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# Digital Financial Inclusion in Dominica: Insights and Opportunities

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# About the World Food Programme

Reaching nearly 150 million people in over 120 countries each year, the World Food Programme is the world's largest humanitarian organization saving lives in emergencies and using food assistance to build a pathway to peace, stability and prosperity, for people recovering from conflict, disasters and the impact of climate change.

WFP Caribbean works with national, regional and international partners to strengthen the region's resilience to the climate crisis, and other risks. WFP adopts a systems-focused approach as part of its capacity strengthening efforts through research and advocacy, digitalization, human resource development, south-south cooperation, and by investing in critical infrastructure and assets. WFP works with partners to provide direct assistance to populations impacted by shocks when events surpass national and regional capacities.

These investments place the most vulnerable people at the centre of efforts to minimize the combined impacts of climate, economic and other shocks on the Caribbean. WFP Caribbean's multi-country strategic plan<sup>1</sup> supports 22 countries and territories across the English- and Dutch-speaking Caribbean through leveraging its expertise in vulnerability analysis and mapping; end-to-end supply chain management; shock-responsive social protection; food systems strengthening and climate risk financing.

## Acknowledgements

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<sup>1</sup> [https://executiveboard.wfp.org/document\\_download/WFP-0000135918?\\_ga=2.66316206.168143545.1679498584-1123234837.1677265273](https://executiveboard.wfp.org/document_download/WFP-0000135918?_ga=2.66316206.168143545.1679498584-1123234837.1677265273)

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# About This Publication

This report explores digital financial inclusion in Dominica, focusing on the experiences and perspectives of social protection beneficiaries. The study examines the country's current digital financial landscape and identifies barriers and opportunities to improving financial inclusion and harnessing payment solutions for social protection programmes.

This report summarizes the findings from research conducted by the Ministry of Youth and WFP. These research activities included a desk review of relevant reports and documents, interviews with 12 key informants as well as focus group discussions with 103 beneficiaries of the Public Assistance Programme (PAP) in different areas of Dominica.

The research addressed the following questions:

1. Are beneficiaries of social protection programmes aware of, and using digital payment solutions?
2. Are there specific gender or age-related factors to consider in adopting digital payment solutions?
3. What are the challenges and opportunities to promote digital financial inclusion and economic empowerment of the most vulnerable?
4. What role can social assistance play in increasing the uptake of digital payments and improving digital financial inclusion?

Based on the research findings, this report recommends strategies to improve the delivery of social protection payments, promote financial inclusion, enhance financial literacy, and develop user-friendly digital financial solutions in Dominica.

# 1 Introduction

The Government of the Commonwealth of Dominica and the World Food Programme (WFP) forged a strong alliance beginning with WFP's response to Hurricane Maria in 2017. WFP, in partnership with UNICEF, initiated emergency cash transfers through the Public Assistance Programme (PAP), benefiting nearly 25,000 hurricane-affected individuals and disbursing over US\$3 million. The collaboration extended in 2020 with efforts the launch of the Social Cash Transfer Programme as a response to COVID-19. This initiative expanded and improved the PAP by introducing digital registration, real-time payment reconciliation, and QR codes on envelopes, resulting in 3,413 households receiving US\$1.2 million in social cash transfers over five rounds in 2020 and 2021 (see box 1).

Building off these endeavours, WFP has provided vital technical assistance to strengthen Dominica's social protection systems, encompassing digital data collection registration, shock-responsive social protection training, technical consultations for the development of Standard Operating Procedures for Shock-Responsive Social Protection and a roadmap for the establishment of a Management Information System for social protection. This enduring partnership between the Government of Dominica and WFP has played a pivotal role in delivering essential support and enhancing resilience for vulnerable populations in the country.

Given the recent experiences, understanding the availability of a range of delivery mechanisms capable of rapidly transferring funds to vulnerable persons has been paramount. To further explore this area, WFP conducted research to better understand dynamics around women's economic empowerment and the digital financial ecosystem in Dominica. An analysis of the barriers and enablers of digital payments was completed, and recommendations were proposed to further three main components: Demand side- refers to the level of interest and desire among consumers to use digital payment methods; supply side- refers to the availability and accessibility of digital payment solutions; and ecosystem side- refers to the regulatory and legal framework that undergirds the development and use of digital payments. Research tools were mainly qualitative, and included key informant interviews, focus group discussions, and semi-structured interviews with members of households who were recipients of the COVID-19 Social Cash Transfer Programme, complemented by quantitative analysis from monitoring surveys.

Digital financial services in Dominica are at a nascent stage, yet they hold immense potential to transform financial inclusion and allow the most vulnerable within society to access basic financial services including savings accounts, payments, and credit. They also enhance financial resilience allowing households to better weather unexpected expenses or income fluctuations. The country has taken commendable steps towards leveraging technology for financial services, yet challenges remain in fully harnessing its benefits.

Within social protection programmes, the predominant mode of fund disbursement is cash in envelopes or cheques through village councils; with a small number of beneficiaries receiving their assistance through bank or credit union accounts. As an example, WFP supported an expansion to the Public Assistance Programme (PAP) during the COVID-19 "Social Cash Transfer Programme" in 2020/21 based on a request from government. Only 12 percent of those receiving assistance opted to receive it through bank or credit union accounts. Understanding the preference for cash in envelope/cheques over electronic means of transfer and scale-up options is important for strengthening routine social protection programmes and rapidly responding to a shock or an impending disaster.

Realizing the potential of digital financial services goes well beyond people's attitudes and preferences for such services and depends on infrastructural and technological gaps, financial literacy and awareness, and successful partnerships among the government, financial institutions, and technology providers. All these elements are critical to nurturing a robust and inclusive digital financial ecosystem in Dominica. As the country continues its journey towards digital transformation, empowering individuals and businesses with convenient, secure, and affordable financial solutions will be pivotal in access to basic financial services for vulnerable people and ensuring that no one is left behind.

### **The COVID-19 Social Cash Transfer Programme in Dominica: A Journey Towards Digitalization**

WFP supported a key component of the COVID19 response in Dominica, the Social Cash Transfer Programme, with the Ministry of Youth Development and Empowerment, Youth at Risk, Gender Affairs, Seniors Security and Dominicans with Disabilities (Ministry of Youth). The programme leverages the largest social assistance programme in the country, the Public Assistance Programme (PAP) to provide cash transfers to some of the poorest and most vulnerable households. The approach built on lessons from Joint Emergency Cash Transfer programme in 2017/18, when WFP and UNICEF supported the government in providing cash transfers in response to Hurricane Maria whereby village councils were utilized to scale up distributions to affected households.

Paper forms have long been used to in application processes for social assistance. Working side by side with the Government, WFP introduced digital data collection tools for the registration and selection of Social Cash Transfer applicants. This resulted in the timely provision of data for decision-making purposes and allowed the Ministry of Youth and other stakeholders to have immediate access to sex- and age-disaggregated data for the first time.

Applications were filled out electronically on tablets using the open-source KoBo application, which allowed for easily customizable solutions to meet the registration requirements. Enumerators utilized a combination of in person interviews and phone calls, to electronically fill out applications. Alternatively, a web submission option was available through a dedicated email address. As the registration processes kicked off, the Ministry and WFP were able to see real-time applications uploaded onto the system, allowing for immediate analysis and troubleshooting when necessary. By the end of the nation-wide registration process, a database of approximately 6000 applicants was created that included some of the most vulnerable persons and households on the island. This database resides with the Ministry of Youth and could be readily utilised and added to in the case of a future shock or emergency.

Payments for social assistance are made through Village Councils, which receive the money at credit unions or financial institutions and then pay in cash the beneficiaries in their area. Normally beneficiaries would sign a paper form to confirm receipt of the cash transfer, and Village Clerks would travel to the capital of Roseau with reports reconciling the funds received with the transfers paid to beneficiaries. Through consultations with government counterparts and Village Councils, WFP developed a simple, digital process that allows for real-time payment reconciliation using KoBo and Quick Response (QR) codes. Unique QR codes are created for each beneficiary, containing essential information including name, sex, date of birth, and assistance amount. These codes are printed onto stickers placed on the payment envelopes. These examples highlight the entry points that exist for digital technologies or other innovations to improve processes, and inform broader strengthening of social protection systems, including in emergency responses.

## 2 Findings

The research primarily focused on beneficiaries of social protection programmes, or clients of financial institutions. It highlighted challenges faced by beneficiaries related to income generation, day-to-day expenses, as well as digital and financial inclusion. Issues related to the overall payment landscape within Dominica including the availability of products and services, and their ability to meet different user needs, the enabling environment and some structural issues that prevent the adoption and wider payment scale-up were also covered.

### Exploring Dominica's Financial Services Landscape

Dominica is a signatory to the Eastern Caribbean Currency Union, having passed the Eastern Caribbean Central Bank Agreement (ECCB) Act, along with seven other member states of the Organisation of Eastern Caribbean States (OECS). The ECCB acts as the central bank for these participating countries and has supervisory and regulatory authority over local banking institutions, alongside the respective Ministries of Finance within each country. Five banks operate in the Dominican market; including three international banks, one national bank, and one development bank. Banks offer limited internet banking, but the uptake among the population is low. While bank penetration (including account ownership, access to ATMs and branches) is relatively low, credit union penetration is extremely high. In 2021, Dominica led both the world and the Caribbean region with a credit union account ownership penetration rate of 191.43 percent, significantly exceeding the regional average of 66 percent, according to a report from the World Council of Credit Unions. Regulatory and supervisory powers for the 6 credit unions operating in Dominica reside within the Financial Services Unit under the Ministry of Finance. The Financial Service Unit also has oversight over the local remittance market, which includes 3 international businesses. In 2021, remittances accounted for 11.7 percent of the national GDP.

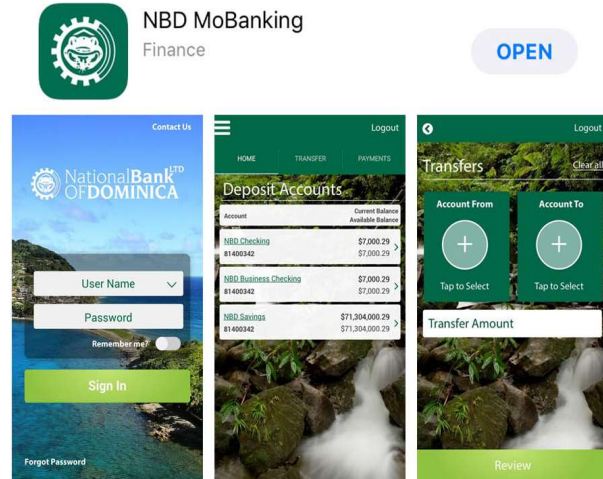
High penetration of credit unions in comparison to banks can be attributed to a number of factors including strong community focus and being more customer-centric, lower fees and interest rates, as well as more flexible KYC requirements. Stringent regulation of banks by the ECCB that prioritize maintaining the corresponding banking relationship of the Caribbean to the international financial system result in more onerous KYC requirements on clients. Rigorous KYC requirements are in place to open bank accounts and apply to other services, with two formal pieces of ID required to facilitate account opening in most banks. Less stringent requirements apply to credit unions, where a "letter of recognition" from local village council offices is accepted in the onboarding process, which is relatively accessible to everyone, men and women. Obtaining recognised identification and other required KYC documents is challenging (and perceived to be impossible) for persons who are either self-employed, unemployed or employed in the informal sector due to the related costs and bureaucratic processes.

Consumer protection regulations for financial services, including those under the jurisdiction of the Financial Services Unit, are currently lacking. There is a pressing need to expand consumer protection regulations within the financial sector, with a specific focus on the supply of financial services. This is especially crucial in light of the development of innovative digital services. These regulations should be designed to safeguard consumers, especially those who are most vulnerable, as digital financial services continue to evolve.



Interoperability between different financial service providers is an issue, which results in payment delays particularly in between banks and credit unions. This issue was highlighted by both beneficiaries of social protection and officers within the Ministry responsible for issuing public assistance payments.

Digital financial services are in their nascent stages in Dominica but are becoming more prevalent, offering a range of benefits and facing some challenges. One such service is Mo-Banking, provided by the National Bank of Dominica. This app is connected to bank accounts, enabling users to check their balances, transfer funds to other Mo-Banking users, and pay bills. However, the lack of physical agents means users still need to visit a bank for cash transactions. The service is fee-free and accessible exclusively through the Google Play Store, requiring an Android smartphone.



Another noteworthy digital financial service is MLajan, developed by MLajan Financial Technology Services Ltd, owned by the Dominica Cooperative Societies League Ltd. This mobile payment app facilitates various transactions, from bill payments to peer-to-peer fund transfers, offering convenience without fees. MLajan is available through both the Apple store and Google Play Store, making it exclusively accessible to smartphone users, but there are potential plans for future USSD code compatibility for basic phones.

Additionally, the ECCB offers the Central Bank Digital Currency- DCash and its associated application, developed by Bitt Inc. This service allows users to connect to their National Bank of Dominica accounts and perform tasks like checking balances, transferring money, and paying bills. ECCB has agents and merchant payment points



in Dominica, but despite its availability, DCash remains relatively unknown among beneficiaries, warranting further exploration. DCash is available on both Google and Apple platforms, catering to smartphone users. However, challenges persist on a multitude of pathways. First, there is no overwhelming demand for such technologies owing to persistent infrastructure and accessibility issues. Second, trust and security concerns in utilising digital currencies with a high susceptibility to fraud or cyberattacks limit people’s appetite for the uptake of these technologies. Lastly, there needs to be broader awareness and potential integration with basic phones in the future to allow for these services to be embraced by all technology users. Digital financial services hold immense potential in Dominica, and their impact depends on overcoming these challenges and ensuring accessibility for all.

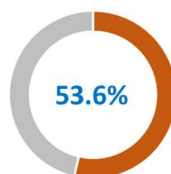
## Listening to the Voices of Social Protection Beneficiaries

Demand-side analysis is critical for understanding consumer behaviour and preferences around digital payments and can help unlock the full potential of such technologies. In the context of social protection, understanding the experiences of social protection beneficiaries and vulnerable groups is crucial, as they are often excluded from traditional financial systems and are at a risk of being further left behind in the adoption of new technologies.

Analysing the needs, preferences and constraints of social protection beneficiaries for financial services, including how these differ for women, men, the elderly and people with disabilities, can provide valuable insights for the design of effective social protection programmes and payment solutions. Such analysis can equip policymakers and other stakeholders with an understanding of the barriers and opportunities for increasing the uptake of digital payments and building more inclusive and accessible payment systems. It can also shed light on what factors to consider in determining when and how digital payments can be used to respond rapidly in emergencies.

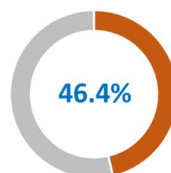
A team comprised of staff from the Ministry of Youth and WFP convened focus group discussions for a total of **103 participants in 13 focus group discussions and 4 semi structured interviews in 4 communities** across Dominica (Roseau, Kalinago, and fishing communities in Portsmouth and Soufriere). There were 52 male participants and 45 women in the focus groups and 6 village council leaders participating in the semi-structured interviews.

The following subsections break down the key thematic areas.



### Men between 18-69 years old

A significant majority of the men were between the ages of 45-69.



### Women between 22-65 years old

A significant majority of the women were between the ages of 48-65.

## Sources of Income and Decision-making

Among focus group participants, **significantly more women were involved in formal employment** as compared to men. A common grievance across both sexes was the loss income following the passage of Hurricane Maria, which was compounded by the effects of the



pandemic and the complete halt of the inbound tourism to Dominica.

Beneficiaries were most frequently involved in the hospitality or agriculture industries, while some men were involved in carpentry. Beneficiaries indicated that with an additional cash injection, they would want to save more, complete housing construction or repair

projects, and in some cases, invest in a new or existing business.

Insufficient income was described as the main challenge among beneficiaries, as most were rendered dependent on social assistance as a result of the pandemic. These financial constraints regularly limit beneficiaries to only cover some necessary expenses. Those who were able to save did so at home or using banks and credit unions where they receive payments. Due to the cost of withdrawing funds from ATMs and long lines, some persons expressed preference for saving with credit unions rather than banks. Data collected during the COVID-19 “Social Cash Transfer Programme” in 2020/21 indicated of those assisted 75 percent had accounts with credit unions while 38 percent had bank accounts, 8 percent had no accounts with financial service providers.

*“I have been a crafts vendor for over 20 years but since hurricane Maria I have never made a single dollar from crafts. Even when cruise ships come, if I am not part of the bubble, I am not able to access the tourists. Most of what I rely on is on my farm- where I harvest plantains. I was very happy when we were able to get the assistance. Most of the crafts is just spoiling or getting stolen as we do not have a place to sell it. Even some of the farm produce, ends up spoiling and getting stolen as we do not have a place to sell.”*

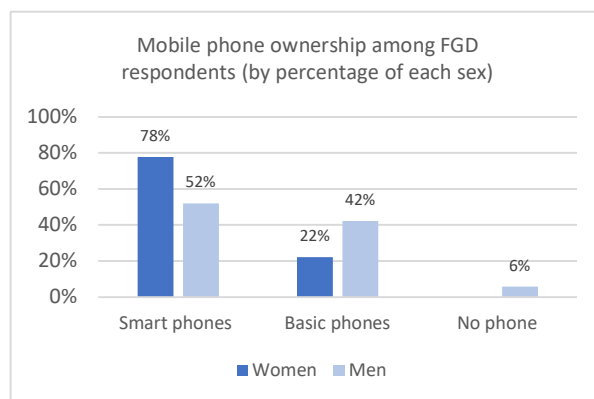
“Sou-sou”, or “subs” is a form of community savings that is commonly found in countries across the Caribbean. Women are more likely to engage in “sou-sou”, which operates as a cooperative rotating savings group. Members contribute a specific amount on regular intervals, and at each interval, the total contribution is given to one member. All members take turns receiving the money before the cycle ends or repeats.

Women described having a high degree of autonomy and decision-making power in the household. It is likely that this level of decision-making is also linked to the level of unpaid care-work borne predominantly by women in the household, including childcare, cooking, cleaning, and backyard gardening. This decision-making power also extends to deciding how PAP allocations will be used. Data collected during the COVID-19 “Social Cash Transfer Programme” in 2020/21 showed when it came to use of assistance, women were the main decision makers in 55 percent of households. For decisions on household expenditure, women were the main decision makers in 46 percent of households.

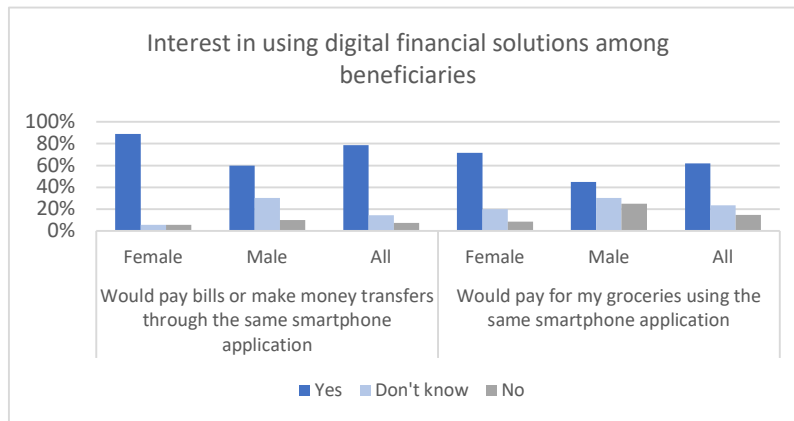
## Interaction with (Digital) Financial Services and Mobile Phone Ownership

Mobile phone ownership is generally high (97 percent of focus group participants), with nearly 80 percent of women owning smart phones, compared to 42 percent of men.

Despite this high mobile phone ownership, mobile money is nascent in Dominica. While some focus group participants were aware of the popular digital payment solutions available, such as MLajan, very few (4 of the 103 focus group participants) had actually used it.



Source: Focus Group Discussion with PAP beneficiaries, November 2021



Source: WFP Post-Distribution Monitoring Report, Dominica COVID-19 Social Cash Transfer Programme (2021)

A separate post-distribution monitoring survey conducted among PAP beneficiaries in 2021 found that 89 percent of women and 60 percent of men would pay bills or make money using a smartphone application. There was greater apprehension however for using a smartphone to pay for groceries, with 71 percent of women and only 45 percent of men

being amenable to doing so.

**Age appears to be a bigger determinant of access and use of digital financial resources than gender**, where younger participants were more likely to be aware of and interested in using technology. For example, of the 8 participants using Mo-banking (a digital financial product offered by the National Bank of Dominica), 7 were women below the age of 45. Similar observations were made of users of MLajan, another application owned by the Dominica Cooperative Societies League. Of the 4 participants reporting previous use of MLajan, 3 were women. Despite this disparity in use, most participants expressed interest in learning more about these tools and their features.

Despite widespread use of instant messaging and social media platforms, elderly groups are less likely to be using technology due to a lack of awareness or understanding of how the systems work. As a result, older women especially indicated that they relied on younger people (including their children) to use technology. There is a significant lack of trust and fear of being scammed among the older population when using technology and digital financial solutions. Older persons and persons with disabilities comprise the majority of beneficiaries of PAP and are also more likely to find difficulty in using digital financial products. This reality represents one of the most significant factors to consider when designing Dominica's social assistance programmes and exploring opportunities for digitisation of certain elements, and potentially introducing digital payment options.

*"I would love to learn but I am not a technology person; my daughter helps me with all of that" -(Woman, 47, Soufrière)*

### Access to Formal Identification

Accessing formal identification was described as a significant challenge among the focus group participants, especially among women, who were less likely to possess some forms of identification. Passports were seen to be costly and tedious investments, and most women did not see the need for driver's licenses. Social security cards are the only other option for formal identification and were only available to persons engaged in formal employment. This therefore

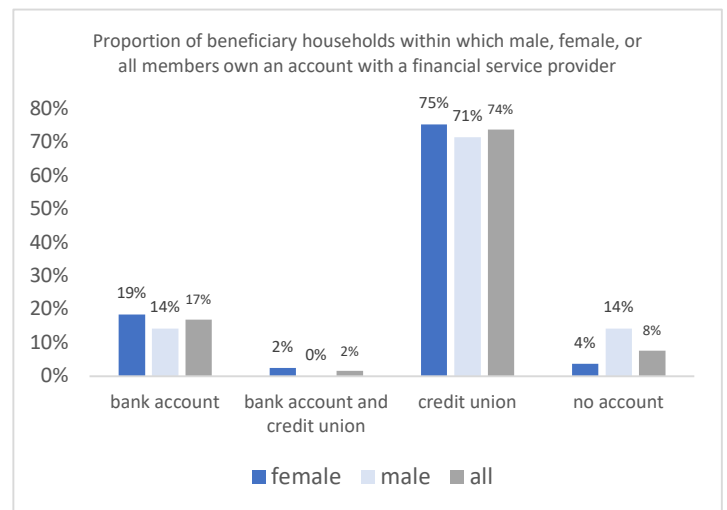
presents a significant barrier for persons who are self-employed, unemployed, or employed in the informal sector and consider it near impossible, tedious, or too costly to obtain any of the three aforementioned forms of identification. Discussions are ongoing nationally on the establishment on multifunctional national identification cards which will also be used for voter identification.

Beneficiaries also experience challenges acquiring other KYC requirements needed to access products and services of financial institutions. This includes obtaining accepted forms of proof of address. Female participants in male-headed households rarely have bills addressed to them. Those whose houses were destroyed in Hurricane Maria and are currently residing in informal housing or with relatives are in the same predicament. This limits access to the available financial services for a large proportion of the population who are likely not to have any of the recognized documentation. This results in limited access to savings, loans, and cash assistance, with only 60 percent of the beneficiaries of the 2021 Covid-19 Social Cash Transfer Programme using financial institutions to save, and only 17 percent accessing loans.

*I went to both a CU and the bank, I took everything I needed to bring for a loan but they both turned me down. At National Development Foundation of Dominica Ltd. (NDFD), the person did not see any problem with my documents so he told me OK and in less than 3 days my cheque was ready. (Woman, Portsmouth)*

## Account Ownership

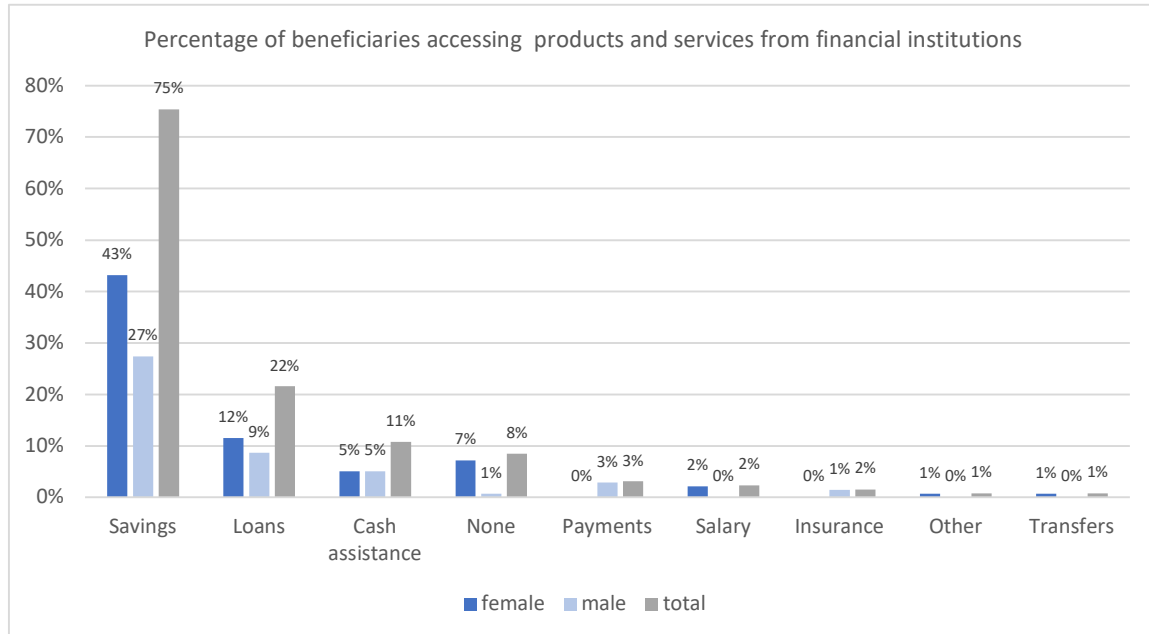
The analysis found a high level of knowledge and usage of financial services, with 70 out of 97 focus group respondents having accounts with credit unions and/or banks. Similar results were noted among the beneficiaries of the 2021 Covid-19 Social Cash Transfer Programme, where 74 percent of beneficiaries surveyed owned a credit union account, compared to 17 percent owning a bank account. Women were more likely than men (96 percent) to own a credit union and/ or bank account, while only 86 percent of men had an account with either, or both.



Source: WFP Post-Distribution Monitoring Report, Dominica COVID-19 Social Cash Transfer Programme (2021)

This strong preference for credit union accounts over bank accounts was driven by factors such as ease of account opening, the proximity of credit union branches, and a perception that credit union accounts are more informal and suitable for those with limited savings. Furthermore, credit unions accept letters of recognition from village councils, thus enabling access for unemployed persons, or other individuals who would normally find it challenging to access other forms of proof of address. Additionally, convenience played a role in choosing financial institutions, as individuals could delegate others to withdraw money from their credit union accounts, although this feature's exclusivity to credit unions compared to banks remained unclear. Interactions with financial institutions were also limited given other factors, including the fees associated with using accounts, or having dormant accounts, as well as the delays experienced in cashing cheques. The latter was a major hindrance, especially given the fact that social protection payments delivered through village councils are first distributed by cheque.

More beneficiaries of the 2021 Social Cash Transfer Programme reported owning credit union accounts reported accessing loans, cash assistance, and savings features as compared to those owning only bank accounts. Women were also more likely than men to access other products and services from financial institutions.



Source: WFP Post-Distribution Monitoring Report, Dominica COVID-19 Social Cash Transfer Programme (2021)

Key to the decision-making process and the development of social protection systems is the review of experiences and preferences of beneficiaries, with the aim to provide, wherever possible, real choice to programme participants as to how they want to access and use their assistance to address their multiple needs. Previous cash distributions in Dominica (and elsewhere in the region) have demonstrated a general preference for cash. Dominica in particular has a very reliable network of village councils that is central to the cash operations, including as part of routine social protection systems. Village councils have a well-established level of familiarity and trust with community members and social protection beneficiaries, which facilitates the overall distribution process. Furthermore, beneficiaries have said that they welcome the benefits of collecting assistance at village council offices, including the social interactions with other community members, which for some people, may be rare. Consequently, while there are opportunities to improve efficiency and convenience through the digitisation of some components of social protection systems, it is crucial to maintain options for choice for those who are comfortable with existing systems, rather than forcing beneficiaries to adopt entirely new processes.

# 3 Recommendations

Based on the main objectives and findings of the study, three main pathways were identified, aimed at enhancing the overall landscape and uptake of (digital) financial service in Dominica. These recommendations are intended to provide the Government of Dominica and its development partners with a basis to work towards greater financial inclusion and economic empowerment of beneficiaries.

## 1. Demand-side recommendations: putting people at the centre of payments

- **A central role for youth in future digital solutions.** Discussions showed that the demand and comfort of use for technology was highest among younger respondents. Additionally, older respondents- especially women- indicated that they relied on younger people such as their children to use technology. By targeting the introduction of digital financial services to younger population, including any capability building activities, it would increase likelihood of access for older populations.
- **Roll out digital solutions that are linked to livelihoods opportunities.** One of the sectors impacted by the drastic decline in tourism linked COVID-19 was crafts, which was almost fully reliant on face-to-face sale of products to visitors and tourists. Designing digital financial solutions such as a digital marketplace where craft makers can advertise and sell their products and get paid digitally would increase income generation and encourage technology use.
- **Sensitization on available digital products and services using means that are more relatable to different segments of the population.** While many people had heard about some of the mobile money services, the short advertisements made through radio were insufficient for people to understand its usefulness targeted campaigns need to be devised to cater to different segments of the population through their preferred communication channels.
- **Trainings on basic financial literacy** including concepts such as payments, savings, loans, insurance etc. would help alleviate some of the observed concerns and challenges around where to save, how to save, and fear of being scammed. With a complete understanding of the advantages and disadvantages of different places to save (at home, in banks etc.) including being able to calculate cost of services, transport and other related cost, users might feel more confident and empowered to try new products and services to manage their financial lives.



- **Design of sensitization and training programmes with women's time constraints in mind.** women were interested in training, and this should be done in ways that minimize the time impact. Some of the ways to do this include non-traditional classroom training options such as digital learning- for those with certain levels of digital knowledge which would allow people to learn at their own pace and convenience while also encouraging inter-generational learning within households.

## 2. Supply-side recommendations: making products more accessible and inclusive

- **Invest in a product sensitization plan with higher people engagement.** As an example, financial service providers can utilize public spaces to sensitize and engage populations. This will provide a chance for them to ask questions and actively engage with various tools and products for learning purposes. Care should be taken to include women in these engagements by selecting public spaces that are frequented by women, such as marketplaces, and conducting activities at times in the day that work for women.
- **Introduce an incentive system (gamification)** into the use of mobile wallets, e.g. the collection of points, rebates, lotteries, free features to incentivize clients to use particular payment channels.
- **Provide do it yourself video clips on how to navigate applications** (e.g. WhatsApp learning channel with short clips on specific features; 1-2 min long videos) and periodic reminders to keep clients engaged, interested and up-to date on the application.
- **Increase agent points and merchant services** that relate to the needs of beneficiaries. Recipients of social assistance typically prioritise spending on food, utilities, medical expenses, and livelihood inputs. There is opportunity to engage providers of these products and services most frequently accessed by beneficiaries to expand accepted payment options and meet demand needs.
- **Develop simpler technology that does not require smartphones (USSD technology) and where possible- network connectivity.** Currently, all available technology requires the ownership of a smart phone developing a different means of access for people with basic phones is an important consideration for inclusivity. Additionally, respondents were not keen on the idea of 'spending money so that I can access my money' because 'data is expensive'. Increasing use cases would require the technology to be more easily accessible.

## 3. Ecosystem recommendations: creating an enabling environment

- **Develop and roll out of universal identification system** that is more accessible to women, relative to current recognized forms of ID, and guide them through the process on how to obtain it. Having a recognized identification would increase real choice by users on the products and services that fit their needs rather than settling on a default based on the limited services they qualify for.
- **Deliberate inclusion of women and people part of social protection programmes in the country's national digital strategy.** Dominica has updated its 'Digital Dynamic Dominica: National Digital Transformation Strategy'. There is a deliberate targeting of a few key sectors as well as a focus on people, business, and government activities to make sustainable changes. There is strong potential to focus on women and social protection beneficiaries more generally, as well as referring to the opportunities of enabling financial inclusion through digital cash transfers.



- **Develop simpler technology to access digital financial services**, such as through the introduction of USSD technology and whitelisting of some services to increase access among vulnerable groups. This could be done in collaboration with the local telecommunications provider and a relevant

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## **World Food Programme**

Caribbean Multi-Country Office

UN House, Marine Gardens, Christ Church Barbados - T +1 246 467 6000

**[wfp.org/countries/caribbean](https://wfp.org/countries/caribbean)**