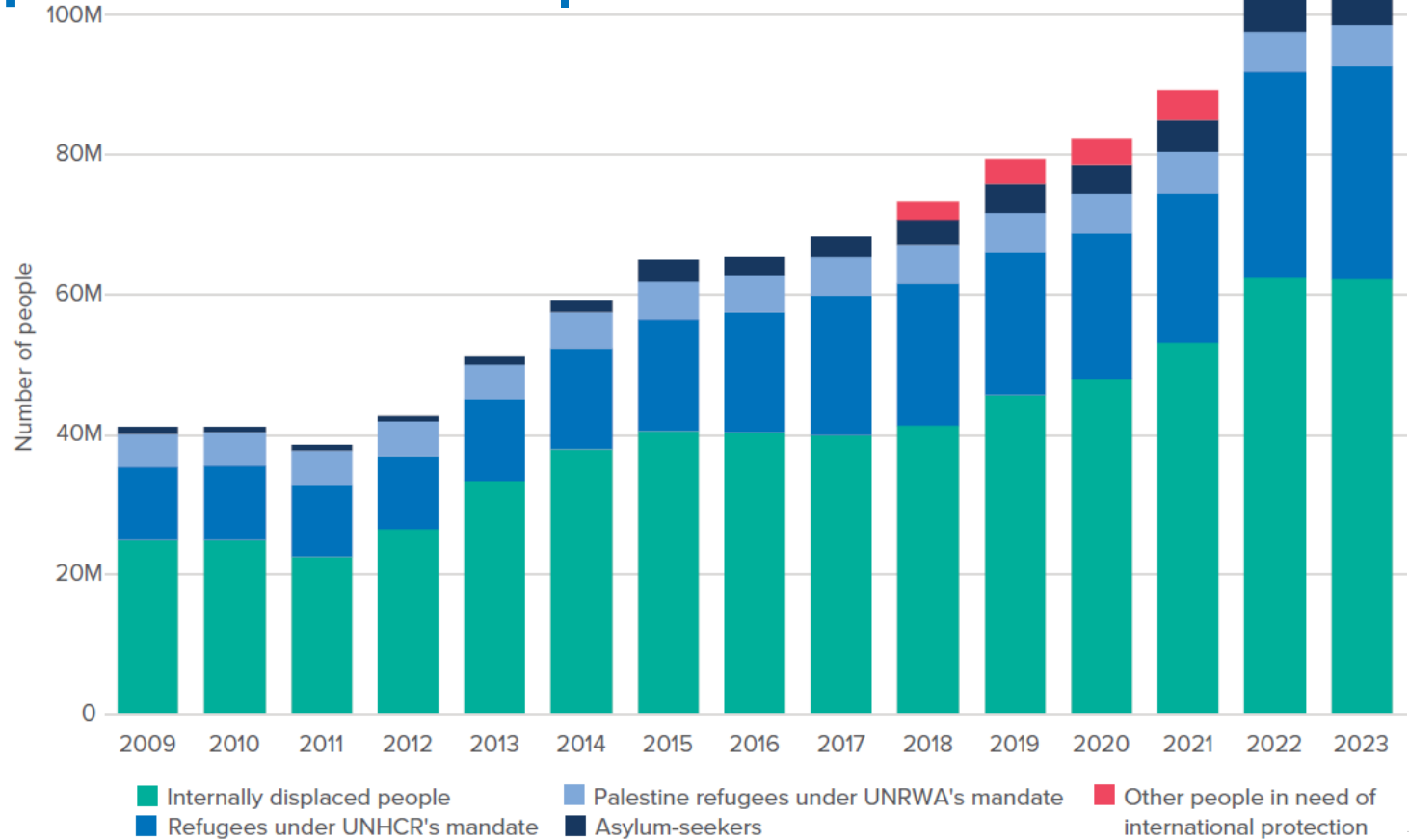
**Luxembourg, 17 November 2023**

# PLENARY: FINANCIAL INCLUSION OF FORCIBLY DISPLACED PERSONS: BUILDING BRIDGES

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# People forced to flee | 2009 – mid-2023



# 35.8 million refugees under UNHCR's mandate

75% hosted in low- and middle-income countries

69% lived in neighboring countries

52% originated from just three countries

**Syrian Arab Republic** 6.5 million

**Afghanistan** 6.1 million

**Ukraine** 5.9 million

**Islamic Republic of Iran** 3.4 million

**Türkiye** 3.4 million

**Germany** 2.5 million

**Colombia** 2.5 million

**Pakistan** 2.1 million

## Main host countries

**Aruba** 1 in 6

**Lebanon** 1 in 7

**Curaçao** 1 in 14

**Montenegro** 1 in 15

**Jordan** 1 in 16

# Understanding Refugees' Financial Needs by Displacement Phase



**PHASE 1:**

**PHASE 2:**

**PHASE 3:**

**PHASE 4:**

**Arrival**

**Initial  
Displacement**

**Stable/Protracted  
Displacement**

**Permanence**

Immediate  
basic needs

Access to housing  
Access to education  
Language learning  
Finding employment  
Starting a business

Making a better  
living

Livelihood building  
Cultural integration



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**UNHCR**  
The UN Refugee Agency