

TARGETED POLICIES FOR FORCIBLY DISPLACED PERSONS

As we mentioned in our trends assessment in January, the almost 80 million forcibly displaced persons (FDPs) around the world require targeted policies and interventions as part of a holistic financial inclusion strategy. The COVID-19 crisis has undoubtedly made their lives even more precarious. As the recent catastrophe in Lesbos, Greece has shown starkly, many FDPs are confined to camps, the conditions in which make social distancing and regular hand washing impossible, leaving them highly vulnerable to infection from the virus.

To make matters worse, there are signs that host communities' attitudes and hospitality to FDPs may harden in response to the pandemic. Indeed, in some cases, FDPs in transit have been turned away from their intended destinations, with COVID-19 movement restrictions cited as a justification. In a context in which "an outbreak anywhere is an outbreak everywhere," it's essential to include FDPs in economic and financial – as well as public health – responses to the pandemic. As David Miliband, president and CEO of the International Rescue Committee put it, "this is a disease of the connected world and we must address it as a connected world."

INCLUSIVE DIGITAL ONBOARDING

Turning to technological trends, the shift towards digital identification and verification that we highlighted in January has been further catalyzed by the closure of physical premises. Countries such as India, Peru and Thailand, which have invested in national digital identity programs and other digital infrastructure such as interoperable payment systems, have been able to utilize this infrastructure to deliver targeted large-scale fiscal support packages – including to informal sector workers and vulnerable populations.

The president of the Financial Action Task Force, Xianming Liu, gave further impetus in this direction by calling for countries to explore digital identity to manage money laundering and terrorist financing risks posed by the crisis. He also urged them to make use of financial technology, regulatory technology and supervisory technology "to the fullest extent possible."

This trend towards digital onboarding, if sustained beyond the pandemic, could be particularly important for the financial inclusion of women who, research shows, are disproportionately impacted by traditional Know Your Customer norms.

REGULATION AND VIRTUAL ASSETS

We also projected that 2020 would be a year of increased regulation and growing use cases for virtual assets. This still seems likely to be the case, judging from examples such as the Reserve Bank of Zimbabwe's announcement in March of a regulatory sandbox for cryptocurrency companies.

The Financial Action Task Force has warned that countries need to remain vigilant with regard to the "increased misuse of ... virtual assets to move and conceal illicit funds" in light of the pandemic. Meanwhile, the impact of the crisis in nudging consumers and businesses to digital payment channels, coupled with unprecedented monetary policy responses by central banks globally, could also serve to increase the attractiveness of virtual assets as investments. The pandemic also presents an opportunity for various "stablecoin" projects to demonstrate their potential role in financial inclusion, by helping to disburse emergency funds to the most vulnerable populations quickly and efficiently.

Meanwhile, with the exception of China, many countries had pressed the pause button on using central bank digital currencies in the emergency phase of their crisis response. But the pandemic highlights the importance of reliable, secure and interoperable digital payments systems as an essential service. So coupled with the declining popularity of cash, we are now already seeing such projects picking up speed again as we enter the recovery phase.

Policies And Persons

Liyong Dong



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