**VACANCY ANNOUNCEMENT**

**Researcher on Access to Financial Services for Refugees**

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| **Job title** | Researcher |
| **Duty Station** | Sofia, Bulgaria |
| **Start Date** | as soon as possible in December 2020  |
| **Contract Length** | 31 March 2021 |
| **Contract Type** | Individual contractor – part time |

**Background**

*The UN Refugee Agency (UNHCR)* is entrusted by the United Nations General Assembly with the responsibility for assisting governments in seeking permanent solutions to the problems of refugees.[[1]](#footnote-1) Local integration represents one of the three durable solutions, alongside repatriation and resettlement, and is considered to be most relevant in the Bulgarian context.[[2]](#footnote-2)

Finding solutions is perceived as restoring access to human rights of displaced populations that works both in the interest of refugees and of their receiving communities. Successful integration can be achieved by comprehensive and wisely-designed integration policies which favour social cohesion and economical productivity, also taking into account the specific needs of refugees, such as provision of housing, language classes, recognition of skills, etc. UNHCR Executive Committee’s Conclusion on Local Integration underlines that the ultimate goal of integration is the achievement of a level of self-reliance which will contribute towards enhancing refugees’ protection and dignity, help refugees manage their time spent in exile effectively and constructively, decrease dependency and enhance the sustainability of any future durable solutions.[[3]](#footnote-3)

In order to facilitate access to livelihoods, including entrepreneurship, it is vital for asylum seekers and refugees to have access to different financial services. This need is further exacerbated during the COVID-19 pandemic when access to unemployment benefits or other types of financial support from the state is provided by bank transfers only. However, UNHCR has established through its regular monitoring and feedback from refugees that access to financial services is often limited, both for refugees and asylum seekers, due to legal and regulatory challenges. Without an access to financial products such as bank accounts, payment services, insurance and (micro-) credits, economic inclusion is not feasible. Barriers relate to inconsistencies within country regulations and guidelines governing Know-Your-Customer policies, the documentation of refugees, language and information gaps and a lack of awareness of Financial Service Providers, as well as the transposition and implementation of the Anti-money Laundering Directive.[[4]](#footnote-4)

**Purpose and Scope of the Assignment**

The overall objective of the assignment is to provide an analysis of the European and national standards on access to financial services pertaining to asylum-seekers and refugees[[5]](#footnote-5). The analysis aims to identify gaps and conflicting legislative acts potentially preventing the equal access to financial services. It also needs to provide an overview of existing practice on the topic in Bulgaria in order to be able to provide concrete recommendations to address the identified gaps. These should be based on identified good practices in other European countries by types of financial services. The analysis should pay a special focus to the following resources:

UNHCR is interested in supporting the implementation of the Payment Accounts Directive[[6]](#footnote-6) which states the right for asylum seekers and refugees to open a bank account. In addition, UNHCR is keen to explore synergies with the Business Development Services Pilot for Refugees and Migrants of EaSI[[7]](#footnote-7) and the European Microfinance Network in order to enhance refugees financial inclusion.

The incumbent will analyze relevant European and national primary and secondary legislation acts pertaining to access to financial services by different service providers (banks, cooperatives, micro-credit providers etc.). The legal framework analysis shall look at discrepancies between European and national laws and the secondary legislative acts, as well as between various legislative acts on a national level hindering the access financial services for asylum seekers and refugees. It should also identify existing practice in Bulgaria and a number of good practices in other European countries and provide recommendations to remove the identified barriers. Relevant case law should also be included.

**Key Deliverables**

* Report in Bulgarian of about 50 pages analysing the findings and recommendations for amendments of legislation in order to ensure inclusion of asylum seekers refugees and access to financial services;
* List of relevant EU and national strategic documents, trends and policies on financial service provision to asylum seekers and refugees;
* List of good practices from other EU MSs;
* List of interviewed stakeholders and refugees.

**Requirements and Experience**

The following qualifications are required for the research project:

* Good knowledge of the sector of financial services in Bulgaria;
* Scientific experience in conducting research of similar nature;
* Excellent writing, analytical, data processing skills;
* Excellent command of spoken and written Bulgarian. Excellent command of spoken and written English is an asset;
* Legal background is an asset.

**Application**

Interested applicants should submit their [Personal History Form (P11)](https://www.unhcr.org/ceu/wp-content/uploads/sites/17/2018/09/UNHCR_Personal_History_Form.docm)and its supplementary pages (if applicable), accompanied by a Letter of Interest by **22 December 2020** to bulso@unhcr.org with the subject line “**Application for Financial Services Research**”.

Only shortlisted candidates will be notified. No late applications will be accepted.

The UNHCR workforce consists of many diverse nationalities, cultures, languages and opinions. UNHCR seeks to sustain and strengthen this diversity to ensure equal opportunities as well as an inclusive working environment for its entire workforce.

Applications are encouraged from all qualified candidates without distinction on grounds of race, colour, sex, national origin, age, religion, disability, sexual orientation and gender identity.

UNHCR does not charge a fee at any stage of the recruitment process (application, interview meeting, processing, training or any other fees).

1. Statute of the Office of the United Nations High Commissioner for Refugees, UN General Assembly Resolution 428(V), Annex, UN Doc. A/1775, para. 1, available at https://www.unhcr.org/4d944e589.pdf (“Statute”). [↑](#footnote-ref-1)
2. UN Global Compact on Refugees, Report of the UN High Commissioner for Refugees, UN General Assembly 73rd session, Supplement No. 12, A/73/12 (Part II), para. 85 at <https://www.unhcr.org/gcr/GCR_English.pdf> [↑](#footnote-ref-2)
3. ExCom Conclusion 104/2005 on Local Integration at <http://www.refworld.org/cgi-bin/texis/vtx/rwmain?page=search&docid=4357a91b2&skip=0&query=ExCom%20Conclusion%20No.%20104>. [↑](#footnote-ref-3)
4. Directive 2015/849 of 20 May 2015 on the prevention of the use of the financial system for the purposes of money laundering or terrorist financing, <https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32015L0849&from=EN> [↑](#footnote-ref-4)
5. E.g. Anti-Money Laundering Measures Act, <https://www.lex.bg/bg/laws/ldoc/2137182924>; Law on Payment Services and Payment Systems, <https://www.lex.bg/bg/laws/ldoc/2137182267> [↑](#footnote-ref-5)
6. Directive 2014/92/EU of 23 July 2014 on the comparability of fees related to payment accounts, payment account switching and access to payment accounts with basic features, <https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32014L0092&from=EN> [↑](#footnote-ref-6)
7. <https://ec.europa.eu/social/main.jsp?catId=1081> [↑](#footnote-ref-7)