# LWG
# April 1<sup>st</sup>
# MoM

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DRC rapid basic needs assessment, you can forward questions to Rahul Mitra [rahul.mitra@drc.ngo](mailto:rahul.mitra@drc.ngo)

- Assessment discusses COVID-19 effects, such as household savings, food sustainability for households, cash assistance received during the COVID crisis.
- In the assessment, children were reported to be using online educational platform
- beneficiaries who reported loss of work during the crisis, were majorly running home-based businesses.
- 51% of beneficiaries in the assessment were women

e-wallets:

MoL allowed movement for certain employees to pay salaries, the sector discussed e-wallet as a potential solution to mitigate delays in payment from employers.

Since the focus is temporary on urgent cash assistance to those hit mostly by jo loss, it is important to know the mechanism to use for payment through mobile wallets for humanitarian assistance. ([Mobile Payment Instructions here](#))

- Central bank now published a link and a form to allow for opening an e-wallet online and remotely, for Syrians and Jordanians, without the need to approach an agent. This service include the creation of e-wallet on the cell phones in collaboration with Payment Services Providers (PSPs) licensed by the Central Bank (DINARAK, Mahfazty, Zain Cash, Orange Money and Aya Wallet).
- PSPs then review the data provided online and get back to users. PSPs are having a huge traffic which led to some delays.
- For Syrians, you only need a MoI card to open a wallet, others need to open the wallet as foreigners.
- Users **need internet connection and a smartphone to open a wallet and use it fully**. Otherwise, services available to users will be very limited (e.g. cash out only).
- Cash out and cash in: exchange shops are not yet exchangeable between different providers, and they are open per governorates.
- Withdrawal from an ATM: users still need a card, but PSPs are working to overcome this issue.
- The government with the Central Bank of Jordan (CBJ) are still working to connect Mouneh.jo to mobile wallets, so users don't need to cash out, they can buy directly though there.
- Peer to peer transactions are allowed, with small fees on the payer. Efforts are trying to encourage business to peers mechanism, for salary payments and employers payments (payroll systems). There is transactions' log mechanism already.
- Basic Needs Working Group (BNWG) warned against some challenges, such as why did beneficiaries register for the mobile wallet, and how can agencies collect this data, how can partners take needed information online and remotely? can it be done through an agreement with service providers, given the regulatory environment surrounding this issue? BNWG mentioned that one way to do it is to ask providers to share MOI numbers (the example they have is with Mahfazati), but partners should reach a level where beneficiaries select which providers to choose. In the time being, if beneficiaries open without using Mahfazati, it means identification and data collection becomes challenging again, even something as simple as a wallet number. Hardware such as iris scan is there, and the push from CBJ is there, so things are enhancing with time, but risks remain (e.g. fraud).
- Online remote registration for mobile wallets will remain even after the crisis. Since stakeholders already had that desire. The alternative process was counterintuitive to begin with (an employee scans a worker documents and fill the information for him\her). CBJ is already taking many security measures, also to assure Know Your Customer (KYC) requirements are still met.

**Opportunities:**

- there is feverish race now to get as many clients registered to mobile wallets as possible, this includes NAF complementary assistance population (around 30k families) as well as 200,000 families being assisted in response to the COVID-19, private sector unbanked employees…etc. The government, CBJ, JoPACC, NAF and other players are pushing this in a great momentum and in the right direction.
- selecting mobile wallets service providers is a procurement process, accompanied with a technical evaluation process, to decide what is best for the agency procuring. Tendering must as an example make sure that provider is part of the Jomopay network. Because of the current agreement with Mahfazati, it is preferable if any transactions to beneficiaries is done through Mahfazati; for data tracking, and anti-fraud measures. Another suggestion is to ask CBJ to add more information fields in the application process, but this is not in place yet. If this is desired for temporary cash assistance, partners need to coordinate with the basic needs group, so they can assist.
- For small businesses, peer to peer transactions are manageable and feasible. There is a need for financial literacy training. This could be done through larger financial inclusion efforts. GIZ are currently interested in doing such training, they already do have material. There is also a CBJ financial literacy awareness group called the Financial Literacy Roadmap.
- Since there is access to ATMs now, this is an issue to discuss with the BNWG. Branches are open, and they can deliver service for beneficiaries. Mobile ATMs are operational now to reach remote areas, UNHCR is partnering with some banks to utilize these mechanisms. These efforts are also available due to technologies such as GPS tracking. Yet, depending on the number of beneficiaries in each remote area, a considerable amount of coordination is needed, - partners can't put beneficiaries in potential harm, as they go use the mobile ATM.
- Opening a wallet, cash in, and cash out are mostly free, and transaction fees are very small.

**Third agenda item:** the shared spreadsheet for sharing activities. Partners are welcomed to send us the input, and we can compile.

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- German Federal Ministry of Economic Cooperation and Development (BMZ) is doing a round of interviews with Syrian refugees, these are intensive qualitative interviews, partners are invited to forward any questions that they think they need to ask, in order to form a good feedback from refugees on the impact of the COVID crisis. Mehta Dhawan, Swati Swati.Dhawan@ku.de