

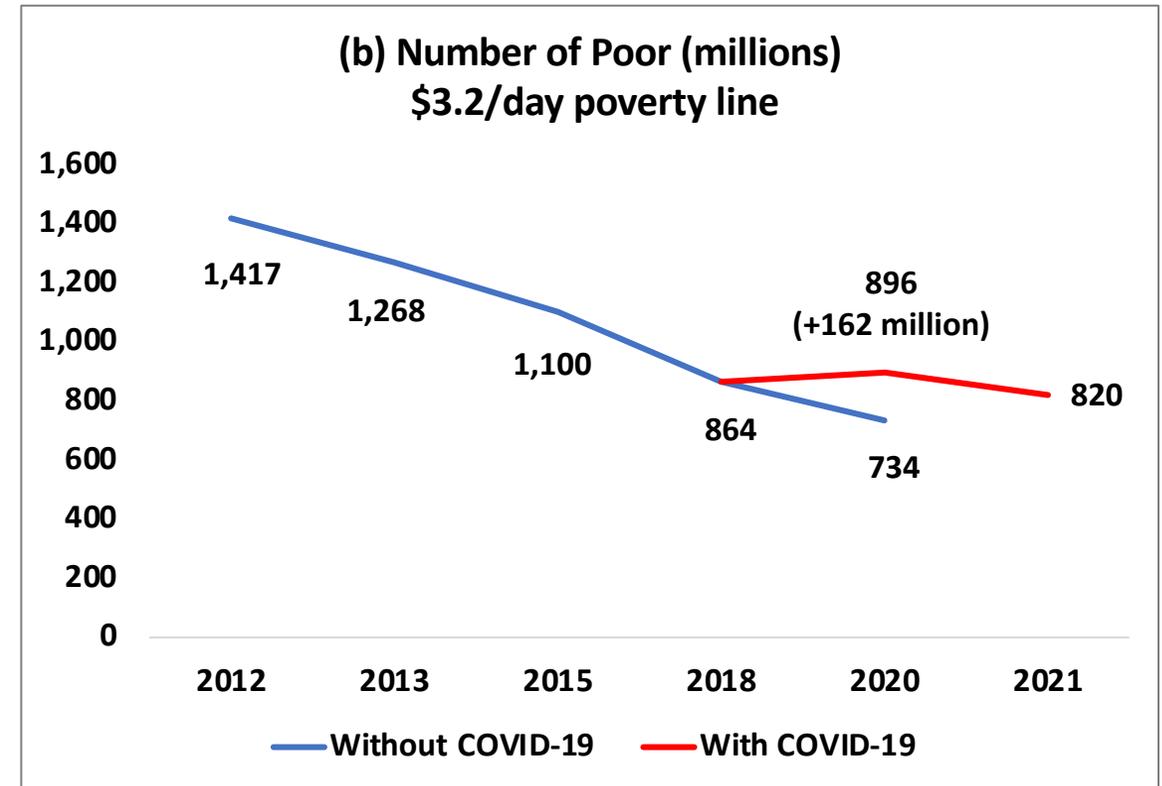
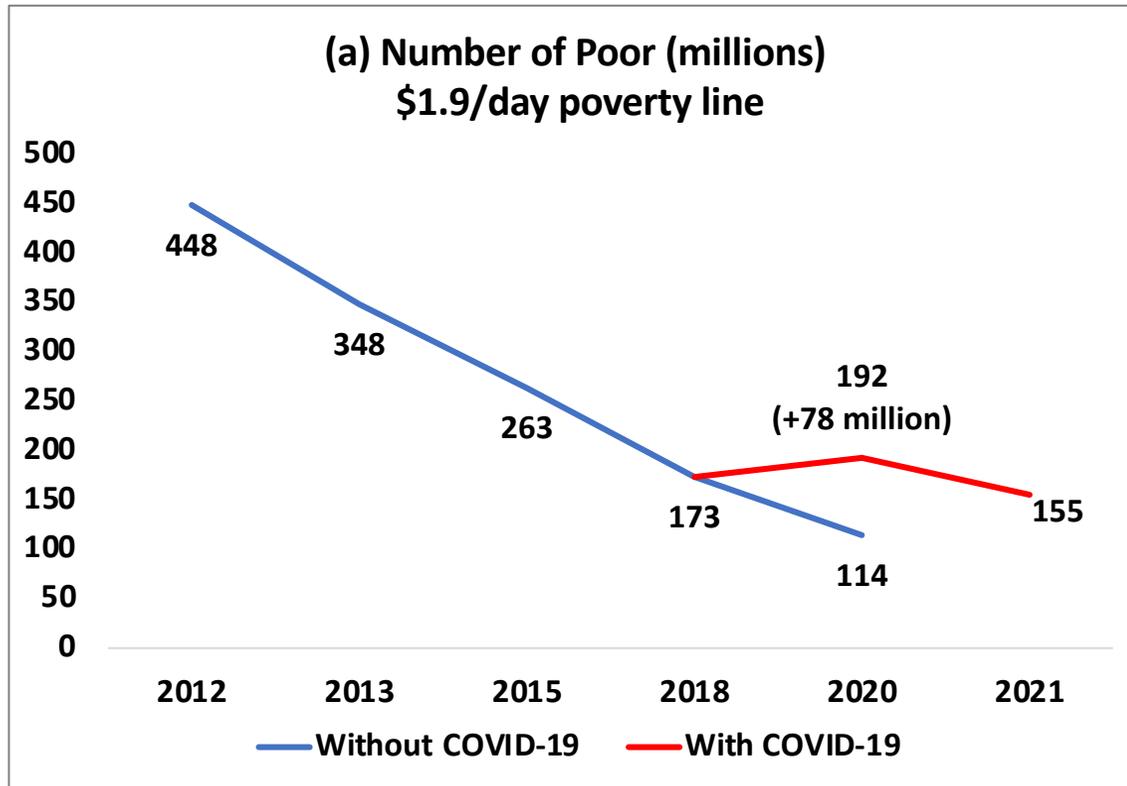
HOW CAN
GOVERNMENTS
IDENTIFY AND REACH
THE POOR IN THE WAKE
OF COVID-19?

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Casting a Wider Net for Social Protection

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Snapshot of Poverty Impacts of COVID-19



Notes: Developing Asia refers to the average of 34 DMCs.

Sources: World Bank's PovcalNet Database for 2012-2015/18 and ADB staff estimates for all for 2020 and India for 2018 as well.

Identifying households for social protection during COVID-19

Options

1

Utilize existing data from social protection sector (e.g. existing social registries and pension databases)

2

Utilize existing government data beyond social protection sector (e.g. tax, vehicle and land data for affluence testing)

3

Utilize existing non-government data (e.g. telecom providers, financial inclusion programs, humanitarian data, and local NGOs, informal worker organizations, farmer registries, etc)

4

On-demand registration to complement traditional approaches using digital 'windows', SMS, and helplines

Option 1: Utilize existing data from social protection sector

ADVANTAGES

- ✓ Quick and efficient way to undertake horizontal/vertical expansion.
- ✓ Avoids long queues and registration drives that can be time consuming, costly and potentially risky during times of COVID-19.

DISADVANTAGES

- X Potentially low coverage of population registered, particularly in informal sector.
- X Static registries can quickly become out of date and exclude the “new poor”.

! COVERAGE AND KEY CONSIDERATIONS

- Reasonable confidence in completeness (adequate coverage), quality (rich information on poverty/vulnerability), and currency (up to date) of data (social registries, pension databases, etc.)
- Options include relaxing eligibility criteria, enrolling past beneficiaries, those on waiting lists, and those previously rejected.

Legend of target beneficiaries:

-  Extreme poor
-  Informal workers
-  Relatively “better off”



COUNTRY EXAMPLES

- Pakistan, Philippines, Indonesia, Malaysia, Brazil, Peru, Chile, Columbia, Jordan

Option 2: Utilize existing government data beyond social protection sector

ADVANTAGES

- ✓ Easier to identify the “better off” using income tax files, bank records, property registration, vehicle ownership, and overseas travel (affluence testing), and apply a universal inclusion approach for the remainder of the population.
- ✓ Helps in the identification of those not covered by social assistance or social insurance – the “missing middle”.
- ✓ Leveraging ID, civil registration and vital statistics data (CRVS) as well as health records can help reach specific categories of individuals including children and the elderly.

DISADVANTAGES

- ✗ Fiscal and budgetary implications for low-income countries if applying a more universal approach to targeting.
- ✗ Equity concerns if governments cannot provide assistance to all vulnerable categories of individuals.

! COVERAGE AND KEY CONSIDERATIONS ● ● ●

- Requires building on and leveraging existing systems include ID systems and civil registries.
- Vulnerable populations without IDs, cellphones, and bank accounts may need to self-identify and access payment providers.

Legend of target beneficiaries:

● Extreme poor ● Informal workers ● Relatively “better off”



COUNTRY EXAMPLES

- Singapore, Hong Kong, Japan, Morocco, Ecuador, Bolivia, Namibia

Option 3: Utilize existing non-government data in creative ways

Network/ Usage Data	Relevance for Targeting
Handset (make, brand, how frequently it is changed)	Price of handset as proxy for income
Mobility between cell sites (including internationally)	Travel patterns and movements between regions
Top-up amount, denomination and frequency	Monthly expenditure & usage (inc. maximum in last 12 months)
Use of services and apps (e.g. voice, SMS, data, 2G, 3G, 4G)	Basic education/literacy profile and consumption propensity
Branchless banking remittances (inward & outward)	Estimation of receipts/payments to augment income estimation

X Potential privacy, data protection and security concerns with use of private sector data.

X Concerns over lack of accountability, especially among some local structures if evidence of performance remains weak.



COUNTRY EXAMPLES

- Pakistan, India, Bangladesh, Uganda, Colombia, Zimbabwe

Option 4: On-demand registration via digital windows, SMS and helplines

ADVANTAGES

- ✓ Offers a rapid, remote and efficient way to identify and register beneficiaries.
- ✓ Recognizes the dynamic nature of poverty and vulnerability, providing opportunities to enroll new beneficiaries and complement traditional targeting approaches.

DISADVANTAGES

- X Can be complex to set up fast, especially to deal with a higher number of applications.
- X Could exclude vulnerable households without access to digital technologies, IDs and information.



COVERAGE AND KEY CONSIDERATIONS



- Requires building on strong ID systems for authentication and data crosscheck.
- Need for measures to facilitate information, outreach and communication, and support those with access issues (e.g. digital illiteracy).

Legend of target beneficiaries:



Extreme poor



Informal workers



Relatively "better off"



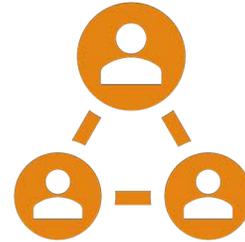
COUNTRY EXAMPLES

- Thailand, Malaysia, Pakistan, Morocco, South Africa, Peru, Colombia, Namibia

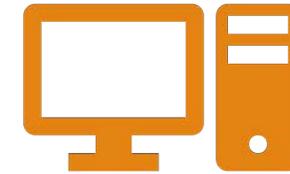
Delivering Timely and Inclusive Assistance: Key Messages



Options are not mutually exclusive



Triangulate and integrate information for smarter targeting



Leverage data beyond the social protection sector



Strengthen public, private, and non-profit collaboration



Ensure effective communication and smart registration/payments



Make decisions based on local context