



LEILA'S IDEAL JOURNEY

In receiving COVID-19 emergency transfers

Governments and others mobilizing social transfer programs have digitized transfers by depositing them directly into the accounts of individual customers. In response to the current COVID-19 crisis, many of these programs have been either expanded or been newly created to include many new recipients, including women. But women face unique and heightened challenges to accessing social transfer programs – and risks when they do access them – both of which must be considered to ensure these emergency social assistance programs, mobilized in the light of COVID-19, work better for women.

By looking at the entire user journey taken by women, social protection/emergency transfer program developers and implementers can understand how to meaningfully improve users' experience, avoid points of failure and other risks and ultimately increase the success of program implementation.

Using the user journey approach, developers and implementers can understand how 'Leila', a woman facing a range of gender-specific constraints, experiences the various stages of a social transfer program and the steps she must take before, during and after receiving a social transfer. Though we recognize that women are not a monolithic group sharing one identical experience, we aim for the following slides to allow social transfer developers and implementers to:

- Better understand how different women (including older women and those living with disabilities) navigate touchpoints across a social transfer user journey
- Anticipate women's needs, expectations and preferences during each part of the journey, to design a better end-to-end experience
- Prioritize key stages of the journey where women are subject to unique and/or increased risks, and address underlying causes



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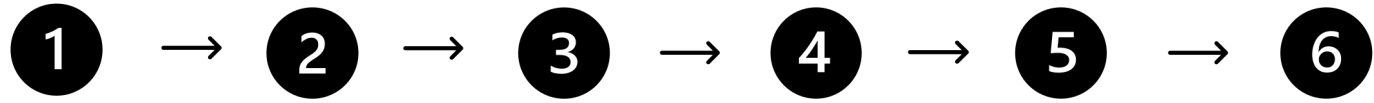
In receiving COVID-19 emergency transfers



Needs assessment	Awareness	Eligibility	Onboarding	Delivery	Extended capabilities
<ul style="list-style-type: none"> • Informs government-to-person (G2P) scheme designers of her needs, constraints and preferences (which have likely evolved in light of COVID-19) 	<ul style="list-style-type: none"> • Receives information on transfer amount, frequency, duration and date(s) and options for receipt/collection • Understands how to clarify doubts • Has access to a functioning complaints and feedback mechanism, with feedback channels identified by transfer recipients, accessible for all stages 	<ul style="list-style-type: none"> • If she is new to the G2P scheme, she can self-identify by sending SMS/using internet portal. She receives confirmation of successful enrollment • If she was already G2P recipient, she understands the differences/changes to existing social protection schemes. Able to register with local authorities • Has option to open a transaction account in her name, knows how to use it • Provides informed consent for data collection • If there are clear eligibility criteria, an easy way to be identified, registered and communicate with the program, she will feel auto-included 	<ul style="list-style-type: none"> • Receives confirmation of successful enrollment (new) • Understands the differences/changes to existing social protection schemes • Has option to open a transaction account in her name, knows how to use it and related access points • Provides informed consent for data collection • Has access to and attends financial literacy/capabilities training 	<ul style="list-style-type: none"> • Learns to use app/wallet/USSD interface • Receives notification of receipt • Travels to cash-out location (branch, agent) • Makes further/required payments digitally • Accesses transfer amount in cash or digitally (based on her preference) • No added costs or restrictions to access 	<ul style="list-style-type: none"> • Where transfer is made digitally, has the option to save or build transaction history to access more products • Understands broader use of account • Has been informed about relevant consumer protection feature • Plans, takes decisions for her own and her family's welfare • Makes independent decisions from other family members/from the program, on use



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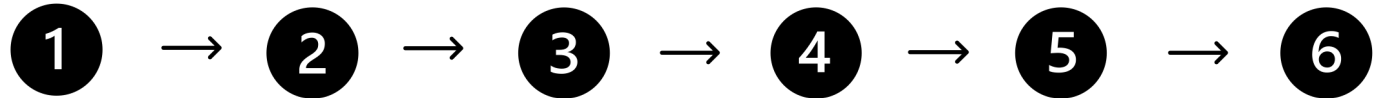
TOUCHPOINTS

Leila's key sources of information she uses or interacts with – whether formal or informal as well as program delivery partners/channels

	1	2	3	4	5	6
	Needs assessment	Awareness	Eligibility	Onboarding	Delivery	Extended capabilities
TOUCHPOINTS	<ul style="list-style-type: none"> Direct, through a government agent, remotely performed, or a proxy needs assessment 	<ul style="list-style-type: none"> Word of mouth Radio TV Print Web portal Social media SMS 	<ul style="list-style-type: none"> Word of mouth Radio TV Print Web portal Social media Access to a phone 	<ul style="list-style-type: none"> Direct, through a government agent/mobile registration unit Post SMS Through web platform 	<ul style="list-style-type: none"> Mobile wallet/app Bank branch or agent Through government or program staff, banking correspondents or banks 	<ul style="list-style-type: none"> Financial literacy/digital literacy/training institution



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CHALLENGES AND RISKS

Specific hassles, difficulties, insecurities cause Leila to lose trust in the process or restrict her ability to fully engage with it. This corresponds to points of failure in program implementation

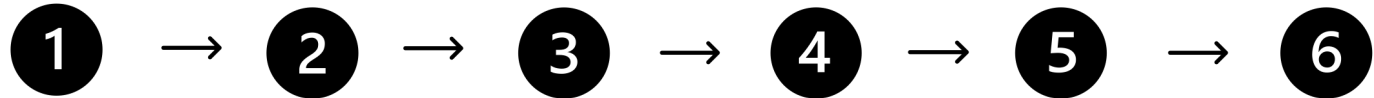
IDENTIFIED RISKS

1. Inadequate complaints and feedback mechanisms, without real-time resolution of grievances
2. Unclear communication with recipients about the program and specifically about digital financial products
3. Exclusion of current and potential beneficiaries
4. High transaction failure rates
5. Lack of knowledge/information about nearest cash-out points
6. Overcharging of fees for cash-out and transactions
7. Overcrowding and health and safety risks at cash-out points requires official health advice in each jurisdiction

	1	2	3	4	5	6
	Needs assessment	Awareness	Eligibility	Onboarding	Delivery	Extended capabilities
	<ul style="list-style-type: none"> • May lack awareness of consultation process • Consultation process may be waived entirely in light of COVID-19 • Consultation process might not consider inherent biases women face • Disability presents additional barriers to access • Unable to take time away from unpaid care work; faces time and mobility constraints • Faces restricted freedom of movement due to restrictive gender norms or gender-based violence <p>RISKS 1-3</p>	<ul style="list-style-type: none"> • Struggles with receiving and then understanding the information sources. This is important for people who face intellectual and communication challenges • Struggles with literacy (including data and financial literacy) • Conflicting information from different sources could make her feel confused <p>RISKS 1-3</p>	<ul style="list-style-type: none"> • Lives remotely, speaks only local language • Not allowed to move freely, needs consent from husband or in-laws • Not officially recognized (polygamous, migrant) • No access to ID/phone/computer and/or data • Faces harassment from males in local authorities • No basic financial infrastructure, access/touchpoint; and limited connectivity (if the scheme was digital payments) <p>RISKS 1-3, 5, 7</p>	<ul style="list-style-type: none"> • Faces harassment from male authority, or requests for favor in exchange for onboarding • She might want to be included but husband does not let her receive anything in her name. • Wants to be included but does not offer consent for data use, or withdraws consent • Does not understand how she will receive the confirmation • People who are pregnant, older or with disabilities may face additional barriers • Illiteracy • Process organized in a language/ format she does not understand • Does not possess strong command of technology behind service/program <p>RISKS 1-5, 7</p>	<ul style="list-style-type: none"> • Feels insecure due to lack of experience with financial services providers or lacks trust due to prior experience • Overcharged cash-out fee • Struggles because of her lack of literacy or a different language. Feels disrespected by the agent • Is a person with disability whose carer accepts on their behalf • Cannot travel to cash-out location • Pressure from husband/caretaker to withdraw the benefit in harsh conditions <p>RISKS 1-7</p>	<ul style="list-style-type: none"> • Suffers pressure from husband/others in family • Inadequate data protection • Struggles to increase savings/ to invest in her family well-being (nutrition/ education) <p>RISKS 1, 2, 4-7</p>



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	1	2	3	4	5	6
	Needs assessment	Awareness	Eligibility	Onboarding	Delivery	Extended capabilities
PROGRAM OBJECTIVES	<ul style="list-style-type: none"> Design and mobilize scheme with needs of recipients in mind 	<ul style="list-style-type: none"> Provide clear, accessible information on scheme 	<ul style="list-style-type: none"> Reduce error of exclusion and/or confusion around eligibility 	<ul style="list-style-type: none"> Eligible recipients onboarded efficiently and transparently 	<ul style="list-style-type: none"> Transfers delivered transparently, on time 	<ul style="list-style-type: none"> Transfers are used for welfare needs
WOMEN-CENTRED DELIVERY	<ul style="list-style-type: none"> Engage equitably with men and women at program design stages in order to understand and respond to diverse needs and preferences 	<ul style="list-style-type: none"> Communicate in simple and clear language Use graphics Program-run helplines are critical 	<ul style="list-style-type: none"> Prioritize women as recipients at household-level and even program-level targets specific to women Helplines are in vernacular languages and popular media, through community channels Responsive support systems 	<ul style="list-style-type: none"> Terms of use of account simplified Provide written confirmation (receipt, SMS) Offer voice verification in lieu of PIN Automatically onboard women based on existing databases, repositories 	<ul style="list-style-type: none"> Targeted tools (e.g., demo app) on use of mobile interface Program-run helplines include recourse on payments (access, fees) 	<ul style="list-style-type: none"> Prioritize women heads of household for continued delivery of payments Mobile platforms (privacy) and social networks (solidarity) insulate against 'kin tax' pressure
COUNTRY EXAMPLES	Brazil	Pakistan	Togo	India	Kenya	Mauritania



PROGRAM OBJECTIVES



WOMEN-CENTRED DELIVERY

Recommendations for social program designers and implementers



COUNTRY EXAMPLES



[Brazil](#)



[Pakistan](#)



[Togo](#)



[India](#)



[Kenya](#)



[Mauritania](#)

COVID-19 SOCIAL TRANSFERS: CLOSING THE GENDER GAP

Essential considerations for policymakers to ensure the inclusion of women and girls



Needs assessment	Awareness	Eligibility	Onboarding	Delivery	Extended capabilities
<p>Across entire process: Is adequate communication available for each step of the process via multiple channels? Is there an adequate complaints and feedback mechanism, with real-time solutions of grievances? Is it provided via multiple channels? Are these channels available in local languages? Are women operators available?</p>					
<ul style="list-style-type: none"> • Are women’s needs, preferences, constraints, capacities and fears identified? • Is it possible to interview women remotely to understand their specific needs? • Do we have previous research identifying needs/constraints that could be applied in this context? • Have we reached male and female community leaders, women's groups and others who can communicate information? 	<ul style="list-style-type: none"> • Are we raising awareness about this new benefit via multiple channels? • Have we set up a hotline/website where women can ask for more information about this benefit (amount, date and collection point)? • Does this hotline have dedicated women operators who could understand women’s fears and build trust? • Is the information in local languages/clearly explained? 	<ul style="list-style-type: none"> • Are we communicating with women and community leaders in vernacular languages and popular media, through community channels? • Are we making ID/phone/data more available for women? • Are we primarily targeting women to receive this benefit? If so, are we addressing any potential increase in intimate partner violence? • Are we including women in special situations (migrants, polygamous households, people with disabilities)? 	<ul style="list-style-type: none"> • What tools will be put in place for women to get confirmation of their enrollment? • If the onboarding is with a local officer/financial service provider agent, are there women agents/officers available? • Are we ensuring the process of opening the account and learning how to use it is simple and fast? • Do we ensure women have given consent for data collection? 	<ul style="list-style-type: none"> • Have we mapped out cash-out points to recipients to ensure women among frequently excluded/hard-to-reach groups do not need to travel long distances or crowd around a single cash-out point? • Are we ensuring women are not experiencing barriers in terms of costs (transport/fees) and possible abuses of power (additional undue fee, lack of respect, request for favors)? • Are women agents/cashiers available? (Women tend to use more financial services if other women are serving them) 	<ul style="list-style-type: none"> • What incentives do we create for women to continue using their accounts? Are there pathways to using other financial services? • Are we ensuring long-term interoperability and low/no cost for women using these accounts? • Are we measuring the satisfaction and perception of women over the whole process as well as behavioral changes of women who received this payment (increased savings/better nutrition/better educational outcomes for their girls)?