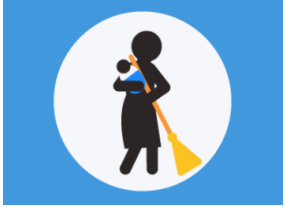# COVID-19 Payments: Managing Risks, Ensuring Women's Inclusion and Communicating Clearly

## Part II: Ensuring Women's Inclusion

**October 2020**

# Women are more at risk during COVID-19

Globally, women's employment is overwhelmingly informal – 95% in Asia and 89% in Sub-Saharan Africa.

Women experience an increased burden on their time – managing multiple care responsibilities, possibly leading to reductions in paid work time.

Disruption of services unique to health and well-being of women – shift in resources towards addressing public health emergency
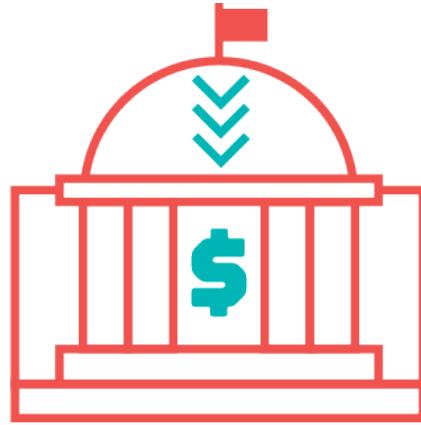
Pregnant women excluded from vaccine development and distribution efforts

Surge in gender-based violence – women are trapped at home with their abusers and at risk of other forms of violence

Icons : UN Women

# Making COVID-19 emergency payments work for women

**Government to Person (G2P) payments can help ease financial strains**

Over 200 countries have expanded social protection measures in response to COVID-19, reaching more than 1 billion new beneficiaries

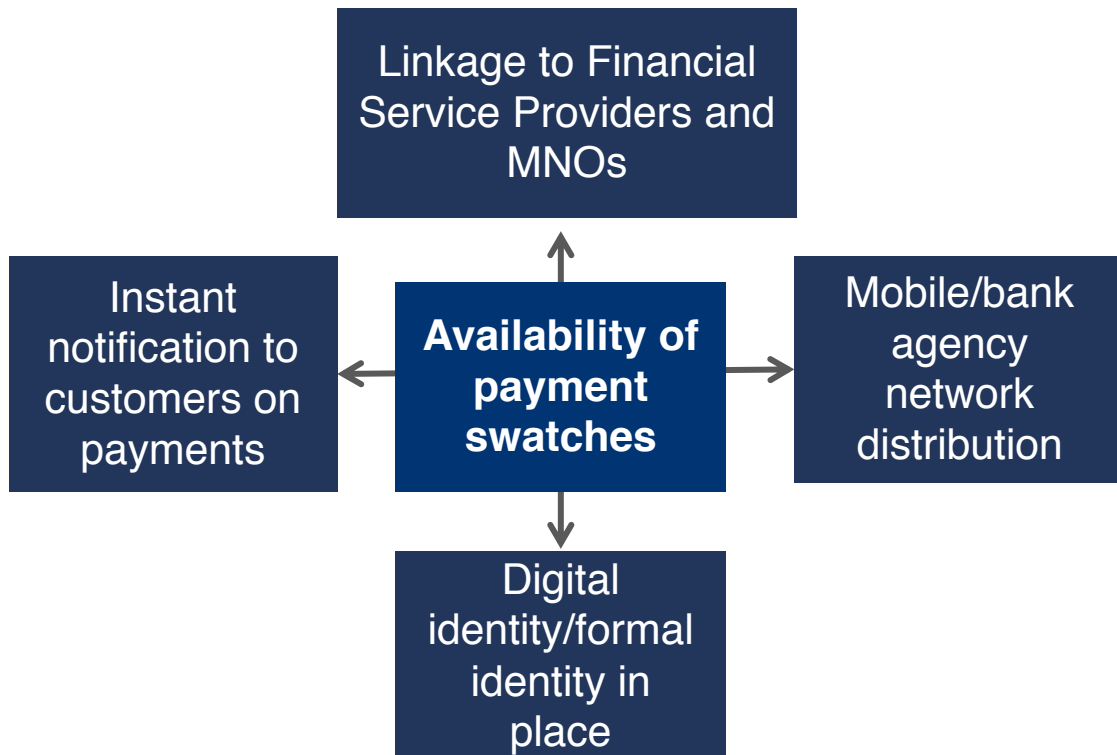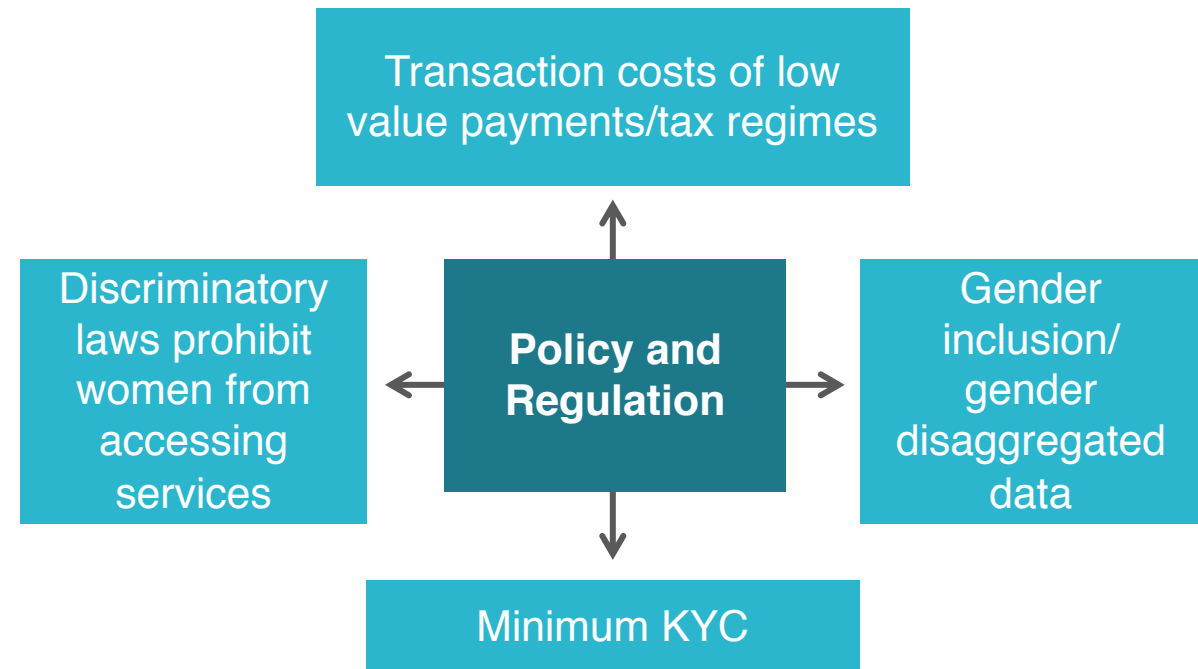| Decrease in domestic violence | Lost of income & employment | Health services | Food security |
|---|---|---|---|

These schemes must be designed and implemented with a gender lens to ensure benefits reach women and girls.

# How to respond to the emergency ensuring women are not left behind?

## DIGITAL PAYMENTS INFRASTRUCTURE



Linkage to Financial Service Providers and MNOs

Instant notification to customers on payments

**Availability of payment swatches**

Mobile/bank agency network distribution

Digital identity/formal identity in place

## UNDERLYING PILLARS / PRINCIPLES



Transaction costs of low value payments/tax regimes

Discriminatory laws prohibit women from accessing services

**Policy and Regulation**

Gender inclusion/ gender disaggregated data

Minimum KYC

# "Leila's Journey": Applying a gender lens to COVID-19 emergency payments

**1** — **Needs Assessment** — Informs G2P scheme designers of women's needs, constraints, and preferences.

**2** — **Awareness** — Potential recipient receives information on transfer amount, understands how to clarify doubts and has access to functioning complaints and feedback mechanism.

**3** — **Eligibility** — Depending on understanding of G2P scheme, recipient has option to open a transaction account in her own name, knows how to use it and provides informed consent for data collection.

**4** — **Onboarding** — Receives confirmation of successful enrollment, understands the differences to existing social protection schemes and has access to and attends financial literacy/capabilities training.

**5** — **Delivery** — Learns to use app/wallet/USSD interface, receives notification of receipt, travels to cash-out location (branch, agent), makes further/required payments digitally and has access to transfer amount in cash or digitally based on her preference.

**6** — **Extended Capabilities** — Understands broader use of account and the ability to plan, make decisions for her own and her family's welfare. Makes independent decisions on use.

# Identified Challenges and Risks

**Risks across the entire process**

Inadequate complaints and feedback mechanisms, real-time resolution of grievances as well as receiving unclear communication about the program and specifically about digital financial products

**1** — **Needs Assessment**
May lack awareness of consultation process and consultation process in general might not consider the inherent biases that women face.

**2** — **Awareness**
Struggles with receiving and then understanding the information sources, conflicting information or restricted mobility.

**3** — **Eligibility**
Lives remotely, only speaks local language, not allowed to move freely, no access to ID/phone/computer and/or data.

**4** — **Onboarding**
Faces harassment from male authority, does not offer consent for data to be taken, or withdraws consent.

**5** — **Delivery**
Feels insecure due to lack of experience with FSPs or lack of trust due to prior experience, struggles because of lack of literacy or a different language or pressure from husband/caretaker to withdraw the benefit in harsh conditions.

**6** — **Extended Capabilities**
Suffers pressure from family, inadequate data protection and struggles to increase savings/to invest in her family.

# COVID-19 Social Transfers: What can policymakers do to close the gender gap?

**ACROSS ENTIRE PROCESS:** Is adequate communication available for each step of the process via multiple channels? Does an adequate complaints and feedback mechanism exist, with real time solutions of grievances? Is that mechanism provided via multiple channels? Are these channels available in local languages? Are there women operators available?

**1** **Needs Assessment** — Identify women's needs, preferences, constraints, capacities and fears.

**2** **Awareness** — Raise awareness about the new benefit via multiple channels in local languages.

**3** **Eligibility** — Communicate clearly with women and community leaders in vernacular languages and popular media, through community channels.

**4** **Onboarding** — Consider tools that will be put in place for women to get confirmation of their enrollment.

**5** **Delivery** — Mapping out cash out points and ensure women are not experiencing barriers in terms of costs and possible abuses of power.

**6** **Extended Capabilities** — Create incentives for women to continue using their accounts and measuring the satisfaction and perception of women over the whole process.

**This content is developed as part of the COVID-19 Global Situation Room, convened by the Bill & Melinda Gates Foundation, with contributions from the following members of the Exclusion Working Group:**

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**World Bank:** Lucia Hanmer
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**Women's' World Banking:** Andy Woolnough

The goal is to provide a helpful summary of what we knew in August 2020. It does not represent the views of any of the organizations on the working group