

# Social and financial services for refugees

Enabling opportunities without borders



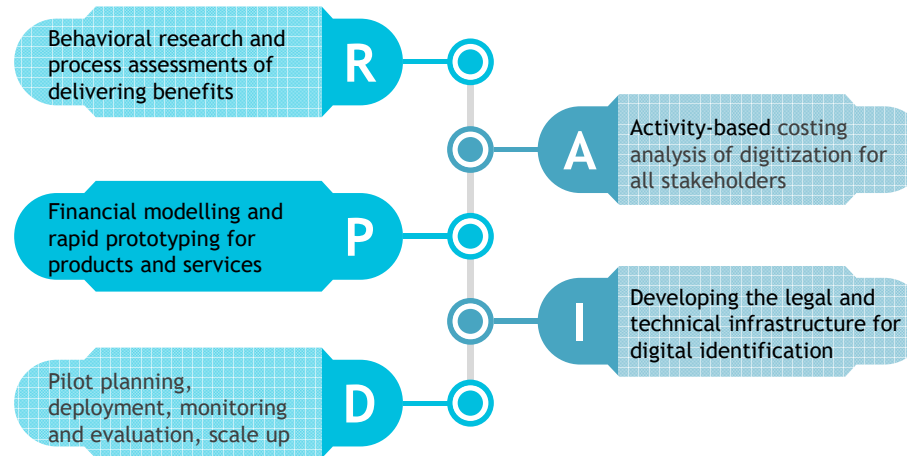
## The challenge

Refugees around the world receive cash and non-cash benefits from different agencies. However, they may lack access to identity and have to face socio-economic and infrastructural limitations, which often prevent them from accessing aid on a timely basis or building sustainable livelihoods.

## The opportunity

Digitising social and financial services can make the ecosystem more reliable for refugees, as well as sustainable and transparent for donors. Digitisation can also offer good business cases for financial service providers.

## MSC offers Digitization of refugee social benefits



## Clients and partners



Key contact: Venkat Attaluri ([venkat@microsave.net](mailto:venkat@microsave.net))

## Our Impact

- Governance
- Sustainability
- Transparency
- Predictability
- Efficiency
- Reliability

- We designed and implemented a long-term project to digitize Cash-based Intervention (CBI) payments in Zambia. This reduced the time taken for disbursement from 10-13 days to 3 days
- Developed replicable financial model to support investments to digitize cash-based interventions for refugees
- Designed and successfully implemented SMS- and tablet-based channels for financial and digital education catered to refugees in Tanzania
- Our recommendations helped to further improve digital delivery in the Bidi Bidi Refugee Settlement, Uganda
- Enabled policy design and capacity-building for DFS for immigrants in Jordan