

Hammad, Maya

Research Report

Practitioner Note 2: Inclusive transfer value, type and payment modalities

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Practitioner Note 2: Inclusive transfer value, type and payment modalities

Maya Hammad, International Policy Centre for Inclusive Growth (IPC-IG)

Research Report No. 68

Practitioner Note 2: Inclusive transfer value, type and payment modalities

By Maya Hammad

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Author

Maya Hammad (IPC-IG)

Research coordinators

IPC-IG

Charlotte Bilo (IPC-IG)

Fábio Veras Soares (Ipea and IPC-IG)

UNICEF MENARO

Samman Thapa

Zehra Rizvi

Designed by the IPC-IG Publications team

Roberto Astorino, Flávia Amaral, Priscilla Minari

and Manoel Salles

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**PRACTITIONER NOTE 2:
INCLUSIVE TRANSFER VALUE,
TYPE AND PAYMENT MODALITIES**

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ACRONYMS AND ABBREVIATIONS

ID	Identification document
DRM	Disaster Risk Management
MEB	Minimum Expenditure Basket
MENA	Middle East and North Africa
SPACE	Social Protection Approaches to COVID-19: Expert Advice Helpline
UNFPA	United Nations Population Fund
UNHCR	United Nations High Commissioner for Refugees
UNICEF	United Nations Children's Fund
WFP	World Food Programme

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INTRODUCTION

Overview

The Middle East and North Africa (MENA) region has been facing and will probably continue to face the reverberating aftershocks of multiple humanitarian crises, unstable social protection financing, rising prices of basic commodities, high unemployment rates, increased civil unrest, and threats of climate change and water scarcity. The global COVID-19 pandemic has further exacerbated the situation and added to the negative socio-economic conditions in the region. Already vulnerable groups such as **children, women, persons with disabilities, informal workers, refugees, asylum-seekers, internally displaced persons and irregular migrants** are disproportionately affected.

Children in the region are twice as likely as adults to live in monetary poverty and are thus extremely vulnerable to crisis (UNICEF n.d.). Crises also negatively affect delivery of and access to basic social services that are fundamental to child well-being and development, including education, health and nutrition. Girls also face the added risk of child marriage during times of crisis and economic hardship (UNFPA and UNICEF 2021; UNICEF 2021). **Women** also bear the brunt of shocks, given the realities of gender inequality in the region, as they are more likely to be unemployed.¹ If they are employed, they are more likely to earn less than men, lose their livelihoods, be exposed to domestic violence and experience an increase in unpaid care work (Holmes et al. 2020). Women in the Arab States region already spend, on average, 4.7 times more time on unpaid work than men—the largest difference among all regions globally (ESCWA and UN Women 2020). Shock-responsive social protection measures that are not gender-sensitive can also result in women's exclusion (UN Women 2020a).

Furthermore, **people living with disabilities**, including those with functional and medical disabilities, are particularly vulnerable to health and economic risks, as they may have underlying health conditions that put them at greater risk of health complications from the pandemic, but also because they are overrepresented among people living in poverty (UNICEF 2020a). This is also applicable to **older persons**, who experience more poverty in older age as work opportunities become more sporadic and pension coverage remains minimal, especially in MENA, where only 27 per cent of older persons receive a pension, compared to 68 per cent globally (Juergens and Galvani 2020). The large number of **refugees, asylum-seekers, internally displaced persons and irregular migrants** (people on the move) due to armed conflicts and wars in MENA are also especially vulnerable to crises due to limited access to labour markets and national social assistance programmes, and a lack of access to decent health care services. Irregular migrants often work in the informal market and are not protected by formal social protection systems. Finally, **informal workers**,² who are typically excluded from traditional poverty-targeted social protection programmes and government databases, become especially vulnerable in times of crisis, as they require both new identification mechanisms and adjustments to existing social protection programmes to be protected (Alfers 2020).

The strength of social protection systems in MENA and their ability to respond to shocks, varies tremendously from one country to the next, with some countries suffering from limited financing, inadequate coverage and a lack of coordination and digitised infrastructure (IBC-SP 2020). Despite the adoption of various payment modalities, the main one used by most flagship programmes across MENA is manual cash delivery through post offices (Tebaldi 2019). While post offices are suited to reaching rural and unbanked populations, they are sometimes inconvenient for the most vulnerable such as older people and persons with disabilities. Furthermore, payment timeliness³ is an issue in some MENA countries for a variety of reasons, including delays in the budget disbursement process and the choice of payment modality. For example, across MENA countries, measures were implemented after an average of nine weeks of the announcement of stay-at-home regulations (Bilo, Dytz and Sato forthcoming). During the COVID response the majority of MENA countries relied on manual cash assistance, but a few countries, such as Jordan and Morocco, shifted to mobile money for rapid disbursement (Hammad et al. 2021).

1. Female unemployment was estimated at 17.6 per cent in 2019, compared to 7.5 per cent for men in the region (World Bank 2021a; 2021b).

2. While information is scant, it is estimated that 68.6 per cent of all employment in the Arab States is informal, and this figure is 67.3 per cent in Northern Africa (ILO 2018).

3. See Box 1 on next page for a definition.

Box 1 Definition of key concepts

Transfer type

Generally either cash or in-kind. Cash benefits can be in the form of emergency cash transfers, unconditional or conditional cash transfers, or public works programmes (also known as cash-for-work programmes). In-kind benefits can consist of emergency in-kind transfers, unconditional or conditional in-kind transfers, or school feeding programmes (IPC-IG 2021b). In-kind benefits include food parcels and/or hygiene kits. Programmes can provide a combination of different transfer types.

Transfer value

The net monetary value of a benefit. It is usually based on findings from a market assessment including calculations of the minimum expenditure basket (MEB) (see definition below), the national poverty line and/or the minimum wage. It could also be based on estimated 'income loss', poverty gap, the amount of money needed to reach a poverty line (lower or upper) and/or inflation.

Payment modality

The mechanism through which a cash benefit is delivered. This includes manual cash-in-hand payment through programme staff, cheques, paper-based vouchers, bank transfers or a variety of digital modalities (IPC-IG 2021b) described in more detail below (electronic vouchers, mobile money).

Cash Plus

"[I]nterventions that combine cash transfers with one or more types of complementary support. Types of complementary support can consist of (i) components that are provided as integral elements of the cash transfer intervention, such as through the provision of additional benefits or in-kind transfers, information or behaviour change communication (BCC), or psychosocial support, and (ii) components that are external to the intervention but offer explicit linkages into services provided by other sectors, such as through direct provision of access to services, or facilitating linkages to services" (Roelen et al. 2017).

Market assessment

An instrument to: (i) determine how a crisis affects people's access to essential commodities they usually purchase from markets; and (ii) identify solutions to aid the affected population in accessing these commodities again (ICRC 2014). Market assessments are meant to answer the following questions:

- "Can markets meet needs feasibly and without creative negative impacts?"
- Is the economy-cash based?
- Did the market system work well before the emergency?
- How has the crisis affected markets for goods and services, and is it functioning normally?
- Do vulnerable groups, including women, have access to markets?
- Are the required commodities/ services available and accessible in markets?
- Are market actors able and willing to adapt to an increased demand?
- Are markets competitive (fair prices)?
- Are prices likely to increase (due to a cash-based intervention, seasonal or other factors)?" (UNICEF n.d.)

Price monitoring

An instrument for understanding the changes in prices of goods and services within a local market. Price monitoring helps identify whether beneficiaries of assistance can use it to buy more or less of the planned amounts and varieties of goods and services (UNHCR and NRC 2020).



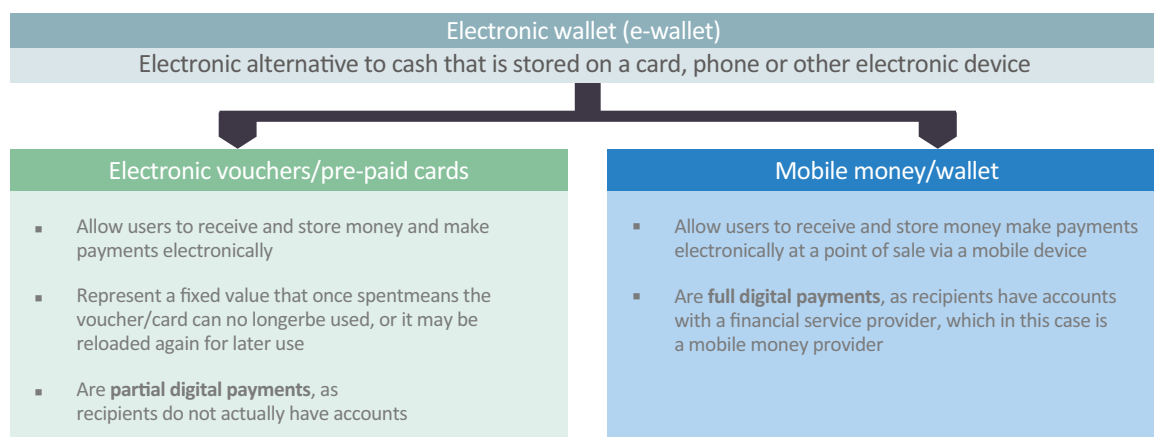
Minimum expenditure basket (MEB)

"[A] monetary amount describing the cost of average, recurrent household essential needs... typically for one month. It comprises both food and non-food [items]. As such, it puts a price on the minimum cost of living and can hence provide a basis to determine transfer values" (WFP 2020d).

Payment timeliness

The speed with which a social protection response is implemented.

Digital payment types



Customer due diligence

Aims to identify the customer and verify their identity, including by verifying whether the individual opening the account is opening it for themselves, conducting a risk assessment of the likelihood of money laundering or financing of terrorism, and periodically reviewing customer information for accounts (FATF 2020).

Simplified due diligence

Can be conducted when there is a lower risk of money laundering or financing of terrorism, to allow the onboarding of unbanked individuals who lack appropriate identification documents. It includes:

- verifying the customer's identity after account opening;
- reducing the frequency of conducting customer identification updates;
- reducing the degree of transaction monitoring based on a reasonable monetary threshold; and
- not collecting specific information or carrying out specific measures to understand the intended purpose of the account (FATF 2020; Kazzaz 2020).

Know your customer

Rules related to Anti-Money Laundering/Combating the Financing of Terrorism which mean that providers must carry out procedures to identify a customer (GSMA n.d.).

Local actors

In this series of Practitioner Notes, local actors will be taken to mean national and subnational entities and can include civil society organisations, non-governmental organisations, worker associations, private-sector actors, subnational governments and communities themselves (Cabot Venton and Sammon 2020).

Considering this context, strengthening social protection systems generally and making them more **shock-responsive**, and more **inclusive** of vulnerable and marginalised groups specifically, is vital to respond effectively to the volatile environment of the MENA region. A **shock-responsive social protection system** is one that can respond flexibly in the event of covariate shocks, such as natural hazards, economic crises and conflict, affecting large numbers of people or communities simultaneously (UNICEF 2019b, 3; OPM 2015). In this Practitioner Note, however, the focus is particularly on **inclusive shock-responsive social protection**, which, in addition to responding flexibly to support large numbers of people, also **recognises that different groups of vulnerable people are impacted differently by shocks, and thus takes into account their heterogeneous needs in the design and implementation of the response**.

Consequently, this Practitioner Note is part of a **four-part series** providing MENA governments and practitioners in the fields of both social protection and disaster risk management (DRM) with general guidelines for future shock response informed by lessons learned from the COVID pandemic. The first three notes of the series include recommendations on inclusive design and implementation related to the following topics: **(i) targeting, identification and registration mechanisms; (ii) transfer values and payment modalities; and (iii) communication, case management and grievance redress mechanisms**. Given the salience of the issue of forcibly displaced populations in MENA, **note IV** addresses the inclusion of migrants in identification, payments, communication and grievance redress mechanisms specifically.

The present note covers **transfer values, types and payment modalities** (see Box 1 for relevant definitions) and presents recommendations focused on the best practices of MENA countries and other relevant experiences from low- and middle-income countries. The note is informed by a literature review of existing studies and guidelines such as those published by the Social Protection Approaches to COVID-19: Expert Advice Helpline (SPACE). It also draws on the UNICEF Programme Guidance: on Strengthening Shock Responsive Social Protection Systems (UNICEF 2019b) and takes into account the complementarity between the DRM institutions and the role of social protection systems. Most examples provided in this note relate to social assistance measures (non-contributory social protection) implemented by governments or humanitarian partners in response to crises, including the current COVID-19 pandemic.







How to use this Practitioner Note

This Practitioner Note is prepared as an easy-to-use toolkit for governments and practitioners, which allows them to pick and choose the areas they want to focus on. It is divided into two main sections:

- Section 1: **‘Recommendations for inclusive practices’** presents the following pieces of information in a table:
 - Four identified best practices from existing toolkits and the reviewed literature
 - Challenges practitioners are likely to face in their implementation
 - Recommendations to address those challenges and increase inclusiveness in implementing those best practices, which are divided into two sections:
 - Those concerning enhancing the inclusivity of the **immediate** shock response
 - Those concerning building inclusiveness and adaptability through **long-term** system strengthening


- Corresponding country examples of the recommendations whenever found, which are hyperlinked to **blue** tables with further details in Section 2
- Brief justifications to further explain some recommendations, when necessary, which are hyperlinked to **green** tables with further details in Section 2.

Finally, the following icons are used to highlight how recommendations are relevant to particular vulnerable groups:

Women	Children (0–18 years)	Informal workers	Migrants/ refugees/internally displaced persons	Elderly people	Persons with disabilities	All
						

- Section 2: ‘**Additional details**’ provides further **details** (indicated in blue tables) on how some of the listed countries implemented the identified best practice, and elaborates on **justifications** (indicated in green tables) for some inclusive recommendations that countries did not implement but should have.

Readers are advised to go through Section 1 ‘**Recommendations for inclusive practices**’ and then pick and choose the country examples/justification about which they want more information by clicking on the hyperlinks that will take them to the corresponding tables in Section 2: ‘**Additional details**’.

For a quick return to Section 1, click on the list icon  at the top of the page.





It is important to highlight that following any of the recommendations listed as enhancing the immediate shock response or concerning building inclusiveness through long-term system strengthening must be **based on a thorough understanding of the local context**, to ascertain which recommendation is indeed best suited to the situation and crisis at hand.




SECTION 1: RECOMMENDATIONS FOR INCLUSIVE PRACTICES






To quickly decide payment types and values and deliver benefits to vulnerable groups for social protection programmes, it is key to:








- combine multiple benefit types;
- evaluate transfer values, timing, duration and frequency to meet wide-ranging needs;
- adapt manual benefit delivery and engage local actors in the process; and
- adopt digital payment modalities where applicable.

Further details on each practice are provided in the table on next page.











WHAT	Best Practice 1: Combine multiple benefit types		
WHY	Ensures broad-based coverage and that multiple risks and needs of various groups are met		
CHALLENGES	<ul style="list-style-type: none"> Limited capacity to carry out rapid post-disaster needs assessments or market assessments to inform response planning Liquidity constraint on the financial market Logistical barriers to implementing certain transfer modalities in different types of shocks 		
Recommendations <i>Immediate</i>	1.1 Conduct a needs and vulnerability assessment focused on identifying economic and social protection vulnerabilities, especially for the most disadvantaged and marginalised groups (i.e. refugees, nomadic tribes, stateless individuals, women and girls, unaccompanied children, persons with disabilities etc.) at different stages of the crisis.	All	-
	1.2 Conduct market assessments, and price monitoring for countries experiencing hyperinflation.	All	(For MENA market monitoring platforms, see SNAP and REACH; for market assessment guidance, see UNHCR and NRC in Annex 1 ; and for important considerations in a market assessment during pandemics, see Annex 2)
	1.3 Compare different benefit types and how they meet the needs of and are accessible to different vulnerable groups.	All	(See comparison of response options and how to consider them in planning the response in Annex 3)
	1.4 Implement Cash Plus programmes with case management processes for gender-based violence or child protection services that not only address financial needs but also resolve difficulties in accessing services for women or children, particularly those belonging to marginalised groups.		See Case Management and Accountability Practitioner Note
	1.5 Implement Cash Plus programmes with a focus on continuing birth registration, especially in refugee camp settings or informal settlements experiencing multiple shocks.		UNICEF Yemen
	1.6 Provide Cash Plus programmes, in-kind parcels or commodity vouchers for nutritional supplements and quality foods to reduce malnutrition, especially among children.		Egypt and WFP
	1.7 Provide water, sanitation and hygiene (WASH) and dignity kits including menstrual hygiene management items in in-kind parcels when markets are disrupted, or through commodity vouchers when they are not.		UNFPA Syria (for further details on dignity kits and menstrual hygiene management in emergencies, see Annex 1)
Recommendations <i>Long term</i>	1.8 Invest in increasing the shock-responsiveness of existing social protection programmes by strengthening market assessments and real-time monitoring tools to improve the benefit mix and value choices in future crises.	All	-

WHAT	Best Practice 2: Evaluate transfer values, timing, duration and frequency to meet wide-ranging needs		
WHY	To address newly emerging needs, ensure timeliness and adequacy of the benefit in relation to the duration/effect of the crisis, and facilitate coordination between different stakeholders		
CHALLENGES	<ul style="list-style-type: none"> • Lack of capacity of national social protection systems to rapidly evaluate transfer values • Can be less effective if there is a lack of coordination between national entities, international humanitarian agencies and cash working groups • Can be inadequate if the needs of those experiencing intersectional vulnerabilities are not taken into account • Fiscal and liquidity constraints to the introduction of programmes with multiple scheduled transfers as opposed to one-off ones 		
Recommendations <i>Immediate</i>	2.1 Use a seasonal calendar to identify the timing and duration of benefits, considering specific seasonal disadvantages that arise for particular vulnerable groups (i.e. the effect of winter for refugees/internally displaced persons in informal tented settlements).	All	(For an example of a seasonal calendar, see Annex 4)
	2.2 Coordinate minimum expenditure basket (MEB) calculations, inflation and exchange rate monitoring, transfer values and duration discussions between cash working groups and national social protection staff.	All	Kenya Cash Working Group (for further details on MEB and transfer values, see WFP (2020c; 2020d; 2020a) in Annex 1)
	2.3 Take into account the extra cost of disability due to additional expenditures on both disability-specific items (e.g. wheelchairs) and common services (e.g. taxis) (Cote 2021).		-
	2.4 Consider the cost of women's sexual and reproductive health needs, such as contraceptives or menstrual supplies, in cash transfer/voucher value (UNFPA 2020).		See point 1.7 above
	2.5 Consider education costs during the school return period (including teacher stipends, exam fees, transportation, uniforms, learning materials), the cost of alternative education methods such as remote learning, especially for refugees and internally displaced children (Global Education Cluster 2020; Save the Children 2020), and how to counterbalance gender norms that result in unequal access to education, such as differentiated top-up levels for cash transfers.		Lebanon and World Bank UNICEF Tunisia UNICEF Jordan
	2.6 Conduct regular reviews of the transfer value to ensure that the purchasing power of families is not eroded, especially in protracted crises.	All	-
Recommendations <i>Long term</i>	2.7 Invest in integrating a focus on shocks in routine costing exercises, and make fiscal space available for different types and durations of emergency social protection responses (UNICEF 2019b).	All	-
	2.8 Strengthen coordination between cash working group members and social protection government practitioners to ensure better alignment.	All	-

WHAT	Best Practice 3: Adapt manual benefit delivery and engage local actors in the process		
WHY	To ensure assistance is delivered in a rapid, safe way that safeguards beneficiaries and is accessible to the hardest to reach in society (Cabot Venton and Sammon 2020)		
CHALLENGES	<ul style="list-style-type: none"> Limited liquidity for existing or new cash-out providers Limited availability and/or capability of cash-out providers Requires strong communication channels with beneficiaries Might result in long queues and waiting times or extra health risks in a health-related shock Might be exclusionary if chosen distribution points are too far away from or inaccessible to some targeted beneficiaries 		
Recommendations Immediate	3.1 For health shocks, arrange safe distribution methods through social distancing, scheduled benefit collection times, temperature check-ups and crowd management instructions at distribution points that are accessible to all beneficiaries in the geographical location.	All	Cash Consortium Iraq
	3.2 Increase the number of cash-out providers and consider mobile ones, especially in rural areas and to improve accessibility for nomadic tribes.	All	Morocco
	3.3 Consider how women and girls and those with disabilities might be more at risk of gender-based violence through manual delivery mechanisms (Care 2019). Therefore, implement alternatives such as ensuring/increasing the number of women staff at payment sites, setting disbursement times when it is a safe time for women to travel, creating fast-track lanes for elderly women, pregnant and lactating women, and persons with disabilities.		See points 3.4 and 3.5 below (for an example of a gender-based violence risk analysis tool, see Annex 5)
	3.4 Provide home delivery options for the most vulnerable through programme staff or local community engagement.		UNICEF Yemen Syria
	3.5 Allow proxies to receive benefits on behalf of beneficiaries, especially relevant for persons with disabilities and older persons.		Morocco
	3.6 Use school feeding programmes to provide take-home rations with a similar or enhanced nutrition content when schools are closed or unreachable.		WFP Yemen Costa Rica WFP and UNICEF Syria (for more details, see FAO, UNICEF and WFP (2020) in Annex 1)
Recommendations Long term	3.7 Strengthen systems for the use of biometrics to validate identity at time of delivery and increase the inclusion of those without identification documents (IDs), refugees, stateless individuals and possible irregular migrants.		See Targeting, Identification and Registration Practitioner Note (for more information on the risks and benefits of biometrics, see UNICEF (2019a) in Annex 1)
	3.8 Set protocols for surge capacity and alternate payment approaches such as the introduction of temporary pay points.	All	-
	3.9 Include a localisation component in the shock-responsive social protection strategy that ensures the involvement of local actors in both decision-making and implementation.	All	-

WHAT	Best Practice 4: Adopt digital payment modalities (bank transfers, pre-paid cards, mobile money) where applicable		
WHY	Allows the rapid delivery of cash assistance to a large proportion of the population, especially those living in hard-to-reach areas, and contributes to long-term financial inclusion		
CHALLENGES	<ul style="list-style-type: none"> • Low automated teller machine (ATM) coverage or sporadic cash-out providers • Limited surge capacity of contracted financial service providers • Underdeveloped/unfriendly regulatory environment for the deployment of mobile money or eased Know Your Customer regulations • Can be exclusionary for the most vulnerable, especially in countries with low mobile phone penetration, Internet connectivity or ID coverage (Beazley, Derban, and Barca 2020) 		
Recommendations <i>Immediate</i>	4.1 Facilitate the rapid opening of bank accounts or mobile money accounts by allowing remote onboarding.	All	Brazil Peru (for guidelines on mobile money in humanitarian settings, see GSMA in Annex 1)
	4.2 Ensure remote account opening procedures are disability-inclusive.		-
	4.3 Establish tiered bank accounts or mobile money accounts with corresponding simplified due diligence mechanisms, also known as tiered Know Your Customer.	All	See points 4.4, 4.5, 4.6 and 4.12 below (for a definition of simplified due diligence, see Box 1)
	4.4 Simplify due diligence by allowing the use of other identification mechanisms such as work IDs or refugee IDs and/or by waiving the ID verification requirement entirely, which is especially relevant for stateless persons or those facing difficulties in obtaining documentation, such as women.	 	Bangladesh Jordan Philippines
	4.5 Simplify due diligence by permitting delayed ID verification after account opening.	All	Mexico India
	4.6 Simplify the ID renewal/issuance process.	All	See the Targeting, Identification and Registration Practitioner Note
	4.7 Replace manual cash payments with partially digital modalities such as pre-paid cards which provide more access and minimise risks for vulnerable groups, especially women, than other digital payment modalities, as they mitigate the need for mobile phones, Internet connectivity or IDs.		Justification
	4.8 Use cardless cash withdrawals through one-time PIN codes, relevant for areas where mobile money or bank account opening may be less feasible in a crisis situation and biometric authentication is difficult.	All	Argentina Guatemala
	4.9 Use biometrics for identity validation for payment disbursement only in contexts with the right digital infrastructure and sufficient data protection mechanisms.	All	Jordan (for guidance on assessing when to use biometric technologies, see UNICEF [2019] in Annex 1)
	4.10 Complement biometric validation with others means of authentication, to ensure inclusion of persons with disabilities, elderly persons or those engaged in hard labour.	  	Justification



Recommendations <i>Immediate</i>	4.11 Use SIM registration data for mobile money account opening, to ensure accessibility for those less likely to have IDs, such as women, refugees and migrants.	 	Ghana
	4.12 Simplify procedures to ensure that inaccessible wallets associated with previously dormant or deactivated SIMs are discontinued, to allow the new SIM card owners to open wallets.	All	Justification
	4.13 Provide mobile phones and SIM cards through bulk purchasing to enable more inclusive mobile money-reliant assistance programmes, especially those lacking the necessary IDs for SIM registration.		See point 4.7 above
	4.14 Ensure that data security measures are in place, including clear guidelines on financial service providers' access to and use of beneficiary data (Bazarbash et al. 2020; CIPIT 2020), and regulations to restrict government access to beneficiary data from mobile network operators in specific cases (CaLP 2021; GSMA 2019).	All	-
	4.15 Create helplines to assist beneficiaries in accessing benefits through digital modalities (i.e. providing information on account opening or mobile wallet cash-out procedures etc.) that are provided in multiple languages to increase accessibility to migrant and refugee populations.		Morocco Jordan
	4.16 Engage local actors such as women's self-help groups, women's rights organisations and community-based organisations to assist beneficiaries in accessing benefits through digital modalities (i.e. providing information on account opening or mobile wallet cash-out procedures etc.), especially relevant for rural populations, women, elderly people, and persons with disabilities.	  	India Jordan
	4.17 Complement digital transfers with non-digital ones to ensure greater coverage and more inclusion, especially for elderly people, women, and persons with disabilities.	  	Tunisia
Recommendations <i>Long term</i>	4.18 Conduct an availability and capacity assessment of financial service providers for cash transfer implementation.	All	-
	4.19 Support the development of standard operating procedures for crisis situations for financial service providers in the social protection system.	All	-
	4.20 Invest in the development of regulations on tiered accounts and their corresponding tiered customer due diligence processes to increase financial inclusion.	All	-
	4.21 Invest in the development of regulations on remote onboarding and deferred IDs and/or delayed ID verification mechanisms to increase financial inclusion.	All	-

SECTION 2: FURTHER DETAILS ON RECOMMENDATIONS

Best Practice 1: Combine multiple benefit types is a good strategy in crisis situations to ensure broad-based coverage and that multiple risks and needs of various groups are met (UNICEF n.d.).⁴ Governments and practitioners can take steps in the immediate and the long term to increase the inclusivity of different benefit mixes, examples of which are demonstrated in the tables below.

Table 1.5 UNICEF Yemen combines Cash Plus with birth registration

Recommendation	1.5 Implement Cash Plus programmes with a focus on continuing birth registration, especially in refugee camp settings or informal settlements experiencing multiple shocks
Country example	UNICEF Yemen
Details	<p>The emergency cash transfer programme in Yemen implemented by UNICEF included a number of Cash Plus components such as access to health and nutrition services and, most importantly, birth registration. Each beneficiary family is assigned a Case Referral Officer, who meets with them to understand their needs and refer them to relevant services. For families with infants or unregistered children under 5 years, the Case Referral Officer also oversees the issuance of birth certificates (Alturki 2020).</p> <p>Birth registration is not only important in the long term, but also in the immediate term, since having a birth certificate for newborns may enable households to access emergency programmes targeting children and lactating mothers.</p>

Table 1.6 Egypt provides in-kind parcels specifically targeted to reduce malnutrition among children

Recommendation	1.6 Provide Cash Plus programmes, in-kind parcels or commodity vouchers for nutritional supplements and quality foods to reduce malnutrition, especially among children
Country example	Egypt
Details	<p>The Egyptian emergency social protection response to COVID-19 included an in-kind distribution component benefiting 3.8 million households with pregnant women, lactating mothers and children below 2 years in an effort to improve food security and reduce malnutrition resulting from the pandemic. Beneficiaries of the <i>Takaful</i> (conditional cash transfer) programme who were pregnant women or lactating mothers or had children below 2 years received an EGP200 top-up payment as part of the country's 'First 1,000 Days of Life' programme financed by the World Food Programme (WFP). These households also received the emergency top-up that applied to all <i>Takaful</i> beneficiaries at the start of the pandemic (IPC-IG 2021a).</p>

Table 1.7 UNFPA Syria provides dignity kits through in-kind transfers or commodity vouchers

Recommendation	1.7 Provide water, sanitation and hygiene (WASH) and dignity kits including menstrual hygiene management items in in-kind parcels when markets are disrupted, or through commodity vouchers when they are not
Country example	UNFPA Syria
Details	<p>The COVID-19 pandemic has disrupted the distribution of and access to menstrual hygiene products, and led to a considerable increase in their prices (Plan International 2020). In such circumstances, the provision of ready-made water, sanitation and hygiene (WASH) and dignity kits to women and adolescent girls is recommended (UNICEF 2020b).</p> <p>In Syria, the United Nations Population Fund (UNFPA) has been working since the start of the pandemic to provide sanitary napkin packs and specialised dignity kits targeting women and/or adolescent girls. As of 31 August, UNFPA had reached 101,345 beneficiaries.</p> <p>Additionally, UNFPA collaborates with WFP's e-voucher programme by financing the provision of additional benefits to pregnant and lactating women to cover their hygiene costs. Women can use the e-voucher to buy hygiene items from designated stores in a number of cities. In response to the pandemic, UNFPA provided existing beneficiaries with a top-up and aims to finance the expansion of the hygiene e-voucher to 70,000 additional vulnerable families (UNFPA Syria 2020). (For further details on dignity kits and menstrual hygiene management in emergencies, see Annex 1.)</p>

4. It could also be a strong motivator to increase participation in contributory schemes when contributory and non-contributory benefits are combined.



Best Practice 2: Evaluate transfer values, timing, duration and frequency to meet wide-ranging needs and ensure timeliness of assistance provision and adequacy of the benefit in relation to the duration/effect of the crisis. Governments and practitioners can implement the following recommendations to ensure more inclusion in the emergency response.

Table 2.2 Kenyan Cash Working Group coordinates transfer value calculations

Recommendation	2.2 Coordinate minimum expenditure basket (MEB) calculations, inflation and exchange rate monitoring, transfer values and duration discussions between cash working groups and national social protection staff		
Country example	Kenya Cash Working Group		
Details	The Kenyan government's <i>Inua Jamii</i> programme, which provides KSh2,000 monthly to vulnerable beneficiaries, was expanded horizontally and vertically during the COVID-19 pandemic in close collaboration with the Kenyan Cash Working Group. A consortium of international partners within the Working Group provided existing programme beneficiaries with a complementary transfer of KSh5,142 per month, based on the Working Group's MEB calculations shown below. The same consortium provided households not receiving government social assistance with a KSh7,142 monthly benefit, representing 50 per cent of the MEB (Gikandi 2020).		
		Benefit value	Benefit coverage [% of MEB]
	Government cash transfer for <i>Inua Jamii</i> programme	KSh2,000	14%
	Consortium top-up for <i>Inua Jamii</i> programme	KSh5,142	36%
	Consortium cash transfer	KSh7,142	50%

Table 2.5 World Bank in Lebanon and UNICEF in Tunisia support return to education, and UNICEF in Jordan supports remote learning

Recommendation	2.5 Consider education costs during the school return period (including teacher stipends, exam fees, transportation, uniforms, learning materials) and the cost of alternative education methods such as remote learning, especially for refugees and internally displaced children (Global Education Cluster 2020; Save the Children 2020)		
Country example	Lebanon and the World Bank	UNICEF Tunisia	UNICEF Jordan
Details	<p>The World Bank's Emergency Crisis and COVID-19 Response Social Safety Net Project targets beneficiaries of the country's National Poverty Targeting Programme. The emergency programme funded by the World Bank includes a cash assistance component for at-risk students between the ages of 13 and 18 years that covers direct and indirect costs of education. The benefit value varies based on the age of the child and the educational stream they are in (general or vocational). The benefit consists of the following two categories:</p> <ul style="list-style-type: none"> • Paid directly to the school: covering school registration fees, parents' council fees • Paid directly to households: either at the start of the school year to cover textbooks, uniforms and equipment, or paid monthly to cover transportation expenses (World Bank 2020). <p>In countries where students must pay examination fees, these additional costs should be taken into account alongside those already covered by the World Bank in Lebanon.</p>	<p>UNICEF is working alongside the Ministry of Social Affairs to support 310,000 children between the ages of 6 and 18 with a one-off 'back to school' allowance of TND50. The targeted children belong to households benefiting from Tunisia's National Assistance Programme for Needy Families and free health insurance (<i>Aide Médicale Gratuite</i>) (UNICEF Tunisia 2020).</p>	<p>In mid-March 2020, the Jordanian government announced school closures, introduced an online platform for distance learning and created three TV channels for streaming lessons. Despite these efforts, the digital gap means that the poorest students are still likely to be excluded, since 70 per cent of them have no access to computers and 50 per cent of them have no access to the Internet (Audah, Capek, and Patil 2020). Given this context, UNICEF Jordan is providing 1,500 beneficiaries, mostly Syrian refugees and children with disabilities, with access to data packages and tablet computers (UNICEF Jordan 2020a; 2020b).</p>



Best Practice 3: Adapt manual benefit delivery and engage local actors in the process helps to ensure that assistance is delivered in a rapid, safe way that safeguards beneficiaries and is accessible to the hardest to reach in society (Cabot Venton and Sammon 2020). The majority of MENA countries used manual cash payments with some additional tweaks to make them more COVID-appropriate (Hammad et al. 2021). The following section provides some recommendations based on country examples of how manual delivery of cash payments can be adapted to ensure the process is more inclusive.

Table 3.1 The Cash Consortium in Iraq arranges safe distribution methods

Recommendation	3.1 Arrange safe distribution methods through social distancing, scheduled benefit collection times, temperature check-ups and crowd management instructions
Country example	Cash Consortium Iraq
Details	The Cash Consortium in Iraq (2020) provided its members with two arrangement options for socially distanced distribution sites. The payment process was also designed to be contactless so that identity checks could proceed without the need to touch beneficiaries' ID cards.

Table 3.2 Morocco increases the number of cash-out providers

Recommendation	3.2 Increase the number of cash-out providers and consider mobile ones, especially in rural areas and to improve accessibility for nomadic tribes and/or rural populations
Country example	Morocco
Details	Morocco's emergency cash assistance programme for informal workers reached approximately 77 per cent of the Moroccan population. To ensure everyone has access to the benefits, the government provided beneficiaries with a one-time PIN code that they can use to cash out the benefits through ATMs or banks. Fifty mobile units were also sent to hard-to-reach areas (IPC-IG 2021a).

Table 3.4 Yemen and Syria provide home delivery of cash benefits for the most vulnerable

Recommendation	3.4 Provide home delivery options for the most vulnerable through programme staff or engagement with local actors	
Country example	UNICEF in Yemen	Syria
Details	The emergency cash transfer programme implemented by UNICEF in Yemen reaches approximately 1.42 million households. Payments are made through fixed locations and mobile sites, as well as outreach payments through home visits by programme staff especially for beneficiaries with physical impediments or those facing 'socio-cultural' barriers that prevent them from reaching payment sites (UNICEF 2020c).	<p>To implement its National Plan for Emergency Response, which included cash and in-kind assistance to elderly people and persons with disabilities, as well as cash assistance to informal and self-employed workers, the Syrian Ministry of Social Affairs and Labour adopted a decentralised approach that depends on local committees and volunteers. To achieve this, the Ministry:</p> <ul style="list-style-type: none">• collaborated with the Ministry of Local Administration to identify the smallest administrative units;• sought local administrators or local chiefs (<i>mukhtars</i>) in the identified units depending on their type;• reached out to potential volunteers from the identified units with previous connections to community-based organisations operating in their area;• established local committees including local administrators, chiefs and a team of volunteers; and• trained local committees (Lana Plus TV 2020). <p>The local committees were essential in delivering aid to elderly people and persons with disabilities (IPC-IG forthcoming).</p>

**Table 3.5 Morocco allows proxies to collect benefits on behalf of sick beneficiaries or those unable to move**

Recommendation	3.5 Allow proxies to receive benefits on behalf of beneficiaries, especially relevant for persons with disabilities and older persons
Country example	Morocco
Details	<p>The Moroccan government issued the emergency assistance benefit for informal workers to the 'head of the household' but allowed proxies to pick up the cash on behalf of the named recipient in certain cases, such as the death of the recipient or the recipient being sick or unable to move.</p> <p>A spouse is allowed to collect the benefit on behalf of their dead spouse. He/she must present the recipient's death certificate, and both of their national ID cards. This exception is only applicable to beneficiaries who are existing RAMED (subsidised health insurance) beneficiaries; thus they are also required to present their RAMED card (Ministry of Economy 2020a). For future shocks, it is important to extend such an exception to all beneficiaries of an emergency programme, and not just those already in the database.</p> <p>For proxies to collect the benefit on behalf of a sick person or someone unable to move, he/she must present the recipient's ID card, proof of their inability to travel, and his/her own ID card showing the same address as the recipient or a nearby address (Le Site Info 2020).</p> <p>No details are available on what type of 'proof of inability to travel' is deemed acceptable for recipients who are sick or are unable to move, but it is important that in future crises such a requirement is made as flexible as possible to ensure inclusion.</p>

Table 3.6 WFP in Yemen and Costa Rica, and WFP and UNICEF in Syria adapt school feeding programmes through take-home rations of fortified biscuits, fresh produce baskets and e-voucher top-ups

Recommendation	3.6 Use school feeding programmes to provide take-home rations with a similar or enhanced nutrition content when schools are closed/unreachable (FAO, UNICEF, and WFP 2020)		
Country example	WFP Yemen	Costa Rica	WFP and UNICEF Syria
Details	WFP Yemen adapted its school feeding programme by distributing take-home rations consisting of high-energy biscuits, fortified date bars and other healthy snacks (WFP 2020b).	In Costa Rica, the government set up collection points for beneficiaries to pick up food baskets including fresh produce sourced from smallholder farmers (FAO, UNICEF, and WFP 2020).	In Syria, WFP and UNICEF are distributing e-vouchers to 200,000 school children and 44,000 out-of-school children enrolled in UNICEF's Curriculum B programme for children who have missed out on years of schooling (WFP 2020b; UNICEF Syria 2020). UNICEF provided a two-month top-up on the e-voucher for the out-of-school children, expanding it to cover food as well as non-food hygiene items such as soap.

Best Practice 4: Adopt digital delivery modalities is vital in a crisis context to ensure that assistance is provided rapidly to beneficiaries, especially those in the hardest-to-reach areas. However, some digital delivery modalities such as bank transfers or mobile money may be exclusionary for the most vulnerable groups, who lack Internet connectivity, mobile phones and the appropriate documentation. Digital delivery modalities can become more inclusive by:

- simplifying procedures for bank account and mobile money opening, especially in regard to identification verification, which could be done by waiving ID requirements entirely, using functional IDs or allowing ID verification at a later date;
- creating strong communication channels and setting up a variety of helplines to assist beneficiaries in account opening;
- using partially digital modalities such as pre-paid cards; or
- complementing digital transfers with non-digital ones.



More details on these recommendations are provided below.

Table 4.1 Brazil and West African States facilitate rapid bank account opening

Recommendation	4.1 Facilitate the rapid opening of bank accounts or mobile money accounts by allowing remote onboarding	
Country example	Brazil	West African States
Details	<p>Brazil's <i>Auxilio Emergencial</i> programme for informal workers and self-employed and unemployed people facilitated the creation of 57 million new accounts through a smartphone app at the state-owned Caixa Economica Federal bank within three weeks of the programme's launch. The app required individuals to share their national ID number, address and telephone number. The app facilitated remote onboarding by forgoing the requirement to present IDs in person [Barbosa et al. 2020; Kazzaz 2020; Una et al. 2020].</p>	<p>The Central Bank of West African States published new guidelines in April 2020 permitting remote onboarding for the first time for Tier 1 and Tier 2 accounts.</p> <ul style="list-style-type: none"> • Tier 1 accounts can be opened without IDs and have a transaction limit of USD20 and a maximum balance of USD400. The regulations allow accounts to be opened remotely through USSD text messaging or a phone call. • Tier 2 accounts can be opened by sending photos or video chatting. <p>These methods led to a tripling of the number of monthly new accounts [Hammad et al. 2021; Kazzaz 2020].</p>

Table 4.4 Bangladesh and Jordan allow the use of alternative IDs for account opening, and Philippines waives identity verification

Recommendation	4.4 Simplify due diligence by allowing the use of other identification mechanisms or waiving identity verification		
Country example	Bangladesh	Jordan	Philippines
Details	<p>At the start of the COVID pandemic, the Central Bank of Bangladesh permitted the use of employment records for ready-made garment workers to facilitate bank account opening. The decision was made given that the majority of garment workers, who are women, have no digital IDs or other means of identity verification [Kazzaz 2020]. This is known as collaborative due diligence—a way to verify the identity of individuals who lack traditional verification documents by using alternative records such as employment records, government benefits and mobile phone usage. It requires creative partnerships that could involve both private- and public-sector institutions [Lyman et al. 2019; Kazzaz 2020].</p>	<p>International humanitarian providers such as the United Nations High Commissioner for Refugees (UNHCR) worked alongside the Central Bank to ensure that the Jordan Mobile Payment Switch allows the use of refugee IDs issued by UNHCR in the mobile wallet opening process [Kazzaz 2020].</p>	<p>The Central Bank of Philippines waived the requirement for presenting valid ID documents for customer onboarding. The measure was introduced to allow beneficiaries with no valid ID to open bank accounts during the lockdown period from 1 April to 30 June 2020. Each beneficiary had to indicate that they did not have a valid ID document. However, to safeguard against risks of money laundering or financing of terrorism, such accounts were set a transaction limit of USD985 per day [Jenik, Kerse, and de Koker 2020].</p>



Table 4.5 Mexico and India permit ID verification months after bank account opening

Recommendation	4.5 Simplify due diligence by permitting delayed ID verification after account opening	
Country example	Mexico	India
Details	Mexico allowed the opening of Tier 2 accounts, which have a limit that is 50 per cent less than normal accounts. Tier 2 accounts also provide customers with an 18-period time-frame to provide valid ID confirming their name, gender and address (Jenik, Kerse, and de Koker 2020).	India's lowest-tier account does not require an ID for opening but expires after 12 months. If the account holder provides evidence of an application for an official ID, the account may be extended for another 12 months. After those 12 months, if the account holder provides no evidence of procuring an ID or if his/her application is denied, then the account is frozen. Customers can, however, withdraw their funds prior to the account's closure (Kazzaz 2020).

Table 4.7 Making the case for pre-paid cards

Recommendation	4.7 Replace manual cash payments with pre-paid cards, which provide more access for women than other digital payment modalities, as they mitigate the need for mobile phones, internet connectivity or IDs																											
Justification	Digital payment modalities can be exclusionary to women, as they often require proof of identity and/or access to a mobile phone. In low-income countries, the proportion of women with an ID is only half of that of men (Kazzaz 2020). The table below provides a summary of the unregistered population in MENA.																											
	<table><tr><td>Country</td><td>% of population lacking ID</td><td>% of population lacking ID that is female</td></tr><tr><td>Algeria</td><td>17%</td><td>—</td></tr><tr><td>Bahrain</td><td>4%</td><td>37%</td></tr><tr><td>Djibouti</td><td>68%</td><td>—</td></tr><tr><td>Egypt</td><td>3%</td><td>—</td></tr><tr><td>Iran</td><td>5%</td><td>—</td></tr><tr><td>Jordan</td><td>29%</td><td>—</td></tr><tr><td>Libya</td><td>65%</td><td>—</td></tr><tr><td>Yemen</td><td>34%</td><td>—</td></tr></table>	Country	% of population lacking ID	% of population lacking ID that is female	Algeria	17%	—	Bahrain	4%	37%	Djibouti	68%	—	Egypt	3%	—	Iran	5%	—	Jordan	29%	—	Libya	65%	—	Yemen	34%	—
	Country	% of population lacking ID	% of population lacking ID that is female																									
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	Djibouti	68%	—																									
	Egypt	3%	—																									
	Iran	5%	—																									
	Jordan	29%	—																									
	Libya	65%	—																									
Yemen	34%	—																										
Source: ID4D (2018).																												
A notable obstacle to issuing documentation, especially in the MENA region, is that women require the approval of a male guardian to authorise/request such services. Furthermore, mobile phone ownership and mobile Internet usage for women in MENA is also low, as shown below.																												
<div><p>Gender gap in mobile phone ownership and mobile internet use</p><p>■ MENA ■ Low-middle income Countries</p><table><tr><th>Category</th><th>MENA</th><th>Low-middle income Countries</th></tr><tr><td>Mobile phone ownership</td><td>9%</td><td>8%</td></tr><tr><td>Mobile internet use</td><td>21%</td><td>20%</td></tr></table></div>	Category	MENA	Low-middle income Countries	Mobile phone ownership	9%	8%	Mobile internet use	21%	20%																			
Category	MENA	Low-middle income Countries																										
Mobile phone ownership	9%	8%																										
Mobile internet use	21%	20%																										
Source: Rowntree (2020).																												
In such circumstances where digital modalities might result in more exclusion than inclusion, partially digital modalities such as pre-paid cards could be considered (Bill & Melinda Gates Foundation et al. 2020). Pre-paid cards allow beneficiaries to retrieve cash or make contactless payments without having to provide IDs or requiring mobile phone ownership to receive the benefit.																												

**Table 4.8 One-time passwords accessible online or via SMS in Argentina and Guatemala**

Recommendation	4.8 Use cardless cash withdrawals through one-time PIN codes, relevant for areas where mobile money or bank account opening may be less feasible in a crisis situation and biometric authentication is difficult	
Country example	Argentina	Guatemala
Details	One-time passwords were sent to beneficiaries through the online registration mechanism, allowing them to withdraw cash from ATMs (Beazley, Derban, and Barca 2020).	One-time passwords in Guatemala, on the other hand, were sent to beneficiaries via SMS (Beazley, Derban, and Barca 2020).

Table 4.9 Jordan uses iris-scanning to continue delivery of cash assistance during the COVID pandemic

Recommendation	4.9 Use biometrics for identity validation for payment disbursement only in contexts with the right digital infrastructure and sufficient data protection mechanisms
Country example	Jordan
Details	In Jordan, many refugees were already using iris-scanning (the <i>IrisGuard</i> system) to access their cash benefits even before the COVID crisis. This contactless technology uses iris-scanning to identify and link each beneficiary account on humanitarian agencies' blockchain, with no need to touch any buttons or displays, and can be used in shops and bakeries within refugee camps. It allowed beneficiaries from various programmes administered by humanitarian agencies to continue receiving their support in a safe way (UN Women 2020b). (For guidance on assessing when to use biometric technologies, see UNICEF (2019) in Annex 1 .)

Table 4.10 Making the case for biometric exceptions for persons with disabilities and elderly persons

Recommendation	4.10 Complement biometric validation with others means of authentication, to ensure inclusion of persons with disabilities, elderly persons or those engaged in hard labour
Justification	Biometric authentication can be exclusionary for persons with disabilities. India's biometric ID system, <i>Aadhaar</i> , issues a 12-digit ID number to all residents after collecting their biometric (facial image, fingerprints and iris scans) and demographic data. The <i>Aadhaar</i> -enabled payment system, which relies on fingerprint authentication at cash-out agents known as business correspondents, was used to authenticate identity for assistance disbursement during COVID yet resulted in the failure of 39 percent of transactions due to data mismatches (Thapliyal et al. 2021), potentially caused by individuals with 'worn out' fingers due to injury or engagement in prolonged manual labour involving their hands, and those with mental disabilities, hearing impairments, autism, cerebral palsy or limited control over their eyes (Barca et al. 2021; Hundal, A P, and Chaudhuri 2020). To deal with these exclusions, the Unique Identification Authority of India had already issued 'biometric exceptions' for persons with certain disabilities such as missing fingers or eyes, or disoriented eyes. For example, those without hands or fingers are enrolled via facial recognition only. Nevertheless, the biometric exceptions provided do not take into account other conditions that might make finger or facial authentication difficult, such as: <ul style="list-style-type: none"> persons with conditions affecting their fingerprints or their ability to move their fingers (psoriasis, causing scaly skin patches, or cerebral palsy); and persons with autism who might be unable to maintain eye contact (Parsheera 2020). To increase coverage of the <i>Aadhaar</i> ID number to enable access to social protection, some state governments created mobile sample collection vans (Rao Apparasu 2020).

Table 4.11 Allowing the use of SIM card registration data for account opening in Ghana

Recommendation	4.11 Use SIM card registration data for mobile money account opening to ensure accessibility for those less likely to have IDs, such as women, refugees and migrants
Country example	Ghana
Details	As part of the eased customer due diligence and Know Your Customer processes, financial service providers were allowed to use SIM card registration data from mobile network operators to activate mobile money accounts that had certain ceilings (Jenik, Kerse, and de Koker 2020).



Table 4.12 Making the case for easing procedures to ensure that inaccessible wallets associated with disconnected numbers that have been recycled to new owners are discontinued

Recommendation	4.12 Simplify procedures to ensure inaccessible wallets associated with disconnected/cancelled numbers are discontinued to allow the new SIM card owners to open wallets
Justification	<p>In many countries, mobile network operators disconnect/deactivate SIM cards that have not been charged or used for 30–80 days (GSMA 2019). In some countries where SIM cards can be disconnected/deactivated after a short period of inactivity, it is cheaper to purchase a new SIM card than to recharge numbers and pay additional fees to reactivate disconnected ones. Consequently, procedures need to be in place to ensure that inaccessible wallets associated with disconnected/cancelled numbers that have been recycled to a new owner are discontinued to allow the new SIM card owners to open wallets.</p> <p>In Jordan, a reoccurring issue during the pandemic was that beneficiaries of emergency cash transfer programmes faced difficulties attempting to open mobile wallets, as they owned recycled SIM cards—i.e. cards that belonged to someone else before them and were disconnected. Wallets associated with such numbers are not automatically discontinued when their associated numbers are disconnected or change ownership (AISalhi et al. 2020). To mitigate this problem, beneficiaries could either:⁵</p> <ul style="list-style-type: none"> • contact Jordan's Payments and Clearing Company, which operates the Jordan Mobile Payments Switch, to receive confirmation of their ability to open a mobile wallet using a family member's mobile phone number (i.e. son, daughter, wife etc.); or • obtain a letter from their mobile network operator confirming them as the new owner of the mobile phone number, and submit it to one of the branches of the mobile payment service provider or to an account opening agent. The mobile payment service provider then closes the old wallet to allow the beneficiary to open a new one associated with their national ID number. <p>Given that the second option is time-consuming, and not all eligible beneficiaries are aware of the first one, simplifying such processes and making people aware of them is vital to ensure accessibility to benefits in future crises.</p>

Table 4.15 Morocco and Jordan provide helplines and informative resources to assist in digital payment modalities

Recommendation	4.15 Create helplines and informative resources to assist in accessing benefits through digital modalities (i.e. providing information on account opening or mobile wallet cash-out procedures etc.) that are provided in multiple languages to increase accessibility to migrants, refugees and ethnic minorities	
Country example	Morocco	Jordan
Details	<p>Morocco's emergency cash transfer programme for informal workers used a one-time PIN sent to beneficiaries' mobile phone numbers to allow them to cash out the benefits. Beneficiaries are required to go to their chosen cash-out provider.</p> <ul style="list-style-type: none"> • If the assigned provider is a bank branch, a beneficiary is required to provide their national ID and the one-time PIN. • If the assigned provider is an ATM, a beneficiary is required to enter the one-time PIN and the last four numbers of their national ID (Ministry of Economy 2020b). <p>The Ministry of Economy created informative videos on the way to retrieve benefits in Arabic, Amazigh and Tarifit (financesmaroc 2020a; 2020b; 2020c).</p>	<p>The Jordan Payments and Clearance Company, in collaboration with the Central Bank, established a number of mechanisms to provide information on mobile wallets through a website, a Facebook page and a call centre, each of which is summarised below.</p> <ul style="list-style-type: none"> • Mobile Wallets Gateway is a website that includes self-registration links to all mobile payment service providers in the country. It provides details of any transaction fees charged by different providers. Most importantly, it contains an 'inquiry engine' that enables individuals to type in their ID number to find out if they already have a registered wallet. • Mahafezna is a Facebook page that includes videos and booklets on all things related to account opening and cashing out. Staff of the Jordan Payments and Clearance Company also used it to answer beneficiaries' questions directly through comments and/or posts. • A call centre was used to assist users of all mobile payment service providers and worked closely with them and the Central Bank to ensure issues were resolved (AISalhi et al. 2020).

5. Based on personal communication with an employee of the Jordan Payments and Clearance Company in April 2021.



Table 4.16 India and Jordan train local communities on account opening

Recommendation	4.16 Engage local actors such as women's self-help groups or community-based organisations to assist beneficiaries in accessing benefits through digital modalities (i.e. providing information on account opening, mobile wallet cash-out procedures etc.), especially relevant for rural populations, women, elderly people, and persons with disabilities	
Country example	India	Jordan
Details	<p>Women's self-help groups were a more efficient means of communicating account opening and cash-out processes to other women, and those in rural populations.</p> <p>Members of women's self-help groups, known as '<i>Bank Sakhis</i>' in Hindi (directly translated as 'female banker friends' in English), operate as bank correspondents or cash-in-cash-out agents. There are than 1 million bank correspondents around India, 60 per cent of whom are in rural areas (Narain et al. 2020; Pinto and Arora 2020). While such arrangements existed prior to the pandemic, bank correspondents helped people fulfil the Know Your Customer requirements to activate their accounts to benefit from a COVID top-up (Mathew 2020). In Bihar state, a women's group facilitated the enrolment of more than 2 million women in the Public Distribution System (Bill & Melinda Gates Foundation et al. 2020).</p>	<p>The Jordan Payments and Clearance Company trained a number of community-based organisations and youth centres in governorates on how to open mobile wallets. The focus was also to reach out to specific sectors, such as agriculture, and provide relevant information on account opening (AlSalhi et al. 2020).</p>

Table 4.17 Tunisia complements digital bank transfers with non-digital ones

Recommendation	4.17 Complement digital transfers with non-digital ones to ensure greater coverage and more inclusion
Country example	Tunisia
Details	<p>Tunisia's Exceptional Cash Assistance for Certain Categories of Self-Employed Workers offers beneficiaries two options for accessing their benefits: either through a direct transfer to their bank account or delivered to a nearby post office (IPC-IG 2021a).</p>



ANNEXES

Annex 1: Resources on transfer values and payment modalities

Area	Institution	Year	Name	Description
Needs assessment	WFP	2020	Essential Needs Assessment: Guidance Note	Introduces different essential needs indicators and discusses how to combine them. It also includes a section on how the needs assessment process can be adjusted to be done rapidly in crisis situations.
Humanitarian needs assessment: education	Global Education Cluster	2019	Considerations for Cash and Voucher Assistance in Education in Emergencies Needs Assessment	Provides a checklist of potential actions when considering cash and voucher assistance in education in emergencies needs assessments, including looking at engagement with cash working groups and sources for secondary data
Humanitarian market assessments	UNHCR and Norwegian Refugee Council	2020	Multi-Sector Market Assessment Guidance and Toolkit	Includes step-by-step guidance to conduct market assessments, as well as sample data collection tools that can be adapted and used in different contexts
MENA market monitoring	SNAP	–	SNAP Website	Demand-driven and innovative online platform that uses state-of-the-art analytical tools to produce food security early warning, and enhanced risk management and social protection
	REACH	–	Reach Website	Humanitarian initiative providing granular data, timely information and in-depth analysis from contexts of crisis, disaster and displacement
Minimum expenditure baskets	WFP	2020c	Minimum Expenditure Baskets Guidance Note	Elaborates on the differences and pros and cons of the expenditure-based and rights-based approach to MEB and provides step-by-step guidance on how to make the calculation, taking into account seasonal or regional price differences, and differing needs by area
Transfer values	WFP	2020d	Setting the Transfer Value for CBT Interventions Interim Guidance	Discusses transfer value calculations along with how to prioritise, align with other actors and consider beneficiary preferences. It also touches on transfer values in emergencies.
COVID payment modalities	Social Protection Approaches to COVID-19: Expert Advice Helpline (SPACE)	2020	Options for Rapid Delivery (Payment) of Cash Transfers for COVID-19 Responses and Beyond	Assesses the main strategies for cash delivery during the COVID pandemic, including the advantages, disadvantages and challenges for implementing: <ul style="list-style-type: none"> • Bank account transfers • Mobile money transfers • Provision of pre-paid cards or one-time passwords • Cheques • Manual cash delivery
Humanitarian benefit modalities	Social Protection across the Humanitarian–Development Nexus (SPaN)	2019	Operational Note No. 1: Benefit Modalities	Aims to collate emergent learning around using social protection tools, specially relating to benefit modalities, for programming in contexts of fragility





Area	Institution	Year	Name	Description
Humanitarian mobile money	GSMA	2019	Mobile Money Enabled Cash Aid Delivery: Operational Handbook for Mobile Money Providers	Identifies opportunities and challenges for mobile money providers and provides the seven steps needed for successful digital assistance disbursements: <ul style="list-style-type: none"> • Research and infrastructure • Building partnerships • Registration and awareness • Training and pilot • Disbursement • Liquidity and management • Reporting and reconciliation
Humanitarian menstrual hygiene management	Colombia University and International Rescue Committee	2017	Toolkit for Integrating Menstrual Hygiene Management into Humanitarian Response	Compares the provision of different menstrual hygiene management materials and supplies and elaborates on adapting such responses for people on the move and vulnerable groups
Humanitarian dignity kit design and distribution	Global Protection Cluster	2015	Dignity Kits Guidance Note	Discusses the potential components of a dignity kit that is culturally appropriate to Muslim and Arab contexts
Adapting school feeding programmes	FAO, UNICEF and WFP	2020	Mitigating the Effects of the COVID Pandemic on Food Nutrition of Schoolchildren	Provides recommendations for maintaining nutrition for children in cases where schools are closed and in cases where schools remain open
COVID-19 Cash Plus	Social Protection Approaches to COVID-19: Expert Advice Helpline (SPACE)	2020	Programming Options: Cash Plus Approaches in the Response to COVID-19	Introduces external and internal Cash Plus models, provides justifications for the use of Cash Plus programming during COVID, and lists design and implementation concerns for Cash Plus interventions suited to the pandemic
Biometrics	UNICEF	2019a	Faces, Fingerprints and Feet: Guidance on assessing the value of including biometric technologies in UNICEF-supported programmes	Demonstrates the benefits and risks of using biometric technologies. Also provides practical guidance to practitioners through a series of 10 questions to enable them to identify whether they should use biometric technologies



Annex 2: Market assessment considerations during the COVID-19 pandemic

Is there a dependency on supplies from countries that stop production? Will logistics companies stop working?

Will merchants stop coming to work?
Have people's access to and use of cash changed?



Are **alternative systems** emerging (e.g. deliveries, community shopping groups)? Are **alternative supply lines** created (e.g. by a government)? Are **informal markets** more, or less, impacted by the crisis?

Affected commodities can include foods, hygiene, fuel, and other items.





Annex 3: Comparison of response options

Benefit type	Definition	Benefits	Drawbacks
Unconditional cash transfer	Provided to beneficiaries without the requirement that they perform certain actions	<ul style="list-style-type: none"> Flexible Low cost of delivery Can be very rapid through digital payment modalities 	<ul style="list-style-type: none"> May not meet households' varied needs
Conditional cash transfer	Requires beneficiaries to undertake a specific action such as attend school/ nutrition screening	<ul style="list-style-type: none"> Low cost of delivery Can be very rapid through digital payment modalities 	<ul style="list-style-type: none"> Limits flexibility Can only be effective if the associated services have the capacity to enrol new students, serve additional infants etc. May not meet households' varied needs
Multi-purpose cash grant/ transfer	Regular or one-off transfer corresponding to the amount of money a household needs to fully or partially cover a set of basic and/or recovery needs. It can help meet an MEB or other calculation that determines basic needs	<ul style="list-style-type: none"> Can meet varied needs More cost-efficient, as multiple benefits are reaped from one modality Can be very rapid through digital payment modalities 	<ul style="list-style-type: none"> Requires further coordination
Cash Plus	Complementary programming where cash transfer programmes (both conditional and unconditional) are combined with other modalities or activities such as referral to psychosocial support etc.	<ul style="list-style-type: none"> Can meet varied needs 	<ul style="list-style-type: none"> Requires further coordination
Commodity voucher	Exchanged for a fixed quantity and quality of specified goods or services at participating vendors	<ul style="list-style-type: none"> Contributes to local economies 	<ul style="list-style-type: none"> Restricts and specifies the assistance available
In-kind assistance	Provision of a parcel that contains perishable and/or non-perishable food and non-food items	<ul style="list-style-type: none"> Relevant when local markets are disrupted or experiencing hyperinflation More likely to improve nutritional outcomes 	<ul style="list-style-type: none"> Less flexible More expensive than cash Complex logistics

Source: Author's own elaboration based on UNICEF (2019b; n.d.).

For further details on how to choose a benefit type, see the table below.

Criteria	Checklist: What we need to know
Beneficiary needs, priorities, preferences and capacity	<ul style="list-style-type: none"> Does this option align with the preferred modalities of assistance for the target group, disaggregated by gender? Will the target group be able to effectively access assistance provided this way (e.g. does it involve use of technology; will it be delivered conveniently)? Will this option address the priority needs of the target group as defined by them (or are those needs to be met some other way)? Is there a sufficient mix of short- and long-term programmes? Are acute and chronic needs being addressed sufficiently?
Cost-efficiency	<ul style="list-style-type: none"> What is the cost associated with delivering the response option? Note: While context plays a part and no transfer is universally more efficient than another, in comparable contexts, cash transfers are consistently more efficient to deliver than either vouchers or in-kind transfers. In specific contexts (for example, where large savings can be made on international procurement in bulk) in-kind transfers may be a cheaper option, but not necessarily the most cost-effective due to the lack of choice afforded to beneficiaries and lack of multiplier effects for local markets. Do other features of the response option (besides the modality) have an effect on overall cost-efficiency (for example, the scale of the response, the size of the transfer, the transfer distribution mechanism, geographical location)?





Criteria	Checklist: What we need to know
Cost-effectiveness	<ul style="list-style-type: none">• Can the response option be implemented in a timely fashion?• Does the response option provide flexibility and choice to beneficiaries? <p>Note:</p> <ul style="list-style-type: none">• Multisectoral responses will ideally be more cost-effective than single-sector responses, although this depends on the design of the intervention.• Cash is generally more effective than in-kind assistance to deliver multisectoral outcomes. Households use cash for their specific needs. To achieve the same precision in meeting recipients' needs through in-kind aid would be costly and time-consuming.• Cash transfers are undoubtedly better at meeting diverse needs through a single transfer.• Cash and vouchers can lead to monopolistic/oligopolistic behaviour by traders, increasing prices for beneficiaries.
Capacity of implementers	<ul style="list-style-type: none">• Does UNICEF have the capacity and resources (staff, expertise, systems) to design and implement this response option in an effective and timely fashion?• Can such capacities be built in the time available? Can expertise and systems of the United Nations or implementing partners be leveraged?• Do UNICEF's proposed implementing partners (government, international non-governmental organisations, others) have the capacity and resources to implement this response option in an effective and timely fashion?
Risks and mitigation measures	<ul style="list-style-type: none">• What types and levels of risk does the response option pose, and can the most significant risks be effectively managed (including reputational, security, programmatic and fiduciary risks)?• Will the response option create new or exacerbate existing protection risks for individuals, households and communities, and can these be effectively mitigated?• Ensure risk analysis and mitigation measures are shared and discussed with donors to allow a shared risk approach.
Alignment	<ul style="list-style-type: none">• Does the response option align with UNICEF's mandate and strategies?• Does the response option align with the broader humanitarian response strategy, and government and donor policy and strategies?• Does the response option complement the wider response of UNICEF and other humanitarian actors?
Assumptions	<ul style="list-style-type: none">• What assumptions have been made regarding the operational context?

Source: UNICEF (n.d.).



Annex 4: Example of a seasonal calendar

	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
Expenditure												
Loan repayment			high							low		
Food	high			low								
School						low			high			
Clothing				low						high		
Fuel	high											
Medical												
Income												
Work availability		low		high								
Price trends												
Veg. and fruits	high				low							
Fuel	high											
Difficult period												
Borrowing				low					high			

Source: UNICEF (n.d.) and Kukrety et al. (2016).



Annex 5: Gender-based violence risk analysis tool for cash and voucher-based assistance

Keep these categories					
GBV/CVA RISK CATEGORY	GBV RISKS (CONTEXT-SPECIFIC)	POTENTIAL GBV TYPES	INDIVIDUAL AND COMMUNITY MITIGATION MEASURES	HUMANITARIAN ACTOR MITIGATION MEASURES	POTENTIAL BENEFITS IN THIS AREA
Participation and inclusion (particularly regarding information dissemination and awareness)	Individuals do not wish to register with the agency or FSP for fear that gender identity or sexual orientation could be determined and lead to discrimination as a direct result of participating in a CVA intervention	Physical assault, psychological abuse	Informal support networks and GBV response services	Explore options to ensure confidentiality, alternative/ discreet delivery mechanisms; broad targeting criteria to avoid stigma	Improved access to resources and opportunities for persons with diverse sexual orientations and gender identities
Safe and dignified access (particularly regarding delivery (particularly regarding delivery mechanism of CVA)	Older women with disabilities are seen as "easy targets" for theft after cash or vouchers are delivered	Sexual assault, physical assault, psychological/ emotional abuse	Rely on trusted caregivers to collect assistance; support of women's groups	Identify safe delivery mechanism; work with CBOs to ensure safety after delivery; monitoring feedback and response mechanisms in place	Electronic CVA can be very discreet, disbursed in multiple tranches, and allow this group to access resources and services, but consider barriers to access and use of technology for this group
Confidentiality of personal data of survivors and persons at risk	Personal data is shared with FSP without proper protocols for confidentiality and FSP staff who are also community members share information on intended recipients, resulting in discrimination by the host (non-beneficiary) community	Emotional and physical violence	Community consultations and outreach by local women's groups and other CBOs, discussion of targeting criteria	Consult with communities about vulnerability targeting criteria; include data protection protocols in FSP agreements	Broader discussion of GBV risks and trends with CBOs
Social norms and partner, household & community relations	Increased household income may lead to early marriage for adolescent girls as families can afford "bride price"	Forced marriage of children (early marriage)	Community consultations, and outreach by CBOs, gender and women's rights discussion groups including women and men of different ages	Place conditions on CVA for e.g. school registration of girls and boys; ensure strong community consultations to inform design; ensure that CVA is part of a broader programme supporting basic needs and resilience, women's right education	CVA and complementary services can lead to feelings of empowerment for women and girls; households better able to meet needs and decreased household tensions
Other (Context-specified)	Fill in the middle cells based on your context				

Source: Care (2019).



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International Policy Centre for Inclusive Growth

SBS, Quadra 1, Bloco J, Ed. BNDES, 13º andar
70076-900 Brasília, DF - Brazil
Telephone: +55 61 2105 5000

ipc@ipc-undp.org • www.ipcig.org