Digitization of **UNHCR's cash-based** intervention payments

Designing and implementing the digitization of refugee payments in Meheba, Zambia



The challenge

UNHCR supports the refugees in Meheba, Zambia with cash-based intervention (CBI) of ZMW 100 (approximately USD 10) every month. Due to inefficiencies in CBI disbursement process and also to promote financial inclusion among refugees, UNHCR and MM4P Zambia partnered to digitise CBI payments and contracted MSC to provide technical assistance in designing and implementing the digitization project.

Our engagement

R P D

Research

Carried out Behavioural research to understand the problems faced by refugees and digitisation could ensure they receive the

disbursement

efficiently.

Analysis Performed

cost benefit analysis to understand how digitisation could effectively save costs **UNHCR** and help them reallocate time and monetary

resources.

Product Developed

financial model for agent network, rapid prototyping for potential products, business process reengineering for disbursement

process.

Infrastructure Facilitated

contracting of financial service tools for provider, identification of agents and new KYC model to indicators. prepare for pilot with beneficiaries.

Deploy pilot

Carried out pilot planning and prepared monitoring and evaluation using performance Planning scale and replication using learnings for other settlements.

About the partner



UNHCR, the UN Refugee Agency, is a global organization dedicated to saving lives, protecting rights and building a better future for refugees, forcibly displaced communities and stateless people.

Outcomes and impact

Behaviour-based financial projections







Anticipated impact USD 198 USD 8,986 USD 6,139 **Beneficiary**

House Hold

can save per year

UNHCR Digital Financial Service Provider can save per can earn in Year 1 year

