



## Project Title

Digitisation of humanitarian and government social payments



## Implementing Partner

Strategic Impact Advisors (SIA)



## Donor

FCDO



## Value (in £)

157,800



## Implementation Period

2020 - 2022



## Countries Covered

Nigeria



## Project Description

Phase I of the project surveyed the landscape of current delivery mechanisms used to disburse humanitarian cash payments and government social protection payments in Nigeria. It assessed the state of mobile financial services and digitally enabled payments. A report documenting the survey findings and recommendations was published and shared with stakeholders in May 2021. The report covered humanitarian and government cash transfer payment flows, findings covering the regulator, service providers & agents as well as humanitarian and government agencies. The report also provided a separate implementation roadmap with four overarching factors that can contribute to an ideal scenario where unrestricted cash transfers can be delivered to a digital wallet in an open-loop payment ecosystem. This roadmap formed the basis for phase II where working groups were formed bringing together interested stakeholders to develop concept notes that can be considered to drive the next steps. Phase II is ongoing with detailed concept notes being developed in consultation with humanitarian and government payment stakeholders in Nigeria. Once complete, the concept notes will be presented to interested donors for consideration and possible support for implementation.



## Target Results

The following 4 concept notes are in production:

1. Utilising community savings groups as digitisation entry points
2. Segmentation for government social payments
3. Segmentation for humanitarian unrestricted cash transfers
4. Building foundational ID ecosystems to streamline beneficiary targeting

The main targets will be defined in the concept notes but the whole aim is to start interventions that drive the uptake of digital cash transfers in Nigeria.



## Progress

The first 2 concept notes have been finalised while 3 & 4 are in draft format. The stakeholder consultations have involved key informant interviews (KIIs) and meetings. Those who have been involved in the different concept notes are: 1. Utilising savings groups – World Food Programme (WFP), MercyCorps, DreamStart Labs, Action Against Hunger and CARE International 2. Segmentation for government payments - National Cash Transfer Organization (NCTO), National Social Safety-Nets Coordinating Office (NASSCO) 3. Segmentation for humanitarian payments - Multipurpose Cash Working Group comprising of leading international development agencies, INGOs that are active in Northeast Nigeria - GiveDirectly, Plan International, Mercy Corps and ZOA are the NGOs who showed most interest. 4. Foundational ID – WFP Other stakeholders who have been engaged in the process include FCDO Nigeria, EFINA and GSMA. Questionnaires and meetings have also been held with financial service providers (banks, mobile network operators and payments services banks (PSBs)).



## Contact

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