

DIGITAL CASH TRANSFERS IN THE TIME OF COVID 19

Opportunities and Considerations for Women's Inclusion and Empowerment



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I. The new reality of COVID-19 is putting women's empowerment and gender equality at risk

Around the world, women are being hit hard by the economic impacts of COVID-19. As the fallout from the pandemic deepens, so do the short and longer term effects on women's empowerment.² The insecurity and lack of social protection that characterize informal, temporary, unpaid labor put millions of women and their families at extreme risk: in many developing countries, most women in paid work were working informally - around 95 percent in Asia and 89 percent in Sub-Saharan Africa.³ If the risks faced by women are not actively addressed, the COVID-19 crisis is likely to widen already existing gender inequalities, including the loss of livelihoods, threats to sexual and reproductive health, the burden of care, and increased violence against women at home.⁴

Governments and multilateral organizations are rapidly developing and expanding social protection systems to reach more people more quickly with the assistance they need to weather and recover from the crisis. As of July 10, [200 countries and territories](#) have expanded or introduced social protection measures in response to COVID-19, which is a more than four-fold increase reaching 915 million new beneficiaries since March, 2020.⁵ Social assistance is already being adapted in several ways: coverage has been expanded, benefits increased, and administrative requirements made simpler and more user-friendly, which are all welcome developments. In many countries, governments are opting to digitize government-to-person (G2P) payments to limit the risks of personal contact and crowding

when people collect their assistance, and to rapidly disburse funds at an unprecedented scale.⁶

Programs designed to address gender gaps can have long-term benefits for women's empowerment. We envision a future in which the lives of women in poverty will be improved because they have greater financial independence and agency. Our hypothesis is that direct government cash transfers to low-income women as part of a well-designed, financially-inclusive G2P program that takes gender biases into account can increase women's control over their personal financial decisions, enhance their prospects for economic recovery and empowerment, and improve resilience in the long run.

Yet we have already seen that rapid responses can result in programs that overwhelmingly fail to address the specific impacts of COVID-19 on women and girls.⁷ Experience from the Ebola crisis and elsewhere has shown that the "tyranny of the urgent" often sidelines gender analysis and action.⁸ Most countries are not yet reporting publicly sex-disaggregated information about beneficiaries, except for categorical programs directed, for example, to widows or to single mothers. The World Bank's and the International Labour Organization's (ILO) valuable inventories of emerging programs are not currently publishing sex-disaggregated information. Social protection systems that ignore gender inequality will likely fail to mitigate the risks of COVID-19 for women, and, at worst, could further exacerbate inequalities.⁹ This is especially so when women are sidelined from positions of leadership, limiting their ability to influence and inform the design of policy and program responses. As governments take bold actions to adapt and extend social protection by leveraging digital platforms to help offset COVID-19's severe economic impacts, it is critical that programs do not inadvertently reinforce inequalities

and harmful gender norms. Informed by an understanding of how men and women are differently situated and impacted by the pandemic, it is both feasible and imperative to intentionally include and empower women as new programs, policies, and systems to deliver cash transfers are designed and implemented.

In 2019, a consortium of social protection, gender equality, and digital payments experts developed a three-pronged framework – Digitize, Direct, Design – aimed at enhancing women’s economic empowerment through cash transfers.¹⁰ The D3 framework offers a bold, experience- and evidence-based vision for accelerating pathways to inclusion and empowerment of women through cash transfers.¹¹ Digitization of transfers may not be possible for all countries to do easily and quickly. But for those governments that already have digital infrastructures in place, or are starting to design and implement them, this brief will advise them on how to digitize cash transfers in ways that proactively empower women and support their inclusion. Building on the D3 Framework for Women’s Economic Empowerment via G2P programs, it outlines why women are at heightened risk of exclusion during the rapid scaling and digitization of cash transfers, and it offers concrete policy design options to mitigate exclusion risks and maximize impact.

II. Why are women at higher risk of exclusion from scaled-up cash transfer response to COVID-19?

The digitization of cash transfers has emerged as an attractive policy solution for countries seeking to expand social assistance to alleviate the economic hardships created by COVID-19 and to advance financial inclusion. Indeed, countries with advanced G2P payment ecosystems are able to move quickly. Chile, India, and Thailand, for example, were able to leverage digital ID systems to support the unique identification of eligible beneficiaries and facilitate direct deposit payments to accounts linked to trusted ID credentials.¹² Such digital approaches can also contribute to expanding program coverage, while generating efficiencies and cost savings through reduced leakage.

There remain many challenges, however, to ensuring that digitization does not exacerbate the exclusion of women and girls. For countries that are facing economic collapse and soaring poverty, as well as potential social unrest, there is a premium on speed and rapid response. Yet even where programs are targeting women, the risks of exclusion are significant.¹³ In a three-country 2019 assessment of wom-

en’s experience of cash transfer programs in [India](#), [Pakistan](#), and [Tanzania](#), women were often unaware of their benefit entitlements, the timing of disbursements, what money was available in their accounts, and how to use the accounts.¹⁴

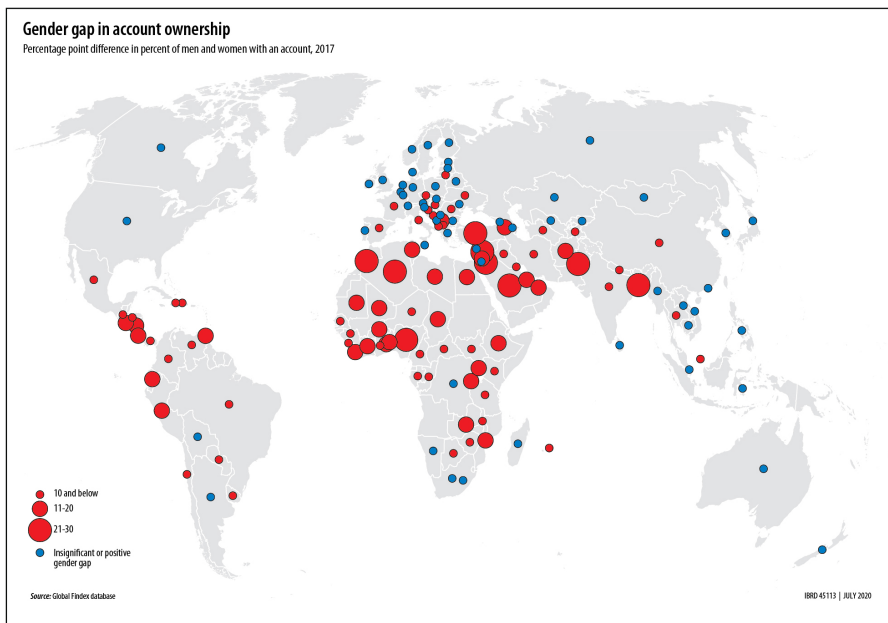
Five common barriers need to be addressed in order to design and implement the most inclusive and effective cash-based responses to COVID-19.

1. The Gender Gap in Financial Access. *It is difficult to rapidly introduce and scale up G2P digital payments to women where there are large barriers to financial inclusion, particularly in countries where the appropriate regulatory framework, payment infrastructure, and digital financial services are not yet established.* The number of people excluded from the formal financial sector fell from 2.5 billion worldwide in 2011 to 1.7 billion in 2017. But more than half, or 56 percent, of those still excluded are women. There has been a persistent gender gap in financial inclusion in developing countries, standing at 9 percentage points since 2011, despite significant progress in several countries such as India, where the financial inclusion gap fell from 20 percentage points to 6 percentage points between 2014 and 2017.¹⁵ In several cases, the gap has worsened. In Bangladesh, overall financial inclusion rose from 31 percent to 50 percent between 2014 and 2017,¹⁶ but the gender gap widened from 9 percentage points to 29 percentage points over the same period.

Accumulating evidence points to key barriers to women’s financial account ownership. These include lack of trust in banking institutions, discriminatory practices and rules, as well as women lacking documentation to open an account, insufficient funds, and the cost of owning a financial account.¹⁷ Adverse social norms that restrict women’s work outside the home also can be a major barrier to women earning an income and saving enough money to open an account. For example, almost three quarters of Pakistani men do not think it is acceptable for women to work outside the home if they want to.¹⁸ Norms around care responsibilities often mean that women need to stay at home or must work fewer hours or for lower pay.¹⁹ In hard-to-reach or rural settings, there frequently are few bank branches, ATM machines or mobile money agents, limiting women’s ability to both open accounts and access funds.

2. The Gender Gap in Official IDs. *Identification (ID) is often required to enable identity verification for social protection programs and for meeting know-your-customer (KYC) requirements for opening financial accounts.* When people are unable to access official IDs or cannot reliably prove who they are, they can face difficulties in accessing government programs that they would otherwise be eligible for.

FIGURE 1: Gender gaps in account ownership



Source: Findex database.

Lack of trusted identification can also block people from accessing the financial system when KYC requirements for identity verification are restrictive.²⁰ Women can face a combination of legal, procedural, economic, and social barriers to obtaining official IDs. In some countries, women need to present more documents than men to obtain an ID, or even be accompanied by a male relative. In Benin and Pakistan, for example, a married woman cannot apply for a national ID in the same way as a married man²¹. Women are also often less able to afford fees for identity documents, or they have neither the time nor resources to travel to distant registration points, making the ID process too onerous and costly for them.²² Data from the 2018 ID4D Global Dataset indicate that an estimated one billion people do not have an official proof of identity.²³ The data suggests a gender gap in low-income countries, where close to 44 percent of women lack ID, compared to 28 percent of men.²⁴

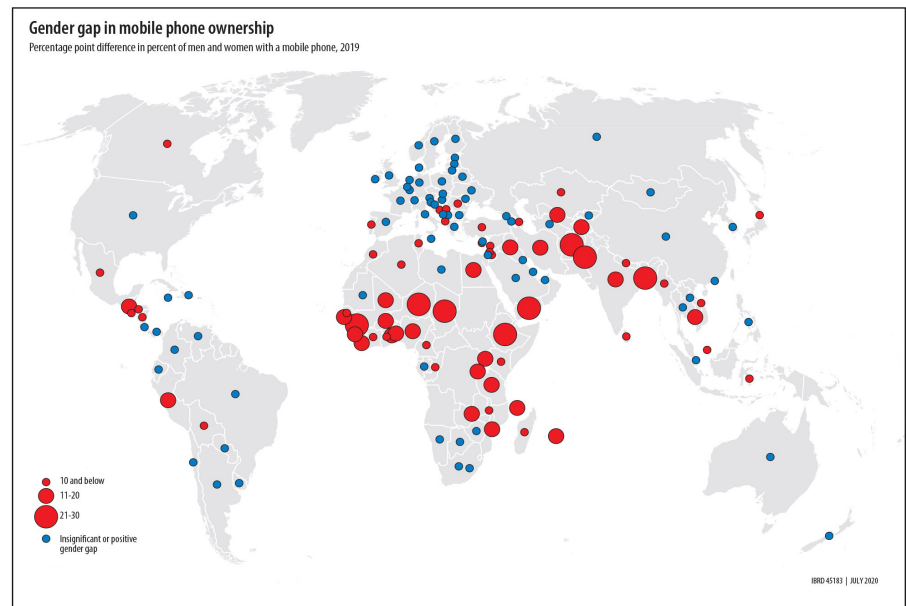
3. The Gender Gap in Mobile Phone Ownership. *While mobile is not the only way to make digital transfers, it is one of the most widely used digital account channels and is an increasingly critical/utilized means of communicating program and payment information. It is more difficult*

for women who do not have access to cell phones and where restrictive regulations limit the operation of mobile operators. Gender gaps and exclusion from mobile phone ownership across 150 countries show that almost 500 million women were not connected in 2017.²⁵ The largest gender gaps were in South Asia (20 percent), Sub-Saharan Africa (13 percent), and the Middle East and North Africa (10 percent).

This digital exclusion has been traced to lack of identification, lack of affordability of phones, and adverse norms.²⁶ With SIM registration now mandatory in over 150 countries, lack of government-recognized identity documents can pose a significant barrier. In low-income countries, lack of identification is strongly negatively correlated with mobile ownership, even after

controlling for characteristics such as income, age, and rural residence.²⁷ Normative constraints can also be severe. They operate as a key driver of gaps in Bangladesh, where 87 percent of men own a phone compared with only 67 percent of women.²⁸ While gender gaps in mobile ownership have narrowed over time, women remain less able to access vital information from the government and health services.²⁹ Figure 2 suggests that there is a significant risk of exclusion for women without cell phones, when the delivery of

FIGURE 2: Gender gaps in mobile phone ownership



Source: Gallup World Poll

information, applications, and the assistance itself is increasingly digital.³⁰

4. Program Design that Fails to Identify or Seek to Close Gender Gaps. *Overlapping disadvantages of lower levels of literacy and numeracy and higher levels of informality and economic exclusion often mean that fewer women than men are able to apply for and access benefits, or understand how to open and use financial accounts.* Program design needs to account for the likelihood that women are not in paid work, are more likely to work in the informal sector, are much more likely to take on the role of main caregivers, and are often mobility constrained by social norms, rather than default to a program that works for men. Examples of the latter include requiring beneficiaries to appear in person to meet various program requirements, and using the mobile phone as the sole means of communication about program benefits. Program designs often lack strong capacity-building components that support women's skills to successfully manage their accounts.³¹

5. Insufficient Gender Data and Analysis to Inform Decisions. *Gender data gaps -- specifically, the collection and analysis of empirical (quantitative and qualitative), sex-disaggregated data -- weaken our understanding of the constraints facing and needs of women and girls, and can lead to ineffective program design, inadequate benefit levels, and insufficient monitoring and feedback loops.* This will illuminate such basic questions as the profile of poverty and livelihoods, and COVID-19 impacts thereon. Do poor women have their own financial accounts, and do they own cell phones? These diagnostics identify barriers that need to be addressed as part of program development. For example in Tanzania, the Financial Inclusion Tracker Survey revealed that 70 percent of poor women did not have a financial account, neither bank nor mobile money.³² Data are also needed to inform program operators about how to mitigate unintended adverse consequences, especially the risk that cash transfers to women can worsen the risk of violence against women in the home.³³

Current data gaps mean that we often only have a partial snapshot of the lives of women and girls and the constraints they face.³⁴ Readily accessible ways to cast light on critical questions need to be applied through use of existing data and the types of rapid assessments recommended in Appendix 2. These can illuminate the risks, needs, and hardships faced by women, and inform program design and reforms that support women, such as making adjustments in benefit size and the timing of disbursements.

III. Guidance for policymakers on empowering women through the rapid scale-up of digital cash transfers

Deliberate programmatic and policy decisions taken today can proactively empower women and support their inclusion during, and well beyond, the COVID-19 crisis.³⁵ Given the urgency and volume of social protection responses to the crisis, decisionmakers and policymakers need practical guidance. At the same time, there is such a diversity of settings that general prescriptions are impossible, and it is not feasible to create entirely new payment ecosystems amid a crisis. In some cases, however, the crisis may represent an opportunity to fast track changes that had already been considered, or which were underway, and if done right, they can enable outsized gains for women and affected communities as they recover and rebuild from the crisis.

The D3 Framework outlines pathways to address gender inequalities as part of program responses, via three basic prongs – Digitize, Direct and Design. This approach is flexible and adaptable but performs best when certain core enablers are in place,³⁶ such as effective public financial management systems, network reliability, infrastructure readiness and pro-financial inclusion policy and regulations. Below we describe each prong and make recommendations for overcoming various barriers.

1. Digitize.

An electronic payments system offers the possibility of scaling up G2P social assistance programs at low cost, especially for reaching remote or hard-to-access people and places. A digitized social protection program that promotes women's economic empowerment should be reliable, accessible, flexible, secure, and accountable. While digital G2P systems have many advantages, especially amidst a pandemic, what is possible depends on the extent to which digital payment infrastructure, appropriate regulations, and digital financial services (DFS) are in place. Digitization can be a useful means for reducing women's exclusion, by providing access to money closer to where women live and work, and by allowing women to receive funds in different kinds of accounts, among other benefits. Countries that have advanced G2P digital payment systems can push payments out at speed and expand to additional recipients through wider use of retail agent networks, as in Thailand and Morocco.³⁷

Recommendations in this category include:

- **Consider distribution of mobile phones to women without them and explore innovative financing models.** Mobile phones enable women to access information online about social protection, financial services and other types of support services.³⁸ Even if there is a risk that the phones will be used by other family members or lost, the benefits for women in need, particularly given the scale and urgency of the crisis, could be considerable.³⁹
- **Explore private sector partnerships** to subsidize airtime for the poorest and provide key information services and apps for free.⁴⁰
- **Seek ways to reduce transaction costs and strengthen interoperability across financial service providers** to overcome barriers associated with the cost of sending/receiving cash.
- **Create broader agent networks and more convenient cash-in/cash-out (CICO) points.** Most people need to be able to convert digital money into cash. CICO networks play a critical role in transitioning from cash-based to fully digital systems, and lack of an accessible network can penalize women, who are often more time- and mobility-constrained than men.⁴¹ Expanding CICO points for both new and existing beneficiaries, even if not explicitly for women, is shown to significantly expand access to digital financial services, as seen in Ecuador and India. Innovation and expansion of CICO is already proving urgent, as COVID-19 presents challenges for cash management in agent networks.⁴²
- **Cash withdrawal needs to occur in ways that respect social distancing measures.**⁴³ Even beneficiaries with bank or mobile money accounts who receive G2P digitally need to access cash, requiring program design that considers ways to avoid exacerbating spread of the coronavirus. In India, where cash transfers are being delivered through bank accounts, a staggered disbursement schedule tied to the last number of the bank account seeks to avoid having large numbers of beneficiaries trying to cash out the same day. India Post has also equipped postal workers with handheld devices to go door to door and enable people to withdraw cash based on biometric authentication from their own homes.⁴⁴ In Ecuador, where cash transfers are being delivered over the counter through bank and agent networks, recipients are assigned withdrawal dates based upon the last number of their ID.⁴⁵
- **Consider regulatory changes** In countries where an advanced digital payments ecosystem does not yet

exist and DFS adoption is low. For example, introducing simplified KYC and basic or no-frills bank accounts, lifting or increasing transaction limits, facilitating the expansion of agent networks, and promoting interoperability all can help smooth the way for scaling up digital G2P payments. Tunisia, Peru and Jordan have relaxed regulations to facilitate rapid deployment of G2P through digital channels.

- **Incentivize electronic payments acceptance.** The level of digital money in the country should be assessed when selecting a cash benefit delivery system. Measures to expand electronic payments should consider facilitating merchant onboarding and providing them with incentives to accept digital money.
- **Explore alternate digital transfer methods** in markets where cellular technology is not widely available, or women do not have access to mobile phones. An ATM card pre-loaded with cash allows a recipient to withdraw money even if she does not have a financial account. A debit card can be used to pay directly for goods at merchants that have a point-of-service (PoS) device. In some markets, card-less biometrics enable payments or disbursements at cash-out points using a fingerprint to authenticate the recipient. While these alternative methods can enable access to needed funds, when payments are not linked to a mobile or bank account they do not offer a pathway to sustain financial inclusion.

2. Direct the money into her account.

Providing the cash transfer into an account registered in a woman's names and to which she has direct access provides safer and more secure access, more control over use, reduces the risks of having funds appropriated by other family members, and offers a gateway to additional financial services like savings, credit, and insurance. She should have control over the account, which ideally would be a private, fully-functioning financial account that can be utilized by her for other transactions. At the same time, it is critical to understand and mitigate risks in environments where this increases risk of burden on or violence against women.^{46 47}

Recommendations include:

- **Make women the default recipient of cash transfer schemes.** In many countries, by default, the head of household is the primary recipient of cash transfers. By way of contrast, Peru's response to COVID-19 delivers stimulus checks to women in the household by default.⁴⁸ India, which benefited from pre-existing sex-disaggregated data from its PMJDY program, cou-

pled its existing payment and ID technology to rapidly scale up to send cash transfers to 200 million of the country's poorest women.⁴⁹

- **Ease KYC requirements.** Procedures to register for cash transfers into a financial accounts should not be excessively burdensome for poor women. A tiered KYC approach with minimal identity verification requirements for low-risk transactions, as we see in India, Peru, and Nigeria,⁵⁰ can improve accessibility. Under tiered KYC, if the woman is opening an account to receive G2P payments, it may be considered at a lower risk for money laundering and terrorist-financing activities since the sender is the government, and hence can qualify for low-tier KYC and possibly even exemptions. Identification alternatives that would meet Anti-Money Laundering/Combating Financing of Terrorism (AML/CFT) requirements, such as using risk analysis and various types of verification even if women lack the preferred types of official ID, also could expand access for women.⁵¹
- **Leverage official identification systems** to facilitate registering for benefits, as well as for account opening. Pakistan's Ehsaas program was able to quickly register 7.3 million in their COVID-19 cash transfer response by allowing for rapid enrollment using the national ID and SMS messaging to register for the transfers,⁵² although pre-existing gender gaps in that country suggest large risks of exclusion.⁵³ Where foundational ID systems, such as national ID systems, are non-existent, not reliable, or difficult to access for poor women, social protection programs may also rely on functional ID systems for effective payment delivery.⁵⁴
- **Seek to enable women's onboarding.** Self-help groups (SHGs) can provide information and support the expansion of payment systems in ways that are reliable and safe for women. Women's groups⁵⁵ and peer support groups⁵⁶ can serve as networks for more efficient communication.⁵⁷ Producer cooperatives, savings groups, non-profits, indigenous people's organizations are all examples of groups that can assist in the outreach to women. In the Indian state of Bihar, the SHG entity Jeevika has supported targeting and enrolling over two million women into the Public Distribution System, and it has provided a critical communication feedback loop between beneficiaries and the local government.
- **Avert risks of backlash and undue burden.** In settings where making payments to women are deemed infeasible due to adverse social norms, directing payments to women during acute periods of the crisis, such as during lockdowns, may intensify household

tensions and exacerbate the risk of violence⁵⁸, a key risk to avoid in COVID-19. Direct transfers to women may also increase the burden on women by requiring them to be the sole collector of G2P payments. To offset these risks, multiple household members could be authorized to make transactions, and efforts should be made to ensure that program information (eligibility criteria, transfer purpose, amount, duration and so on), are communicated transparently to the whole community, reaching both men and women.

3. Design the program for her empowerment.

Social protection programs should aim to enhance prospects for women's economic empowerment, including through appropriate coverage, adequate financing and transfer size, suitable consumer protection and measures to support capabilities, as well as avoiding onerous application and onboarding processes that can exclude women. Adjustments to existing programs to respond to the crisis have already begun around the world, many with the intention of empowering women in vulnerable households.

Recommendations include:

- **Relax conditions** on existing cash transfer programs, such as conditions tied to children's schooling or health, which can reduce the burden on women who are typically responsible for fulfilling these conditions⁵⁹. This move can reduce the spread of the virus by limiting interactions with authorities and providing more economic support to more families. It is important to clearly communicate when conditionality is paused and when it will resume to ensure confidence in recipients that they won't lose eligibility to conditional cash transfer program.
- **Expand and adapt social registries and management information systems for collecting sex-disaggregated data.** Systems need to reflect economic impacts of COVID-19, given significant increases in the numbers of poor and the depth of poverty, and it is critical that relevant sex-disaggregated data is collected. It will inform decision making and be used to monitor and measure impacts and coverage on a timely basis (see Appendix 2). Social registries could gather better data to understand women's specific vulnerabilities and constraints, and improve targeting, which would help during future crises (i.e. "adaptive/shock responsive social protection"). This will require concerted outreach efforts to the most marginalized. Social registries could also work to de-bias data and move away from the concept of 'household head' towards the more neutral 'primary respondent'.⁶⁰

- **Work with local governments, NGO networks and associations to identify those in need.** These groups can draw on information sources that are often better and more up to date than those of the central government. Informal sector workers could be reached by working through associations that represent them. Support to vulnerable households in Rwanda, for instance, includes local leaders doing the targeting for a food distribution program (door-to-door provision of basic food stuffs every three days) and cash transfers to casual workers.^{61 62}
- **Use diverse modes of communication for information and onboarding.** The gender gaps in mobile phone ownership mean that mobile phone-based communications should be complemented by other platforms, including internet, television, radio, financial service providers, agent banking networks, and trusted local organizations and community members.⁶³ Conducting field research at the design stage and incorporating appropriate communication about the decisions around cash transfers can increase acceptance levels and mitigate risks; for example, research from Bangladesh found high levels of acceptance by both men and women about moving their benefits from cash delivery to digital via the mobile money account of a family member.⁶⁴
- **Include well-functioning grievance redressal systems,** with remote options, to allow beneficiaries to communicate when and where issues arise, and ensure that consumer protection works for women. Bangladesh is setting up a call center specifically for G2P beneficiaries to report challenges, instead of requiring them to just go to the financial service provider.
- **Ensure adequate capacity-building in program design** to give women the skills and capabilities needed to successfully understand program parameters, manage accounts, and access information and recourse mechanisms.⁶⁵
- **Monitor program functioning.** Agile and proactive monitoring is needed to ensure receipt of payment is a positive experience. Some states in India, such as Andhra Pradesh, are integrating more proactive collection of recipient feedback by mobile phone to ensure that people's experiences were satisfactory and to monitor local delivery systems.⁶⁶
- **Increase level and duration of assistance to cover the COVID-19 economic crisis.** Many families are likely to require a full income replacement, rather than supplements. Some governments have temporarily topped up current social assistance benefits -- for example Indonesia's Program Keluarga Harapan (PKH) program, which targets its poorest citizens, and Kenya's pension, orphan and vulnerable children's grant.⁶⁷ In Pakistan, the government is giving an additional Rs1000 for the next four months as emergency relief to 4.5 million women who are existing beneficiaries of its Benazir Income Support Programme (BISP), which targets women with a monthly cash transfer.⁶⁸ The burdens on those caring for sick members and children could be recognized through new or supplemental top-up payments. Robust communication with beneficiaries is necessary to ensure that all involved understand what amounts they are receiving in what time frames.
- **Introduce new types of targeted cash support.** There is a range of potential innovations opened up by the crisis. Brazil has expanded benefits to informal workers.⁶⁹ From Algeria to Argentina, countries are beginning to implement payments for caregivers.

More broadly, and very importantly, **women should have space and a voice at the table.** It is critical that women are heard in positions of leadership in order to influence and inform the design, implementation and adjustments of programs. Existing women's groups are actively responding to the crisis on various fronts, and they should be included to contribute their leadership, views, ideas, and innovations on design and delivery methods.

BOX 1: Confronting Trade-offs

Challenges will arise in the midst of a pandemic that require policymakers to make difficult decisions. We recommend that in choosing among options, explicitly consider the implications for gender equality, using all the relevant data and experience that is available. Examples of trade-offs include:

- In general, cash transfers are more efficient than food transfers, providing greater improvements in dietary diversity and quality. But food transfers can work better to boost per capita caloric intake and may be needed where basic essentials are difficult or expensive to procure.⁷⁰ Women and children are often the first to reduce food consumption in response to shocks.⁷¹ Safely increasing in-kind transfers, such as food or soap, may be recommended, especially where mobility is restricted and supply chains are disrupted. Several governments have recently delivered basic goods, including in India, Jamaica, and Nigeria.⁷²
- Where women do not have access to phones, digital transfers may need to go to males in the household with a phone, or other forms of transfers to cash-out points may be used, as in Pakistan where women are biometrically authenticated at designated cash-out points.⁷³ As noted above, messaging should underline that the benefits are intended for the whole family.
- Social assistance programs typically seek to narrowly target the poor and are adjusted to need, which is believed to be fiscally responsible. However, amidst crisis and mass unemployment, where economic shocks are being faced across many groups in society, lump-sum payments that are as generous as possible are a better route.⁷⁴

IV. Conclusions and ways forward

The COVID-19 crisis calls for rapid and innovative responses and creative solutions to address strains on lives and livelihoods, particularly for women and girls. Experience underlines the importance of multi-level analysis of gender-related gaps and incorporating gender as a priority in program responses.⁷⁵ Now is the time to ensure that women and girls are not left behind, that we are building critical infrastructure for future shocks, and that responses intentionally seek to meet their needs. Regular monitoring also needs to be in place to address gaps and take steps to address exclusion. By affirming their commitment to women's empowerment through cash transfers and other COVID-related interventions, policymakers have a unique opportunity to support women and influence social norms in long-lasting ways that encourage women's interaction with accounts and help support resilience against future economic shocks. As far as possible, existing knowledge and data need to be rapidly re-examined, and key stakeholder groups and voices of poor women included, to help inform rapid responses appropriate to the local setting.

The existing momentum around digitization of G2P offers major opportunities to deliver support to people in ways that are both safe and secure, and that reduce leakage. If support is designed and implemented in gender-intentional ways, it will ensure that women are not left behind. If done well, digitization can contribute toward further financial inclusion and women's empowerment. While short-term workarounds will be needed to get financial support to people in need during the crisis, it is important to bear in mind the longer term objectives. Given the evolving and fluid nature of the COVID-19 crisis, proactive monitoring to guard against inadvertent exclusion and to ensure that vulnerable people are fully supported with available resources will continue to be important for some time.

Gender intentionality is imperative as governments and partners around the world put together rapid responses to the crisis. What is needed, appropriate, and feasible will of course differ by setting. But there are important principles and lessons on which we can draw, which should inform the crafting of policy and program measures in ways that mitigate the short and long-term impacts of the pandemic on the lives and livelihoods of women and girls. If the response is managed well, the crisis presents an opportunity to enhance the economic empowerment of women and build overall resilience.

V. Appendix 1. Examples of social protection responses to COVID-19 targeting women

- **Brazil's** cash transfer plan provides funds for single-mother households that are slightly more than the amount given to two-parent households. This program has been approved by Congress but still has to go through the Senate.
 - However, there seem to be some concerns about how well this bill will cover informal workers, and if the amount of funds will be enough.
- **India's** cash transfer plan specifically targets women from the poorest segments and directs funds directly into PMJDY accounts, which are specific types of accounts that aim to make financial inclusion available for all unbanked adults. Because PMJDY databases are already sex-disaggregated, the Government of India was able to effect a plan to target and distribute 3 months of cash transfers to approximately 200 million low income women within one week.
 - However, a study from **Yale** found that 176 million poor women (53 percent) lack PMJDY accounts and will may be missed in the cash transfers. Further, 70 million women in India (21 percent) lack ration cards, which grant access to the central food ration system. There is need to create dynamic systems which can include left-out populations such that more women can be covered through PMJDY and other assistance measures.
- **Pakistan's** cash transfer program has a separate category for women. Women who were already receiving cash transfers before the pandemic ("Ehsaas beneficiaries") will get an increased amount of funds under the new COVID-19 plan. According to the World Economic Forum (**WEF**), the majority of Ehsaas transfers to date including pre-COVID-19 have been delivered to women in the family. An **SMS campaign** will be launched to inform citizens of the program.
 - However given pre-existing gender gaps, there are concerns about **exclusion**.
- **Burkina Faso's** president announced plans for a solidarity fund for women vendors as part of a broader social protection plan
 - There is no information out yet about how this plan is being implemented, success, reach etc.
- **Algeria** is offering paid leave for all pregnant women and all women who take care of children.
- **Argentina** is providing paid leave for pregnant women and all workers who have dependent children.
- **Bolivia** is providing paid leave for pregnant women.
- **Egypt** is developing a plan that would increase payments to women leaders in rural areas.
- **Ethiopia's** Harari State is granting paid leave for pregnant women.
- **Mauritania** is allocating funds specifically for 30,000 homes dependent on women, elderly, and disabled heads of households.
- **South Sudan's** Safety Net Project will provide direct grants to vulnerable populations who can't work, including pregnant and breastfeeding women.
- **Turkey's** cash transfer plan specifically targets women. Increased amounts will be given to new mothers and recent widows.
- **Peru's** cash transfers are made to the oldest adult woman under 60 (age 18-60) in the household, whenever possible. If no female in the household meets these criteria, a male can receive the money. In Peru, the decision to explicitly enroll women for household benefits was explained by affirming women's traditional role as ensuring the families well-being.⁷⁶
- **Togo** launched Novissi, an unconditional cash transfer scheme designed to support all Togolese informal workers living in areas where health emergency measures are enforced and whose incomes are disrupted by the COVID-19 response. Women and men respectively get XOF12,250 (US\$20) and XOF10,500 (US\$17) per month to meet basic needs (food, water, power, communication). It already has 1.3 million people registered and has sent money to more than 500,000 in the region of the capital Greater Lomé alone. The money is sent via the Tmoney and Flooz mobile money platforms.

VI. Appendix 2: Gender data and metrics: suggested approaches on indicators for building agile and gender-responsive monitoring and evaluation amidst COVID-19

It is critically important to track the impacts associated with social protection interventions. The Bill and Melinda Gates Foundation has established a multi-level evaluation strategy with Mathematica to generate evidence and actionable learning that connects the D3 interventions with progress on outcomes for women's economic empowerment; and to track how women's participation in G2P programs generates greater access to, ownership of, and usage of financial services among women, and in turn boosts their economic activity, opportunity, assets, and autonomy for women, as well as improves their families' well-being. To date, assessments have been conducted in India, Pakistan and Tanzania.⁷⁷

In the extraordinary context of the COVID-19 crisis, where creative social protection solutions are being rapidly implemented, complementary approaches are needed to build agile and gender-responsive monitoring. This is needed to generate information to inform mid-term adjustments as appropriate.

Here we suggest a streamlined approach to gender data and metrics, limited to key elements that are most relevant and appropriate to the emergency - with an eye to the medium and longer term. The focus here is on ongoing monitoring using readily accessible and ideally routine data from various sources, rather than fully developed impact evaluations.

The best information on program effectiveness comes from impact evaluations, in the form of randomized control trials, or large-scale surveys. But these are expensive, time-consuming and rarely generate information quickly. Administrative data is useful and important and can become available on a timely, or even real-time, basis but may not be fully reliable.

Complementary methods – like Intermittent Beneficiary Monitoring (IBM) which collects from small samples via phone interviews and non-conspicuous means of data collection - can allow project teams to identify implementation issues early and take corrective action.⁷⁸ IBM was used to uncover gender bias in the distribution of e- vouchers in World Bank projects in Mali and Niger, for example. The design phase for the data collection instruments, training, and sampling for IBM typically takes 4-6 staff weeks.

Further efforts will be needed to understand impacts of the COVID-related transfers of women's economic empowerment and agency. However, given the economic downturn, short-term impacts on women's economic activity are likely to be minimal, at best.

The table sets out potential indicators; what is most relevant will vary by setting, as will the availability of standardized data. The frequency should be at least quarterly – ideally monthly. Sources include representative household surveys, as well as key informant interviews with various stakeholders and focus group discussions with beneficiary groups, as well as methods like IBM. Secondary data sources would include administrative and program data. Additional data on program management could be valuable, for example, data about the extent and quality of women's engagement in governance mechanisms at the central and community levels (e.g. in management and decision making), as well as the number of participants in meetings disaggregated by sex.⁷⁹ A 2018 JPAL guide provides a useful overview of measures of women's empowerment and guidance on data collection.⁸⁰

The suggested data should allow for gender-informed analysis of both implementation and outcomes analysis of social protection responses. Even without a valid counterfactual, the indicators would allow changes over time to be assessed and portray a useful descriptive picture of the recipients. Looking across countries, it should be possible to take stock and gather implications for global lessons about the gender responsiveness of social protection in the face of COVID-19.

Domain	Description	Source*
Direct		
Women's inclusion	Share of total recipients that are women	Administrative
Women's exclusion	Share of eligible women not benefiting from the program	Survey
Digitize		
	Share of female recipients receiving benefits in an account (mobile or bank)	Administrative
	Recipient owns or has access to a mobile phone, or has SIM card registered in her name	Administrative
Regular receipt of G2P payments	Recipient received G2P payment into her account (mobile or bank) in the past 30/90/180 days	Administrative
Ownership of mobile money/bank account	Recipient owns a mobile money/bank account	Administrative
Women's access to financial services	Number of access points per capita in a municipality as proxy measure	Administrative
Design		
Women's capabilities	Recipient is able to operate a mobile phone/ATM/Point of Service terminal to make financial transactions	Survey
	Number of transactions by recipient using her mobile money/bank account in the past 30/90/180 days	Survey
	Recipient withdraws payment at agent/ATM herself, without sharing her PIN	Survey
Knowledge of G2P program	Recipient understands G2P program rules and eligibility, and grievance reporting process	Survey
Paid employment	Recipient had any paid employment (including self-employed) in past month, and earnings therefrom	Survey
Control over income and spending	Recipient has sole or joint control over household income and spending	Survey
	Recipient has control over G2P program payments	Survey
Mobility	Recipient reports that she can freely visit the market, health center, friend's house, religious places -- alone	Survey

Source: Adapted from Mathematica 2019, slides 16-19

*"survey" broadly defined here to include IBM, as well as full household surveys. Some administrative data should be verified using IBM or qualitative methods.

VII. Appendix 4. Useful resources for Digital Cash Transfers in COVID.

WOMEN'S ECONOMIC EMPOWERMENT AND COVID IMPACTS

CGAP: [COVID-19 \(coronavirus\) – Insights for Inclusive Finance](#)

International Labour Organization (ILO): [COVID-19 and the World of Work](#)

OECD: [Tackling Coronavirus \(COVID-19\)](#)

UN Women: [Gender Equality Matters in COVID-19 Response](#)

Glenbrook. 2020. [Emergency Disbursements during COVID-19: Regulatory Tools for Rapid Account Opening and Oversight.](#)

WOMEN'S ECONOMIC EMPOWERMENT AND SOCIAL PROTECTION

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Women's World Banking (WWB) and Fundación Capital. 2019. [Five Principles for Building Women's Capacity for Digital Financial Services.](#)

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Bardani, Elena and Gisela Garcia. 2014. [Social Safety Nets and Gender: Learning From Impact Evaluations and World Bank Projects.](#) Washington, DC: World Bank

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Hidrobo, Melissa, Neha Kumar, Tia Palermo, Amber Peterman, and Shalini Roy. 2020. [“Gender-sensitive social protection A critical component of the COVID-19 response in low- and middle-income countries.”](#) IFPRI Issue Brief.

Innovations for Poverty Action. 2017. [“Social Protection: Expanding Economic Opportunities for the Poorest.”](#)

Jones, Nicola and Rebecca Holmes. 2011. [“Why is Social Protection Gender-blind? The Politics of Gender and Social Protection.”](#) Institute of Development Studies Bulletin.

DIGITIZATION

CGAP: [The Future of G2P Payments: Expanding Customer Choice](#)

Global Partnership for Financial Inclusion (GPFI). 2020. [Advancing Women's Digital Financial Inclusion.](#)

GSMA: [Connected Women: Accelerating Digital and Financial Inclusion for Women](#)

The Better than Cash Alliance. 2016. [Responsible Digital Payments Guidelines.](#)

The Bill & Melinda Gates Foundation, Financial Services for the Poor. 2018. [Digital Finance Playbook: Basic DFS Enablers.](#)

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Endnotes

- 1 Acknowledgements: This brief was produced as a collaboration between the Bill and Melinda Gates Foundation, The World Bank Group, Women's World Banking, CGAP, and Stanford University, under the direction of Michael Wiegand at the Bill and Melinda Gates Foundation; Greta Bull, Alfonso García Mora, Caren Grown, Boutheina Guerhazi and Michal Rutkowski from the World Bank Group as part of the G2Px Initiative; and Mary Ellen Iskenderian from Women's World Banking. This brief was authored by Jamie M. Zimmerman and Maria A. May of Financial Services for the Poor program at the Bill and Melinda Gates Foundation and Elizabeth Kellison and Jeni Klugman of the Global Center for Gender Equality at Stanford University. It has benefited from the contributions of several individuals across the World Bank Group including Gregory Chen, Vyjayanti Desai, Lucia Hanmer, Alessandra Heinemann, Leora Klapper, Georgina Marin, Anna Metz, and Margaret Miller; and across Women's World Banking including Sonia Kelly, Sophie Theis, and Andy Woolnough.
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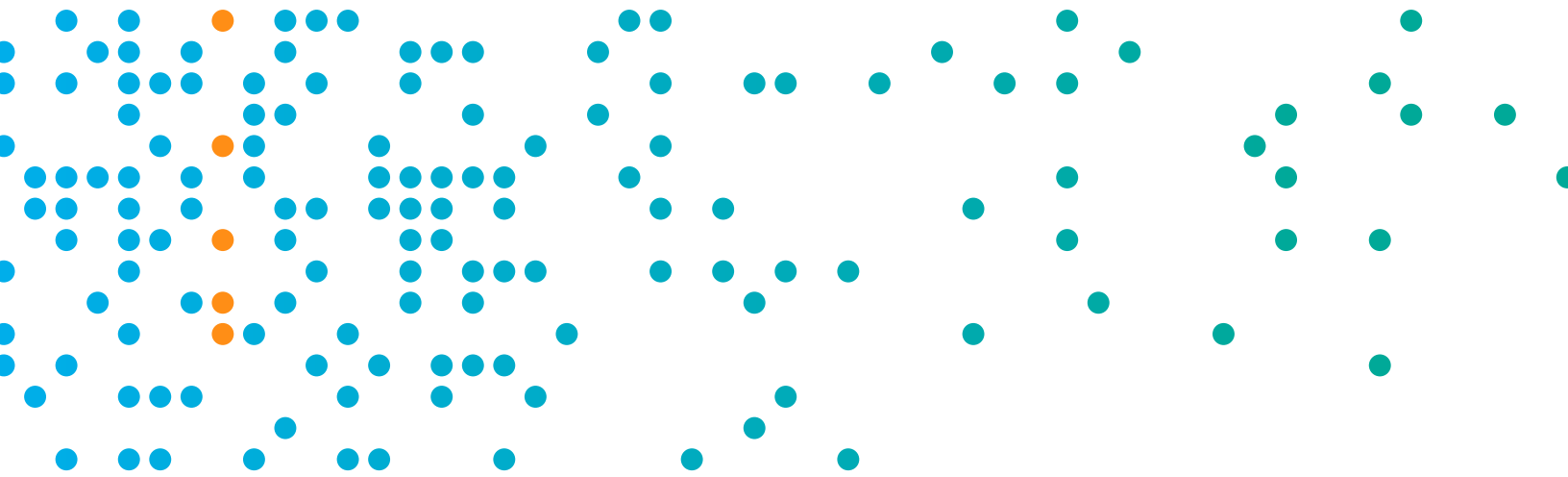
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