

# Closing the COVID Accountability Gap:

## Togo's Gender-Sensitive Cash-Transfer Program

By Emilie Gay



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In 2021, the International Budget Partnership published an assessment of 120 countries' management of COVID relief, which found that too many governments were using the excuse of urgency to avoid being as transparent, accountable or inclusive as they could be. These shortcuts and limitations, however, are neither necessary nor inevitable. IBP's report showcased notable instances in which governments acted swiftly to put in place adequate transparency around their policy responses, where accountability institutions — such as legislatures and supreme audit institutions (SAIs) — stepped up to provide effective oversight, and civil society organizations contributed information on the needs of the most vulnerable. In a series of briefs, we have taken a more in-depth look at these good practices — delving into government objectives in implementing the practices, the impacts achieved, and lessons that can be drawn from these practices for their replication in other countries. The main goal of these briefs is to provide governments with information on good practices in fiscal openness and accountability that they can incorporate into their own policies, to be implemented during periods of crisis and beyond.

As a response to the COVID-19 crisis, Togo implemented a support package worth 400 billion FCFA (about 10% of GDP)<sup>1</sup> As part of this package, the government created a novel cash-transfer program, representing one of the first attempts in Africa to establish a basic universal solidarity income. The Novissi program, established in April 2020, is also innovative because it is gender-sensitive, as the payment made to women is greater than that paid to men. With regard to transparency and accountability, the program also stood out as one that upholds basic principles, for example, through the creation of a dedicated website for the program.

This brief will describe the program and its objectives; analyze the preconditions and requirements that enabled its success; describe the program's impact; and detail the lessons learned from Togo's experience that can be applied to other countries attempting to set up gender-sensitive -transfer programs.

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<sup>1</sup>Feuille de route du Gouvernement.

# Novissi: a gender-sensitive cash transfer program

The Novissi program (“novissi” means “solidarity” in the local Ewe language) was created in April 2020 to support eligible Togolese citizens in the informal sector whose daily income had been disrupted by the coronavirus crisis. The conditional cash-transfer scheme provides monthly financial aid to the most vulnerable individuals and families for the duration of the health emergency. Cash transfers are made through mobile payment and the funds can be used to purchase mobile phone data, food and water, or electricity, or to pay for school fees.

The purpose of the program is to systematically activate transfers for the populations living in localities subjected to a COVID-19 curfew or restrictive measures. Novissi was first activated for the population of the Golfe and Agoe-Nyive, before being extended to Tchaoudjo in central Togo. The program was then expanded to the area around Togo's second largest city, Sokodé.

The program was designed by the government to be gender-sensitive. First, it is gender-sensitive in the sense that the amount of financial aid given to women is greater than that given to men. During phase one of the program, men receive an allocation of 10,500 FCFA (USD13 per month) and women an allocation

of 12,250 FCFA (USD15) per month for five months. Second, there is also a larger share of beneficiaries who are women. The government's rationale for this is that women are often financially responsible for dependents in the household, children and/or the elderly. In addition, the gender-sensitive approach was developed to counter other gender gaps, for instance in phone possession. According to the World Bank, despite progress in financial inclusion in recent years, a gender gap in mobile money accounts has remained persistent and even widened: in 2017, for example, 28% of men had a mobile money account, while only 20% of women did. By providing cash transfers via mobile money accounts, the Novissi program is encouraging women to create mobile money accounts.<sup>2</sup>

The creation of mobile money accounts was facilitated by an outreach program that assisted beneficiaries throughout the process. Radio advertisements asked people to text message a special number if they were interested in benefiting from the program. The beneficiary was then walked through a brief questionnaire via SMS and called if further support was needed. The program relies on the beneficiary either possessing a mobile phone or having access to one.

<sup>2</sup><https://documents1.worldbank.org/curated/en/630971600048821354/pdf/Togo-COVID-19-Crisis-Response-Development-Policy-Financing.pdf>

The voter registry was used to target beneficiaries, since it contains three times as many names as the more conventional national identity database. The voter registry includes approximately 3.6 million individuals (out of a total population of about 8 million), compared to the national identity database, which has just 1.2 million individuals. The Novissi system enables applicants to self-register and then verifies beneficiary eligibility by confirming identity using the voter registry and checking that

the beneficiary has previously declared an informal occupation and lives in an eligible area. Togo was able to set up the new program as a short-term response to the crisis in just 10 days, in part by utilizing the voter registry's location and occupation data. The government both recognized the need for speed and acknowledged that the voter registry is not comprehensive (which meant that members of more marginalized populations, who do not have an electoral card, were excluded).

## Transparency

Novissi's functioning is detailed by decree,<sup>3</sup> which states that transparency should be promoted in the use of funds and the production of fund records should be made accessible to the public. Accounting returns are made according to the rules of national public accounting.

This basis for transparency paved the way for Novissi's good transparency practices. The website includes comprehensive and up-to date information on its policy rationale, as well as amounts, eligibility criteria and information on how to register for the program. The site publishes a report on the municipalities covered by the program broken down by region and department.<sup>4</sup>

There is also up-to-date information on total beneficiaries, gender distribution, total payments made across the three phases of the project and total registrations (which enables analysis of the program's ability to respond to demand). The information is shared through a brief press release when Novissi opens applications for funds; when applications close, the same information is updated on the website. The information is not updated in real time; instead, the figures are published after the completion of a phase.

The supplementary budget law for 2020 (loi de finances rectificative 2020) included a budget line for the Novissi program. The budget allocation is for 13 billion FCFA, fully accounted for as transfers. The budget execution report for 2020 makes a passing reference to the program without providing financial or quantitative information on the monies spent. The Citizen Budget for 2021 refers to Novissi and gives the cost, 11.7 billion FCFA.

<sup>3</sup>Article 10 of decree no. 2020-053/PR, [https://jo.gouv.tg/sites/default/files/JO/JOS\\_11\\_05\\_2020%20-%2065E%20ANNEE%20N%C2%B0%2016%20BIS.pdf#page=2](https://jo.gouv.tg/sites/default/files/JO/JOS_11_05_2020%20-%2065E%20ANNEE%20N%C2%B0%2016%20BIS.pdf#page=2)  
<sup>4</sup><https://novissi.gouv.tg/wp-content/uploads/2020/12/20201101-New-100-cantons-EN.pdf>

## Outreach and accountability

The ministry established a call center with a toll-free line so that beneficiaries could call to report any issues with the registration or disbursement processes. A partnership with the post office was also established to provide information about the transfers and so that the post office could act as extension agents for beneficiaries who wanted to convert their payments into cash. Postal service workers were deployed to local markets as mobile “cash-out” agents, wearing identifiable vests with logos of both the post office and Novissi.

## Management and financing

A decree<sup>5</sup> details the procedures of the fund's financial management: requests for the funds are made by the Ministry of Digital Economy, processed by the Ministry of Finance and then transmitted to the treasury for transfers to the accounts of the two operators, Togocom and Atlantique Télécom. The transfer is then made directly to the beneficiary's mobile. The operators' accountants make reports to the Ministry of Finance on the management of funds. The Ministry of Digital Economy is required to produce statements of expenditure. The decree provides the modalities of the management of the Response and Solidarity Competition Fund, which was established for all COVID-19 support measures. The Ministry of Finance is the main authorizing officer, the accounts are subaccounts of the Single Treasury Account and the state treasury is responsible for the accounts.

Information is available on the financing of Novissi, which comes from both internal and external sources. External funding includes 3 million euros from the Agence Française de Développement, (which included funds for the evaluation of the program). The World Bank also provided a grant and a loan,<sup>6</sup> which included technical assistance to transform the Novissi platform into a modern government-to-person payment mechanism, provision of mobile phones to those beneficiary households not in possession of one, and training in basic financial literacy.<sup>7</sup> Financing is also provided by the NGO GiveDirectly,<sup>8</sup> which distributes cash payments in poor countries.

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<sup>5</sup>Article 10 of decree no. 2020-053/PR.

<sup>6</sup><https://www.banquemonde.org/fr/news/press-release/2021/06/23/togo-un-soutien-supplementaire-pour-accompagner-les-personnes-les-plus-touchees-par-la-pandemie-de-covid-19>

<sup>7</sup><https://documents1.worldbank.org/curated/en/167651624759311495/pdf/Togo-Safety-Nets-and-Basic-Services-Project-Additional-Financing.pdf>

<sup>8</sup><https://www.givedirectly.org/study-ai-targeting-togo/>

# Key preconditions and requirements enabling the establishment of Novissi

A number of laws were passed in order to establish the Novissi program. This includes decree 2020-037/PR (May 18, 2020), which establishes a national program of monetary transfers for COVID-19 in favor of vulnerable populations.<sup>9</sup> The law was introduced as a regular decree, without using special emergency powers, as opposed to what happens with the ordinances.

When Novissi was established, a series of regulations had already been passed to establish prerequisites for digital mechanisms of this type: law 2019-014 for the protection of personal information,<sup>10</sup> law 2018-026 on cyber-criminality,<sup>11</sup> law 2017-007 on electronic payments and transfers,<sup>12</sup> and law 2017-006 on information.<sup>13</sup>

Beyond the country context, the West African Economic and Monetary Union (WAEMU) has updated frameworks to promote the digital economy in the region. Togo has effectively begun transposing the WAEMU regulations to the local context, including Directive 08/2002/CM/UEMOA on the promotion and use of cashless payment methods<sup>14</sup> and also instruction 008-05-2015 on the conditions and modalities of use for electronic monies and an efficient system of payments for WAEMU member states (STAR-UEMOA, ICA-UEMOA, and GIM-UEMOA).

## A gender equality strategy

Political commitment to gender equality is strong in Togo and has been for several years. The development of Novissi as a gender-sensitive program is part of Togo's gender-equality strategy. Togo has been a champion of gender equality issues since 2006 when the country adopted a national strategy for the integration of gender dimensions in policies and programs.<sup>15</sup> This strategy, currently being updated, aims to fight inequality between the sexes and promotes the integration of gender dimensions in all sectors and all institutions in Togo. The Ministry for Social Action, Advancement of Women and Protection of Children and the Elderly remains a committed institutional actor of the administration.

<sup>9</sup>[https://jo.gouv.tg/sites/default/files/JO/JOS\\_28\\_05\\_2020-65E%20ANNEE-N%C2%B0%2017.pdf](https://jo.gouv.tg/sites/default/files/JO/JOS_28_05_2020-65E%20ANNEE-N%C2%B0%2017.pdf)

<sup>10</sup>[http://jo.gouv.tg/sites/default/files/JO/JOS\\_29\\_10\\_2019-64E%20ANNEE-N%C2%B026%20TER.pdf](http://jo.gouv.tg/sites/default/files/JO/JOS_29_10_2019-64E%20ANNEE-N%C2%B026%20TER.pdf)

<sup>11</sup><https://numerique.gouv.tg/wp-content/uploads/2019/12/Loi-n-2018-026-du-07-decembre-2018-cybersecurite-et-cybercriminalite.pdf>

<sup>12</sup><https://www.droit-afrique.com/uploads/Togo-Loi-2017-07-transactions-electroniques.pdf>

<sup>13</sup>[https://jo.gouv.tg/sites/default/files/JO/JOS\\_07\\_07\\_2017-62E%20ANNEE%20N%C2%B021%20QUARTO.pdf#page=16](https://jo.gouv.tg/sites/default/files/JO/JOS_07_07_2017-62E%20ANNEE%20N%C2%B021%20QUARTO.pdf#page=16)

<sup>14</sup>Directive N°08/2002/CM/UEMOA portant sur les mesures de promotion de la bancarisation et de l'utilisation des moyens de paiement scripturaux, de la BCEAO, portant sur les mesures de promotion de la bancarisation et de l'utilisation des moyens de paiement scripturaux [http://www.uemoa.int/sites/default/files/bibliotheque/pages\\_-\\_directive\\_08\\_2002\\_cm.pdf](http://www.uemoa.int/sites/default/files/bibliotheque/pages_-_directive_08_2002_cm.pdf)

<sup>15</sup><https://www.ilo.org/dyn/natlex/docs/ELECTRONIC/95033/111728/F159216695/TGO-95033.pdf>

## Making Togo a digital hub

Novissi was designed as a digital program that was part of a broader development strategy to transition Togo to a digital economy.<sup>16</sup> The government is currently finalizing a strategy called Togo Digital 2025<sup>17</sup> to update this vision after COVID-19. To drive this vision, the Ministry of Digital Economy and Digital Transformation<sup>18</sup> was created in January 2019. The ministry is directed by a committed and dynamic minister, Cina Lawson, with priority projects including e-government and e-ID.

In addition, the Togo Digital Agency (ATD) was created in September 2021 with the aim of supporting the implementation of digital projects of the government's development strategy, including digitization of public services.<sup>19</sup> Although ATD was founded after the Novissi program, it confirms that the Novissi program was established in the context of an administration committed to digitization.

## Technical support and collaboration

Novissi's success was enabled by government commitment to the concept of a cash-transfer program for crisis management, but also beyond. The process began with a discussion between an advisor to Togo's president and Professor Esther Duflo, who is recognized for her work on clinical trials and cash transfer programs. The main hurdle in giving out cash payments was precise and effective targeting, owing to a shortage of reliable data on citizens and their needs.

A collaboration between the Ministry of Digital Affairs and the University of California, Berkeley's Center for Effective Global Action<sup>20</sup> assisted with the question of how best to target the program. The Minister of Digital Transformation was also connected with GiveDirectly. The researchers built a second system that estimates the wealth of users of Togo's two primary cell networks, using calling patterns and other account details, such as credit top-ups. This part of the system was based on a phone survey in September of about 10,000 people in the poorest regions flagged by satellite analysis. Weaknesses in relying on the voter database and the use of cell phones (i.e., vulnerable populations not captured by these databases) were addressed by GiveDirectly, which sent a small team to Togo to gather additional information on communities in need. In addition, a poverty map using satellite imagery was established<sup>21</sup> to pick up indicators of poverty by looking at such factors as roofing materials and road surfaces.

<sup>16</sup>[https://numerique.gouv.tg/wp-content/uploads/files/2017/11%20-%20Novembre/20171023\\_DPS%20Economie%20Numerique\\_document%20public%20VCL%20VF.pdf](https://numerique.gouv.tg/wp-content/uploads/files/2017/11%20-%20Novembre/20171023_DPS%20Economie%20Numerique_document%20public%20VCL%20VF.pdf)

<sup>17</sup><https://www.togofirst.com/fr/tic/1802-4962-togo-digital-2025-une-strategie-de-transformation-numerique-en-gestation>

<sup>18</sup><https://numerique.gouv.tg/organigramme/>

<sup>19</sup><https://www.togofirst.com/fr/economie/3009-8581-togo-creation-de-togo-digital-agence-gouvernementale-en-charge-des-projets-numeriques>

<sup>20</sup>[https://www.jblumenstock.com/files/papers/jblumenstock\\_2017\\_ictd\\_satellites.pdf](https://www.jblumenstock.com/files/papers/jblumenstock_2017_ictd_satellites.pdf)

<sup>21</sup><https://www.banquemonde.org/fr/results/2021/04/13/prioritizing-the-poorest-and-most-vulnerable-in-west-africa-togo-s-novissi-platform-for-social-protection-uses-machine-l>

# Novissi's impact

Novissi has been viewed by the international press<sup>22</sup> as a successful and innovative cash transfer program, and the objective and functioning of the program have been well received by the Togolese population. This success is also evidenced by the fact that it has been extended in three phases: Novissi 1, which lasted from April to June 2020, covered the Greater Lomé and the Tchoudjo Prefecture and reached 567,002 beneficiaries at a cost of 11,362 million FCFA; 65% of beneficiaries were women. Novissi 2, lasting from August to September 2020, covered Soudou Canton and reached 5,850 beneficiaries, of which 55% were women. The second phase was less significant than the other two because the territory targeted (which was affected by lockdown measures) was less populous than those targeted in the other phases. Novissi 3, which extended from February to March 2021, covered 202,339 beneficiaries at a cost of 1,407 million FCFA; 59% of beneficiaries were women. Under Novissi 2 and 3, the transfers were reduced to 8,170 FCFA for women and 7,000 FCFA for men.<sup>23</sup>

The extensive outreach and targeting program enabled Novissi to provide vulnerable populations with a rapid response and effective payouts. There has been high demand for the program, with registrations representing 17.4 % and beneficiaries 7.1 % of the population. Two months after its establishment, Novissi had already paid out 11.3 million FCFA (about 17.25 million euros). Beneficiaries have included small shop owners, taxi drivers, and seamstresses. Beneficiaries' reports suggest they use the cash transfers to buy such items as rice, fertilizer, corn or soap, or to pay for school fees. Beneficiaries report that the cash was transferred rapidly (within two to three days from the first call made through the direct phone line established exclusively for the Novissi program).<sup>24</sup>

The last phase of the Novissi program ended in March 2021, and there is no available information as to when phase four will be taking place. Plans exist to integrate the program into a basic social protection safety net, apart from times of emergency or crisis.

<sup>22</sup>For example, [https://www.lemonde.fr/afrique/article/2020/10/23/au-togo-le-coronavirus-a-accelere-la-mise-en-place-d-un-revenu-universel-de-solidarite\\_6057162\\_3212.html](https://www.lemonde.fr/afrique/article/2020/10/23/au-togo-le-coronavirus-a-accelere-la-mise-en-place-d-un-revenu-universel-de-solidarite_6057162_3212.html)

<sup>23</sup><https://novissi.gouv.tg/en/2021/02/22/exceptional-round-of-novissi-cash-transfers-launched-in-the-savannah-region/>

<sup>24</sup>[https://www.npr.org/sections/goatsandsoda/2021/02/15/966848542/the-pandemic-pushed-this-farmer-into-deep-poverty-then-something-amazing-happene?utm\\_campaign=npr&utm\\_source=twitter.com&utm\\_medium=social&utm\\_term=nprnews&t=1634129274861](https://www.npr.org/sections/goatsandsoda/2021/02/15/966848542/the-pandemic-pushed-this-farmer-into-deep-poverty-then-something-amazing-happene?utm_campaign=npr&utm_source=twitter.com&utm_medium=social&utm_term=nprnews&t=1634129274861)

# Lessons learned

The Novissi program has been managed in a way to provide the public with extensive and timely information on its functioning, as well as having established effective outreach mechanisms. For other governments seeking to follow in Togo's footsteps, there are several lessons.

## Transparency

First, budget transparency is important when establishing emergency support measures like Novissi. To support transparency, governments can include such emergency programs as a separate budget line in budget documentation (whether supplementary or not), making financing sources clear as well as providing a commentary on the program. In the case of Novissi in the Budget Law for 2021 and the Supplementary Budget Law for 2021, the program is absorbed within the broader bucket of the solidarity funds. For other countries seeking to implement such programs, detailing the information in budget documentation on each fund can be useful for citizens. In addition, in the case of Novissi, execution of the program is described in press releases on its dedicated website. Other countries can consider how to mainstream this information in monthly and annual national budget execution reports.

For countries that are launching digital programs, the question of where to locate the program institutionally is an important consideration in ensuring transparency. While the Ministry of Digital Economy may have an important role to play in launching support programs, the case of Novissi suggests that transparency is best achieved when the program is located within the Ministry of Social Affairs, especially when the budget is presented by program. In the case of Novissi, the program is covered jointly under the Ministry of Digital Economy and the Ministry of Finance;<sup>25</sup> hence, citizens cannot transparently and comprehensively assess the overall budget for social protection programs. This shift would be in line with current thinking within Togo's Ministry of Finance, since the administration is considering making it a policy fixture by merging other social protection programs under the Novissi umbrella. This approach would bring it closer to becoming a basic universal solidarity income.<sup>26</sup>

For emergency social protection programs, citizen-facing, dedicated websites used together with outreach programs are very effective. Websites can be used to publish regular and timely information on the rollout of programs (such as financial updates and information on beneficiaries). In the case of Novissi, some additional information could be of interest to citizens (such as more detailed information on the geographical distribution of beneficiaries), and published information in the form of monthly reports can also be useful.<sup>27</sup>

<sup>25</sup>Ibid.

<sup>26</sup>[https://www.lemonde.fr/afrique/article/2020/10/23/au-togo-le-coronavirus-a-accelere-la-mise-en-place-d-un-revenu-universel-de-solidarite\\_6057162\\_3212.html](https://www.lemonde.fr/afrique/article/2020/10/23/au-togo-le-coronavirus-a-accelere-la-mise-en-place-d-un-revenu-universel-de-solidarite_6057162_3212.html)

<sup>27</sup>Such information has been provided for other COVID-19 support funds in the region (for example, in Côte d'Ivoire).

## Accountability and citizen participation

Accountability from oversight institutions and citizen participation in the functioning and management of emergency programs needs to be carefully considered by governments. For example, in the case of Novissi, committee-meeting reports or management reports providing updates on the program's activities could be published. In addition, parliamentary oversight of such programs tends to be low, which is currently the case in Togo. Citizens can demand that parliamentarians exercise oversight of emergency funds in order to strengthen accountability.

Regarding external audit, targeted audits of emergency funds are useful, but external audit of emergency support funds should be mainstreamed into the audit report of the national budget. The fact that Novissi is currently established as a transfer/subvention in the budget means that it does not justify in-depth audit observations. Two thematic audits are being produced by the SAI (largely at the impetus of development partners that have provided budget support, such as the African Development Bank<sup>28</sup>) and will be published on the website in due course.<sup>29</sup> For other SAIs considering their roles in auditing emergency support programs, it is important to publish the audit reports in a timely manner and integrate findings in the audit report of the national budget when it is produced. In addition, to facilitate external audits of digital programs, transparency of the databases used needs to be ensured, especially when done in collaboration with private companies. This must be established upfront. Currently in Togo, the SAI is trying to access records from the phone company that was used to implement the Novissi program, causing some delays in the auditing processes.

<sup>28</sup>Interview with Pilouzoue Prosper, conseiller-maitre at the SAI (Cour des Comptes), responsible for the auditing of solidarity COVID funds.

<sup>29</sup>Interview with Amina Bema, IMF resident adviser, Togo.

## Digital strategies as transparency strategies

Togo's experience suggests that digital technologies can support the efficiency and quality of public services and enhance transparency and accountability. Mobile money and payments, in particular, can be an effective way to generate secure, quick and transparent payments to beneficiaries, while reducing the risk of fraud and corruption. For example, the introduction of universal digital identity, digital beneficiary registers and digital transfers have improved targeting and reduced leakage.<sup>30</sup>

However, other countries should have a transparent debate about database use when considering digitized approaches. There can be debate on which databases to use, the reliability of their sources and comprehensiveness. In Togo, for example, there was a debate on the use of data on electoral cards versus data on identity cards.<sup>31</sup> The use of data and technology can be used to make targeting cash transfer programs less costly and to avoid the constraint of low rates of formal banking.<sup>32</sup> In the case of Novissi, two datasets were used: mobile phone subscriptions and electoral registers. Some commentators have suggested that call-detail records necessitate a SIM card, and the need to have a voter ID can create the risk of social exclusion, especially for the most vulnerable. Indeed, the program's impact relies on phone possession or access. Hence, Togo's experience suggests that digital approaches hold potential but that additional methods should be used to ensure marginalized populations are reached. Indeed, the penetration rate of mobile broadband is only 20% in Togo, while 3G and 4G cover only 65% and 10% of the population, respectively.<sup>33</sup>

In addition, launching digitization programs to bolster transparency requires careful consideration of the necessary prerequisites for governments, such as investments in infrastructure, policy frameworks and digital skills training, as well as risk management frameworks.<sup>34</sup> Togo has yet to fully consider the importance of all these dimensions, in particular digital security, in its policy frameworks.

<sup>30</sup><https://oecd-development-matters.org/2021/08/04/digitalisation-as-an-anti-corruption-strategy-what-are-the-integrity-dividends-of-going-digital/>

<sup>31</sup><https://www.agenceecofin.com/social/0904-75605-togo-face-au-covid-19-le-gouvernement-met-en-place-un-revenu-universel-de-solidarite-pour-sa-population>

<sup>32</sup><https://www.togofirst.com/fr/gouvernance-economique/2210-4194-le-togo-affiche-le-plus-haut-taux-de-bancarisation-de-luemoa>

<sup>33</sup><https://blogs.worldbank.org/african/togo-could-more-digitalization-be-solution>

<sup>34</sup><https://www.imf.org/en/News/Articles/2020/06/15/na061520-digitalizing-sub-saharan-africa-hopes-and-hurdles>

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