



PRINCIPLED INTEREST:
A DEVELOPMENT FINANCE LEARNING SERIES



MARKETLINKS

Social Assistance Payments and the Role of Financial Services Providers

March 11th, 2021

*Welcome! We will begin shortly.
Please complete the poll*





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A DEVELOPMENT FINANCE LEARNING SERIES



Fernando Maldonado

Digital Finance Team Lead
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»»» AGENDA

Topic Introduction

Speaker Introductions

Panel Discussion

Audience Q&A

How are we defining social assistance payments?

- Financial aid distributed by governments and/or humanitarian agencies to help individuals and households pay for their basic needs.
- Payments might be delivered in the form of vouchers or fee waivers for the purchase of goods and services or through a physical or digital financial transfer.
- It excludes in-kind assistance such as food and clothing. Social assistance also may be referred to as social welfare or social safety net programming.

Source: Consultative Group to Assist The Poor, Social Assistance Payments in Response to COVID-19: The Role of Donors, September 2020

Social assistance programs in response to COVID-19

Trends in number of social protection measures and countries/territories, March-December 2020



Table 1. Social assistance programs

Social assistance program	N. of measures	N. of countries
Cash transfers (conditional and unconditional)	429	166
Social pensions	29	27
Sub-total (all cash-based measures)	458	169
In-kind food/voucher schemes	177	110
School feeding	30	27
Sub-total (all in-kind measures)	207	121
Utility/financial obligation support (waiver/postponement)	183	112
Cash for Work	22	18
Total SA measures	870	193

Source: Social Protection and Job Responses to COVID-19: A Real Time Review of Country Measures, “Living Paper” version 14 (December 11, 2020), Ugo Gentilini (WB), Mohamed Almenfi (WB), Pamela Dale (UNICDF), John Blomquist (WB), Harish Natarajan (WB), Guillermo Galicia (WG), Robert Palacios (WB), and Vyjayanti (WG)

Response to pandemic accelerates the use of digital payments

The Daily Chronicle

NEWS

Mobile Money Market is Thriving Worldwide with Top Companies like: Gemalto, FIS, Google, Mastercard, Bharti Airtel, Orange, Monitise, Mahindra Comviva, PayPal

By Rahul | 27th September 2020

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Life post-COVID-19 and the future of payments in Latin America and the Caribbean: Are we reaching the end of cash?

SEPTEMBER 18, 2020

MARKETS BUSINESS INVESTING TECH POLITICS CNBC TV WATCHLIST PRO

MONEY

The coronavirus pandemic has caused a surge in demand for contactless payments, accelerating the shift from cash to digital options

PUBLISHED THU, DEC 3 2020 7:00 AM EST | UPDATED THU, DEC 3 2020 8:10 AM EST

Nathaniel Lee



How COVID-19 is accelerating the shift to a cashless society

When was the last time you used an ATM?



Africa turns to mobile payments as a tool to curb COVID-19

Jake Bright @JakeRBright / 10:35 AM CDT • March 25, 2020



Social assistance payment programs depend on market conditions



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PANEL INTRODUCTION



**Diana
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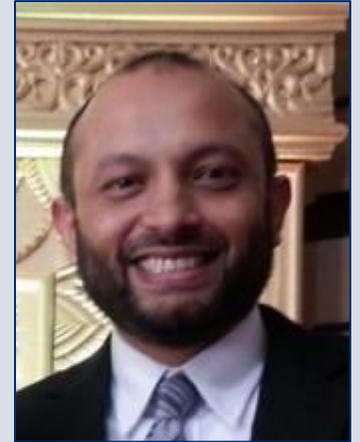
**Phakdey (PK)
Vattanak Chhun**
Chief Corporate
Business Officer

WING



Maha Bahou
Chief Executive
Officer

JOPACC



**Abedur Rahman
Sikder**
Deputy Managing
Director & Chief
Operating Officer

Dutch-Bangla Bank
Limited

»» DISCUSSION

Introduce your company and the services you offer



Diana Boncheva-Gooley
Sr. Advisor, Digital Finance,
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Phakdey (PK) Vattanak Chhun
Chief Corporate Business Officer
WING



Maha Bahou
Chief Executive Officer
JOPACC



Abedur Rahman Sikder
Deputy Managing Director & Chief
Operating Officer
Dutch-Bangla Bank Limited

»» DISCUSSION

**Tell us about the
social assistance
payments that
you have
disbursed**



Diana Boncheva-Gooley
Sr. Advisor, Digital Finance,
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Phakdey (PK) Vattanak Chhun
Chief Corporate Business Officer
WING



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JOPACC



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WING Cambodia Agents During Covid-19 Pandemic



Social Assistance Payment Disbursement in Jordan



»» DISCUSSION

What are the main challenges to disbursing social assistance programs? What role can governments, and the development community play?



Diana Boncheva-Gooley
Sr. Advisor, Digital Finance,
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Phakdey (PK) Vattanak Chhun
Chief Corporate Business Officer
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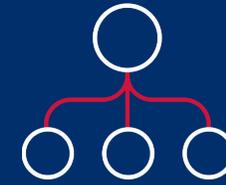


Maha Bahou
Chief Executive Officer
JOPACC



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Q&A



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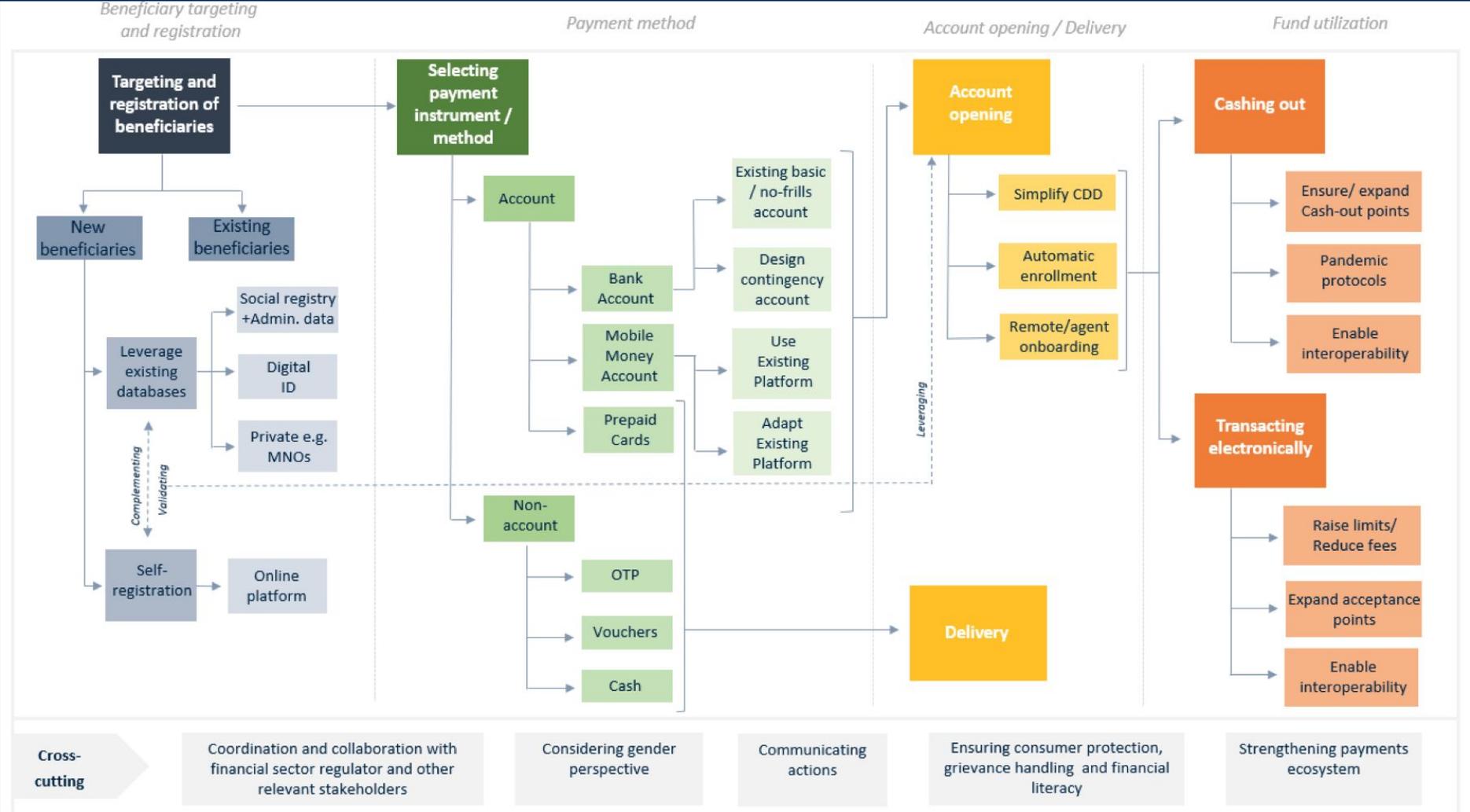
<https://www.marketlinks.org/finance-wiki/finance-wiki>

BEFORE YOU GO!



Please take a moment to
answer the poll questions

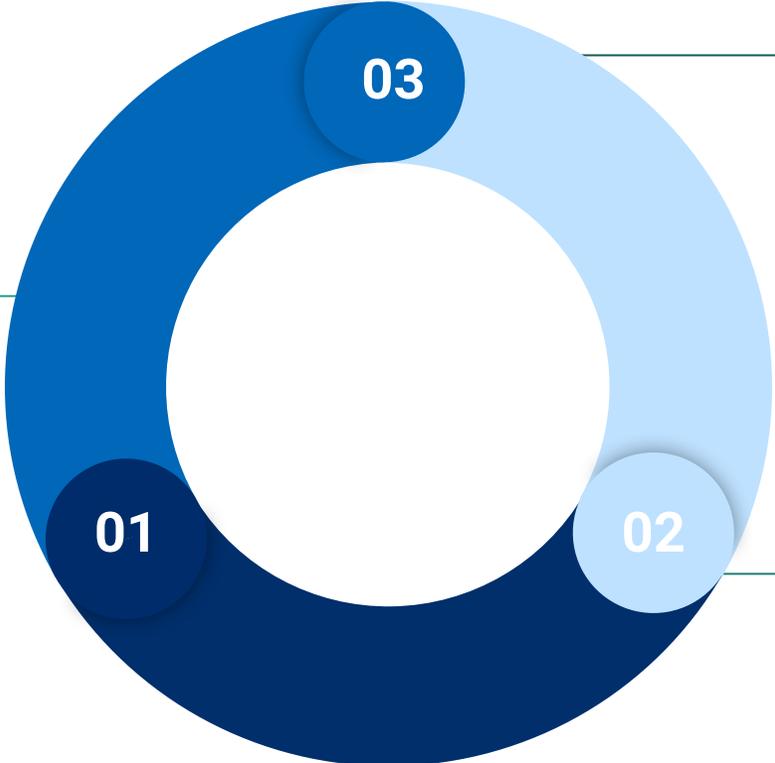
Designing a G2P social assistance payment solution depends on market conditions



Successful digital disbursement is associated with three pillars

Digital Payment Ecosystem

Countries with digital payment systems and established providers that have well-developed distribution networks and use cases



Digital Data Repository

Established social assistance registries or other formalized access to information such as factory payroll systems

Identity Programs

Biometric ID such as India's Aadhaar or national ID systems, ability to use SIM registration for KYC