Policy brief

Castricum, November 2017 (updated in March 2018)
Author: Tom de Veer

Summary

This paper has been developed to provide researched information and arguments to the Dutch government and Dutch political parties. It regards the potential of structural cash transfers (giving poor people money) to reduce poverty in developing countries and undesired migration to Europe.

Eradicating poverty through cash transfers costs 11 Euro per adult per month.

The quickly increasing proof of the high cost-effectiveness of cash transfers to eradicate poverty (ideally to be implemented in combination with other projects and programs) should be enough motivation for Western countries to switch radically to this approach and invest heavily in it. However, the political will to do so may be insufficient as it would require a drastic change in development aid, while consuming 20 to 50% of its budget. In order to create the required political will and support in Europe to pay for this solution we therefore propose that it can be connected to a condition that countries receiving cash transfers for their population accept back undesired migrants from their own and possibly also neighbouring countries in their region and accept and accommodate refugees from neighbouring countries when needed (for which then additional support will be provided). The political will and support for such an integrated solution would be based on the fears and resistance among a large majority (according to different research sources ranging between 50 to 75%) of Europeans, worried about the uncontrolled streams of illegal migrants and refugees to Europe, while mostly in favour of a solution which is positive both for Europeans and the populations of countries where migrants and refugees originate from.

This win-win solution is in stark contrast to the current win-lose solution implemented by the EU. Governments and armed groups in countries bordering Europe, notably Libya, are paid large sums of money to stop migrants there. This is at great danger for the migrants, and without solving the underlying problem of poverty and poor economic outlook in the countries where the migrants originate from. The solution should ideally be implemented in combination with a number of other programs, notably post and antenatal care, female education, education about and access to contraceptives, primary and vocational education, and support of economic activities for the local market. This combined approach of cash transfers and a limited number of support programs would significantly improve the effects of development aid, reducing poverty, enhancing local economies and reducing population growth (+ improving the health of under five children) much better and much more cost-effective than other approaches.

The Netherlands could assist a country like Niger, through which a lot of migrants travel on their way to Europe, with cash transfers for all for life in combination with several other development programs. This would consume approximately 45% of the Dutch budget for development aid.

To cover the main countries from where migrants originate with this approach would cost 20% of the combined budget for development aid of the European countries.

We call upon a joint initiative of the Dutch government, Connect International and other like-minded parties, to investigate the ideas presented in this policy brief further and develop them into a tangible and feasible cash transfer plan that can be financed by the Dutch and possibly other EU governments. The experts assigned the task to do so should be mandated to discuss the ideas with governments of developing countries and other European countries, and with international bodies such as the EU, WorldBank, UN, etc.

Introduction

Undesired migration from poor countries to Europe, notably to the Netherlands, is felt by Dutch people to be one of the biggest problems Europe is facing today[1]. The Brexit is widely believed to be a direct consequence of these feelings while throughout Europe people are increasingly voting for extremist right wing parties for this same reason. Europe is reacting in panic. It develops all kinds of economic plans for Africa and other developing countries that will not stop migration. It also pays large sums of money to (often unstable) governments and armed groups[2] in countries bordering Europe from which migrants are smuggled into Europe. And it trains coast guards from these countries. With the last two approaches Europe is partly successful for now. However, it benefits the wrong people and the wrong countries in the wrong way. It also costs a lot of money, both in terms of payments to governments to stop migration (arranged through the EU-Africa trust fund, which is already running out of money)[3], and the costs of hosting migrants and refugees in Europe (for accommodating them, social welfare, guidance, training and integration)[5]. More important, it is a win-lose solution. We win (we stop migration) while they lose (poverty continues). Also, it can be expected that, as poverty, poor economic outlooks and/or insecurity continue or even worsen, pressure will increase and migrants and refugees will find other routes and ways to reach Europe.

What if there was a structural and affordable solution that reduces undesired migration and poverty, and stimulates local economies while ensuring proper care for refugees in the region?

Based on years of knowledge building, a vast, convincing and daily growing load of well researched literature and an exponentially growing expert community convinced of cash transfers and its potentials, we believe that a win-win solution is at hand. It comprises a deal, offering *cash transfers for all for life* in developing countries on condition that these countries accept back undesired migrants from their own and neighbouring countries and agree to welcome and assist refugees from neighbouring countries whenever needed. This solution can be implemented in a relatively small number of countries while having a large effect in terms of reduced migration to Europe and improved welfare in these countries. It can be paid with existing budgets for development aid and later be expanded to other poor countries[4].

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1 In the Netherlands in quarter 3 of 2017 the Dutch research institute Social en Cultureel Planbureau found that despite the quite strong reduction of immigrants in 2017 still 43% of interviewed people (both higher and lower educated) mentioned they are worried about immigrants and refugees with most people stating that too many of them come to the Netherlands, that the Netherlands should only offer temporary support to refugees (meaning they should return to their own country when possible) and that economic refugees should be sent back immediately to their countries (during years in which migration was higher this percentage was significantly higher, around 70% showing that a large majority is worried though in quieter years this shifts for some part of the people slightly to the background). It is the subject that had the highest score in terms of people being worried about something in Dutch society. COB. Burgerperspectieven 2017 | 3. Third quarter 2017.

2 https://www.esjnews.com/italy-decline-migration-support-libya-armed-groups. September 2017.

3 The Guardian. https://www.theguardian.com/world/2017/oct/20/eu-running-out-of-money-stop-migrants-travelling-africa. October 2017.

4 As argued further on the whole of Sub Saharan Africa can be covered with cash transfers for all for life with 79% of the sum of the budgets European countries spend together on development aid. The WorldBank estimates the number of extremely poor people worldwide to be almost 800 million (http://www.worldbank.org/en/topic/poverty/overview; 2016). However, the true scale of poverty is best estimated at 4.3 billion people (59 percent of the world's population) living with less than $5 a day and unable to meet basic needs adequately (https://en.wikipedia.org/wiki/Poverty; 2015 figures). If 34% of them would be adult (based on demographic statistics for Africa) this would mean cash transfers for 1,46 billion people which would cost (including all organization costs coming to about 15 Euro per adult per month) 263 billion Euro per year which is more than twice the worldwide development aid budget (125 billion Euro per year) (https://en.wikipedia.org/wiki/List_of_development_aid_country_donors; 2015 figures).

Europe's fear and its reaction

Europeans fear an ever growing group of migrants and refugees settling in their countries with a very different culture[5] and religion (especially Islam[6]), unwilling to adapt to the customs and way of life in these countries[7], often with a low education[8] and/or poor work attitude, who are nationalised and obtain voting rights and who press heavily on the social security systems of the European countries[9]. This is felt by Europeans as a much larger threat than if people would be guests who would return to their countries when possible[10]. There are also related issues. For instance, if costs for migrants in European countries (in The Netherlands alone estimated to be 3 billion Euro[7]) would be spent in poor countries, cash transfers for all for life + much better and wide reaching regional refugee support could be easily financed.

In this context Oxford-professor Paul Collier pleads for a policy that invests more in Africa itself than in reception of migrants. He states "We spend $135 on every person who arrives here, 135 times more than the $1 for each person we help in their own region. Moreover, those who stay in their homeland are often much weaker than those who have the means to come to Europe ". In addition, he claims that "Almost everyone who comes to Europe comes from countries where they are already safe."[11]**.** Also, people migrating or fleeing to Europe are in most cases the most capable and also more wealthy people of their countries (in terms of education and economic potential). Hence their migration is a brain drain while the large majority of poor and least educated stay behind. **For instance less than 5% of the Syrian population is in Germany but it is estimated that they encompass 33 to 50% of all university educated Syrians.** In the meantime there is no work for them because of the high demands of the German labour market with the result that 86% of them does not have a job[12].

Europe has panicked and reacts by:

- developing all kinds of ad hoc plans that should jump start the economies of poor countries,
- offering unstable states bordering Europe[13] and armed groups in these states large sums of money to keep migrants and refugees there in miserable and often dangerous circumstances[14],

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5 See for instance: www.quora.com. Why do immigrants from the Middle-East in Europe keep wearing their traditional robes?

6 www.chathamhouse.org/expert/comment/what-do-europeans-think-about-muslim-immigration. (February 2017). The Chatham House Royal Institute of International Affairs carried out a survey, asking over 10.000 online respondents in 10 European countries their views on the statement that "all further migration from mainly Muslim countries should be stopped". Over the 10 European countries surveyed, an average of 55 percent agreed with the statement. 25 percent neither agreed nor disagreed, while only one in five respondents felt Muslim immigration should continue.

7 PEW Research Centre. Global Attitudes Survey. Q71. (Spring 2016).

8 Eurostat. Migrant integration statistics – education. (May 2017).

9 E.g. http://politiek.tpo.nl/2018/01/21/staatssecretaris-ark-vvd-helft-bijstandsuitkeringen-naar-westerse-migranten/. According to the Dutch State Secretary of Social Affairs and Employment, Tamara van Ark, halve of the Dutch social welfare benefits, an amount of 3 billion Euro, is paid to non-western immigrants. (January 2018).

10 European Social Survey. Attitudes towards Immigration and their Antecedents: Topline Results from Round 7 of the European Social Survey. Figure 2. (2014). Over 40.000 face to face interviews were conducted across 21 European countries. Findings include that about 50% of the populations are afraid their countries will be worse off due to migration, the majority of people are mostly negative about migrants from poorer countries outside Europe, have negative perceptions of the consequences of migration for crime and public services. As a result of the large migration waves of recent years it is likely that these perceptions have developed more negatively towards immigrants.

11 https://sceptr.net/2018/01/vluchtelingen-lokaal-helpen-men-er-135x-meer-helpen/

12 Mondiaal Nieuws. Paul Collier: 'Migratie helpt de sterkste individuen, ontwikkeling moet de hele bevolking hoop geven'. November 2017.

13 This currently mainly comprises Turkey and Libya. Europe also trains Libya's coast guard to intercept refugees who are smuggled by boat into Europe.

14 https://www.reuters.com/article/us-europe-migrants-libya-italy/eu-sticks-to-libya-strategy-on-migrants-despite-human-rights-concerns-idUSKCN1BP2CQ

We discuss the above points in more detail below.

Ad hoc plans to boost economies of poor countries

Merkel's Marshall plan, the G20 Compact with Africa (CWA)[15] and other recent plans from Europe to economically develop Africa and other poor countries will not prevent migrants to leave their countries. The developments enhanced by these plans will take too long and will not yield enough substantial tangible results benefiting the majority of the population to take away the drive (economic prosperity and safety[16]) among large groups of people to migrate to Europe. They are based on the assumption that companies will create jobs quickly with trickle down effects to large numbers of poor people. However, developing large scale economic activities takes a lot of time and effort. People have no purchase power hence companies focusing on the local market struggle to survive. The envisaged benefits, work and trickling down effects, will be marginal. This is also related to the disadvantages African and most other developing countries have in the world economy. They mainly export rough food crops and mining products. They have little chance to set up exporting industries as these will, for a long time to come, not be able to compete with the products from countries like China, Brasil, etc. Until labour costs in these countries go up structurally can it be expected that such industries will come to African and other developing countries. Hence economic development should focus on internal markets. However, as explained above, it is difficult to thrive in these markets because they function poorly due to the poor purchase powers of local population. That is why cash transfers are a much better solution, as argued further on in more detail, as these fuel local purchase powers from the bottom, divided over all people and reaching all areas.

Paying money to states bordering Europe to keep migrants and refugees there

Aid should not be provided to governments of countries through which migrants pass on their journey to Europe (e.g. Turkey, Libya) because:

- these countries are often unstable while circumstances are often dangerous and/or miserable for migrants and refugees[17],
- the aid will then not benefit the populations where the migrants originate from and will make them search for and find other routes to reach Europe, and
- such aid will keep Europe vulnerable to blackmailing as with the Turkey deal[18].

The solution

To curb undesired migration of economic migrants and refugees from poor countries to Europe effectively and directly, an innovative solution is required in the countries where migrants originate from. These countries should accept back undesired migrants and, in line with their absorption capacity, also welcome and assist refugees from neighbouring countries whenever needed.

Regarding refugees the rationale to accommodate them in their own region is that people from neighbouring countries often have similar cultural and religious backgrounds (more easy blending in) while refugees staying in a neighbouring country will in large majority choose to return to their own country when possible[19]. In contrast many refugees and also migrants in Europe do everything they can to stay, even if they could return to their country.

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15 World Bank Group, The G-20 Compact with Africa. A Joint AfDB, IMF and WBG Report. G-20 Finance Ministers and Central Bank Governors Meeting. (March, 2017).

16 Al Jazeera. African migrants: What really drives them to Europe? (June 2015).

17 The Guardian. 1m African migrants may be en route to Europe, says former UK envoy. (April 2017).

18 www.foreignpolicy.com. Did Turkey Just Kill the Refugee Deal With Europe? (March 2017)

19 See for instance: UNHCR. Programme outline. The voluntary return & reintegration programme. (July 2012).

The solution should be 'demand driven' and 'conditional': a country should have a drive and be ready to do all it can to get and keep a 'deal' with Europe within its borders while Europe must be sure that the deal will diminish the streams of migrants and refugees to Europe substantially. This can be achieved by demanding from countries that are offered a deal to: (a) accept back undesired migrants from their own and neighbouring countries, and (b) welcome and assist refugees from neighbouring countries whenever needed (for which additional aid will then be provided from Europe, for instance to NGOs assisting refugees, increased cash transfers for refugees and/or other forms of aid[20]). In return substantial structural aid will then offered to the country in a way described further on in this policy brief.

Undesired migrants and refugees will in this set-up be sent back to a country with which a deal has been cut. Upon arrival in that country the economic migrants get a small amount of money (e.g. 100 – 200 Euro) to travel to their own area. Sent back refugees are placed in refugee camps set up in the country or are guided to live among the host population while receiving a raised cash transfer enabling them to survive[21]. The news about migrants being sent back structurally will spread rapidly throughout the region. As a result the streams of migrants to Europe from the region will diminish rapidly (especially because travelling, usually through smugglers, to Europe is very expensive and people will not waist such an investment if they know they will be sent back; the Turkey deal has shown how quickly such a deal diminishes refugee and migrant streams). The deal has many advantages and only few disadvantages, because the streams of sent back migrants will diminish soon while the aid provided to the country will continue for a long time (as explained further on). In case a recipient country makes unreasonable demands upfront or afterwards the deal is simply replaced to one of the other countries in the region. **The fact that countries compete with each other makes the deal demand driven and this gives Europe the opportunity to manage and lead the decision-making process and not the country with which the deal is cut** (as is the case with the Turkey deal).

Cash transfers

Important is that the deal comprises substantial aid that effectively assists people to climb out of poverty as quickly as possible and fuel local economies. The opinions of development experts, among others at the World Bank but also among aid departments of Western Governments and many aid organizations, are growing rapidly to a consensus that well implemented cash transfer programs are optimal to effectively, quickly, easily and cheaply help large poverty struck populations to structurally climb out of poverty and stimulate economies[22]. Cash transfers create

[20] Human Rights First. The Syrian Refugee Crisis and the Need for U.S. Leadership. (February 2016). HRF states that more money and more attention could and would improve the care for Syrian refugees significantly, hence an acknowledgement that care of refugees in the region is often possible if sufficient resources are directed to it. The report states: In 2014 and 2015, the international community failed to fully meet appeals for humanitarian aid and resettlement for Syrian refugees. Without sufficient support, the strain on the frontline refugee-hosting countries—including Jordan, Lebanon and Turkey— increased sharply. Across the region, governments and relief agencies cut food assistance, access to medical care and other essentials, deepening the suffering of refugees, who are generally prohibited from working legally in these states. In the absence of adequate responsibility-sharing by other countries, Jordan, Lebanon, and Turkey imposed restrictions that denied entry to Syrian refugees and made it more difficult for those who had succeeded in fleeing to neighbouring countries to remain in the region.

[21] This will require a balanced approach that enables refugees to survive in a humane way, including ample options to further develop themselves, get education and find employment. On the other hand this should not work as a magnet attracting people from the origin countries to flee and settle as refugees. In addition instead of causing conflict with the host population (e.g. because refugees take away jobs) a situation needs to be created in which the host population sees the refugees as a positive economic opportunity (as they receive and locally spend their cash transfers).

[22] There is growing evidence though that the effects of cash transfers provided during a limited period of time, fade out for a large part after the cash transfers have stopped. Hence our argument to provide cash transfers for life in order to

demand among people and as such stimulate economic growth from the bottom upwards. The effects are better and quicker than other forms of aid. The opinions that cash transfers do better is supported by increasingly overwhelming evidence of the effectiveness and success of cash transfer programs[23]. A large scale (meta) evaluation of cash transfer programs in Africa conducted by UNICEF and FAO end 2016 shows that beside the effects on coverage of basic needs, local economies benefit significantly. It found that with each dollar spent on cash transfers, 1,27 to 2,52 dollar is generated for the local economy[24]. Givedirectly, a NGO implementing cash transfer programs in Kenya, found that 91% of donors' contributions came directly into the hands of the extreme poor[25]. However, the evidence is mainly based on cash transfer programs limited to certain groups of people and a restricted period of time. It is logical to expect that cash transfers for life as advocated in this policy brief will have even stronger effects they give longer term income security, also at old age.

Cash transfers means 'giving money to people'. **A reasonable and effective cash transfer in a developing country is 11 Euro per person, above 18, per month**[26]. A cash transfer for life provides people a partial financial security for life and as such can also be regarded as a form of basic income that has the proven effect to activate people enormously. Besides important investments such as replacing grass roofs by metal plates (sparing a lot of money in the long run), building toilets and sending children to school, people start to take more risks - one of the most important conditions for development – for instance by investing in their (often self sufficient) agricultural enterprises to also produce for markets and/or other forms of business. Hence, basic needs are fulfilled and purchase powers and economic activities at the local level increase. The deal is effective directly and as a result has large support among local populations.

Once a population is reached with cash transfers its resilience increases also against shocks. And if a shock (disaster) happens the population can immediately be assisted by simply raising the cash transfer to a higher amount for as long as people are affected by the shock. This will improve disaster response immensely and reduce the need for (costly) emergency operations significantly.

Also, population growth is partially reduced by cash transfers as it is widely known that women who become economically active, which is stimulated with cash transfers, get less children. Women in most cases do not want large families if they have a choice. There is also less need for children if people receive a cash transfer that can, at least partially, sustain them during old age. The effect is

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sustain the effects that are broadly acknowledged and evaluated to lead to improved livelihoods, better fulfilment of basic needs, increased economic activity and, increasingly, improve infants health and reduced family sizes. http://blogs.worldbank.org/impactevaluations/do-cash-transfers-have-sustained-effects-human-capital-accumulation. January 2017.

23 Many literature sources, for instance: (a) DFID. Summary of FDIDs Evidence paper on cash transfers. (2012); (b) ICAI. The role of cash transfers in reducing poverty and vulnerability: Assessing the sustainability of DFIDs results. (May 2016). This last study states: There is a substantial and growing empirical body of evidence related to social protection in general and to the impact of cash transfers (CT) in particular. Much of the research is publically available and has been captured in a number of literature reviews [a large list of literature is presented in a footnote]. The latest - a forthcoming Cash transfer rigorous literature review from ODI - identifies 199 credible studies. From 1990 to 2010, most evidence came from Latin America and the Caribbean. However, the rapid growth of CT programmes in Africa in the past five years has changed this. This is set to continue as CT programmes and systems in Africa continue to generate evidence. The evidence suggests that CTs have a range of positive impacts on school enrolment and attendance, use of prenatal and postnatal health care, children's physical development, and food security, income and productivity [if well implemented].

24 UNICEF and FAO. https://www.unicef.nl/files/From%20Evidence%20to%20Action%20Rapport.pdf. 2016.

25 https://www.dedikkeblauwe.nl/news/cash-transfers-to-the-poor. November 2017.

26 A rough guideline obtained from different literature sources is that cash transfers should comprise 25 to 35% of people's income in 'normal' (non disaster) circumstances. A family with two adults would obtain 22 Euro per month in cash transfers while the economic value of what poor African households produce (both in-kind and cash, including the crops they grow and other forms of income) is around 60 – 100 Euro per month.

maximized if cash transfers are combined with improved ante and postnatal care, female education and information about and access to contraceptives[27]. This is all relatively cheap and easy to implement, building on and reinforcing existing systems in the countries.

What will it cost?

The cost for a cash transfer program covering the full population in each poor country in Africa would be around 64 billion Euro per year[28] (0,43% of the combined 2016 GDP[29]of the European Union) including all organizational and banking costs. This is about 79% of the sum of the budgets European countries spend on development aid (81 billion Euro in 2015)[30]. Of course such a program will most probably be introduced initially only in a limited number of countries, e.g. countries from where a lot of migrants to Europe originate. Due to this the initial costs will be much lower (e.g. a start could be made with 5 countries) while the effects on reducing undesired migration to Europe will largely be accomplished. The Netherlands could start by offering a deal to Niger, a country through which many migrants travel and which is located centrally in North Africa. Migrants from a relatively large number of countries in Northern Africa could then be sent back to Niger from where they can travel to their own countries. Niger has 21 million inhabitants with about 45% of the population above the age of 18 (approximately 9,5 million persons). Hence a cash transfer to its entire population above 18 (assuming a cash transfer for all will be introduced) would cost 1,7 billion Euro per year which is 43% of the development aid budget of The Netherlands. For a country like Afghanistan the cost would be 2,8 billion Euro/year (72% of the Dutch development aid budget). If The Netherlands would start with this approach in one or a few countries, soon after other European countries may start to implement the same approach in other countries in Africa and elsewhere. *If Europe would work together and develop cash transfer deals with the main countries from where migrants originate, and as such almost fully end the undesired migration stream, this would cost an estimated 20% of the combined budget for development aid of the European countries*[31].

Reaching the people

Cash transfers can be transmitted through individual bank accounts. Where people do not have bank accounts the cash transfers can be transmitted with mobile telephone payment systems. Where such systems do not exist yet they can be introduced within a few years[32]. Though still an

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27 See among others: (a) UN. http://www.un.org/esa/population/publications/completingfertility/RevisedLIMpaper.PDF. (2002?). (b) Fayetteville State University and the Institute for Research and Development Planning Tehran, Iran. Women's Education and Labor Force Participation and Fertility Decline in Iran. (February 2002).

28 Connect International. Calculations for the policy brief. (June 2017). The estimated cost is based on 1billion people in Africa (of which 34% is above 18 years of age and would thus be eligible to a CT of 11 Euro/month with program operational costs of 3,5 Euro/CT/month + 0,5 Euro/eligible female/month for free access to birth control programs (see further on in this policy brief). Taking into account that several countries (e.g. South Africa) will not need full coverage while within countries not everybody will claim their cash transfer we assume 90% of adults to claim a cash transfer. For CT's and other forms of assistance to 20 million people affected by emergencies 10 billion Euro (40 Euro/person/month) extra is needed.

29 http://data.worldbank.org/region/european-union. (July 2017; based on 2016 statistics)

30 https://en.wikipedia.org/wiki/List_of_development_aid_country_donors.

31 Based on 34% adult populations of Niger, Nigeria, Afghanistan, Mali, Burkina Faso, Benin, Togo, Tsjaad, Sudan, Cameroon + 1 middle large country (25 million persons) that can be added on choice (together 102 million adult persons of which 90% is assumed to get the cash transfers = 92 million persons) costing 15 euro per adult per month = 16,5 billion Euro/year which equals approximately 20% of the annual development aid budgets of all EU countries together (81 billion Euro).

32 https://en.wikipedia.org/wiki/M-Pesa. (July 2017).

immature technology at this moment, in a few years blockchain technology (on which Bitcoins and other cryptocurrency are based) will make cash transferring possible to millions without the need of a banking, control or any other type of system or infrastructure, stimulating peer-to-peer verification, loan (e.g. revolving group loans) and economic systems[33]. Important, however, is that even where building mobile phone or other payment systems would take time the back accepting of undesired migrants by countries can start immediately as this can be put as a condition for the deal. Hence the effects of reduced migration can be realized almost instantly. Besides the transfer system people receiving the cash transfers need to be registered including a control that people are 18 or above. This can be realized through eye or facial scans through which the age of people can be determined. The equipment could for instance be installed at local banks where people can come to request for a cash transfer. They are then scanned by trained bank personnel and their identification data entered in a central database. On the basis of the database the cash transfers can be automatically generated while corruption with the cash transfers is prevented. These technologies exist and are already used in cash transfer systems[34].

Beside measures to curb undesired migration European countries may want to set up programs for regulated temporary migration. Such programs would enable vocational professionals from developing countries (e.g. metal workers, carpenters, etc.) to work for 1 or 2 years in Europe (although this may cause a brain drain, even if it is temporary, and should therefore be implemented with care). They would earn more than at home, get the opportunity and experience to work and life in another country and further build up their professional knowledge and skills which they can later use to benefit their own countries. Companies and institutions in Europe would benefit as they can use these programs to fill up urgent vacancies with affordable professionals.

Call to action

We call upon a joint initiative of the Dutch government, Connect International and other like-minded parties, to investigate the ideas presented in this policy brief further and develop them into a tangible and feasible cash transfer plan that can be financed by the Dutch and possibly other EU governments. The experts assigned the task to do so should be mandated to discuss the ideas with governments of developing countries and other European countries, and with international bodies such as the EU, WorldBank, UN, etc.

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33 Hack the Future of Development Aid. Ministry of Foreign Affairs of Denmark. 2018.

34 See for instance: Bond. https://www.bond.org.uk/case-studies/combining-eye-scan-payments-and-blockchain-to-empower-refugees. (July 2017).