

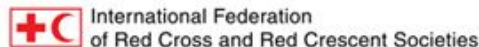
Dignified Identities in cash programming

Information Session

HOUSEKEEPING

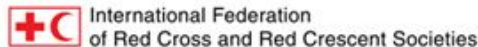
Welcome to this session!

- We will be starting at the top of the hour (:00)
- We ask you to not use video, to prioritize bandwidth for audio quality
- Please ask questions in the chat box
- We will share slides and Q&A summary via email
- Web: <https://hiplatform.org>
- Email: digid@hiplatform.org



Dignified Identities in cash programming

Information Session





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Agenda

- I. Project Introduction
- II. Innovative Procurement Process
- III. Info Session Objectives
- IV. Humanitarian Sector Overview
- V. Problem Statement
- VI. Q&A
- VII. Next Steps

Project Introduction

- Innovation Norway funding - Dec 2018 - 2020
- Consortium: NRC, NCA, Save the Children Norway, Norwegian Red Cross
- Governance Structure: Steering Committee, Technical WG
- Timeline: Learning, Tendering, Piloting
- Innovative Procurement Process

Innovative Procurement Process

1. **Information Sessions** (February - March): Opportunity for vendors and interested parties to learn more about the project and problem statements, ask questions, and learn what a solution needs to deliver on.
2. **Concept note and bilateral follow up** (March - May): Every vendor who has a viable solution strategy is encouraged to write a concept note outlining the strategy. Every vendor who submitted a concept note will be invited for a bilateral follow up meeting. Purpose is for DIGID team to learn more about potential solution strategies to scope RFP requirements.
3. **Request for Proposals (RFP)** (Summer 2019): Public tender issued with refined problem statement and wanted impact. Any actor is free to submit proposals.

Info Session Objectives

1. Introduce project & share/discuss problems related to ID's for cash
2. Get/give clarification on problem statement/use cases
3. Engage potential partners/vendors/minds

Humanitarian Sector Overview

- Mandates & Coordination
- Assistance Process (registration, distribution, reconciliation, monitoring)
- Cash Transfer Programming
 - Financial Service Providers (FSP)
 - Know Your Customer (KYC) compliance
- Operating environment challenges
- Systems & tools
- Financing (appeals/donors, cost recovery)

Problem Statement

1. Financial inclusion and CTP
2. Social inclusion & Protection
3. Accountability & Efficiency
4. Data Protection & Security
5. Collaboration & Scale

Personas: Beneficiary (displaced & non-displaced), Field officer, FSP

User Journey: Cash assistance & pain points related to ID's

Documentation(<https://hiplatform.org/digid>): [DIGID Executive Summary](#)

Persona example 1



ALPHA
Drought Beneficiary
Isiolo, Kenya

Context:

Non-displaced beneficiary affected by natural disaster in rural area

General Profile

Age	45
Has official ID	No
Gender	Female
Marital Status	Married
Family Size	5
Location	Isiolo, Kenya (Rural)

Additional Info

Vulnerabilities	Extreme poverty, lactating mother, no regular source of income, high debts
Past Assistance received	Cash (voucher), Cash (MPESA) through proxy, In-kind: food
Feedback/ Complaints	Lack of ID, not aware when cash is disbursed, does not always receive aid
Level of tech savviness	Low
Mobility	Independent

Motivations

- Access to basic needs based on impact of drought,
- Timely assistance

Core Needs

- Feed family, pay for education & healthcare (meet basic needs); financial inclusion
- **may have motivation to register multiple times with different NGO's to receive more assistance?

Pain Points

- No official ID, difficulty in receiving aid; Literacy; Encashment points are far; Location difficult to get to

Technology challenges:

- connectivity
- issues, no access to mobile phone, do not know how to use a mobile phone

Persona example 2



BETA
Crisis Affected Beneficiary
Palorinya, Uganda

Context:
Refugee, Living in Camp

General Profile

Age	35
Has official ID	Yes, NIC from South Sudan & refugee card from OPM/UNHCR
Gender	Female
Marital Status	Married
Family Size	3 children + 2 adopted minors
Location	Rural – mobile money & small market for daily necessities in camp

Additional Info

Vulnerabilities	Refugee- lack assets. FHH with 5 kids under 18.
Past Assistance received	Received food aid but rations reduced. Receive additional support for the adopted orphans, but have to use this food/cash also for her own kids. Received some basic shelter items on arrival.
Feedback/ Complaints	Lack of ID, not aware when cash is disbursed, does not always receive aid
Level of tech savviness	Used mobile money before but not very confident. Owns a smartphone.
Mobility	Independent

Motivations

- Meet basic needs, re-start trading (her profession) and self-sufficiency.

Core Needs

- Basic needs: More (and better food), a number of NFIs in particular beddings, clothes and shoes, shelter repair
- Work permit and support to set-up some form of commercial activity (shop or perhaps cereal trading)
- As kids are young, need to work from inside camp.

Pain Points

- Receives too little assistance. Mostly in-kind (would have appreciated cash). Work/trading permit.
- Mobile: Poor connectivity, phone battery getting poor, limited access to electricity/difficulty charging.

Persona example 3



GAMMA
NGO / Program Field Officer
Nairobi, Kenya

Context:

NGO officer based in headquarters assisting affected communities through their local branch, follows their Standard Operating Procedures (SOP's) for cash assistance

General Profile

Age	25
Has official ID	Yes
Gender	Male
Marital Status	Single
Family Size	0
Location	Urban

Additional Info

Vulnerabilities	N/A
Past Assistance received	N/A
Feedback/ Complaints	N/A
Level of tech savviness	High (uses smart phone for mobile data collection & payments)
Mobility	Independent

Motivations

- To be able to help people in emergencies in a more efficient way,
- To create solutions for a better working environment, and a better dialogue within his team and with people in need,
- Donor confidence

Core Needs

- Provide assistance to most vulnerable;
- Need to deliver quality programming (identify beneficiaries meeting targeting criteria, provision of aid)

Pain Points

- Challenges in including beneficiaries with no ID (not possible for most FSP to provide assistance due to KYC requirements)
- Risk of fraud and duplication
- Difficult to trust alternative ID's that are not gov't issued. Should trust ID's provided by other NGO's/agencies (e.g. WFP)?
- Difficult to verify if beneficiaries have received assistance from other NGO's already (risk of duplication)

Persona example 4



SIGMA
Mobile Money Provider
Nairobi, Kenya

Context:

Mobile Money Provider contracted to disburse cash assistance

General Profile

Age	N/A
Has official ID	Yes
Gender	N/A
Marital Status	N/A
Family Size	N/A
Location	Services available to urban and rural

Additional Info

Vulnerabilities	N/A
Past Assistance received	N/A
Feedback/ Complaints	N/A
Level of tech savviness	N/A
Mobility	N/A
Other Info	Subject to government regulations (KYC). NGO has strategic partnership with vendor and may be able to ease up KYC requirements with conditions. Very good with technology.

Motivations

- More money disbursed more income

Core Needs

- Need to authenticate beneficiaries for assistance provision

Pain Points

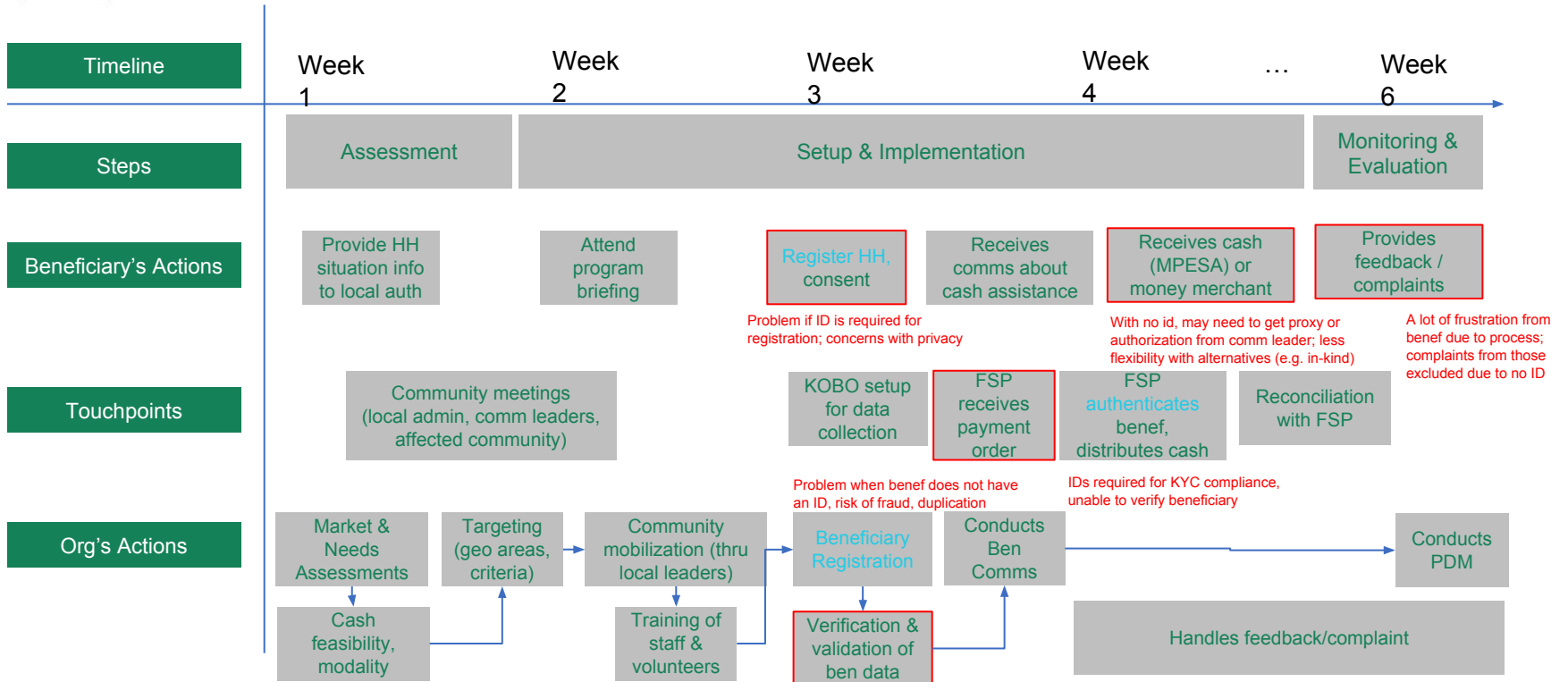
- Unable to send cash to those with no govt ID due to compliance/government regulations (KYC requirements) - loss of marketshare; accepts proxies with official ID, but up to the NGO's to vet.

Sample Beneficiary User Journey



Persona: Alpha

Scenario: Provision of cash assistance to non-displaced drought affected communities – Emergency phase.



Questions?

Next Steps - continue engagement

1. Publish Info Session consolidated questions/feedback
2. Concept note submission
3. Tendering

<https://hiplatform.org/digid>

Appendix