

BETTER THAN CASH
ALLIANCE



Annual Report

Scaling responsible digital payments

to deliver the Sustainable
Development Goals, particularly
financial equality for women

May 2024

2023



Hosted by



Impact Capital
for Development



80%
of our activities focused
on gender equality

The financial inclusion community has succeeded in banking 1 billion people in the last 10 years! India accounts for a significant part of this revolution. In 2023, we worked closely with India's G20 Presidency to recognize their leadership, and bring to India governments from all over the world, as well as the African Union, to learn from each other and chart a way forward.

Yet, around 750 million women worldwide are still financially excluded. In Africa and the Middle East, the financial inclusion gender gap is three times bigger than the global average. This is why, with our members and partners, we placed financial equality for women and the most marginalized and hardest-to-reach people at the heart of our work. Some 80 percent of our activities focused on gender equality. We further doubled down on our efforts in the agriculture and health sectors, as well as on micro-merchants as these are key drivers to scale up inclusive digital payment ecosystems in our member countries.

We continued boosting our focus in Africa. Thanks to partnerships with key continental organizations, including the African Continental Free Trade Area (AfCFTA) Secretariat and Smart Africa, women's digital financial inclusion and responsible payments digitization are now a key pillar of the implementation of the One African Market.

The majority of the 1.4 billion unbanked adults worldwide live in the most climate-vulnerable countries. Without access to formal accounts as well as savings, remittances, credit, or insurance services, they must rely on informal and costly financial tools. This limits their ability to cope with and recover from climate shocks. Together with the governments of the Philippines, Ethiopia, Ghana, The Vulnerable Twenty (V20) Group and partners, **we launched the call to action "Responsible Digital Payments to Accelerate Climate Action", at COP28 in Dubai.**

It has been a year marked by progress and promise, all made possible by the unwavering dedication of our members, partners, and the Secretariat team.

Mr. Tidhar Wald
Managing Director, a.i.
Better Than Cash Alliance



INDICATOR

New and/or responsible accounts created through or beyond responsible payment digitization initiatives

Policies and strategies adopted and implemented by Alliance members that incorporate the UN Principles for Responsible Digital Payments

Non-members that have made a commitment to responsible digital payments at national, global, and regional levels

2023 RESULT

97 MILLION

28

29

TARGET: 20

TARGET: 20

MEMBER HIGHLIGHT

Ethiopia 2.5 million public sector wages and 8 million social protection transfers have been digitized by the government, as part of implementing its first National Digital Payments Strategy.

Colombia Over 1,800 Venezuelan refugees and migrants, 85 percent women, were part of the pilot with the World Food Programme (WFP), United Nations High Commissioner for Refugees (UNHCR), and the government, and now receive cash transfers using mobile wallets.

Pakistan The Alliance Secretariat, in support of its member, the Government of Pakistan, and the State Bank of Pakistan (SBP), launched a flagship report on merchant payments, with a focus on women, fostering stakeholder engagement.

Côte d'Ivoire The Ministry of Finance and Budget, and the Agency for the Promotion of Financial Inclusion (APIF), launched the country's new merchant payments tracker, a key policy tool to drive merchants' digital payment adoption.

The West African Economic and Monetary Union (WAEMU) Economic Commission, with the Alliance Secretariat, has set up a High-Level Steering Committee with leading African institutions, committed to driving merchant payment adoption for the realization of the One African Market.



INDICATOR

Gender-intentionality

The share of advisory funding committed to gender-intentional work

Scale

Responsible payment digitization initiatives scaled by members and partners

2023 RESULT

80%

TARGET: 75%

24

TARGET: 21

MEMBER HIGHLIGHT

Senegal Women represent 84 percent of digital enrolments to healthcare on the Sunu Couverture Maladie Universelle (CMU) platform.

India The Reserve Bank Innovation Hub (RBIH), is ramping up its work on collection and use of gender-disaggregated data, including through technical advice provided by the Alliance Secretariat.

Bangladesh The government is implementing the National Digital Payments Roadmap. For instance, Bangladesh Bank launched the nation's domestic card scheme, to increase digital payment adoption.

World Food Programme (WFP), as a result of our pilot in Colombia, will start dispersing digital payments through mobile wallets to two additional humanitarian programs.

Impact voices

“The AfCTA Secretariat recognizes the urgency required to make innovative digital financial products and services available, accessible, and affordable for micro- and small enterprises dominated by Africa’s women and youth.”



H.E. Wamkele Mene
Secretary-General
African Continental
Free Trade Area (AfCFTA)

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“The ‘One World. One Family. One Future’ vision cannot be crafted without voicing the concerns of the emerging world.”

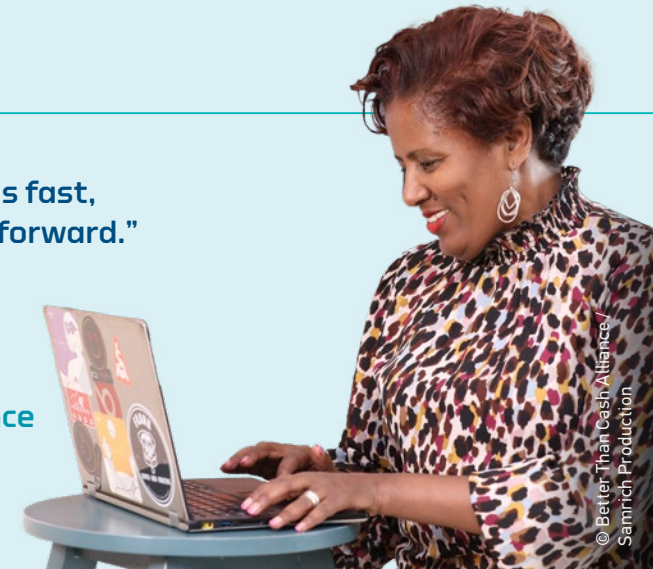
Mr. Ajay Seth
Secretary, Department
of Economic Affairs,
Ministry of Finance,
Government of India



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“Digital is safe, digital is fast, and digital is the way forward.”

Ms. Sara Yirga
President of Ethiopia
Chapter, International
Women’s Coffee Alliance



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“I love it because I can save and send money anywhere I am. I sell things and, sometimes, my clients don’t carry cash. But now I can receive money directly to my account because now everything is done through digital accounts. It’s better as you don’t have to deal with spare change. I hope this will make my business grow!”

Ms. Andreina Guillén
Venezuelan World Food Programme
mobile wallet user



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Diego Mendiburu

New members

The following new members joined the Alliance in 2023, including a commitment to accelerating the responsible digitization of payments and to drive digital financial inclusion along global supply chains.

World Health Organization

WHO is at the forefront of digital transformation in global health, having rolled out digital payment solutions in 24 African countries and digitized payments for over 2 million health workers across the continent. WHO's decisive actions underscore its leadership in enhancing health outcomes worldwide through digital innovation.



At the World Coffee Conference 2023 in India, the SCC and the Alliance Secretariat unveiled the “Responsible Payment Digitization in the Coffee Value Chain” Pocket Guide. This initiative, actively disseminated among SCC member companies, aims to catalyze the adoption of digital payment practices within coffee value chains.



IDH – the Sustainable Trade Initiative is committed to a deeper exploration and impactful intervention on how digitizing worker wages can significantly enhance living wages and overall worker well-being.

1

Driving digital financial inclusion at the global and regional levels

PAGE 8

2

Member policies to accelerate digital financial inclusion and digital public infrastructure

PAGE 15

3

Alliance work in agriculture supply chains

PAGE 18

4

Digitizing wages for decent work

PAGE 22

5

Economic opportunities for women merchants through access to digital payments

PAGE 24

6

Digitizing payments by governments and international organizations

PAGE 26

Communications highlights

PAGE 30

Budget

PAGE 31

PANEL DISCUSSION ON LAYING DOWN THE
FOUNDATIONS OF EFFECTIVE DPI/DFI TO
DRIVE FINANCIAL INCLUSION AND ECONOMIC PROSPERITY

ADVANCING FINANCIAL INCLUSION
DIGITAL PUBLIC INFRASTRUCTURE
KNOWLEDGE AND EXPERIENCE
PROGRAMME FOR THE EMERGING
AND DEVELOPING ECONOMIES
THE GLOBAL SOUTH
(ON THE SIDELINES OF THE 2ND G20
HYDERABAD, TELANGANA | 4TH - 6TH OCTOBER 2023)



**Driving digital financial
inclusion at the global
and regional levels**

India's G20 Presidency: Commitments on women's digital financial inclusion (DFI) and digital public infrastructure (DPI)



वसुधैव कुटुम्बकम्

ONE EARTH • ONE FAMILY • ONE FUTURE

Global Partnership for Financial Inclusion (GPII) Together with the Government of India, the Alliance Secretariat embedded inclusive digital payments into the presidency's focus on DPI, to strengthen women and micro-, small, and medium-sized enterprise (MSME) financial inclusion.¹ India has also been appointed as new co-chair of the GPII, which ensures continuity of implementation across presidencies.

The India G20 Presidency, with the Alliance Secretariat, set up the first-of-its-kind “Knowledge and Experience Exchange Programme for the Emerging Economies of the Global South: Advancing Financial Inclusion through Digital Public Infrastructure.”

- Representatives from 17 countries and 9 regional organizations joined, including non-G20 Alliance members Bangladesh, Ethiopia, Ghana, Jordan, Malawi, the Philippines, Senegal, Sierra Leone, and Viet Nam, the Africa Continental Free Trade Area (AfCFTA) Secretariat, and the African Union Commission.
- Peer exchange highlighted advancements and needs of countries in developing inclusive DPI, and showcased initiatives from Jordan's digital platforms to Ethiopia's payment strategy and the Philippines' PESO Net and Insta Pay, to enhance trade and e-commerce.
- The new GPII action plan now has a focus on emerging economies and prioritizing women.



The Alliance Secretariat in collaboration with G20 India organized a knowledge and experience exchange with emerging economies on advancing financial inclusion through Digital Public Infrastructure.



Prerna Saxena, Head of Asia-Pacific shared insights during a panel discussion on digital payments and financial inclusion as the Global Digital Public Infrastructure Summit.

“India’s Centre for Excellence on DPI will extend technical support to emerging economies who are interested to collaborate with India.”

Mr. Ajay Seth

Secretary, Department of Economic Affairs,
Ministry of Finance, Government of India

As a result of the Alliance Secretariat’s work with its member the Federation of Indian Chambers of Commerce & Industry as the G20 Alliance for the Empowerment and Progression of Women’s Economic Representation (G20 EMPOWER) Secretariat, the Indian Ministry of Finance and Ministry of Women are now jointly addressing women’s DFI.

The Alliance Secretariat’s partnership with UN Women India has further been pivotal in advancing gender-focused digital financial inclusion during India’s G20 presidency, highlighted by a joint opinion piece in a leading national publication and active contributions to the G20 EMPOWER Financial Inclusion and Business Acceleration Working Group.

The Alliance became a signatory of the Digital Public Goods Charter and initiated a learning exchange, co-hosted by Centre for Digital Public Infrastructure, on “Interoperable QR Standards for Inclusive Payments,” with speakers from Brazil, Ghana, the Philippines, and Nigeria.



The G20 Empower Summit marked a pivotal moment in advancing women-led development during India’s G20 Presidency. At the event, the Better Than Cash Alliance Secretariat collaborated with the G20 Empower Secretariat to host a panel titled “Harnessing Digital Public Infrastructure for Financial Equality for Women.”

IMPROVING SERVICES, EMPOWERING PEOPLE

Digital Public Goods Charter

There is a growing movement to improve government services and spur innovation using digital public goods. This work is meant to improve outcomes of investments in digital public infrastructure to empower people and improve societies at large. This is too big for anyone to do alone.

Embedding responsible digital payments in global agendas

Reaching Financial Equality for Women During a high-profile event at the United Nations General Assembly in September, Ethiopia, a standout Alliance member with now over 40 million digital accounts opened,² joined forces with the Alliance Secretariat and global partners, spotlighting the drive towards reaching financial equality for women.

The Alliance Secretariat – in partnership with the United Nations Secretary-General’s Special Advocate for Inclusive Finance for Development, UN Women, United Nations Capital Development Fund (UNCDF), the World Bank, World Food Programme (WFP), Women’s World Banking, and the Generation Equality Forum – launched the latest *Reaching Financial Equality for Women* call to action. This dynamic update showcased new commitments and the progress made in the last two years by Alliance members such as the Philippines, Rwanda, Mexico, Gap Inc., and Unilever.

“Ethiopia has achieved digital wallet and banking system interoperability, licensed new digital products and services, enhanced regulatory capacity, and launched data automation initiatives to collect gender disaggregated data for advancing financial inclusion. As a result, over 438 million payment transactions took place through the traditional banking system and mobile money worth 5 trillion Ethiopian birr (US\$89.5 billion).”

H.E. Mr. Demeke Mekonnen

Former Deputy Prime Minister of Ethiopia



The panel discussion showcased esteemed speakers such as the Minister of Innovation and Technology of the Federal Democratic Republic of Ethiopia, the Minister of Information, Communications, and Technology of Rwanda, and the Assistant Secretary of the Department of Finance from the Republic of the Philippines, alongside other notable contributors.

The Climate Call to Action, unveiled during COP28, urges governments, humanitarian organizations, international financial institutions, and private sector entities, especially financial service providers, to embrace responsible digital payments for prompt emergency response and proactive measures.

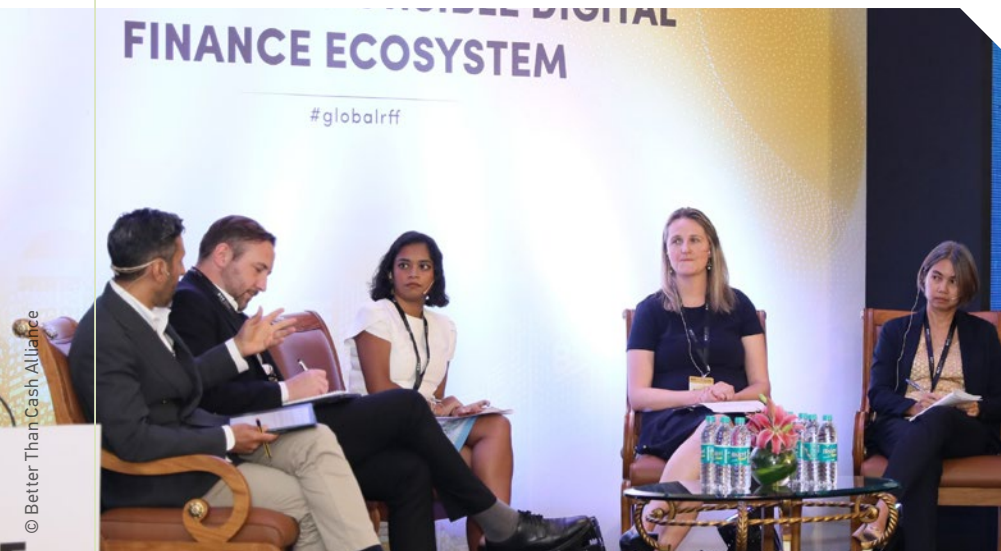


Making recourse a priority at Financial Inclusion Week and Responsible Finance Forum (RFF) During RFF, the Alliance Secretariat hosted a learning exchange with members Ghana, the Philippines, and Mexico, on implementing responsible recourse into digital payment ecosystems. This was reinforced by an Alliance session on the [UN Principles for Responsible Digital Payments](#).

Enhancing climate resilience and emergency response through digital payments was kicked off with commitments by Alliance member governments of Ethiopia, the Philippines, Rwanda, Ghana, Colombia, Bangladesh, Mexico, and Guatemala at a [2023 High-Level Political Forum \(HLPF\)](#) roundtable. At COP28 in Dubai, the Alliance Secretariat joined forces with the governments of the Philippines, Ethiopia, Ghana, the Vulnerable Twenty (V20) Group, WFP, and Mercy Corps to launch a bold call to action on “[Enhancing Climate Resilience & Emergency Response through Digital Payments](#).” This initiative aims to revolutionize adaptive social protection and climate response efforts, including anticipatory actions, by broadening the adoption of responsible digital payments.

DFI to ignite the Sustainable Development Goals (SDGs)

The Alliance’s flagship publication “[Igniting SDG Progress Through Digital Financial Inclusion](#)” was re-launched in 2023 with new evidence for DFI impact on several of the SDGs. It was among the top 10 publications of [FinDev Gateway](#), and was the center of discussions at a joint webinar by Innovations for Poverty Action, the World Bank, and the Alliance, with over 600 registrations. Alliance members Jordan, Ethiopia, and Mexico shared their achievements to advance the SDGs, with a focus on accelerating women’s DFI.



Isvary Sivalingam, Southeast Asia Lead, engages in a panel dialogue focused on fostering a responsible finance ecosystem. The discussion featured speakers from Bangko Sentral ng Pilipinas, Centre for Financial Inclusion, Consultative Group to Assist the Poor, and the Office of the UN Secretary General’s Special Advocate for Inclusive Finance for Development.

Responsible payments digitization driving financial inclusion and inclusive digital public infrastructure in Africa, the Middle East, and Asia

Financial and economic inclusion of women merchants in Africa, with leading continental organizations

At the Inter-African Trade Forum, Hon. Wamkele Mene, Secretary-General of the AfCFTA, launched the **“DFI for Success of the One African Market”** call to action. Crafted with the Alliance and Smart Africa, this clarion call revolves around five crucial pillars for Africa’s digital economy: government leadership, supportive regulations, fostering universal trust, promoting regional collaboration, and championing financial equality. By the end of 2023, this call to action had already captured the attention of over 50,000 visitors on the AfCFTA website.

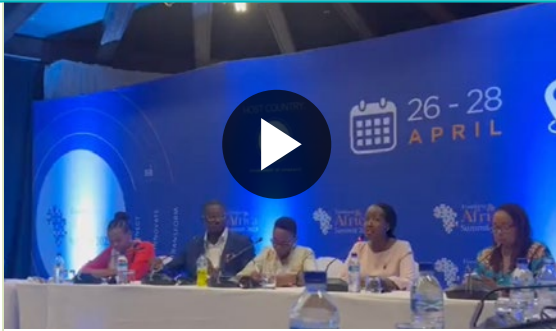
African Union Commission The Alliance Secretariat is at the helm of the AU Women and Youth Financial and Economic Inclusion (WYFEI) initiative’s Financial Inclusion cluster, ambitiously targeting the financial inclusion of 10 million women and youth, and unlocking US\$100 billion for their economic empowerment. In 2023, the Alliance forged ahead, initiating vibrant discussions across a broad spectrum of stakeholders in both the private and public sectors, and strategically deploying a dedicated resource to bolster the AU’s WYFEI Secretariat.

Advocacy highlights included key commitments and messages on women’s financial inclusion, by DFI champions H.E. Dr. Monique Nsanzabaganwa, Hon. Minister Paula Ingabire, and the First Lady of the Republic of Rwanda, Jeanette Kagame, during the AU Gender Pre-Summit and the Women Deliver Conference.

The Alliance Secretariat plays a pivotal role in the AfCFTA’s ad hoc Taskforce for the Protocol on Digital Trade, now at the forefront of driving responsible digitization of cross-border payments and championing women’s digital inclusion. By offering its expert advisory, the Alliance significantly bolsters the AfCFTA Secretariat’s efforts to implement the critical Protocols on Digital Trade, and Women and Youth in Trade – mandates that bind African Union (AU) member countries to a future of inclusive trade.



At the 2023 AfCFTA Business Forum, the Pan-African Payment & Settlement System stood out as a prime example of Africa’s strides towards achieving its digital transformation objectives.



Lucy Nshuti Mbabazi, Lead of Africa Advocacy and Partnerships, leads the discussion on activating e-payments to facilitate digital Trade in the One African Market at the Transform Africa Summit.

Smart Africa The Alliance Secretariat is a key partner of the Smart Africa ePayments Blueprint for the Facilitation of Digital Trade across Africa. To truly understand the daily hardships faced by the 270 million traders across the continent, especially women, the AfCFTA, Smart Africa, and Alliance secretariats conducted visits to pivotal border locations. The limited access for women traders to interoperable and affordable digital financial services prevents them from growing their businesses, and accelerating inter-African trade. The findings were presented at the Transform Africa Summit (TAS 2023), and led to the Smart Africa board, chaired by President Kagame and four Heads of State, adopting the resolutions on advocacy for digital merchant payments for cross-border trade.



Oswell Kahonde, Head of Agriculture and Anglophone Africa at discussed the crucial role of digital infrastructure, policies, and public-private collaboration in accelerating financial inclusion at Smart Africa.

African Development Bank (AfDB) The AfDB Responsible Digital Payments Guide, supported by the Alliance Secretariat, aims to allow AfDB members to track and accelerate progress towards responsible digital payments implementation as part of their national strategies. The guide will be piloted by AfDB in its work with Smart Africa's Digital Payments and e-Commerce Policies for Cross-border Trade project in 10 African countries.

Expanding collaborations with regional organizations across Asia and the Middle East to accelerate responsible payments digitization and DFI

Arab Monetary Fund (AMF) With its new member AMF, the Alliance Secretariat jointly implemented a Masterclass certification for AMF member countries to implement the UN Principles for Responsible Digital Payments in the delivery of AMF financial interventions, including Jordan, Oman, Saudi Arabia, and Yemen.

Asian Development Bank (ADB) During ADB's Asia-Pacific Social Protection Week, the Alliance Secretariat highlighted the importance of responsible payment digitization for all stakeholders working on migration, displacement, and social protection.

Association of Southeast Asian Nations (ASEAN) Alliance member, the Government of Indonesia, as 2023 Chair of ASEAN, has championed responsible digital payments for ASEAN's microenterprises.³ These are a critical lever to expanding the digital payments acceptance ecosystem and greater financial inclusion. Jointly developed by the Alliance Secretariat and ASEAN Working Committee of Financial Inclusion, the ASEAN Policy Toolkit highlights recommendations for policymakers that impact trust building and continued use of the prevailing digital payment channels by merchants. This initiative signifies a substantial step toward fostering a digitally inclusive ASEAN, in harmony with the ASEAN Digital Masterplan 2025's vision for an advanced, digitalized society.

A woman with dark hair tied back, wearing a red t-shirt and a dark jacket, is holding a green Landbank credit card. She is looking at the card with a slight smile. The background is blurred, showing other people in a public setting. The overall image has a blue tint.

2.

**Member policies to
accelerate digital financial
inclusion and digital
public infrastructure**

National strategies igniting progress on payment digitization and financial inclusion in Bangladesh, Ethiopia, and the Philippines

Ethiopia's first-ever National Digital Payment Strategy (NDPS), developed and implemented in partnership with the Alliance Secretariat, is further bearing fruits for the country and its people:

- There are now more than 40 million mobile money accounts in Ethiopia.⁴
- The government is on course to digitize all of its government-to-people (G2P) payments, including 2.5 million public sector wages, and 8 million social protection transfers.
- 250,000 vehicles have enrolled in the National Fuel Subsidy Program and are settling their payments through mobile payments, increasing efficiency and transparency.

Given the success of the first phase, the Alliance Secretariat is collaborating with the National Bank of Ethiopia to craft the second phase of the country's NDPS.

In Bangladesh, digitizing 30 percent of micro-merchant payments can add US\$3.17 billion to the country's GDP. Bangladesh Bank has committed to making 75 percent of all merchant payments digital before 2027. Recommendations from the National Digital Payments Roadmap 2022–2025, co-drafted by the Alliance Secretariat, were adopted:

- Bangladesh Bank introduced the interoperable Bangla QR.
- Bangladesh saw the introduction of its domestic card network "Takapay," in order to advance financial inclusion, especially for women, and boost digital transactions in the country.

The Philippines – From 1 percent in 2013 to 42 percent in 2022

Using a policy simulator jointly developed with the Alliance Secretariat, Bangko Sentral ng Pilipinas' (BSP) implementation of its Digital Payments Transformation Roadmap 2020–2023 has seen significant progress in the adoption of digital payments. Policies driving this digital transformation include:

- Expansion of the country's National QR Code standard (QR Ph) payment service, for merchants to accept payments across an interoperable payment network.
- BSP's call for financial service providers and banks to waive the fee for small-value transactions to encourage more merchants, the majority of which are women, to use digital payments and promote DFI in the country.



Government policies advancing inclusive digital payment ecosystems in Benin and Colombia

Colombia The Central Bank of Colombia, with technical assistance from the Alliance Secretariat, is advancing the development of a national low-value interoperable faster payments system (*SPI, Sistema de Pagos Interoperable*).

In 2023, the Bank issued two new [resolutions](#) to accelerate progress on interoperable low-value fast payments, in particular benefiting small merchant adoption.

Colombia's efforts have been galvanized by a series of peer exchanges facilitated by the Secretariat, involving Alliance member countries Ghana, Indonesia, and Jordan.

Benin DPI and DFI reforms set to fuel economic growth in Africa with unified country-level coordination.

The Alliance's strategic partnership with the Government of Benin catalyzed the establishment of a new Permanent Secretariat, officially set by a government decree to spearhead all DPI and DFI initiatives across the nation. This collaboration is further defining and deploying a roadmap to enhance Benin's digital transformation journey, offering expert advisory and fostering exchange with other African governments. Together with the Permanent Secretariat, the Alliance Secretariat is focusing on empowering merchants and driving initiatives for the One African Market under the AfCFTA.

Member strategies accelerating women's adoption of digital financial services

Jordan The Alliance Secretariat, collaborating with the Central Bank of Jordan's Payment and Transfer Services Working Group, successfully embedded the UN Principles into Jordan's [National Financial Inclusion Strategy](#). This pivotal integration set the stage for the strategy's completion in late 2023, and was launched in March 2024.

Uruguay Banco Central del Uruguay embedded the UN Principles for Responsible Digital Payments, including a focus on prioritizing women's financial inclusion, in its new Financial Inclusion Strategy, which applies to 600 financial institutions.

Mexico The Financial Education Diploma from Mexico's [CONDUSEF](#), incorporating the UN Principles for Responsible Digital Payments, registered nearly 100,000 participants by the end of 2023, with women making up over half.

The Alliance Secretariat contributed content that connects national regulations to UN Principles, enhanced with practical examples.





3.

Alliance work in agriculture supply chains

Responsible payment digitization in the coffee value chain

At the [World Coffee Conference 2023](#) in India, the Alliance Secretariat and Sustainable Coffee Challenge (SCC) unveiled the “[Responsible Payment Digitization in the Coffee Value Chain](#)” Pocket Guide. The launch has garnered concrete commitments from global traders, sellers and roasters – members of SCC – to digitize payments with a focus on women farmers in the coffee supply chain.

During the International Women’s Coffee Association Convention 2023 in Addis Ababa, the International Women’s Coffee Alliance committed to promoting responsible digital payments across the coffee sector value chain.

“Digital Ethiopia 2025 and the National Digital Payments Strategy do prioritize the agriculture sector as a key pathway for digitization and transformation of the economy. It still represents 70 percent of the workforce, and employs a large majority of women.”

The Government is now working with the Alliance on digitizing payments and driving financial inclusion in the agriculture sector, starting in the coffee value chain.”

Ms. Hinjat Shamil
Senior Economic Reform Advisor, Ministry of Finance,
Government of Ethiopia



Digitizing coffee supply chain payments in Ethiopia and Guatemala to drive farmer financial inclusion and climate resilience

In Guatemala, smallholder farmers face devastating losses from climate change, with up to 55 percent of their production affected by droughts. To combat this, the Alliance Secretariat and Anacafé, the national coffee association, are spearheading payment digitization efforts in the coffee sector to bolster climate resilience and financial inclusion, with a focus on women farmers.

A landmark event in 2023 gathered 100 key stakeholders from the coffee industry, marking the first assembly of its kind with high-level public and private sector decision-makers to explore the digitization of payments within the coffee value chain. Following this, Anacafé and the Ministry of the Economy pledged to digitize payments, signaling a major commitment to transforming Guatemala's coffee sector.

Action-research is now being done to identify the cost of cash across the coffee value chain and determine opportunities to accelerate adoption and usage of digital payments.

Gisela Davico-Thaler, Latin America and the Caribbean and Global Gender Lead at a workshop in Guatemala on increasing operational efficiency by reducing costs in the coffee value chain with digital payments.



© Better Than Cash Alliance

Ethiopia, Africa's largest coffee producer, relies on over 4 million smallholder farmers, for whom adapting to climate change is crucial. The Alliance's partnership with the Ethiopia Tea and Coffee Authority focuses on payment digitization and building inclusive rural digital ecosystems to enhance farmers' resilience to climate shocks, with a strong emphasis on gender-disaggregated data.

A pilot is being implemented with the Oromia Coffee Farmers Cooperative Union, introducing digital payments to numerous farmers. More than 2,500 accounts have been opened. Plans are underway to expand this initiative to the union's over 500,000 farmers within the next two years.



© Better Than Cash Alliance

Responsible payment digitization in the cocoa sector in Ghana and Indonesia to improve women's economic opportunities

Ghana Cocoa value chain digitization in partnership with the Ghana Cocoa Board (Cocobod)

Digital payments are now an essential part of Cocobod's Cocoa Management System, including a focus on tracking gender-disaggregated data. Ghana has over 800,000 cocoa farming households.

Together with chocolate giant Cargill, a first successful end-to-end digitization trial is now allowing farmers to receive their payments digitally, for fully traceable cocoa bags.

Indonesia Action-oriented research has unlocked the potential for cocoa smallholder payment digitization, particularly emphasizing women's economic empowerment. This breakthrough was achieved in collaboration with the Indonesian Government, Cocoa Sustainability Partnership, and Partnership for Indonesia's Sustainable Agriculture, representing the nation's cocoa industry.

The dissemination of these findings among cocoa stakeholders and financial service providers has already sparked innovative pilots, such as the collaboration between World Cocoa Foundation member Mars and Indonesia's leading bank, Mandiri, to boost financial access for Sulawesi's cocoa farmers.



© Cocoa Sustainability Partnership

Making payment digitization responsible in the tea sectors of Malawi and Rwanda

Malawi In collaboration with the Ethical Tea Partnership, the Alliance is driving the digital payment transformation for the 17,000 smallholder farmers in Malawi's tea sector, prioritizing the 65 percent who are women. This initiative stems from the Tea Association of Malawi's pledge during an Alliance-hosted agricultural peer exchange in 2022.

A comprehensive ecosystem assessment, incorporating insights from tea companies and financial service providers, has laid the groundwork for a potential pilot project in 2024. Moreover, the Alliance is planning an expansion of these digital payment innovations to other value chains in Malawi, in partnership with the Food and Agriculture Organization of the United Nations (FAO) and the International Fund for Agricultural Development (IFAD).

Rwanda The Alliance Secretariat and the National Agricultural Export Development Board (NAEB) are spearheading the digital payment transition in Rwanda's tea and coffee sectors, which employ 750,000 workers. Leveraging insights from the Alliance's joint research with the Ethical Tea Partnership (ETP), NAEB and the Alliance are working together to accelerate the adoption of these digital solutions in the Rwandan tea and coffee industries, with ambitions to expand these innovations across additional Rwandan value chains.

A socialization workshop held in Palu, Sulawesi, uniting CSP members and local government stakeholders to delve into the findings of research on digitizing cocoa payments.



4.

Digitizing wages for decent work

Digital wages for decent work



International Labour Organization (ILO) Featuring case studies from Alliance members with an emphasis on women workers, the Alliance Secretariat and the ILO Global Centre on Digital Wages for Decent Work released a brief, “[Promoting Responsible Digital Wage Payments](#),” which serves as a key advocacy instrument and playbook for the ILO Global Centre and its local teams. It aims to catalyze and propel digital wage payment initiatives in collaboration with the private sector and government bodies.

Social and Labor Convergence Program (SLCP) The Alliance jointly launched a digital wages [factsheet](#) with SLCP, impressively demonstrating how digital wages in SLCP facilities have increased six-fold in three years; 89 percent of the facilities that pay wages digitally were more likely to contribute to at least one social insurance scheme.



Progress on wage digitization and workers' financial inclusion in Bangladesh and Jordan

Jordan Around one third of the [76,000](#) people employed in Jordan's garment sector receive their wages digitally; [73 percent](#) of Jordan's garment workers are women. The Jordan Garments, Accessories & Textiles Exporters' Association (JGATE) has assumed the role of ambassador, championing the digitization of wages in the garment sector, in alignment with government and Alliance initiatives. Leveraging the knowledge materials of the Alliance and its partners, JGATE is enhancing the capacity of garment workers by disseminating information through its [website](#) and [media platforms](#).

Bangladesh Considerable progress had been achieved in worker wage digitization in Bangladesh's garment sector, with the [majority](#) of workers being women. Global apparel brands such as [Gap](#) and [H&M](#) have digitized the majority of their Tier-1 supplier payments to workers. The government, as part of the implementation of its [National Digital Payments Roadmap](#), is now scaling responsible wage digitization across garments and new industries.

- Since December 2019, digital wage payments via mobile in Bangladesh has grown by [312 percent](#) (all industries combined).
- The **Bangladesh Garment Manufacturers and Exporters Association (BGMEA)** has launched a [prepaid card](#) for ready-made garment workers, to improve accessibility for digital wages.



5.

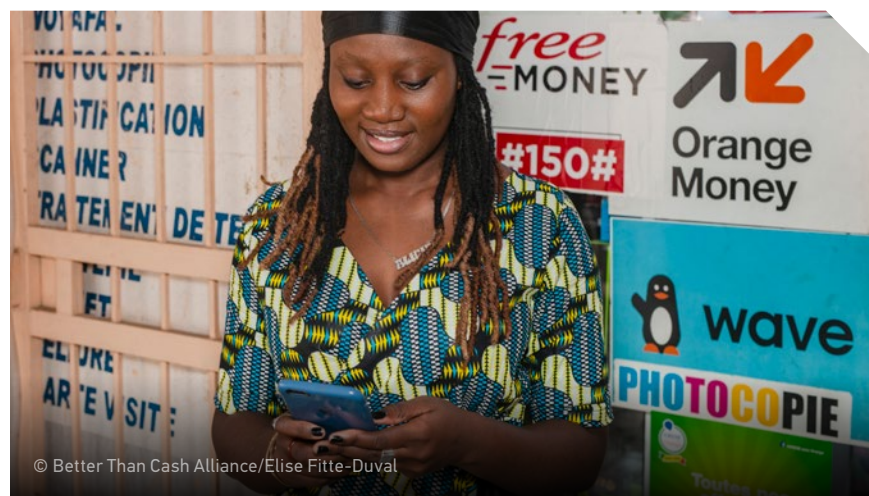
Economic opportunities for women merchants through access to digital payments

A regional roadmap in West Africa to drive merchants' digital payment adoption

West Africa Economic and Monetary Union (WAEMU)

The Alliance has established a permanent High-Level Steering Committee, bringing together leading institutions in Africa such as the WAEMU Commission, the African Union Commission (AUC), the AfCFTA Secretariat, the Federation of West Africa Chambers of Commerce, and the WAEMU Federation of Tech Companies. This Committee is focused on providing strategic guidance and driving agreements to overcome structural barriers that hinder merchant adoption of digital payments across the continent, paving the way for the realization of the One African Market.

To promote and advance this work with the private sector, the Alliance has mobilized 50+ DFI Champions in francophone Africa – some at CEO and managing director (MD) levels – who have publicly committed to address the top six structural barriers limiting the uptake of digital payments by merchants, in order to drive the success of the One African Market.



© Better Than Cash Alliance/Elise Fitte-Duval

Identifying barriers and incentives for merchants' digital payment adoption in Pakistan and Côte d'Ivoire

Pakistan The Alliance Secretariat, in support of its member, the Government of Pakistan, and the State Bank of Pakistan (SBP), launched a [flagship report on merchant payments, with a focus on women, fostering stakeholder engagement](#).

The report includes recommendations to enable MSME transition into the digital payments ecosystem – a priority segment where cash usage remains high in Pakistan.

It surfaced additional key areas of research as critical success factors of Merchant Payments on RAAST, the national instant payments scheme launched by the SBP in 2021.

Building on the initial engagement, the Alliance was tasked by SBP to advance this work, shaping the critical person-to-merchant (P2M) payments use case on RAAST to increase adoption of merchant payments.

Côte d'Ivoire The Ministry of Finance and Budget, along with the Agency for the Promotion of Financial Inclusion of Côte d'Ivoire (APIF) and the Alliance Secretariat, released the second edition of the country's national [Merchant Payments Tracker](#). This key policy tool was showcased to African governments at the 5th Next Fintech Forum in Abidjan, drawing over 200 delegates from the continent.

Since its inaugural release in 2021, a staggering 82 percent of public and private sector initiatives in Côte d'Ivoire are now strategically addressing the barriers to digital payment adoption among merchants. Concurrently, the nation witnessed a remarkable surge of over 113 percent in the number of merchants setting up digital payment accounts.

A woman with dark hair, wearing glasses and a green t-shirt, is holding a smartphone. The phone screen shows the DigiPay app interface with a red logo. She is pointing at the screen with her right hand. The background is a vibrant mural with a large yellow figure, blue stars, and a landscape with palm trees and buildings.

6.

**Digitizing payments
by governments and
international organizations**

Global advocacy on health payment digitization with WHO and The Global Fund

Alliance members WHO and the Global Fund to Fight AIDS, Tuberculosis and Malaria made organization-wide commitments to accelerating the shift toward responsible health payment digitization, to improve program delivery and promote financial inclusion among their recipients. A lot has been achieved by the two organizations.

WHO

- Since 2020, WHO has digitized payments to over 2 million health workers across Africa.
- The WHO Digital Finance team completed the Better Than Cash Alliance UN Principles for Responsible Digital Payments course.
- The Alliance and WHO have partnered at the global and country levels to drive payment digitization in countries.

The Global Fund

Mandated payments to be done digitally in its grant agreement guidelines.

Africa Health Tech Summit 2023

Building on the momentum from the peer exchange at the Africa Health Tech Summit 2023 and facilitated by the Alliance Secretariat, Ethiopia and Ghana are set to delve deeper into their strategies for embedding digital payments within their national health frameworks.



© Africa Tech Summit

Government payment digitization scaling in Rwanda and Jordan

Rwanda

The long-term saving scheme EjoHeza counts over 2.6 million active users, 50 percent women, contributing to the savings scheme, set up with Alliance assistance.

Jordan

The Jordan National Aid Fund has embraced the UN Principles for Responsible Digital Payments, infusing key aspects such as transparency, data protection, prioritization, user choice, and timely recourse into its Unified Cash Transfer program. This strategic alignment propelled the delivery of assistance to 1 million individuals by December 2023, with women representing half of the beneficiaries, marking a significant milestone in digital aid distribution.

At the Africa Health Summit, Alliance members and industry experts engaged in a dynamic discussion on the incredible potential of responsible digital payments in advancing universal health systems across Africa.

Integrating health payment digitization into national digital health strategies with Alliance member governments

Ethiopia The Ministry of Health and the National Bank, with the Alliance Secretariat, are pioneering the integration of digital payments in the national health system, marking it as a cornerstone of both the [National Digital Payments Strategy](#) and the [Digital Health Strategy](#).

- In 2023, a mapping of the [digital payments ecosystem](#) in the health sector was presented by the Ministry of Health, kicking off this initiative on health sector payment digitization with relevant stakeholders.
- Ethiopia further shared some of its strategic aspirations to leverage digital payments for better health outcomes at the [Africa Health Tech Summit 2023](#), including with Alliance members Ghana, Rwanda, and WHO.

Senegal Capitalizing on a [three-year collaboration](#) with the Agency for Universal Health Coverage, the Alliance Secretariat has contributed to Senegal's [digital transformation](#) in health care. By digitizing enrolment and payment processes via the Sunu CMU platform, access to universal health coverage (UHC) has increased for the Senegalese population.

- Now, 53 percent of the population is enrolled in health care, up from 49 percent three years ago, with women representing [84 percent](#) of digital enrolments.
- This digital shift has seen its greatest impact in rural areas, where platform-based registration renewals are at their peak.

Côte d'Ivoire The Ministry of Health and Ministry of Finance are collaborating on a digitization reform of the health system. The Alliance Secretariat has started to provide in-house technical advisory within the Minister of Health Cabinet to scale the [digitization of the health system](#).

- The Minister of Health signed a decree that created a Delivery Unit within his Cabinet with a mandate to accelerate health system digitization, including all payment aspects.
- As a lead advisor of the Delivery Unit, the Alliance Secretariat contributed to the technical development of the country's first mobile app to digitize patient health payments at [hospitals](#).
- Payments interoperability in line with the UN Principles has been enabled as part of the app.

This initial work will be used to scale the rollout of the app "Sante CIV" for digitizing the entire patient journey with public hospitals.



Jean Pascal Mvondo, Lead of Francophone Africa facilitated knowledge sharing between the Ministry of Health Côte d'Ivoire with representatives from the Senegalese government.

Digitizing government and humanitarian payments to improve delivery of social protection and humanitarian aid transfers

In the Philippines, a country highly vulnerable to climate change, the prompt, efficient, and transparent distribution of social transfers to bolster climate resilience is critical. The Alliance Secretariat, collaborating with the United Nations Office for the Coordination of Humanitarian Affairs (OCHA) and the Philippines Cash Working Group, is intensifying efforts to incorporate digital payments into their operations.

Led by the United Nations Resident Coordinator and co-hosted with OCHA and the Alliance, the “Nexus Lab” event spotlighted innovative, interoperable, and cost-effective solutions such as QR-Ph, aimed at ensuring swift delivery of shock-responsive social protection and emergency responses.

As a pathway to scale this work, the Alliance – together with BSP and the implementing agencies of the United Nations Central Emergency Response Fund Anticipatory Action Pilot and the Emergency Relief Coordinator (ERC) flagship – will address responsible delivery and convenient use of digital payments of climate-vulnerable communities toward their climate adaptation and resilience-building goals.

Participants to ‘Nexus Lab,’ including government entities, development organizations, NGOs and the private sector.



© Gaylord Hintay/UNIC Manila

Colombia Humanitarian payments digitization to better coordinate and improve cash transfer delivery with WFP, United Nations High Commissioner for Refugees (UNHCR), and the government.

A pilot has been implemented in 2023 to harmonize humanitarian payment operations to Venezuelan refugees and migrants, facilitated by the Alliance Secretariat.

- Over 1,800 people, 85 percent women, have been reached and are now using mobile wallets to receive their disbursements.
- 99 percent of the recipients consider the new way of disbursements as reliable, with over 95% of transactions considered successful.

As a follow-up to the pilot, further research is being undertaken with UNHCR and WFP to assess the impact of receiving digital cash transfers on people’s behavioral changes, and to identify challenges and opportunities to scale the pilot to other humanitarian programs.



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Communications highlights

Communications advance the Alliance Secretariat's advisory and advocacy goals, including thought leadership on priority themes, crucially financial equality, at national, regional, and global levels. Here are some highlights in addition to those shared throughout the report.

Leading media

The Alliance Secretariat's achievements, working with members and partners, in transitioning from cash to responsible digital payments attracted attention from national, regional, and global media outlets.

THE TIMES OF INDIA

BUSINESS DAY



South China Morning Post

Daily Guardian

BUSINESS FIGHTS POVERTY

FinDev Gateway
A PROGRAM OF CSAP

Project Syndicate

Forbes

mint

Times of Islamabad

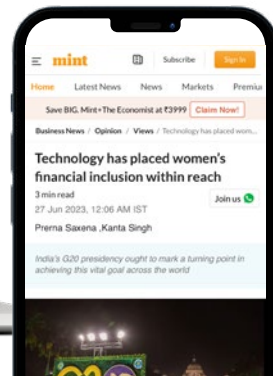
Diario de Centro América

CNBC AFRICA

GOVINSIDER

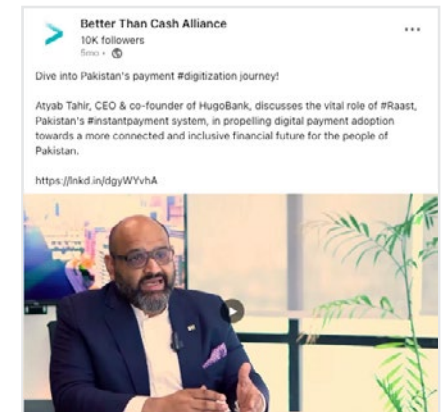
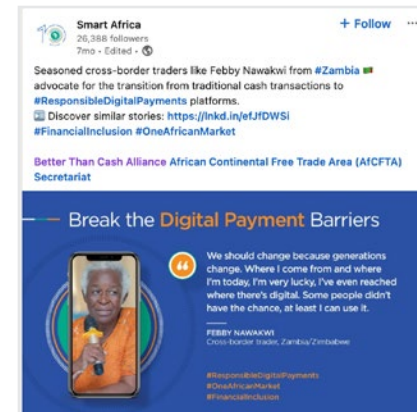
rfi

FARMERS REVIEW AFRICA



Social media

The Better Than Cash Alliance social media channels garnered over 620,000 impressions, marking a 15 percent increase from 2022. Additionally, the Alliance achieved over 28,000 engagements, reflecting a 42 percent growth from the previous year. The overall engagement rate showed a 23 percent growth from 2022.



Website

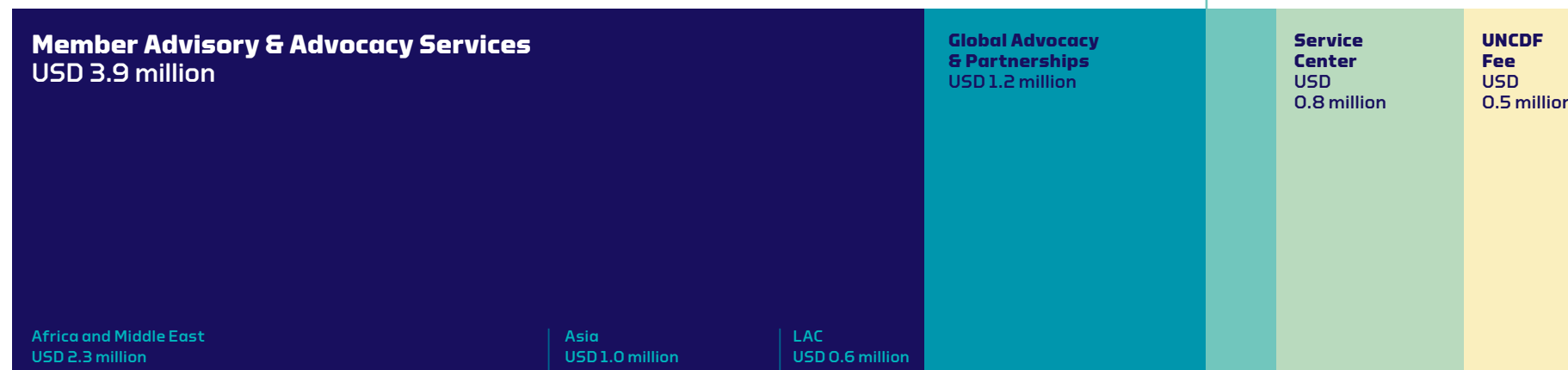
The Alliance website saw a consistent increase in visitors, especially from member countries India (13 percent), Pakistan (18 percent), Colombia (25 percent), and Ethiopia (8 percent).

Since its 2022 launch, the Alliance's [UN Principles for Responsible Digital Payments](#) online learning course, delivered in partnership with Digital Frontiers Institute, has attracted over 800 participants.

Growth in digital channels measured by reports generated from the Alliance's accounts on Sprout Social and Google Analytics.

Budget

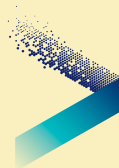
2023 Alliance expenditure



Notes

- 1 The Better Than Cash Alliance co-authored the following GPFi documents: [“G20 Policy Recommendations for Advancing Financial Inclusion and Productivity Gains through Digital Public Infrastructure”](#) and [“Progress Report on the Implementation of the G20 High-Level Principles for Digital Financial Inclusion”](#).
- 2 National Bank of Ethiopia.
- 3 This follows the prioritization of MSMEs by the 2022 Indonesian G20 Presidency, which was the focus of the G20 GPFi [“Implementation Guide for the G20 High-Level Principles for Digital Financial Inclusion”](#) as part of the G20 Jogjakarta [Financial Inclusion Framework](#).
- 4 National Bank of Ethiopia.

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