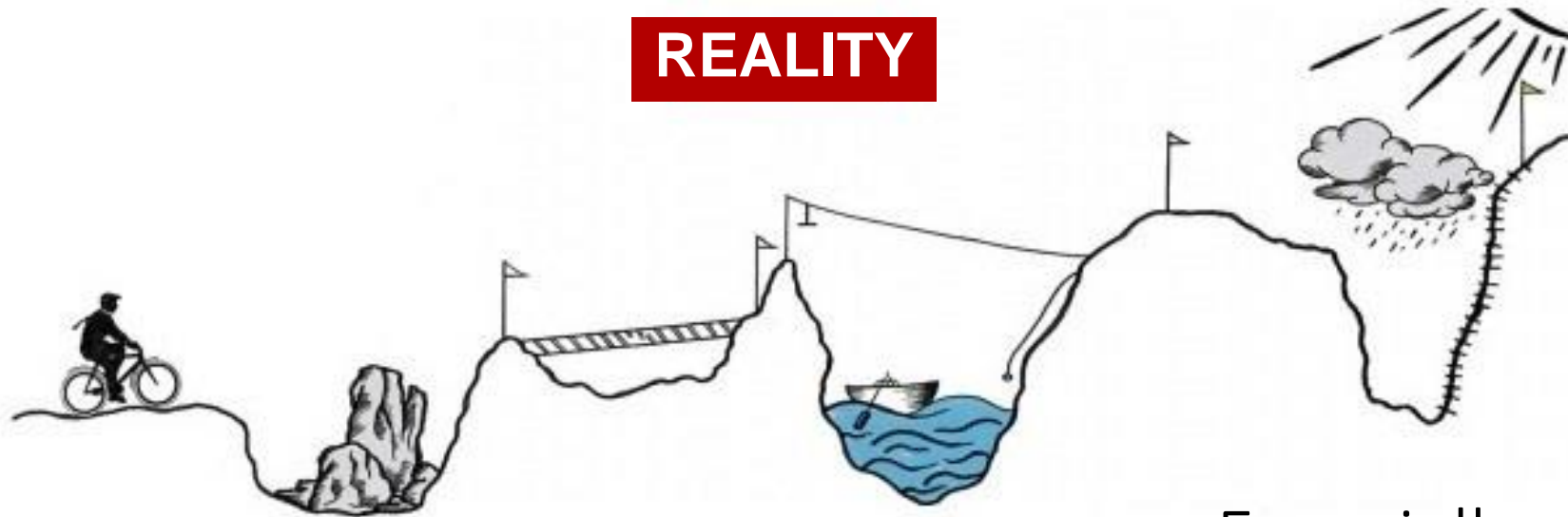


Remote monitoring of COVID-19 additional cash transfers:

Implementation of Iterative Beneficiary Monitoring for better effectiveness of transfer programs

Majda Benzidia, Consultant EMNPV, mbenzidia@worldbank.org

Projects are rarely executed in the way they have been planned...



Especially now...

Iterative Beneficiary Monitoring (IBM)

What are key implementation bottlenecks?



What is it ?

Rapid and **low-cost** feedback data collection from randomly sampled beneficiaries using mobile phone.



Features

- Collect feedback from beneficiaries through **iterative** rounds of small-scale data collection.
- **Monitor** project implementation (targeting, delays in delivery of services/activities, outputs, etc.)

How does it work?

1. Define clear implementation bottlenecks
2. Design short questionnaires
3. Hire and train regional consultant or hire phone call center.
4. Select mobile or face-to-face data collection and the appropriate tools
5. Produce data analysis and report (< p.10) for project team decisions
6. Share findings and recommendations
7. Adapt

IBM answers to COVID-19 monitoring challenges

Rapid preparation of projects

→ IBM tool enables projects to grow and improve gradually.

Absence of field visits and supervision

→ IBM tackle the distance restriction and allow not to break the link between institutions and beneficiaries: no physical presence required.

New databases and monitoring limitations

→ Monitoring improvement: IBM can be used to control for the accuracy of data by directly asking the beneficiaries the information. It can also help understanding issues in the targeting of beneficiaries.

Operational issues

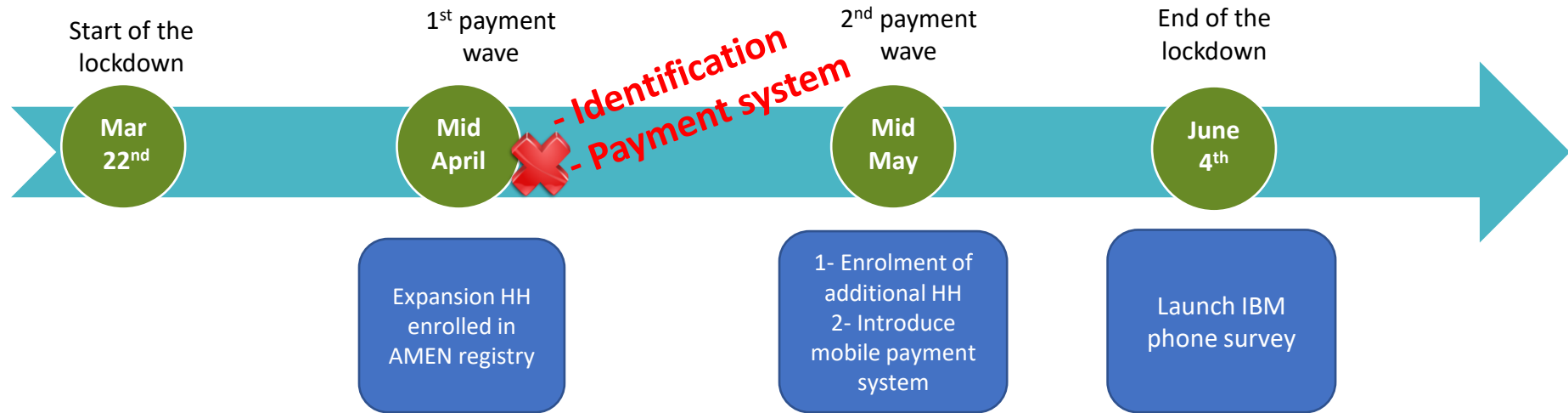
→ IBM Evaluate the punctuality and the time of services delivery and activities implementation.

Uncertainty and unpredictability of a rapidly changing situation

→ IBM is iterative and adaptive enabling a quick assessment of changing situation and emerging obstacles.

The AMEN program extension

GoT has implemented ECT to mitigate the impact of Covid-19 on poor and vulnerable HH by carrying out a **vertical and horizontal expansion** of existing social programs + digitalization of the process.



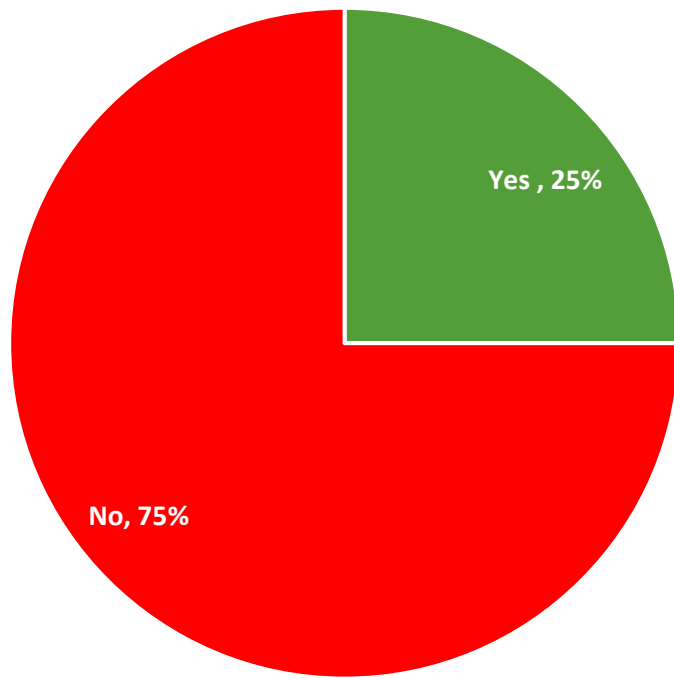
IBM Sample	
Group 1: Existing HH	Group 2: New HH
565 poor and vulnerable households registered in the AMEN Social program database	445 households having applied for the granting of temporary aid to local authorities and considered eligible

New processes and platforms deployed

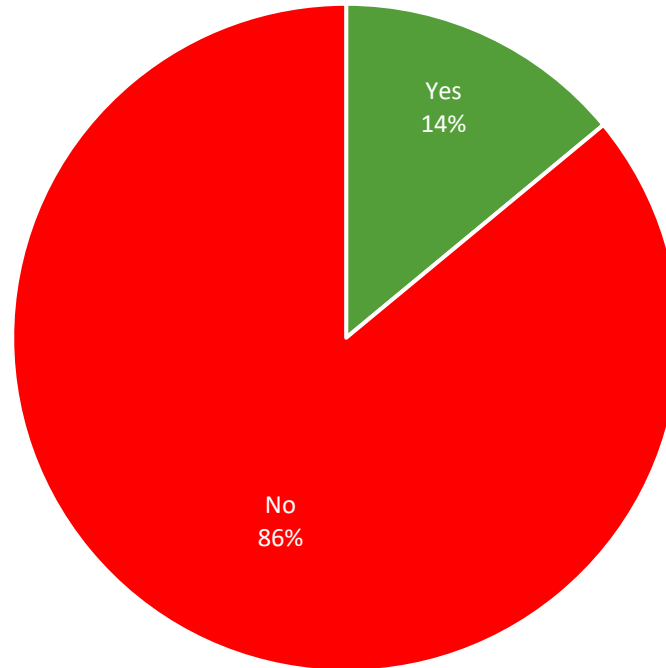
- Deployment of new tools and platforms to enhance the expansion of cash transfers.
 1. April 2020: SMS platform giving information on practical information on the granting of temporary aid or the registration procedures
 2. Mai 2020: Second platform (1021 platform) for the granting of a “One Time Password” allowing the withdrawal of aid from ATMs or postal and bank counters

→ The use of a telephone number registered in the name of the beneficiary is mandatory and a control process has been put in place (with telephone operators).

Awareness of the program



Group 1



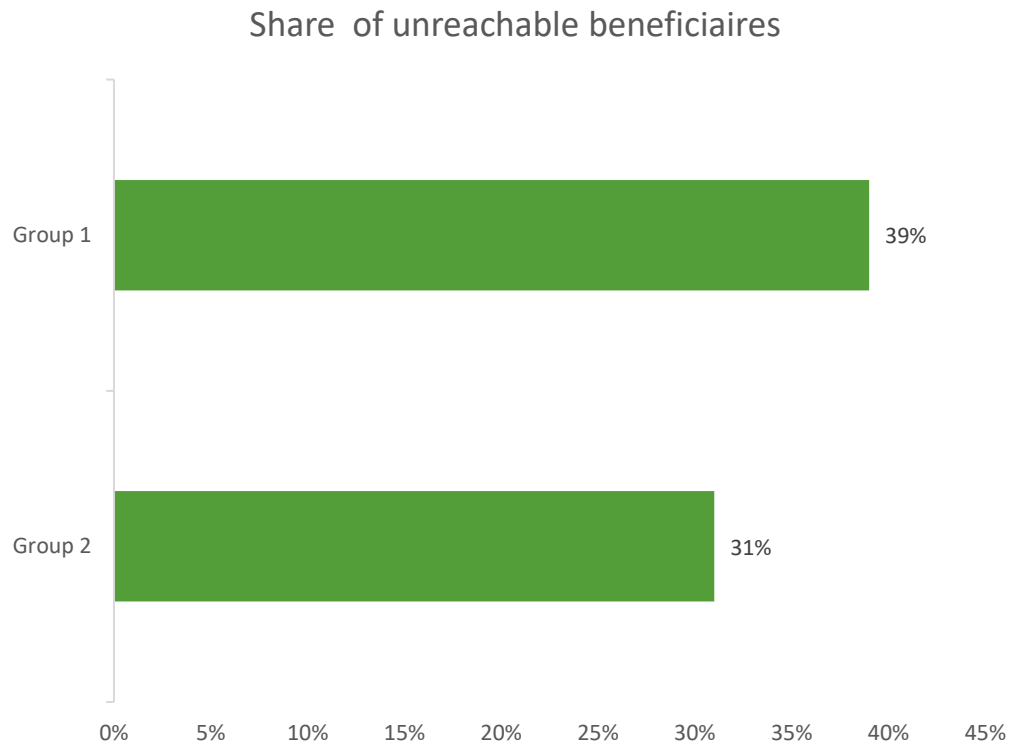
Group 2

- 75% of group 1 declare that they are not aware of the AMEN social program, despite being registered in the database.
- This proportion goes up to 84% for beneficiaries of group 2.

RECOMMENDATION

→ **Strengthen communication and awareness around social programs and use of the different platforms** (In-depth analysis can be carried out in the next waves of investigation to better understand the constraints and improve communication and awareness.)

A functional mobile phone number is a prerequisite for the granting of temporary aid

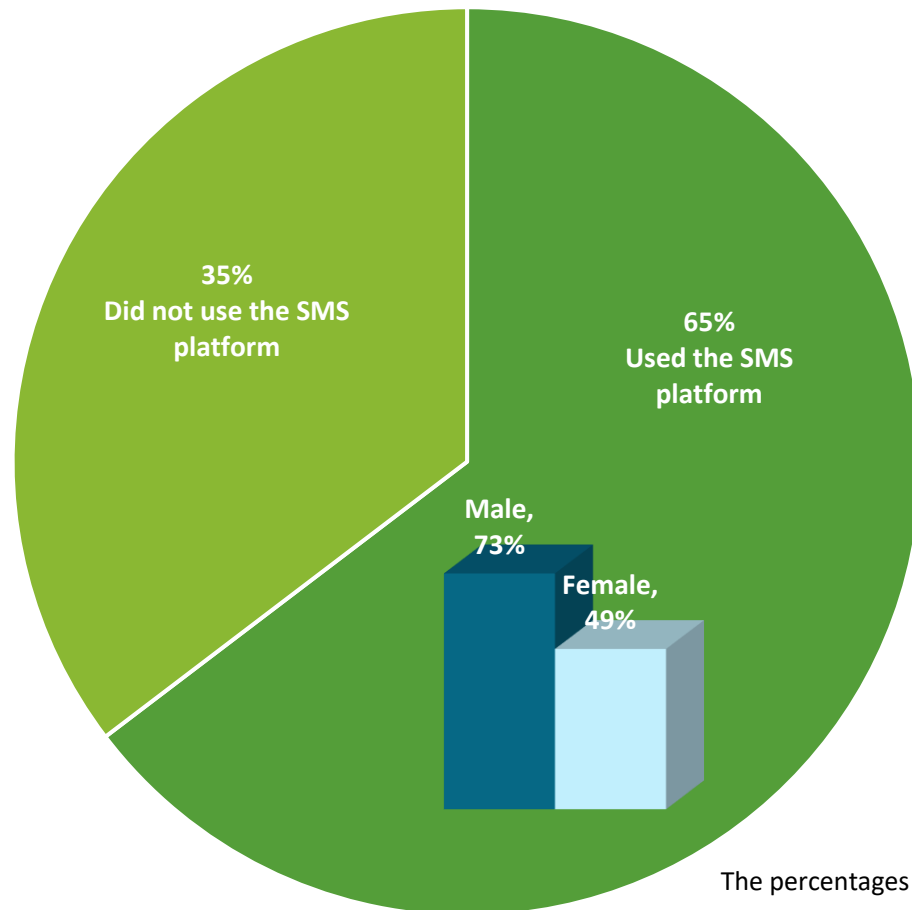


RECOMMENDATION :

Although households registered recently and filled in phone numbers to validate all stages of the process. **MAS databases do not always contain up-to-date and reliable information on telephone numbers.** Many individuals, especially the most vulnerable, quickly change their phone number. This poses a risk for the implementation of a new digital payment system based on the telephone number. Measures are therefore necessary to

- (i) Update telephone numbers (MAS side)
- (ii) Encourage individuals to keep their numbers (Ministry of Technology : i.e. extend the life of prepaid SIM cards).

Use of new tools and platforms



- The second platform (1021 platform) was used in May by only 6% of beneficiaries in group 2 to obtain the password allowing the withdrawal of assistance from ATMs or postal and bank counters

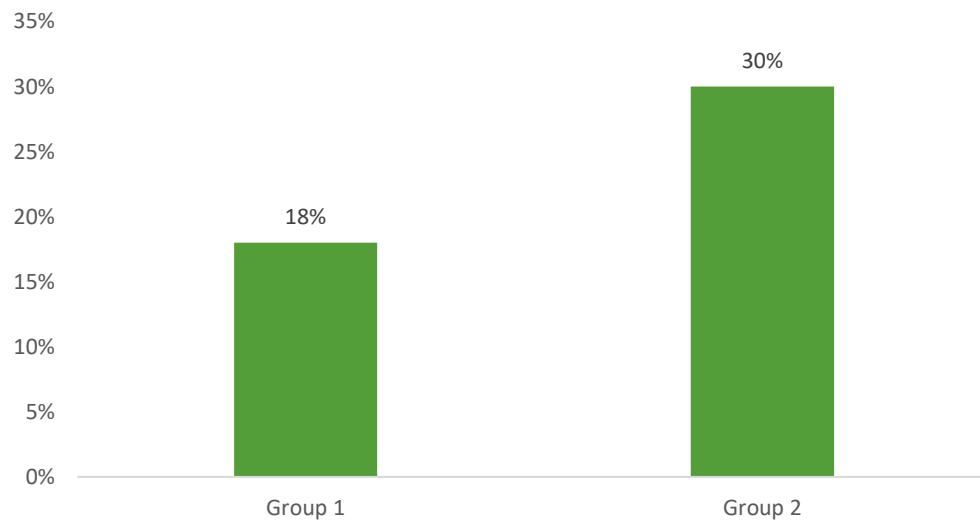
RECOMMENDATION :

- It is therefore important to improve the interaction between MAS and this new population, especially at the local level.

The percentages add up within gender

Difficulties in the use of the new tools and complaint mechanism

Share of beneficiaries who think that the use of the new tools is "very difficult"



Have you had the opportunity to file a complaint to remedy the difficulties observed?

	Group 1		Group 2	
	Freq.	%	Freq.	%
Yes	12	9.60	4	7.14
No	113	90.40	52	92.86

RECOMMENDATION:

- The Ministry of social affairs should launch work to strengthen the complaint management system and the citizen relations system at the central and local level.
- Improving the communication campaign to familiarize the beneficiaries with the use of the new tools

Reception of the cash transfer

- **15% of newly registered households (group 2) declared that they did not receive the additional cash transfer during both waves.**
- A check through the Ministry of Social Affairs' management system confirms that the aid has been transferred to a post office/bank and that individuals have not yet withdrawn the money.
- This finding can also be explained by the fact that only 6% of group 2 beneficiaries used the 1021 platform in May

RECOMMENDATION

- The establishment of a consolidation platform between the Ministry and the payment organizations would facilitate the monitoring of access to services.

Despite the implementation of new digital tools, most beneficiaries still withdraw money at the post office.

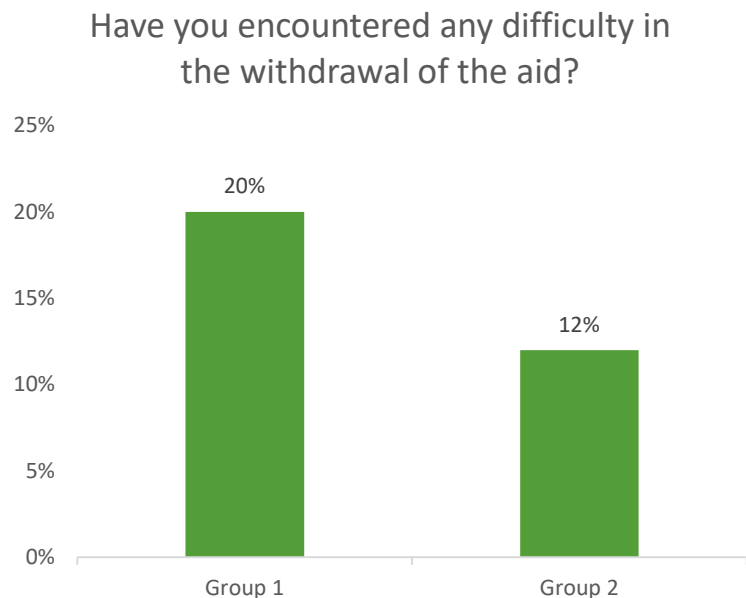
	Group 1		Group 2	
	April	May	April	Mai
	%	%	%	%
Postal order	76	58.6	5.6	84.7
AMEN card	23	19.6	.	.
Use of the password (1021 platform)	.	15.6	.	1
Paiement not received	1	6.2	94.4	14.4
Total	100	100	100	100

- Majority of beneficiaries in both groups go to the post office to withdraw money → High pressure on the agency
- Despite the new measures that allow banks to issue payments without fees, very few transactions go through the banks. The majority of Group 1 beneficiaries (92%) say they have withdrawn the money from a post office. Only 8% preferred to go through a bank to have the cash transfer. This choice is motivated by the proximity of a post office which is the closest pick-up point in 95% of cases.

RECOMMENDATION

- Additional communication and support are needed to familiarize beneficiaries of social programs with the use of ATMs and the new platform.

Difficulties in the withdrawal of cash transfer



Sources of difficulties	Groupe 1		Groupe 2	
	Freq.	%	Freq.	%
Delay compared to the announced date	14	11.3	7	11.9
Transport access problem	44	35.5	5	8.5
Large flow of people	62	50	44	74.6
Other	4	3.2	3	5.1
Total	124	100	59	100

Next steps and impact

- Work with Ministry of Social Affairs and other Stakeholder to implement recommendations.
- 2nd wave of IBM:
 - Collaboration with UNICEF: Second wave which will focus among other things on new CT for children which will be delivered for 8 months starting on October.
 - Deepen the understanding of some of the issues identified in the first wave.
 - Identify new bottlenecks: New additional cash transfer program:
 - Evaluate the impact of the IBM and the measures taken by the government to answer the issues identified in the first wave
- Working with GoM to conduct IBM for Morocco Emergency cash transfer program

Thank you!
