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SPACE Helpline

Social protection interventions as medium- and long-term responses  
amid COVID-19 and beyond

26 August 2020, 15:00-16:30 (Manila Time), via Microsoft Teams

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## *Responding to COVID-19: How to **identify, register** and **pay** beneficiaries for social protection programs*



**SPACE Social Protection Approaches to COVID-19: Expert advice helpline**

*a supportive space to plan, challenge, and innovate your COVID-19 response through collaboration with leading global experts*

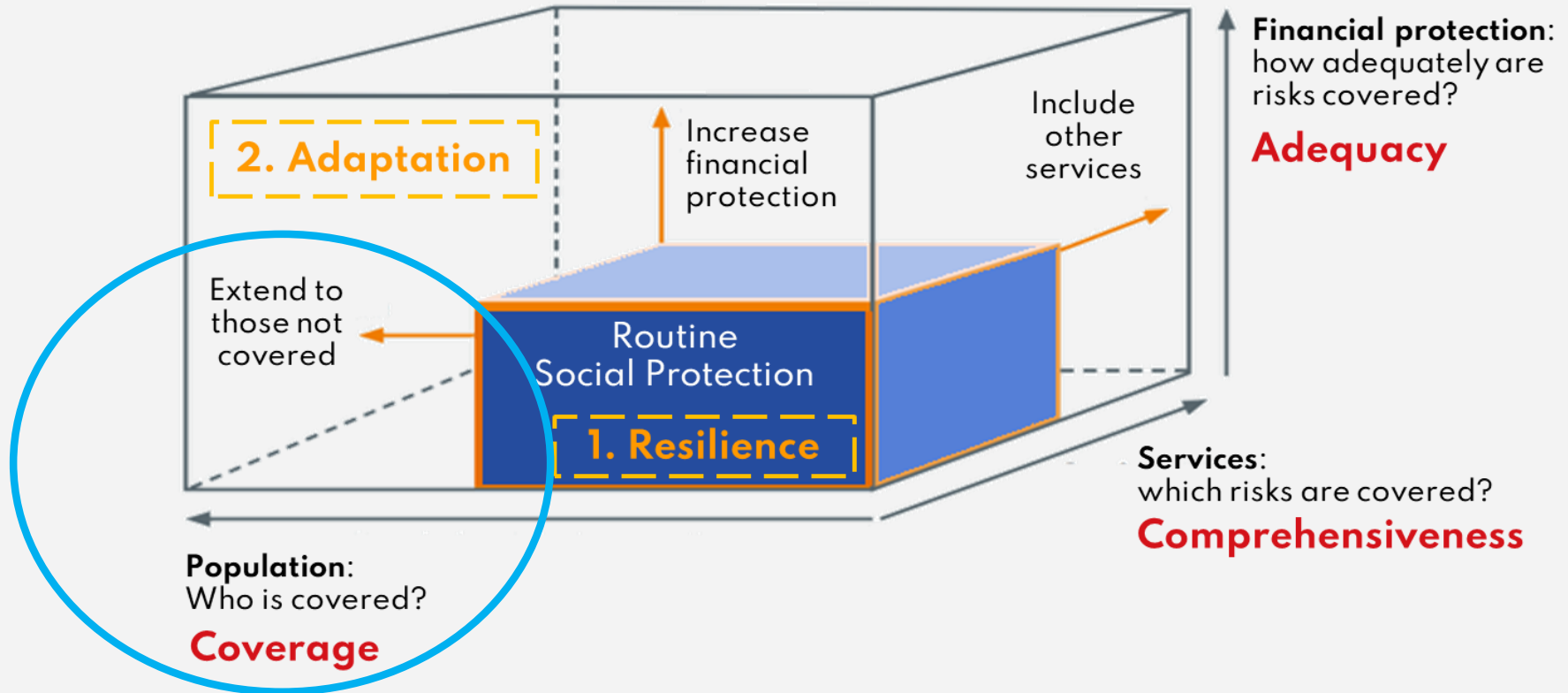
# Discussion points


1. Reaching new beneficiaries: **outreach, registration, enrolment**
2. Reaching new beneficiaries: **payment options**

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# Expanding coverage to reach all those at risk or affected






The challenge: how to rapidly increase social assistance coverage through new or existing programs

To support rapid registration and payments, identify opportunities to **leverage existing:**

- **Data**
- **Capacity**
- **Delivery systems and processes**

In an emergency, and over the medium-long term, **these can be leveraged!**











# The challenge: how to rapidly increase social assistance coverage through new or existing programs

Option	Methods
1 Draw on broader 'ecosystem' – social protection and beyond	<ol style="list-style-type: none"><li>1. Using existing data FROM the social protection sector</li><li>2. Using existing Government data BEYOND the social protection sector</li><li>3. Using OTHER existing data BEYOND the social protection sector</li></ol>
2 On-demand emergency registration	<ol style="list-style-type: none"><li>1. Via digital 'windows' and helplines</li><li>2. Via permanent capacity</li></ol>
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# Method 1a. Using existing data from social protection sector





	Easy & fast?	Potential coverage?	Examples
<b>Past beneficiaries</b> from beneficiary registries		“Usual suspects” and vulnerable 	<i>Being considered in Zambia</i>
Those on <b>waiting lists</b> (previous quotas)		“Usual suspects” and vulnerable 	Iraq, <a href="#">Sri Lanka</a> , Zambia, <a href="#">Brasil</a>
Those who were <b>eligible but had previously been rejected</b> as beneficiaries		“Usual suspects” and vulnerable 	<i>Being considered in North Macedonia</i>
Expand to broader caseload using <b>data on potential beneficiaries from <u>Social Registries</u></b> (registered but not eligible for routine programmes)		Potential to expand to also include <b>informal workers and “missing middle”</b> 	Pakistan, Brazil, Cape Verde, Peru, Colombia, Ecuador, Jordan, Malaysia, Indonesia



# Method 1b. Using existing government data BEYOND social protection

	Easy & fast?	Potential coverage?	Examples
<p><b>ID/CRVS</b> data to.....reach 'everyone'</p> 	✓	Vulnerable Informal Middle Better off	Singapore; Hong Kong, China; Japan
<p><b>ID/CRVS</b> data to... reach <b>some categories</b> of individuals</p> 	✓	Some vulnerable Some informal Some middle Some better off	
<p><b>ID/CRVS</b> data to... ...Target <b>OUT (exclude)</b></p>	✓	Some vulnerable All informal/middle	Bolivia, Namibia...
<p><b>Other government</b> data to register or complement other methods... <b>Tax data, disability, land, health insurance, census, etc</b></p>	✓	<i>Depends on which and how</i>	USA (tax) <a href="#">Morocco</a> (H.I.), Ecuador (census)






## Method 1c. Using other existing data BEYOND social protection

	Easy & fast?	Potential coverage?	Examples
Financial inclusion programmes, mobile money providers, others including private sector		Some vulnerable Large % informal  Large % middle Some better off	<i>India, Uganda...</i>
Local council/cooperative registration mechanisms and/or chambers of commerce and or informal worker organisations, farmer registries...		Good proportion of informal/middle 	<i>Cape Verde, Sierra Leone..</i>

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## Method 2. On-demand emergency registration via digital “windows” and helplines, or permanent capacity

	Easy & fast?	Potential coverage?	Examples
<p>Digital window or helpline.</p>  <p>Triggering or <i>complementing</i> registration and enrolment</p>		 <p>Vulnerable: good proportion Middle/informal: very high Better off: full coverage</p>	<p>Thailand, <a href="#">Peru</a>, <a href="#">Colombia</a>, <a href="#">Namibia</a>, <a href="#">Malaysia</a>, <a href="#">South Africa</a>, <a href="#">Morocco</a></p>
<p>Permanent local offices/capacity</p> <p>(a) Deconcentrated/Local Welfare Offices or Programme offices</p> <p>(b) Municipal/ Local Government Offices</p>  <p>With potential for some outreach activities too</p>		<p>Depends</p>	<p>Those where capacity in place... e.g. see <a href="#">Sri Lanka</a></p>

# Examples of on-demand emergency registration via digital “windows” and helplines



Applications Received				
Date	USSD	Website	WhatsApp	Emails
11-May	974,866	43,511		500,000
12-May	929,925	65,894		0
13-May	212,291	58,674	195,967	
14-May	277,867	36,355	289,690	
<b>TOTAL</b>	<b>2,394,949</b>	<b>204,434</b>	<b>485,657</b>	<b>500,000</b>
<b>Grand Total Received</b>				<b>3,585,040</b>



22 million applications in two weeks... but target was 9 million



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**Some traditional barriers to access for on-demand systems are overcome!**

**Information, simplicity, no stigma**

Example: Pakistan chose from a menu of options by building on what was already in place...



To swiftly expand to new caseloads, including from the **Informal Sector**, Pakistan adopted two main approaches:

1. Raised the eligibility cut-off on NSER Social Registry (that has 85% coverage and is being updated) to reach 3 million HHs;
2. Extraordinary on-demand SMS and website enabled enrollment campaign to reach 2.5 million HHs ...(together 17% coverage population)
  - This was a combined approach, involving cross-checking with other administrative databases that were **interoperable**

# The challenge: how to rapidly increase social assistance coverage through new or existing programs

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## Method 3. Ongoing or one-off active outreach

### Targeted active outreach



An option where there are strong financing constraints to more nationally ambitious approaches

Can be cost-effective

Involves prioritising pockets of need

### Census survey



Not ideal as an emergency response, particularly in the midst of a pandemic

Being adopted by some countries as part of longer term approach

## Key takeaways to remember:

- Leveraging existing systems is crucially important – the stronger & more prepared the better (*SP and beyond – e.g. national ID*)
- Sequencing...complementing
- No matter what option/s:
  - ✓ **SIMPLE is BEST:** Simplified forms, eligibility criteria and documentation requirements, authentication/ identification processes
  - ✓ **ACCOUNTABILITY to AFFECTED POPULATIONS**
    - Last mile support + grievance
    - Safety/reduced risk of contagion
    - Responsible use of data at all stages of the chain

# Discussion points

1. Reaching new beneficiaries: **outreach, registration, enrolment**
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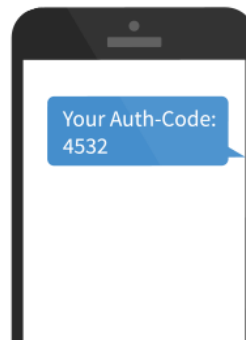
# Cash options



1. Pre-existing accounts
2. New accounts



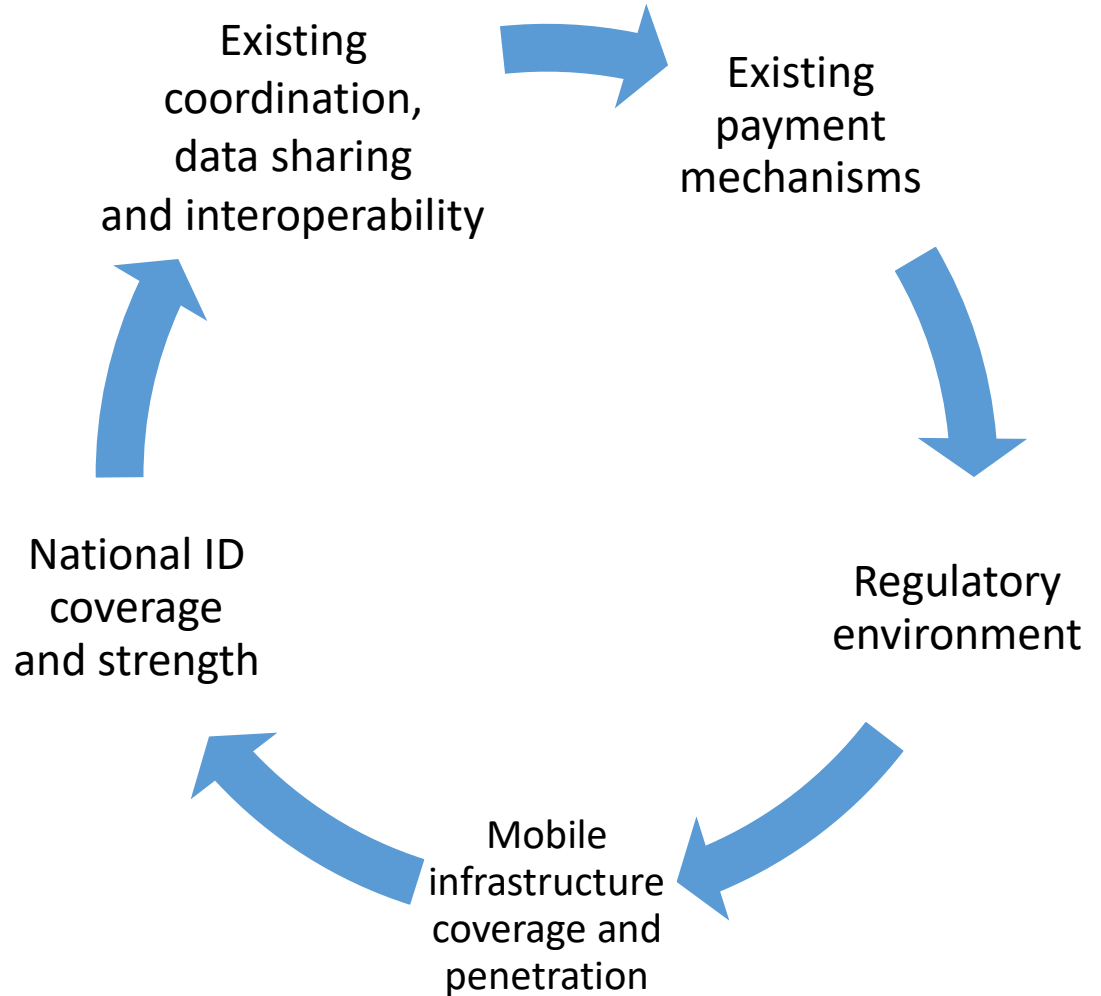
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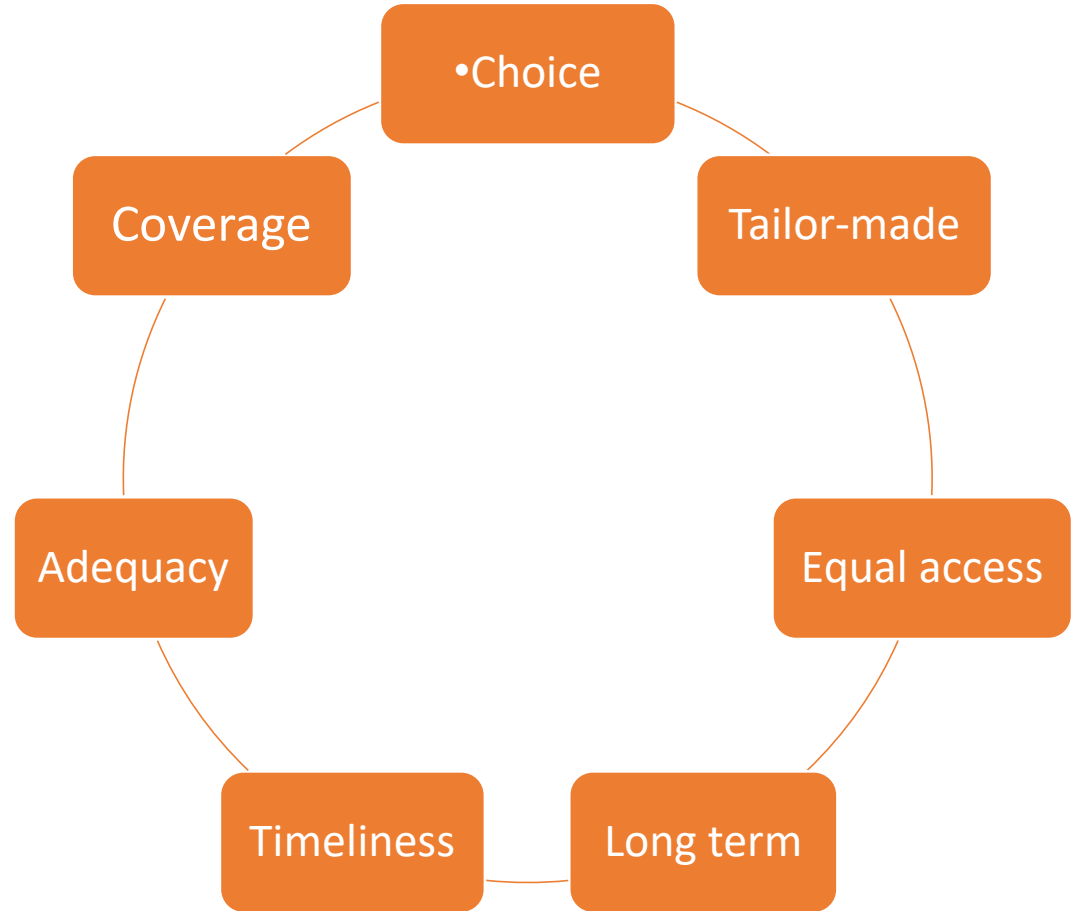
Collection of cash 'over the counter': without accounts.

- Plus other options where no account:
- Cash over the counter
  - Paper vouchers
  - E-vouchers and other e-payments
  - Cheques
  - Direct delivery by government or humanitarian agency

# Enabling / constraining factors



Some key principles to consider





Thank you!

Extra slides



# Potential roles for social protection in the recovery from COVID

- Government responses to COVID have been addressed primarily at short term economic and social impacts of COVID 19.
  - E.g. urban areas, loss of income, supporting containment measures.
- But longer term economic and social implications from COVID include
  - income poverty (pushing an estimated 180 million people into extreme poverty),
  - child poverty
  - Health
  - education
  - etc.

In 2019 we had stressed there were hardly any examples of countries leveraging data on potential beneficiaries to expand to new caseloads in the aftermath of a shock – and for “good reasons”

→ See full [Infographic!](#)

...these will be more or less suitable for shock response in terms of their...



**Completeness**

Level of coverage of population/needs



**Relevance**

Suited for the purpose (e.g. helps identify HHs exposed to shocks)



**Currency**

Up-to-date



**Accessibility**

Ease to obtain



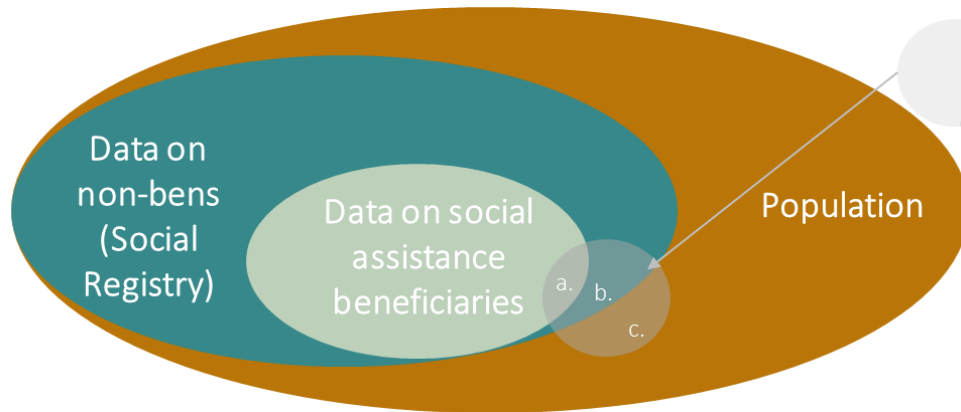
**Accuracy**

Free from mistakes and omissions

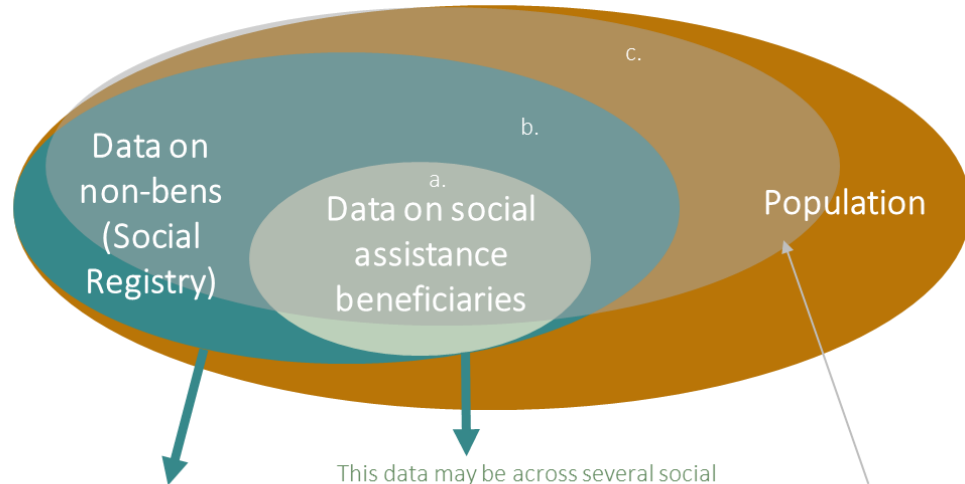


**Data protection**

Ensuring security and privacy



- a. Can be reached via vertical expansion (or leveraging beneficiary data)
- b. Can be reached via horizontal expansion (or leveraging non-beneficiary data)
- c. Less easily reached through horizontal expansions (require new data collection)
- a. b. and c. Potential for leveraging existing capacity and systems for data collection, management and validation



Size and quality of data of this oval depends on approach to data collection and management!

This data may be across several social assistance programmes – and the size of this varies considerably from country to country. This visual does NOT show social insurance.

People affected by the pandemic  
(size and shape will vary from country to country)

Source: adapted from [Barca and Beazley \(2019\)](#) – DFAT, and forthcoming blog post on SP.org

## SOCIAL REGISTRY ...DEEP DIVE

Country	Social Registry Coverage	Social registry-based expansion	New applications	Cross-checks w/admin databases
Brazil	45%	✓	✓	✓
Chile	75%	✓	✗ ✓	✓
Colombia	73%	✓	✗ ✓	✓
Ecuador	47%	✓	✓	✓
Pakistan	87%	✓	✗ ✓	✓
Peru	85%	✓	✗ ✓	✓

Source: [Gentilini et al \(2020\)](#) May 15 edition

# Economic inclusion programs

- Economic inclusion: programs intended to increase the earnings and assets of extremely poor and vulnerable household
- 75 countries have existing economic inclusion programs serving 20 million households; benefitting over 90 million individuals
- Safety nets are the backbone of the COVID-19 emergency response
- Many economic inclusion programs use safety nets as their entry point – providing opportunity to introduce new programs or scale up existing ones
- A medium-longer term response to COVID-19? Providing a platform to support local livelihood recovery and build resilience of the poorest.

# But there are risks and challenges!

- Economic inclusion is not a silver bullet; nor a replacement for social assistance or social protection floor
- As with social assistance, careful attention is needed on key dimensions:
  - Coverage
  - Gender quality and social inclusion
  - Localisation
  - Accountability
  - Sustainability
  - Cost-effectiveness

# PERU: Choosing from menu of options: building on what is already in place...



What did **PERU** do to swiftly expand to new caseloads, including from the **INFORMAL SECTOR**?

a) New programme called '*Bono Yo Me Quedo en Casa*', targeting 2.7 million individuals (8.4% pop) identified through the country's **SISFOH Social Registry data (which covered approx. 60% of population) + new online platform** created to further review eligibility and collect missing data. Linkage with other government databases too.

b) New programme '*Bono Independiente*' targeting 780,000 hhs (13% pop) only via **new online platform**

a) For those with Bank Account, money transferred directly to the account. For the others, Over the Counter cash in hand with ID as authentication and safety measures in place. b) SMS enabling access to State Bank mobile banking and choice of withdrawal option via One Time Password

## SP Non-Beneficiaries

Tax & rev. databases

- **Leveraging** fairly up-to-date **data**
- Simple criteria.
- Complemented via gap-filling and enrolment' to enable payments

Social reg. & others

On demand registration

- Innovative approaches: online registration, using other data sources
- Simplified documentation and criteria

- Bank account details or other means enable **direct transfers**
- Without direct transfer methods, a **new payment mechanism** needs to be designed

FORMAL SECTOR

INFORMAL SECTOR +

OUTREACH, REGISTRATION, ENROLMENT



PAYMENTS



# NAMIBIA: Choosing from menu of options: building on what is already in place...



What did **NAMIBIA** do to swiftly expand to new caseloads (including from the INFORMAL SECTOR)?

OUTREACH, REGISTRATION, ENROLMENT



One-off Emergency Income Grant of R750, paid to people aged 18-59 who had lost informal livelihoods or were already unemployed – by **targeting out** formal sector, current bens, etc with no means test. Registration within less than 1 week of announcement via SMS to a toll-free number + ID card = 579,000 applicants in one week of 739,000 deemed eligible.



PAYMENTS



The first 147,000 grants were reportedly paid within 1 week of announcement, using SMS notification + paid via mobile phones and 'digital wallets' organised by various banks



## SP Non-Beneficiaries

Tax & rev. databases	Social reg. & others	On demand registration	...
<ul style="list-style-type: none"> <li>• <b>Leveraging</b> fairly up-to-date <b>data</b></li> <li>• Simple criteria.</li> <li>• Complemented by on-demand registration/enrolment to enable payments</li> </ul>		<ul style="list-style-type: none"> <li>• Innovative approach: online registration.</li> <li>• Simplified documentation and criteria</li> </ul>	

FORMAL SECTOR

INFORMAL SECTOR +



# Payment examples (Part 1)

<b>Bank account deposits</b> – <i>pre-existing accounts</i>	<b>India:</b> Jan Dhan financial inclusion female account holders were transferred COVID-19 relief cash transfers.
<b>Bank accounts deposits</b> – <i>opening new accounts ('low frills')</i>	<b>Colombia:</b> remote bank account opening has been enabled. Simplified account with balance and transaction limits. Requires ID number, place and date of issue, full name of accountholder, and place and date of birth.
<b>Mobile money - pre-existing accounts</b>	<b>Kenya:</b> Inua Jamii cash transfer programme transfers benefits to beneficiaries via M-Pesa mobile money transfers.
<b>Mobile money - without pre-existing accounts:</b>	<b>Pakistan:</b> Ehsaas Emergency Cash Programme, reaching 12 million households, each beneficiary is allocated a new (no frills) Limited Mandate Account leveraging ID as KYC and also has the option of opening a mobile savings wallet linked to this account over time (details <a href="#">here</a> ).

# Payment examples (Part 2)

<b>One time passwords</b>	<b>Argentina:</b> PIN codes sent to beneficiaries through an online registration mechanism and can be used to withdraw cash in ATMs (cardless)
<b>Cash over the counter</b> (without bank accounts)	<b>Peru</b> and <b>Ecuador</b> beneficiaries without accounts collect benefits over the counter in an assigned bank branch. In <b>Ecuador</b> the number of access points increased from 3000 to 7000 by relaxing requirements.
<b>E-vouchers and other e-payments without accounts</b>	<b>Panama:</b> national ID card has been enabled to operate as payment instrument: beneficiaries can use it to buy supplies in local stores.
<b>Cheques</b>	<b>USA:</b> unbanked individuals received their emergency money via cheque posted to their home address. This process was significantly slower.
Direct delivery, <b>by government / humanitarian agency</b>	Many examples, especially where such systems were in place pre-crisis

THANK YOU

