Using digital technologies to re-imagine cash transfers during the Covid-19 crisis

Digital Pathways Paper Series

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Key points

The Covid-19 crisis has created a new imperative to provide economic support to the most vulnerable people around the world. The novel virus has surfaced equally novel ways to think about how cash transfer systems can be rapidly expanded to reach people not covered by formal registries or financial systems; often harnessing new approaches afforded by digital technology.

Governments can compensate for poor coverage of official social registries, using community leaders’ lists of beneficiaries, banks’ lists of existing clients, MNOs’ lists of subscribers, or gig economy platforms’ lists of employees.

The people that most need support are often the same people who are not connected to existing financial infrastructure. Governments should expand the coverage of social assistance by distributing payments through alternative financial networks (such as mobile money) or by engaging established community structures.

Where countries do not have the enabling regulatory environment for digital transactions, this should be prioritised in conjunction with appropriate short- and long-term regulatory safeguards.

A coordinated strategy is needed for gaining the consent of new beneficiaries and communicating new mechanisms to access cash transfers—especially for individuals previously excluded from the social safety net.

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1. Introduction

As the Covid-19 pandemic unfolds, policymakers around the world are facing unprecedented pressure to rapidly provide support and assistance to the most vulnerable. When the world eventually emerges from the lockdown, there will be millions of more people who have fallen into extreme poverty. Some early estimates suggest this will be at least 80 million additional people in poverty, even with a conservative prediction of a 5% contraction in per capita income.¹² This paper focuses on cash transfers—the most common form of social assistance interventions. Indeed, as of May 1, 2020 there are an estimated 244 Covid-prompted cash transfer schemes.³ At least 89 countries have implemented programmes which are new altogether.

The most obvious route for distributing cash is through governments’ social protection delivery systems—where identification systems (either digital or paper-based), social registries and payments platforms provide a working channel to move money from government accounts into people’s pockets.⁴⁻⁷ Figure 1 below summarizes the different functions of these three components in the service delivery chain.

Expanding the amount of transfers delivered through existing channels should indeed be a priority. However, relying on present social protection infrastructure will leave a majority of the world’s most vulnerable unsupported. Policymakers may need to extend coverage to those whom safety nets were not originally designed to reach, such as informal sector workers, people who have never contributed to social insurance schemes, migrant workers, and non-citizen residents. In Sub-Saharan Africa, where the informal sector alone represents 66% of total work, social protection programmes only cover 20% of the population.⁸⁻⁹

This paper identifies how technologies can help rapidly deploy and scale new cash transfer programmes with the added benefit of minimising in-person contact. Existing payment systems often operate on rigid payments platforms tied into the banking system and connected to complex internal social security budgetary rules. Furthermore, physical distancing measures mean that many people will not be able to physically present themselves to government offices or banks. When it is not possible to directly provide in-person cash, the beneficiary needs to be connected to some form of financial infrastructure, for which digital inclusion (through mobile devices) and mobile money can play an important facilitating role.
As with all interventions that rely on connections to networks or systems, there is a risk that those on the periphery will be left further behind. In 2017, only 40% of people in low-and middle-income countries could access the internet. In Kenya, for instance, only 38% of people living in extreme poverty own internet enabled mobile phones, compared to 68% for those not in poverty. Where possible, alongside each recommendation we suggest how policies can complement government systems and reduce the digital divide. A combination of political calculations, legal risks, funding constraints, and operational bottlenecks have historically impinged the development of universal social protection systems. In this paper, we propose exceptional and unprecedented measures to expand them. Covid-19 prompts a new urgency to overcome previous barriers, but operational constraints cannot be ignored.

Given the urgency of today’s crisis, policymakers are unlikely to have time to conduct ID registration or initiate mass enrollment campaigns for their social registries using traditional approaches, nor do they have time to build inclusive financial systems where none exist. In the next section of this paper, we highlight innovative methods to identify beneficiaries in the immediate crisis and build resilience to future economic shocks. After that, in Section 3, we explore ways to get cash into the hands of people outside of formal financial systems.

This paper focuses on the expansion of cash transfer programmes, a form of social assistance, as opposed to social insurance programmes (i.e. pensions, healthcare insurance, unemployment insurance). The expansion of social insurance requires the re-designing of many schemes to include informal sector workers without a stable employer contract. We will not propose the generosity or duration of cash transfers, nor the modality for financing them—these considerations hinge on countries’ existing policy architecture. We will also not address the supply chain for food or other essential goods, which is a necessary consideration for ensuring that beneficiaries are able to meet their basic needs. Because the provision of immediate cash is an immediate policy priority for developing countries, our focus is on mechanisms to equip people with the necessary liquidity to purchase such goods in the first place.
2. Identifying beneficiaries

Governments with ID systems linked to social registries, which usually contain information about family structures, employment, and income, are more readily equipped to identify those who most need support during a crisis. Social registries enable governments to track policy coverage, gaps or overlaps and reliably budget and plan for programmes. For example, Colombia’s social registry was used to help identify three million new households who should receive payments due to Covid-19. The government worked with MNOs to associate beneficiaries with mobile phone numbers in order to tell people how to access cash transfers.¹²

Yet, as mentioned above in the introduction, in most developing countries social registries are incomplete or out-of-date. There is still the need to support the majority of individuals who are excluded from the social safety net altogether. This section explores how new beneficiary enrollment techniques can incorporate alternative data sources, including those from third parties.

2.1 Leveraging government systems to identify beneficiaries

In the absence of an integrated social registry for social policy targeting, other government databases—such as a central ID repository, registers of people attending schools or health clinics, or tax registries—would suffice to identify beneficiaries. For example, the Jan-Dahn ecosystem in India, which links a digital ID to the mobile bank account of beneficiaries eligible for a financial inclusion scheme, is being used to immediately remit welfare payments to 200 million low-income account holders.¹³ But even these registers are often restricted to formal sector workers and, for countries without them, can take years to develop. In the meantime, lower level government officials, such as community health workers and public-school teachers, can help social assistance agencies identify vulnerable households which are not visible in government systems.

Governments can also build new technologies to streamline enrolment processes and rapidly expand the coverage of their social registries. As part of its Covid-19 response, the government of Morocco announced it would build a mobile application for 3 million informal sector workers to access government benefits.¹⁴¹⁵ (The scale is facilitated by the use of a health insurance fee waiver registry). Applicants will enter their ID number, phone number, and occupation in order to be included in the ad hoc beneficiary roster. The government of Togo is launching a registration platform for Togolese residents to dial a number or use a website to register for income support.¹⁴¹⁶ In addition to user-friendly platforms, governments can incentivise self-enrollment by communicating that cash transfers will not disqualify recipients from other benefits.¹⁷¹⁸
2.2 Leveraging third party data sources to identify beneficiaries

2.2.1 Using MNOs subscriber lists for targeting in a crisis transfer system

In Nigeria, Somalia, Ethiopia, Swaziland, Zambia and Angola, there are more people with unique mobile subscriptions than an official ID, indicating an opportunity to partner with MNOs to strengthen ID systems. MNOs could identify beneficiaries who are in the range of cell towers in a certain geographic area or provide data on monthly airtime top ups to identify markets and regions suffering from the most dramatic decline in economic activity. Mobile money providers could also use their data to identify people with limited cash-flow balances (although this has its own problems, since for many people their mobile money usage only represents one part of broader financial life). These initiatives would be a way to expand government partnerships with MNOs which have already been initiated in recent months. South Korea created a public map to trace Covid exposure using cell phone data provided by MNOs. Telecom Italia and Vodafone are sharing anonymised user data with health authorities in Italy, Germany, and Australia to develop policy relevant insights.

2.2.2 Accelerating identification and verification through established civil society groups

Membership-based organisations are key intermediaries to reach individuals, as they already have significant institutional networks that reach the most vulnerable in society. For example, the Self-Employed Women’s Association (SEWA) in India organizes well over a million women who work in the informal sector. Workers associations typically have records of members and their mobile numbers. These associations can provide lists of informal workers such as moto-taxi owners or street artisans. Established community groups can also provide input into the design of mechanisms to distribute cash assistance to those who are unconnected to digital payment platforms. In Nairobi, a grassroots movement to provide critical services in urban slums has registered an urban network of over 100,000 urban slum residents, which GiveDirectly has used to launch a cash programme within two weeks.
When third parties are engaged to identify beneficiaries, it will be important to develop data governance arrangements that protect beneficiaries’ rights to privacy and data protection. It may also require resourcing to adapt the databases and systems of third parties towards the aims of social service delivery—for instance, funding USSD surveys to citizens. These sorts of cross-cutting issues are discussed in Section 4.4.

2.3 Prioritizing rapid action over targeting

The logic behind targeting social assistance is to give special priority to those most in need, which is why governments invest in social registries and eligibility processes. But if the goal is to move quickly, and to cover a broad portion of the population, universal coverage should be prioritized over perfect targeting. This means accepting the risk that some people may be paid twice, or that people may receive assistance who do not need it the most. If MNO subscriber lists are used, a customer of multiple MNOs may be double paid unless there is central management. It also means some people will still not be paid at all—the ideas presented above in 2.1 and 2.2 will not comprehensively help governments assess income, employment, family circumstance, and overall financial security. Yet it is still possible to pursue “soft targeting”.

There is evidence that data from MNOs (including mobile usage patterns) can be used to predict poverty, which means that MNO data can be used to identify users at the community level who are vulnerable and in need of assistance, supplementing incomplete social registries.²⁴ ²⁵ Multiple MNOs have also been delivering rapid, remote surveys to assess vulnerability.²⁶ ²⁷ A task force of 20 MNOs and 12 UN agencies hosted by the GSMA already supports the use of mobile big data to drive policy responses.²⁸ Others like Apple and Google are providing information about mobility and transport patterns at an aggregate country level.²⁹
3. Delivering payments to beneficiaries

In the previous section we explored how policymakers can strengthen ID systems and social registries by leveraging networks of public and private partners. Once beneficiaries are identified, however, the next problem is how to get cash from a consolidated government fund into the hands of individual beneficiaries. The appropriate delivery channel for immediate cash assistance depends on the profiles of recipients, divided into three different groups depicted below.

Population A represents individuals connected to the internet, mobile devices, and formal financial institutions. For this group, the quickest way to distribute cash is likely to be for governments to partner with banks or other formal financial intermediaries. MNOs can quickly roll out cash transfer programmes via mobile banking platforms to deliver services to eligible beneficiaries.

More difficult to reach are populations B and C.

Population B represents individuals who have some level of digital inclusion—at least a mobile device—but who are unbanked, without access to a formal financial account. Population C represents individuals who are not connected to digital or financial infrastructure. Despite the difficulties in getting support to these groups, they are the ones who need it the most.

For these two populations, which are the focus of the rest of this section, policymakers can still use mobile phones as a way for people to access alternative financial services (outside traditional banking) or in-kind assistance. The first three proposals suggest ways to reach those who are already digitally connected, mostly through mobile money systems. We then canvass options to deliver cash to beneficiaries who do not have access to a mobile phone themselves.
3.1 Making it easier and cheaper to use mobile money can accelerate adoption

Digital financial services and mobile money systems are commonplace around the world, but the levels of usage vary greatly. Three-quarters of people in Kenya have a mobile money account, but in most countries that number is much lower. In countries where mobile money adoption is too low to be a viable channel for widespread payment delivery, governments can focus on strategies to lower the costs and increase take-up of mobile money usage during the Covid-19 crisis.

3.1.1 Reducing transaction fees and limits associated with mobile money

Some countries have already moved to waive fees for mobile money usage or raise limits on balances or transactions, and the industry body GSMA is encouraging others to follow suit. Mobile money operators can waive transaction fees, as Safaricom, Palmpay and others have done, to remove the friction that would otherwise accompany mobile money transactions, helping make it an appropriate substitute for cash. But as we will discuss later in Section 4, this must be developed with caution as it can inadvertently harm the livelihoods of mobile money agents.

3.1.2 Lowering the cost of data

In Africa, where 90% of people are covered by mobile cellular networks, the biggest challenge is around making access to connectivity affordable. As part of their Covid-19 response, the Government of Malaysia, in collaboration with national telecommunications companies, announced the provision of free internet data usage for mobile subscribers from 1 April 2020 until the end of the Movement Control Order. Other MNOs are looking to discount entire data packages to ensure people can access services during the pandemic.

3.1.3 Awareness raising and education through low-cost messaging services, voice notes or toll-free numbers

Digital financial inclusion is constrained by low levels of financial literacy in developing countries, which rests at 23%. Governments and organizations can use zero rating critical websites, which can be accessed without the use of data, to distribute low cost financial literacy education materials, as has been done with health information. The creative use of voice notes or toll-free numbers can instruct individuals how to use mobile money services and open mobile wallets directly through their mobile devices.
3.2 Streamlining mobile money regulations can improve access for users

Given the compounding barriers of physical distancing and the widespread lack of official ID for over one billion people, banks and governments are relaxing Know Your Customer (KYC) processes to make it easier for people to open accounts. The Financial Action Task Force released a statement encouraging digital onboarding and simplified due diligence measures to facilitate the delivery of government benefits. Restrictive KYC requirements are an issue not just for people applying for mobile money accounts, but can even prevent people from purchasing a SIM card to get basic digital connection.⁴⁰

In response to Covid-19, Ghana’s Central Bank announced that mobile phone subscribers can open a mobile wallet and transfer $170 daily without providing additional documentation such as ID or proof of address.⁴² In Nigeria, SIM registration can be completed through attestation letters from employers or village elders.⁴¹ A recent directive of the National Bank of Ethiopia made several regulatory changes to encourage broader digital financial services, as less than 10% of Ethiopians currently use mobile money. The new directive enabled non-bank firms (such as MNOs) to establish mobile money systems, and also introduced a tiered KYC procedure, allowing accounts holding less than $150 dollars to be registered by a referral from another bank customer.⁴³ This is not to say that digital financial services should go unregulated relative to banks, as this could create more problems than it solves.⁴⁴ In order to facilitate the rapid distribution of emergency cash to those who need it the most, governments should prioritise ways to foster greater access to mobile money ecosystems.

3.3 Distributing electronic vouchers can stimulate local economies

One alternative to making transfers into mobile money accounts is to deliver electronic coupons, vouchers or data top ups which can be used to purchase goods directly from designated businesses, utility companies or markets. MTN, the largest mobile operator in Africa, has launched a WhatsApp channel where customers can manage airtime top ups and bank accounts through the popular messaging service.⁴⁵ This reduces the need for the intermediary collection of physical cash or rushes to withdrawal points which defy social distancing requirements and strain the liquidity of money agents.⁴⁶ It also has the ability to work in the absence of a mature mobile money ecosystem: individuals can receive SMS vouchers to purchase goods and services, and vendors can be repaid by the government.

Depending on the policy of the issuing government, vouchers may have time limits or require that customers pay a certain sum themselves before the coupon becomes valid. When residents use existing payment platforms, mobile coupons can be distributed in the form of QR codes. As of late March, dozens of local provincial and municipal-level government entities in China have issued QR code coupons through Alipay, Meituan-Dianping, and WeChat to incentivize consumer spending.⁴⁷
An alternative to these fully-digital coupons, which require a smartphone and a mobile payments platform, is an electronic voucher system which only requires beneficiaries to have a voucher number and a PIN which can be received on paper or by SMS. The electronic voucher number and PIN are entered into a merchant’s smartphone at the time of transaction. A merchant processes the voucher through a connected device, often via a designated mobile application. Results from a 2013 pilot (228 vouchers) in Nepal conducted by Mercy Corps demonstrated that a system of electronic vouchers created an easy way to stagger the release of vouchers to beneficiaries.⁴⁸ This staggering prevented merchants from being overloaded with customers in an unpredictable manner, which in the context of Covid-19 is a necessary consideration to support the health safety of money agents.⁴⁹

Leveraging gig economy platforms to identify, register, and deliver cash to informal workers

Partnerships with major gig economy platforms can support workers who used those platforms to sell online goods (i.e. Jumia) or for livelihoods in particularly hard-hit service industries. This includes ride sharing platforms (i.e. Uber in several emerging markets, Didi in China or Grab in South East Asia) and sharing economy platforms (i.e. SweepSouth or Domestly in South Africa which connect domestic cleaners to households). These platforms can seamlessly offer information and access to government benefits via new features on familiar interfaces which gig economy workers already use.

An Indonesian ride-hailing app, Gojek, has shown how gig economy platforms can be an entry point to financial services; in 2018 they turned their driver network into a network of mobile money agents. Gojek riders were automatically enrolled in Go-Pay, through which they would be paid and make payments.⁵⁰ Similar re-purposing of employee networks and data could help governments identify beneficiaries and determine the level of assistance that is due to workers who might otherwise be ineligible for unemployment insurance, easing challenges associated with incomplete social registries.

3.4 Community finance groups and mutual aid funds can distribute cash

World Bank Findex data shows that although 43% of people (aged 15+) in Sub-Saharan Africa have a formal financial account, informal savings are on the rise.³⁰ Governments and funders can tap into small, informal community groups to reach people who are not connected to the internet or financial institutions. A joint initiative of the Mastercard Foundation and Oxford Policy Management aims to expand financial services in Ghana, Zambia and Tanzania for people who solely rely on informal savings mechanisms.⁵¹

Savings circles (also known as ASCAs or ROSCAs) are a common way people organise to save money, pooling together with their neighbours at regular meetings.⁵² In the context of Covid-19, this community-level social infrastructure could be used to disburse cash within a community, as long as at least one trusted person in the community has access to a financial account. In the United States and the United Kingdom, communities are proactively organizing mutual aid funds to distribute support among community members.⁵³
3.5 Behavioural interventions can encourage redistribution of cash

In an analysis of mobile phone ownership across seven low income countries, the Pathways for Prosperity Commission found in 2018 that mobile phone ownership in rural areas ranged from 48% in Uganda to 82% in Nigeria.¹¹ This suggests that even in remote areas where many intended beneficiaries may not themselves have a mobile phone, they are most likely close to somebody who does. If all else fails, one way to get cash to the most vulnerable people is to give it to those within reach (people with bank accounts or mobile phones) and encourage them to redistribute it among their community. Research on cash transfers has shown the positive effect of placing labels or descriptive messages on benefits or the use of text-message reminders on policy compliance.⁵⁴⁵⁵ This preliminary research suggests that labelling and messaging that emphasises solidarity and the protection of the most vulnerable can prompt recipients to share cash transfers with those in their community who are unconnected to digital payment platforms.
4. Strengthening social protection systems

The previous two sections showed ideas and examples that are re-imagining how cash is delivered beyond available social registries and payments platforms. The experience of responding to the current wave of Covid-19 marks an inflection point for expanding the coverage and efficacy of social protection delivery systems, enabling more dynamic responses to future economic shocks, whether it be locust epidemics or climate-related displacement. Figure 3 below returns to the systems described in Figure 1, this time explaining how governments can strengthen them.

Figure 3. Recommendations to strengthen government systems

The ambition of using new delivery channels is not to outsource the payment of government services to third parties, but instead to leverage mobile money ecosystems which are already providing payment services to vulnerable communities. Acting quickly and outside of the scope of formal systems carries risks, and so this section considers how policymakers can ensure that short-term measures lead to long-term benefits.⁵⁶ Rapid programmes deployed in the coming months will need to carefully contend with implementation dynamics on the ground (spreading cash while containing transmission) and consider how new interventions can be reconciled with existing systems.

4.1 Invest in the mobile money ecosystem

We discuss mobile money in Section 3 because, in the short term, it is an important distribution channel for rapid payments. But it is also an important long-term tool for financial inclusion. For mobile money to enable government payments moving forward, governments should ensure that their KYC requirements for SIM registration and mobile money accounts are flexible or tiered enough to facilitate access to financial services, even for those without an official form of ID.

To support money agents when cash is surged into the economy, governments should offer advanced commission payments for agent networks in need of extra liquidity.⁴⁹ As pay-outs are being discouraged due to the risks of handling cash, and transaction fees are rightly being lowered, the income of many mobile money agents has collapsed over recent months.³²⁴⁶
Governments should therefore adapt commission structures which currently pay merchants on the volume of pay-out transactions. Where possible, cash transfer schemes should stagger the schedule of payments and reduce person-to-person contact through QR coupons or electronic voucher systems.

4.2 Develop and communicate new implementation arrangements

In Section 2 we discuss how governments can expand social registries by incorporating data from third party sources such as MNOs’ subscriber lists, gig economy platforms’ employee lists, local state registries, and lists provided by civil society groups.⁵⁷ In the long-term, there is an opportunity for governments to move towards social registries which are dynamically and automatically updated. But if the first steps towards this are taken amid the chaos of Covid-19, governments must ensure that the rights and interests of their residents are protected.

Some of our proposals involve large transfers of personal data from the government to private firms (i.e. if a government shares its social registry with a financial intermediary or mobile money provider). Other proposals involve using data already held by private firms (i.e. using MNO subscriber lists to expand a social registry). Private firms may well be reluctant to share their customer’s personal data with the government; indeed, this was a barrier to using mobile network data in the fight against Ebola.⁵⁸ Many countries’ regulatory frameworks are not equipped for this level of data interoperability.⁵⁹ In the long-term, countries will need to develop their own comprehensive approaches to data protection. International standards including the 2016 GDPR (an EU rule on the transfer of personal data), or ILO Recommendation 202 (which instructs the protection of workers’ personal data) may provide a useful guide, but may not be the best fit for every circumstance.⁶⁰

Until domestic frameworks are in place, the expansion of social protection systems should be accompanied by more, not less, precaution around protecting the rights of individual citizens.⁶¹ For example, the European Data Protection Board developed a set of guidelines around data sharing that enabled both governments and MNOs to work together with clarity.⁵² If complete aggregation and de-anonymisation is not possible (i.e. if it is necessary to identify individuals in shared data), individual consent can be obtained through an “opt-in” process using SMS or USSD messages. The government should develop low-cost interfaces such as toll-free hotlines to support beneficiary awareness throughout the enrolment process. Praekelt.org already runs a WhatsApp platform for South Africa’s Health Department for Health, reaching over 2.6 million users who have queries related to Covid-19. The WHO has adopted this platform for a new service, WHO Health Alert.⁶³
4.3 Develop more inclusive social safety nets

The Covid-19 crisis has starkly highlighted the gaps of social safety nets. In addition to interventions that provide income support to citizens and informal sector workers, it is also important for governments and funders to consider how much support is extended to migrant workers, immigrants, non-citizen residents, and refugees that live within nations’ borders.

In India, the imposition of a 21-day lockdown with only four hours’ notice meant migrant workers were stranded at state and international borders. 100 million migrant laborers were trapped in industrial belts or left to walk hundreds of kilometres to their villages across a state border—leading to a reported 22 deaths. Data from the UNHCR estimates that there were about 29.4 million refugees and asylum seekers at the end of 2018, many currently residing in developing countries. These highly vulnerable populations often lack permanent shelters, let alone stable employment in their host countries, placing a distinct urgency for expanding eligibility for safety net programmes to mitigate a looming humanitarian crisis. This is particularly critical during a global pandemic, where social protection is partly intended to support mass compliance with public health directives.

4.4 Develop multi-stakeholder implementation arrangements

This pandemic has shown that many governments will need to engage multiple stakeholders in order to build the infrastructure and capabilities necessary to rapidly support their poorest. Indeed, much of the discussion in Sections 2 and 3 focuses on how governments can leverage the systems and networks of non-government actors on an institutional basis.

Mobile network operators, regional payments integrators, as well as implementation experts from development organizations can provide technical assistance to social protection agencies. Partnerships with these firms is also crucial if governments want to influence data affordability or transaction fee structures for beneficiaries. The GSMA announced a partnership between the ITU, World Bank, and WEF to accelerate public-private sector collaboration to respond to the crisis. Regulators should also engage with industry leaders to develop strategies which ensure that beneficiaries are not being led into new credit or debt traps.

Similarly, leaders from local state networks as well as civil society groups can contribute to the design, implementation, and monitoring of new systems. These bodies are key intermediaries for ensuring that beneficiaries receive adequate and appropriate information, and for equipping government delivery channels with appropriate grievance redress mechanisms.
The unprecedented global crisis affirms that the old paradigm of social protection, which depended on a stable employer-employee contract, was perhaps ever only suited to an imagined future of Northern industrial welfare states. This paper offers a range of new modalities to rapidly deliver emergency economic relief. It builds on recent work which has demonstrated that cash transfers are both quicker to implement and more fungible than in-kind transfers when individuals can buy goods and services at normal prices. Cash transfer programmes are well tested, with strong empirical evidence of their positive impact on human capital accumulation and poverty outcomes.

The first instinct of many policymakers might be to rely on current social protection delivery infrastructure. Yet these mechanisms were neither designed to cover the most vulnerable populations nor equipped to leverage the full range of available digital innovations. We set out to answer the question of what new mechanisms governments and donors can rapidly put in place to deliver emergency cash assistance. In pursuing exceptional solutions to solve these problems, there are also legitimate concerns related to partnering with private entities to target beneficiaries and deliver government aid. Keeping in mind the constraints posed by weak ID systems and social registries, as well as ways to improve them while protecting beneficiaries’ privacy and autonomy, we reached the following conclusions:

- Governments can compensate for poor coverage of official social registries, using community leaders’ lists of beneficiaries, banks’ lists of existing clients, MNOs’ lists of subscribers, or gig economy platforms’ lists of employees.
- Where countries do not have the enabling regulatory environment for digital transactions, this should be prioritised in conjunction with appropriate short- and long-term regulatory safeguards.
- The people that most need support are often the same people who are not connected to existing financial infrastructure. Governments should expand the coverage of social assistance by distributing payments through alternative financial networks (such as mobile money) or by engaging established community structures.
- A coordinated strategy is needed for gaining the consent of new beneficiaries and communicating new mechanisms to access cash transfers—especially for individuals previously excluded from the social safety net.

The novel virus has surfaced equally novel ways to think about how social protection systems can be designed in a more inclusive manner, harnessing new approaches afforded by digital technology. Governments, donors, private funders, and multilateral organisations alike must look for ways to support the many who will otherwise fall through the cracks of today’s imperfect and unequal arrangements.

5. Conclusion
6. References


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