

# ECONOMIC INCLUSION

FOR THE POOREST – MOVING TO SCALE

GLOBAL LEARNING EVENT 2021



The following presentation was prepared with the valuable inputs from an internal online consultation among the Members of the Community of Practice (CoP) of Cash Transfer in Africa.

The consultation was held on **April 20<sup>th</sup> 2021**, and saw the participation of more than 15 countries across Anglophone, Lusophone and Francophone Africa.

The CoP members, under the guide of the Steering Committee, discussed the role that technology can and could play in the development of delivery systems.

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# Context – The Community of Practice (CoP) of Cash Transfer in Africa

## A network of African Government representatives:

- contributes to a **more informed dialogue between decision-makers** including sharing experiences and knowledge
- stimulates learning, promotes professional development, addressing individual questions, and generating knowledge on cash transfer programs across the continent

43 member-countries organized into two groups:

*(i) Francophone group - 18 member countries*

*(ii) Anglophone/Lusophone group - 26 member countries*

The Anglophone and Lusophone CoP and its **Facilitation Team** (composed by World Bank and UNICEF staff) have recognized the importance of ensuring coherence and ownership of the CoP, which resulted in the formation of a **Steering Committee** for the Anglophone and Lusophone CoP.

The Anglophone/Lusophone Steering Committee, officially formalized at the Face-to-Face meeting in Tanzania in May 2016, is composed representatives from 6 countries.



# Context – The Community of Practice (CoP) of Cash Transfer in Africa

## MEET THE TEAM BEHIND THE COP

### Mr. Malang N Fofana

#### For the Gambia

is a Public Health Nutritionist with over 30 years of work experience. He works with the National Nutrition Agency (NaNA) as the Programme Manager responsible for Programme implementation. He is currently the Project Facilitator for The Gambia Social Safety Net Project that is implementing the largest cash transfer scheme in the country.

### Mr. Iorwa Apera

#### For Nigeria

is the National Coordinator for the National Social Safety-Net Coordinating Office (NASSCO). Apera is an accomplished development professional with 30 years of extensive technical and managerial experience and has successfully led several programmes in local and international non-governmental organizations.

### Mr. Titus Ouma

#### For Uganda

works in the Ministry of Gender Labour and Social Development-Kampala Uganda as Senior Programme Officer Capacity Building in the Expanding Social Protection Programme. He is responsible for Implementation of capacity building activities for all National, Regional and Local government structures. He has led in the development of training content on social protection for stakeholders in Uganda.

### Mr. Mawutor Ablo

#### For Ghana

Social Protection, Monitoring and Evaluation expert from Ghana with more than 12 years' experience in Social Protection. He led the development of the National Social Protection Policy and was also involved in the design and implementation of the National Social Protection Strategy (NSPS) and LEAP in Ghana.

### Mr. Takatso Shale

#### For Lesotho

is responsible for coordinating the provision of social development services and the implementation of social safety net programmes in the district. He is the Focal person in the design and implementation of the Lesotho Child Grants Programme.

### Mrs. Winnie Mwasiiji

#### For Kenya

led the rethinking of social protection system in Kenya. She spearheaded the team that conceptualized, designed and developed the cash transfer programmes for Kenya. She also initiated and led the team that designed and developed the single registry system for the consolidated cash transfer programmes.

# Impact of COVID-19 on program delivery/implementation of social protection programs

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## Challenges

- Remote areas were the most affected
- Difficulty in reaching the beneficiaries due to restrictions
- Many programs had to be discontinued to avoid gathering of people
- Difficulty in getting the support of the authorities

## Opportunities

- Technology can help Governments scale up their Cash Transfer programs
- Rethink innovative ways to deliver payments
- Electronic payments allow to reach beneficiaries, especially women



# Technology can help scale the Economic Inclusion programs

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## Challenges

- Difficulty in keeping the electronic payments because beneficiaries would lose the chips or the phone

## Opportunities

- Use of telephone numbers (measure already introduced before the pandemic) to get direction to where beneficiaries are located to deliver food packages
- Use of biometric card to disburse payments instead of phones



# Digitalization in Government social protection policies

## Challenges

- Low network coverage : this scarce coverage sometimes causes delay for the beneficiaries to get information that the transfers have been sent

## Opportunities

- Open conversation on digital service delivery at governmental level
- Governments, in their efforts to reach rural communities, are pushed to explore technology solutions to reach their beneficiaries better and faster

# Technology Penetration in the Countries

## Challenges

- Providing beneficiaries with smartphones
- In some countries, limited penetration

## Opportunities

- Very high phone penetration
- Possibility of monitoring the programs by phone,



# How the current skill set of program beneficiaries impact the use of technology

## Challenges

- Low literacy rates
- Limited ownership/access to phones;
- Lack of electricity to charge phones;
- Great percentage of the beneficiaries are elderly;

## Solutions

- Train beneficiaries
- Creation of beneficiaries' associations that support those who need assistance in using the technology
- Investing more on providing phones rather than just chips that can be more easily lost





# The Challenges of Delivering Interventions in Rural vs Urban Areas

## Challenges

- The presence of project representatives in the field supported beneficiaries with some of the common problems connected to technology.
- Identify the targeting criteria

## Opportunities

- Cash transfers are delivered through bank transfer

# Finding technical partners who can support digital delivery

## Challenges

- In some cases, issues related to electronic payments resulted in reverting back to manual transfers
- Broad issues of electricity and internet access must be addressed first

## Opportunities

- United approach to digitalization through partnerships
- Partnerships can help reach more beneficiaries



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**Any questions?**

**Thank you**

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Cash Transfers  
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# PEI Technical & Funding Partners

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