



Door to Door payment Method -

An Innovation for Humanitarian Contexts and COVID-19

- Case Study

Aden, Yemen

March 21, 2021

Background:

As the crisis continues in Yemen since February 2015, millions of households continue to rely on humanitarian assistance to meet their basic needs. Lack of access to livelihood opportunities and basic services has forced the most vulnerable households to adopt stress- and crisis-level negative coping strategies such as reducing portion sizes and meal frequency, forgoing basic healthcare, spending savings, and taking on debt to acquire critical items, including food. In addition to the conflict, Yemen has encountered more than 4 cholera attacks, diphtheria and currently Coronavirus pandemic. The humanitarian agencies have been assisting the affected population with emergency assistances since the onset of the conflict through various assistance activities and modalities.

National Cash Transfer Company (YCASH) was launched in October 2019 as the first company specialized in the provision of humanitarian transfers, especially cash transfers and in-kind transfers services in Yemen partnering with financial service providers and NGOs.

Based on its Theory of Business (... to be the widest outreach institution ... to be the innovators, and ... to build partnerships) and its Vision (Wider outreach services, effective and innovative financial and smart humanitarian solutions), the National Cash Transfer Company (YCASH) has developed a new Payment Method to overcome the current challenges of transferring cash and in-kind transfers (including humanitarian cash and in-kind assistances) to beneficiaries and customers .

Adding to the normal payments and distributions methodologies, YCASH developed the "Door to Door Payment Method" which is in short "moving to the beneficiaries' dwellings to deliver the assistance through YCASH mobile teams who are covering most segments of the country and come from the targeted communities". This new methodology is the core of home delivery payment YCASH initiated, considered the current situation as the best methodology to mitigate not only COVID-19 associated risks but also the conflict hot zones. YCASH is the first financial institution who has implemented Door to Door payment in Yemen .

To assure that this new methodology is safe and secure to all humanitarian stakeholders including donors, humanitarian agencies, government, financial service providers,

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communities, and beneficiaries, YCASH developed relevant and effective SOPs and deployed the required systems and equipment, in addition to risks preventive tools.

Purpose and scope of this business case study :

More than 90% of Yemenis depends on the humanitarian assistance for their urgent needs, humanitarian access is usually a challenge in the 6-years conflict context, adding to that the Coronavirus pandemic. As an example of its innovations in the humanitarian solutions, YCASH developed the "Door to Door Payment Methodology". To present an experience of YCASH in Door to Door Payments with a real-life situation and engagement of stakeholders on how their challenges are solved and so they can make good decisions on applying for this methodology service from YCASH .

This specific business case is on Door to Door Payment which was piloted on the Cash Transfers of Solidarity International's Project of "Multi-Purpose Cash Transfers FSL - OFDA2104/FFP2105 - 2nd and 3rd Rounds" implemented in Ash Shamayateen, Al Ma'afer a Al Mawasit districts, in Taizz Governorate, and Al Khawkhah district in Hodeidah Governorate. This project of SI was planned to be transferred to beneficiaries through the normal cash transfers methods, then it was confronted by the Coronavirus emergence in Yemen, so YCASH proposed to use the Door to Door as a response to the new challenging context and a preventive measure for the risks of Coronavirus .

Overview on the Achievement:

Beneficiary HHs were reached in their homes/dwellings at the village level and sites in 11 districts in Taiz, Lahj, Aden, Al Dhalea and Hodeida governorates using the door to door methodology, including the SI projects. Taking into account the distance between communities, YCASH deployed Door to Door teams to implement the cash transfers to the targeted beneficiaries of SI's and Nahda Makers Organizations project; each team reached an average of 30 HHs in a day. 94% of payments were implemented within one day .

Mechanism of Implementation:

The door to door team are YCASH mobile teams who come from the targeted communities which enabled the quick payments delivery. The team members were trained on services provision policies and procedures to the targeted group according to humanitarian work standards, which ensure access to all beneficiaries in their homes safely, securing that the beneficiaries or mobile team are not exposed to any Security or safety risks. Adhering to the community customs and working in line with the gender-sensitive parameters, YCASH assured that each team includes a male and a female member; such measure ensured women's privacy and facilitated access to the beneficiaries dwellings without any constraints .

Three days prior the cash transfers, beneficiaries received an SMS notification on their entitled assistance and were informed that YCASH team will be visiting them to hand them the cash assistance transferred to them by SI. The normal preparedness plan was developed,

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including liquidity, team movement plan, operation room monitoring, sharing the list of beneficiaries and locations, an orientation on the required data to be reported, provision of Coronavirus preventive tools, required stationary,...etc were provided to the team .

Prior redeeming their cash transfers, beneficiaries identities are verified by the door to door team and taking a photo of that ID (as per the type of ID mentioned in the beneficiaries list), and then beneficiaries signed/put their finger prints on the original receipt which also was photographed by the door to door team member via the smart phone provided by YCASH for the mission documents scanning; beneficiaries got a copy of the receipt .

Used System and Equipment:

The Door to Door payments in Taiz, Lahj, Aden, Al Dhalea and Hodeida were delivered through using YCASH mobile team application which included the list of beneficiaries, their locations, contacts, entitled amount and so on. At the time beneficiaries received their cash, the Door to Door team member assigned a flag of "received" against the beneficiary name; the same on the list of beneficiaries, each beneficiary signed against his or her name and received the cash and the receipt, then the Door to Door team member made a tick indicating that beneficiary

Implementation process

Partners coordination :

YCASH and SI's teams had different meetings where they agreed on the implementation details due to the methodology's features, including the final cleaned beneficiaries list with beneficiaries contacts, which enabled the team develop their movements map and gave management the opportunity to track that movement. Such data saved efforts and time .

Plans preparation :

YCASH developed the implementation plan and shared it with SI. The plan clearly mentioned:

- The team number and each team code and allocated village.
- The movement map to each team.
- The expected daily load to the team and the process.
- Implementation timeframe.
- In their turn, SI's team reviewed the plan and shared their approval .

Beneficiaries notification:

YCASH sent an SMS for each beneficiary notified them on the date the Door to Door team would be visiting them, entitled amount. Beneficiaries were also given the Toll-free of YCASH to raise any concern and or feedback on YCASH door to door team.

Reporting :

- The daily reconciliation was done digitally

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- The team sent the daily report via the system and the archive to the cash transfers department at the head office .

Effectiveness :

- Beneficiaries paid no cost for any effort or service.
- Customer agency did not pay any additional cost
- Access to all areas is assured even the hot zones and hard to reach communities.
- Gender and culture sensitive requirements were met
- Beneficiaries were protected from all risks including the security risks and the Coronavirus risks .
- Customer agency would track the payment/transfers status and track the supporting documents
- Real time data were provided with customized details

For more information visit website: www.ycash.company or email: info@ycash.company.

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