Working Paper 614

Social protection response to Covid-19 and beyond

Emerging evidence and learning for future crises

Francesca Bastagli and Christina Lowe
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Social protection responses to Covid-19 and beyond

Key messages

The Covid-19 crisis has brought social protection to the forefront as a crisis response tool. It has also exposed social protection gaps and limitations. Some of the population groups most adversely affected by the crisis – women, informal workers, urban dwellers, refugees – are also those excluded from or underserved by social protection.

The unprecedented social protection response, in terms of number of measures taken and resources mobilised since the onset of Covid-19 compared with past global crises, includes measures to address coverage and adequacy gaps, at least in the short term. These shed light on the policy design and implementation features that enable, or hinder, timely and adequate crisis response. They also hold potential for learning and addressing gaps and constraints in the longer term for social protection policy and system strengthening.

If the Covid-19 crisis and social protection crisis response are to make a difference to progress towards inclusive, adaptive and sustainable social protection, harnessing the momentum around social protection and institutionalising learning to date are key.

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Acronyms

ASHA	Accredited Social Health Activist (Kerala)
COP	Colombian peso
CSG	Child Support Grant
CUCI	Covid-19 Urban Cash Intervention
DSSI	Debt Suspension Service Initiative
EEC	Ehsaas Emergency Cash
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit (German Corporation for International Cooperation)
GNI	gross national income
ID	identification
IDA	International Development Association
IFI	international financial institutions
ILO	International Labour Organisation
IMF	International Monetary Fund
IPC-IG	International Policy Centre for Inclusive Growth
IT	information technology
JOD	Jordanian dinar
KYC	Know Your Customer
LEAP	Livelihoods Empowerment Against Poverty programme
LIC	low-income country
LKR	Sri Lankan Rupees
LMIC	lower middle income country
MIC	middle-income country
MWK	Malawian kwacha
NAF	National Aid Fund
NASSP	National Social Safety Nets Project
NGO	non-governmental organisation
NGN	Nigerian naira
NSR	national social register
ODA	official development assistance

OECD	Organisation for Economic Co-operation and Development
PEN	Peruvian sol
PKR	Pakistani rupee
PPE	Personal protective equipment
R	South African rand
R$	Brazilian real
Rs	Sri Lankan rupee
SLL	Sierra Leonean leone
SMS	short message service
SPACE	Social Protection Approaches to Covid-19: Expert advice helpline
SPaN	Social Protection across the Nexus
SRD	Social Relief of Distress Grant
SSC	Social Security Corporation
TERS	Temporary Employee–Employer Relief Scheme
UIF	Unemployment Insurance Fund
UN	United Nations
UNHCR	United Nations High Commissioner for Refugees
UNICEF	United Nations Children's Fund
USD	United States dollar
WFP	World Food Programme

Executive summary

Covid-19 social protection response and beyond

The Covid-19 crisis has brought social protection to the forefront as a crisis response tool. Compared with past global crises, the number of social protection adjustments and volume of resources mobilised since the onset of the pandemic have been unprecedented. The crisis has also exposed the gaps in existing social protection systems, highlighting the exclusion or under-coverage of certain population groups that have been particularly negatively affected by the crisis – among these, informal workers, women, urban dwellers and refugees – and related operational, delivery and financing challenges. Social protection crisis response in the early months, and within the first year, of the onset of the pandemic includes measures aimed at extending or stepping up provision to such population groups, including through operational and financing adjustments, at least in the short term.

The social protection adjustments and innovative practices adopted since the onset of the crisis to date raise questions and offer insights regarding crisis response effectiveness. While the majority are envisaged as short-term and temporary measures, they also hold implications for longer-term policy and system development. Importantly, such crisis response efforts have been accompanied by wider calls to 'build forward better' to a 'new normal' with the establishment of a new social contract at the heart of the recovery effort. As such, the Covid-19 crisis has served as a wake-up call to strengthen social protection, and is providing renewed impetus to address policy gaps and limitations over the course of the crisis and beyond, to help ensure countries are better prepared for future crises.

Against this backdrop, this paper aims to promote learning emerging from the early policy response to the Covid-19 crisis on social protection crisis response effectiveness and on opportunities and risks for longer-term social protection strengthening. It centres on the experience of low- and middle-income countries and on measures taken in the initial phases of the crisis, between the declaration of the pandemic, in March 2020, and early 2021. Moreover, it focuses on measures explicitly aiming to extend or step up provision to four population groups particularly adversely affected by the crisis and commonly excluded from (or underserved by) social protection – informal workers, women, urban dwellers and refugees – and on two cross-cutting themes: operations and financing.

This is a framing and synthesis paper of a wider ODI project on this topic, drawing together and discussing the findings of six thematic reports. The papers adopt a case study approach, relying on a review of available documentation and on key informant interviews on specific social protection measures that aimed to expand support for previously underserved populations, via new, typically temporary programmes, adjustments to existing programmes, or efforts to strengthen links with social services or humanitarian schemes.

Covid-19 social protection crisis response effectiveness and its enablers

The effectiveness of crisis response hinges on timeliness, coverage and adequacy in terms of type and level of provision. Across case studies, there is considerable variation across these dimensions, reflecting in part, differences in crisis response objectives, as well as policy design, implementation and financing details (the focus of this study).

While some social protection measures were announced and delivered in a **timely** manner alongside or shortly after lockdown declarations, others took months to start rollout, or to reach specific groups in the target population, including cases where implementation was delayed into 2021. In terms of **coverage**, some measures focused narrowly on affected groups in specific hard-hit geographic locations; in other contexts, a broader measure serving multiple population groups nationwide was launched, in a few cases covering a large majority of the crisis-affected population. Despite such efforts, the response often failed to reach some of the most marginalised individuals, such as refugees, women working in some of the most precarious jobs, or those with low digital literacy and access. The **adequacy** of support varied in terms of duration and transfer value. Emergency measures ranged from one-off transfers to provision over a year or longer. The value of emergency transfers was commonly notably higher than for routine social assistance transfers, sometimes reflecting the objective of supporting households foregoing earnings during lockdown or curfew periods. In some cases, this meant that support was relatively generous; however, in many cases, the amount, value and type of support was considered insufficient given the duration of crisis restrictions and impacts, and the needs of specific population groups.

The study identifies four sets of crisis response policy enablers and constraints:

- **The configuration of pre-crisis social protection**: Effective crisis response was aided by (i) high **population coverage**; (ii) well-established and shock-responsive **social protection infrastructure** (including a high-capacity workforce and comprehensive, current and inclusive information systems); and (iii) large-scale, high-quality and accessible **'enabling infrastructure'** such as identification (ID) systems, financial service provision and mobile phone, internet and data networks.
- **Programme design adjustments**: Governments were able to effectively reach or support previously excluded or underserved groups by adapting routine programme **eligibility criteria** and participation requirements, or setting up **new schemes with distinct and broader eligibility criteria**, although in some cases the emergency programme criteria simply replicated or exacerbated inadequacies of routine programme design. Crisis responses were also more effective when the **type and value of transfers** were tailored to meet the specific needs of different groups, although this often did not occur due to prioritising harmonisation of support across programmes/groups, or balancing the trade-off between adequacy and coverage levels.
- **Programme implementation adjustments**: The effectiveness of the crisis response depended on the adjustments made to social protection delivery to operationalise emergency support. Partnerships with community, civil society and humanitarian actors and digital **outreach** channels

were often critical for raising awareness of emergency assistance. Since social protection databases generally lacked coverage of historically underserved groups, new information collection efforts were employed to **identify and enrol** such households. These included self-registration mechanisms (with effectiveness depending on their accessibility, and accompanying measures to ensure access of marginalised or digitally excluded groups) and/or the use of alternative information sources within government or beyond, with effectiveness depending on the accuracy, coverage and quality of those databases, as well as the protocols governing data exchange. **Benefit delivery** relied more heavily on digital payments (especially mobile-based payments) than pre-crisis, with overall effectiveness depending on financial and digital inclusion levels, and complementary efforts to overcome exclusion risks. Partnerships with grassroots actors greatly facilitated last-mile delivery but were not always adequately compensated. Furthermore, while there were examples of crisis-responsive **grievance redress and monitoring** mechanisms, effectiveness varied depending on their inclusiveness and whether information collected was used in practice to address individual issues and improve performance.

- **Financing approaches and mechanisms**: Case studies examined relied on a range of financing approaches, instruments and adjustments, to accelerate resource availability and spending and mobilise additional resources, ranging from revenue reallocation, deficit financing, the utilisation of social insurance (contributory) fund surpluses, contingency financing mechanisms, and external donor assistance, including accelerated efforts to align international humanitarian and development financing. Across both domestic and international financing, factors enabling timely and adequate response are: the pre-crisis existence of social protection policies and infrastructure, including financing agreements and coordination mechanisms across different actors; contingency financing mechanisms embedded in policy financing; and adjustments to financing mechanisms and innovations adopted after the onset of the crisis.

Implications for social protection in the longer term

Beyond immediate crisis response, this paper reflects on the potential longer-term implications of social protection measures adopted since the onset of the pandemic for social protection policy and systems. Specifically, it considers the potential opportunities and risks arising from measures taken to date for:

- **Addressing social protection coverage and adequacy gaps**: There is mixed evidence on the ways and extent to which crisis response measures may be addressing long-standing barriers to effective social protection (e.g. underlying attitudes and (mis)perceptions, policy rules and implementation practices, awareness of policy and its benefits) in the long term. The exposure of vulnerabilities of underserved groups during the crisis, and social protection measures taken to address these, appear in some cases to be contributing to shifts in **narratives and attitudes** about their need for system protection longer-term (e.g. informal workers and urban dwellers). In other cases, pre-crisis stereotypes underpinning exclusionary policy appear to have been further entrenched. While many measures were labelled as temporary, in certain cases, pandemic adjustments have provided a **proof of concept or logistical pathway** for longer-

term shifts in programme design. New information collected during the pandemic is expected to help address or highlight outstanding **data gaps** in some contexts. Moreover, limited **public awareness** of pre-crisis social protection entitlements or value may have increased with the high-profile response, although in certain cases the fragmented and rapidly evolving nature of emergency measures appears to have contributed to obscuring understanding.

- **Enhancing implementation and delivery capacity**: There is potential for **new collaborations**, learning, **practical adjustments and administrative capacity developed during the pandemic** to help enhance longer-term system performance. However, the pandemic has also severely stretched system capacity (with pressures expected to increase further as fiscal resources tighten), and may in some cases have narrowed the focus on certain instruments (such as cash transfers) at the expense of others (e.g. services) and broader systems-thinking and investment. Furthermore, while operational innovations used during the pandemic, such as crisis-related technological innovations or new partnerships, may in some contexts have the potential to improve delivery, many also carry potential risks in terms of exclusion, loss of transparency, and data misuse or privacy violations, requiring careful consideration before longer-term adoption.
- **Financing options and sustainability**: The uncertainty and financial sustainability trade-offs already faced in the short-run are expected to be exacerbated in the long run as crisis effects deepen. There are indications of such pressures mounting, with resources and mechanisms initially used to support social protection expansion facing increasing constraints. At the same time, the crisis and crisis response have triggered renewed debates and initiatives around financing options, including **renewed efforts to tax undertaxed resources** (e.g. one-off wealth taxes) and **strengthen instruments for instance across humanitarian-development initiatives**. Where it has been achieved, the extension of social protection to previously excluded groups may also hold **potential for raising contributions (e.g. from newly-registered enterprises and workers) and willingness to pay taxes**.
- **(Re)setting the social contract**: The Covid-19 crisis has exposed cracks in pre-crisis social contracts which have been further strained by increases in poverty, the exacerbation of many pre-pandemic inequalities, and restrictions to citizens' rights. In some cases, emergency measures were explicitly introduced with a view to strengthening the social contract longer-term. Even when this was not the case, there are examples of how temporary measures appear to be contributing to **increased awareness, demand and mobilisation for social protection, or increased efforts to enforce compliance with responsibilities**, for example of employers. These hold potential to contribute to (re)establishing social contract components. In other cases, emergency measures were explicitly designed to avoid triggering or enhancing public expectation and policy legacies.

Emerging policy lessons

The paper identifies policy issues, trade-offs and lessons emerging from social protection Covid-19 crisis response measures to date for policy actors to consider in strengthening social protection. These are specific to (i) supporting adaptive social protection and preparedness for

future crises; (ii) social protection policy and system strengthening more broadly; and (iii) the four population groups and operations and financing themes covered by the study. The crisis offers lessons to strengthen **adaptive social protection** relating to: the configuration of social protection policies and systems ahead of future crises, enabling policy flexibility and adaptability and investing in preparedness measures. The crisis also highlights critical **lessons for strengthening social protection more broadly**, related to addressing gaps and inequities in social protection coverage and adequacy, improving implementation and delivery capacity and quality, and promoting financial sustainability through both domestic and international instruments. Emerging considerations specific to the four focus population groups, operations and financing, are set out in Table 1 (see Chapter 5).

The Covid-19 pandemic and social protection crisis response have drawn renewed attention to the excluded and underserved population groups and yielded lessons, including by testing and proving the feasibility of social protection schemes that extend provision for such groups. Efforts to expand provision and address gaps, in many cases in the short term, present potential opportunities. At the same time, as highlighted by this paper, measures taken since the onset of the crisis present risks and trade-offs that are likely to be heightened over time as Covid-19 waves recur and the socio-economic impacts deepen.

If the Covid-19 crisis and social protection response to date are to help progress towards adaptive, inclusive and sustainable social protection policy and systems moving forward, harnessing the momentum around social protection and institutionalising learning to date are key. With a focus on some of the population groups most adversely affected by the crisis and on pre-crisis social protection gaps and inequities, this paper aims to contribute to such efforts.

1 Introduction

1.1 Background and motivation

The Covid-19 crisis has brought social protection to the forefront as a crisis response tool. Across the world, social protection policies have moved up policy agendas and are making headlines as governments grapple with the socioeconomic impacts of the pandemic, and as demand for social protection increases. By the end of 2020, over 200 countries or territories had announced or introduced over 1,400 social protection measures, to expand support to previously excluded populations, enhance support for those already covered, or adapt delivery systems (Gentilini et al., 2020; ILO, 2020a).

The crisis has also exposed the gaps in existing social protection systems, highlighting the exclusion and under-coverage of certain population groups who have been particularly negatively affected by the crisis, including informal workers, women, urban dwellers and refugees (see Box 1). Such policy gaps and inadequacies arise from a combination of social protection policy design features (such as policy eligibility criteria and the type and level of social protection provided), financing and implementation infrastructure – and their interaction with wider socio-economic inequalities.

Social protection measures taken since the onset of the crisis include innovative practices and potential for learning on the provision of social protection in the context of a large covariate shock. They also have potential implications for longer-term policy and system development. Importantly, such efforts have been accompanied by wider calls to 'build forward better' to a 'new normal' (as the pre-existing normal is viewed as part of the problem), with the establishment of a new social contract at the heart of the recovery effort.

As such, the Covid-19 crisis has served as a wake-up call to strengthen social protection, including through adequate financial investment, and is providing renewed impetus to address gaps and limitations, and to help ensure that countries are better prepared for future crises (e.g. UN Secretary-General, 2020). As the crisis continues and social protection policy faces evolving priority issues and trade-offs (not least increasing fiscal pressure), taking stock of policy response and emerging lessons is all the more critical. It is against this backdrop that this paper (and the wider project it is part of) is set, with a focus on social protection responses in low and middle-income countries.

Box 1 The Covid-19 crisis and adversely affected population groups

Far from being 'the great equaliser', as prominent politicians and public figures initially claimed, the direct and indirect impacts of Covid-19 affect different population groups differently and risk exacerbating pre-crisis inequalities. This study focuses on four adversely affected groups that are commonly at a higher risk of exclusion from or underserved by social protection:

Informal workers (Alfers and Bastagli, 2021): Characterised by a lack of social protection and healthcare, insecure earnings and often precarious work conditions, the informal workforce was acutely exposed to the health and socioeconomic impacts of the Covid-19 virus. The ILO (2020b) estimated that 1.6 billion informal economy workers would be significantly impacted by lockdown measures or sector closures, equating to a 60% decline in earnings for informal workers globally (and 80% in Africa and Latin America) by May 2020 and an increase in relative poverty rates of up to 56% in lower-middle-income countries. Without support to recover, the economic damage for informal workers is expected to be long-lasting, with the worst effects for women in the informal economy who had the least savings and recourse to loans to navigate the sudden and severe shock (WIEGO, 2020).

Women (Holmes and Hunt, 2021): At the onset of the Covid-19 crisis, women were already more likely than men to live in poverty, to work in lower-paid and insecure employment, and to lack access to formal social protection, savings and financial services (UN Women and WHO, 2020). The pandemic has aggravated these gender inequalities (Azcona et al., 2020). Across all regions, women have been more likely than men to drop out of the labour force, and have seen the unequal burden of unpaid care increase, with more time spent caring, cooking and cleaning for family members, home-schooled children, infants lacking access to formal or informal childcare, and ill or elderly relatives (ILO, 2020c; 2021; UN Women, 2020). Crisis impacts on food security, health and protection are also gendered, with women more likely to reduce their food consumption in times of crisis, and facing increased threats from gender-based violence, exacerbated by lockdown and financial strain (Peterman and O'Donell, 2020; UNFPA, 2020; WFP, 2020).

Urban dwellers (Roelen et al., 2021): When Covid-19 hit, urban social assistance coverage was limited in many settings, with low-income countries' safety nets reaching only 16% of the poorest quintile in urban areas (Gentilini et al., 2021). Combined with challenges of overcrowding, poor hygiene and sanitation, and widespread informal employment, urban residents faced high risk of infection and livelihoods losses as the crisis began to unfold in cities (Sanchez-Paramo and Narayan, 2020). Urban areas accounted for 95% of Covid-19 cases at the three-month mark (UN-Habitat, 2020), and frequently reported higher rates of job and income losses (e.g. Weber et al., 2020). While in some cases, these impacts grew to affect rural areas equally severely, high urban job, income and food insecurity have persisted, leading to estimates that a large share of the Covid-19 'new poor' will be urban (World Bank, 2020a).

Refugees (Hagen-Zanker and Both, 2021): Even before the compounding effects of Covid-19, refugees often found themselves among the most marginalised in their host countries, with restrictions on their access to employment, social protection, healthcare and other public services. This left them highly exposed to the wide-ranging impacts of the pandemic, with studies illustrating that they were more likely than host populations to be working in highly impacted sectors, often experienced job losses and evictions at higher rates, and found themselves with fewer savings and remittances to rely on as earnings dried up (Dempster et al., 2020; Danish Refugee Council, 2020). These effects were particularly pronounced for refugee women, highlighting the important intersectional impacts of the crisis across the focus populations in this study.

1.2 Research framework

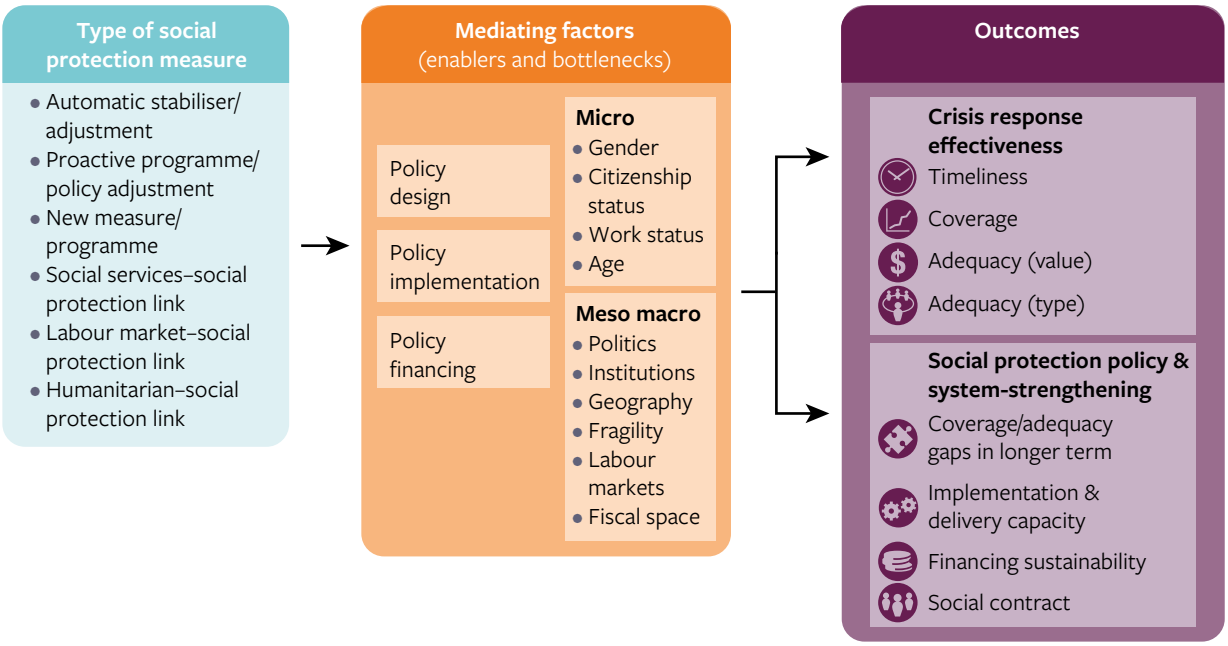
This paper frames and synthesises the main findings of a wider ODI study that includes six thematic papers exploring policy adjustments from the onset of the Covid-19 crisis in March 2020 to the beginning of 2021 in low- and middle-income countries (LICs and MICs). The thematic papers cover the four population groups outlined in Box 1 and two cross-cutting issues of operations and financing:

- **Informal workers**: *Extending social protection to informal workers? Emerging lessons from Covid-19 crisis response* (Alfers and Bastagli, 2021).
- **Women**: *Have social protection responses to Covid-19 undermined or supported gender equality? Emerging lessons from a gender perspective* (Holmes and Hunt, 2021).
- **Urban residents**: *Covid-19: Crisis as opportunity for urban cash transfers?* (Roelen et al., 2021).
- **Refugees**: *Social protection provisions to refugees during the Covid-19 pandemic: lessons learned from government and humanitarian responses* (Hagen-Zanker and Both, 2021).
- **Operations**: *National cash transfer responses to Covid-19: operational lessons learned for social protection system-strengthening and future shocks* (Lowe et al., 2021).
- **Financing**: *ODA financing for social protection: lessons from the Covid-19 response* (McCord et al., 2021).

Figure 1 outlines the study's framing. Drawing on emerging evidence on the social protection measures adopted since the onset of the pandemic, we examine what policy factors enabled, or conversely hindered, effective crisis response, understood in terms of timeliness, coverage and adequacy in levels and type of provision. Moreover, we consider the potential impacts of such measures for longer-term policy and system strengthening. The primary focus is on emerging

lessons for policy design, implementation and financing, while recognising that these vary by micro individual/household-level characteristics and wider meso/macro contextual features, as captured by the thematic papers and specific case studies.

Figure 1 Social protection, crisis response and system strengthening: a research framework



Source: Authors

With a focus on the four population groups and on social protection operations and financing, this paper examines:

- **Evidence of policy implementation and crisis response effectiveness:** based on the case studies selected (Section 1.3), what do we know about the effectiveness of social protection measures adopted since the onset of the crisis, in terms of timeliness, coverage and adequacy? (Chapter 2)
- **The enablers and bottlenecks to effective crisis response:** with a focus on social protection design, implementation and financing features, what factors enabled, or conversely acted as bottlenecks to, effective crisis response? (Chapter 3)
- **Implications for social protection in the longer-term:** beyond immediate crisis response objectives, what are the potential implications, issues and trade-offs of Covid-19 response measures to date for social protection policy and systems in the longer term? (Chapter 4)
- **Emerging lessons and recommendations:** what are the emerging policy lessons and recommendations to strengthen social protection systems and improve preparedness for future crises? (Chapter 5).

The study adopts a case study approach (see Section 1.3 below and Table A1 in Appendix 1), relying on a review of available documentation and on key informant interviews on specific social protection measures.[1] The approach builds on wider efforts to monitor social protection measures taken since the onset of the pandemic (e.g. Barba et al., 2020; Gentilini et al., 2020; ILO, 2020a; IMF, 2020; WFP, 2020; IPC-IG, 2021a) and to support the operationalisation of policy responses in practice (e.g. SPACE, 2021). It complements emerging analyses of countries' early responses at national, regional or global level[2] by facilitating a closer look at the details of social protection adjustment implementation and how these have varied across the population groups of interest.

This study's focus on social protection in the ongoing Covid-19 crisis, and on emerging lessons for both social protection crisis response and 'regular' social protection provision, means it is concerned with adaptive and shock-responsive social protection. Its priority objective is to promote learning from Covid-19 crisis response to build long-term resilience. The study also reflects a broader acknowledgement, that well-designed social protection is shock-responsive and adaptive.[3] It is not by accident that social protection policies have historically been described as 'shock absorbers' and 'automatic stabilisers'. As previous crises have highlighted, and as is emerging from this one, well-established, inclusive and sustainable 'routine' social protection policies and systems help ensure countries have adaptive systems in place and are better prepared to cope with crises.

This study aims to draw out the lessons emerging from the early response to Covid-19 for building social protection systems that are adaptive and for supporting progress towards the provision of universal, comprehensive social protection in the 'new normal' that emerges from this global shock.

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1 Data collection for the papers in this series began in October 2020, in some cases stretching until February 2021. Each paper drew on interviews with key informants from a range of government, civil society, and international humanitarian, development and donor agencies. See the individual papers for further details on methodology and key informant lists.

2 See the regularly-updated 'Useful Resources' document compiled by SPACE (2021) for a growing list of references to global, regional and national analyses and case studies.

3 The terms 'adaptive' and 'shock-responsive' social protection emphasise the role of social protection in contexts of covariate shocks (crises affecting large groups of people and entire communities at the same time, including economic and political crises, natural hazards and climate change-related shocks), in contrast with idiosyncratic shocks that affect individuals over the course of their lifetimes (e.g. loss of employment through injury, onset of disability, old age, maternity). 'Shock-responsive' social protection generally denotes a focus on policy design, implementation and performance in responding to a covariate crisis (e.g. McCord, 2013; Bastagli, 2014; O'Brien et al., 2018) while 'adaptive' social protection broadens the focus to include social protection's role in building resilience and capacity to prepare for, cope with and adapt to large-scale covariate shocks (e.g. Ulrichs and Slater, 2016; Bowen et al., 2020). The two approaches partly overlap, as work that has fallen under the 'shock-responsive' umbrella also commonly covers issues of preparedness and wider capacity in advance of and in the recovery phases of a crisis.

1.3 The case studies

This study is especially concerned with social protection measures adopted across LICs and MICs to support population groups that were particularly negatively affected by the crisis and commonly excluded or poorly served by existing social protection. Case studies cover measures, announced and/or implemented, to reach historically neglected groups, as opposed to instances where no crisis response measure was directed at those groups. As such, the case study sample is biased towards (a) measures that required an active adjustment (as opposed to those relying on automatic expansion or that underwent no adjustment); and (b) social assistance-related adjustments, although other types of schemes are covered too, including social insurance/ contributory measures, as discussed below.[4]

Table A1 in Appendix 1 provides the details of selected case studies. While measures studied are grouped by broad type (see Figure 1 and list below) and by country (Table A1), it should be noted that different types of measures are commonly combined within the same country and/or adopted at different stages of crisis response. Our case studies focus on the implementation of specific measures of interest, rather than outlining or analysing all aspects of a country's response.

Social protection measures analysed in the case studies include the following.[5]

Introduction of a new policy or programme, typically emergency cash assistance

This was the most common measure. New measures introduced in a temporary fashion included: Togo's urban-focused Novissi cash transfer scheme for informal workers (from April to June 2020 and then briefly again in August 2020[6]); Brazil's *Auxílio Emergencial* for informal workers and existing *Bolsa Familia* recipients (from April to December 2020 and then again from April 2021 onwards); Sri Lanka's nationwide emergency 5,000-rupee (Rs) cash transfers for existing social assistance recipients and various newly vulnerable groups including crisis-affected informal workers (April to May 2020); Madagascar's *Tosika Fameno* scheme for vulnerable households and

4 In this respect, the case studies sample largely reflects the wider composition of measures adopted by LICs and MICs in 2020. The majority of these measures related to social assistance, while a sizeable minority in middle-income countries related to social insurance (such as unemployment insurance benefits and paid sick leave), alongside a smaller number of active labour market programmes (predominantly wage subsidies) (Gentilini et al., 2020 and ILO, 2020a). Within social assistance, cash-based measures represented around half of the measures taken; around two-thirds (63%) of these cash transfer responses represented new, typically temporary programmes, almost half of which (46%) were one-off payments (Gentilini et al., 2020). Of all social protection measures globally, around half related to new programmes or benefits (while often heavily leveraging existing systems) (ILO, 2020a).

5 'Social protection-labour market linkages', listed in the research framework, do not feature in our case studies but were considered in initial scoping for this study and are a key component of social protection, one that is becoming increasingly prominent in later phases of the crisis response.

6 In late 2020, the non-governmental organisation (NGO) GiveDirectly collaborated with the Togolese government to distribute transfers using the *Novissi* system in 100 rural districts. This was not included in our case study, which focused on the earlier government-led scheme.

informal workers in urban areas (two payment rounds, starting in April and July 2020); and Peru's *Bono Familiar Universal* for households without access to formal employment (two payments, starting in May/August 2020 and again in October 2020).

Proactive adjustments to existing programmes

Adjustments to existing policies or programmes, for example to extend social insurance or social assistance coverage to those previously excluded or to increase the value of a transfer, include: Nigeria's accelerated rollout of the National Social Safety Nets Project (NASSP), to bring 1.6 million *additional* beneficiary households into the routine national cash transfer scheme by the end of 2020, 18 months ahead of the original rollout target; South Africa's Temporary Employee-Employer Relief Scheme (TERS) benefits for over 4.5 million temporarily laid-off existing members or new registrants of the Unemployment Insurance Fund (UIF) (from April/May 2020-March 2021), and top-up payments to 7.2 million households receiving South Africa's Child Support Grant (also known as the Caregivers' Allowance) (from May to October 2020).

'Automatic' adjustments

While automatic adjustments are not included as full case studies, they are reviewed and referenced where possible as a benchmark to compare with the case studies of *new* programmes or *pro-active* adjustments to existing schemes described above. Examples include automatic initiation of standard unemployment benefits for newly laid-off, already-insured workers in Jordan and South Africa.

Social protection–social services links

Measures to strengthen links between social protection and social services to better meet crisis-related needs include a detailed case study from Kerala (India), where a gender-sensitive relief package combined wide-ranging social protection (including food rations, community kitchens, meals for children, emergency cash transfers, social security adjustments and expanded public works) with loans through women's cooperatives and psychosocial support via helplines.

Social protection–humanitarian system links

Case studies include examples where government-led responses to Covid-19 included refugees (sometimes for the first time) and where international humanitarian and development actors' Covid-19 refugee programming aimed to align or integrate with government social protection responses in their policy objectives, design and/or implementation. Examples are the inclusion of displaced Venezuelans in Colombia's *Ingreso Solidario* scheme; in Pakistan, UNHCR's one-off Emergency Cash Transfer for refugees, designed to mirror the government's *Ehsaas* Emergency Cash Assistance for citizens; and in Jordan, the alignment of the value of UNICEF's cash transfer for refugees with that of the government's *Takaful II* programme for informal and daily-wage workers as well as the government's piggy-backing on administrative mechanisms of international humanitarian and development actors.

2 The effectiveness of crisis response

In the context of a covariate shock, effective social protection response critically hinges on the timeliness of provision, and on adequacy in terms of population coverage and level and type of support (Bastagli, 2014; O'Brien et al., 2018; SPaN, 2019; SPACE, 2020).

There is growing evidence of how social protection measures have helped contain the socioeconomic impact of the Covid-19 crisis, estimating policies' impacts on poverty and inequality through micro-simulations (e.g. Lustig et al., 2020; Blofield et al., 2020; López-Calva and Meléndez, 2020 for Latin America; Maintains, 2021 in Sierra Leone, Bangladesh and Pakistan) or using recipient and non-recipient data (e.g. Chaskel et al., 2020 for Colombia; Cho et al., 2021 for the Philippines; Menezes-Filho et al., 2021 for Brazil).

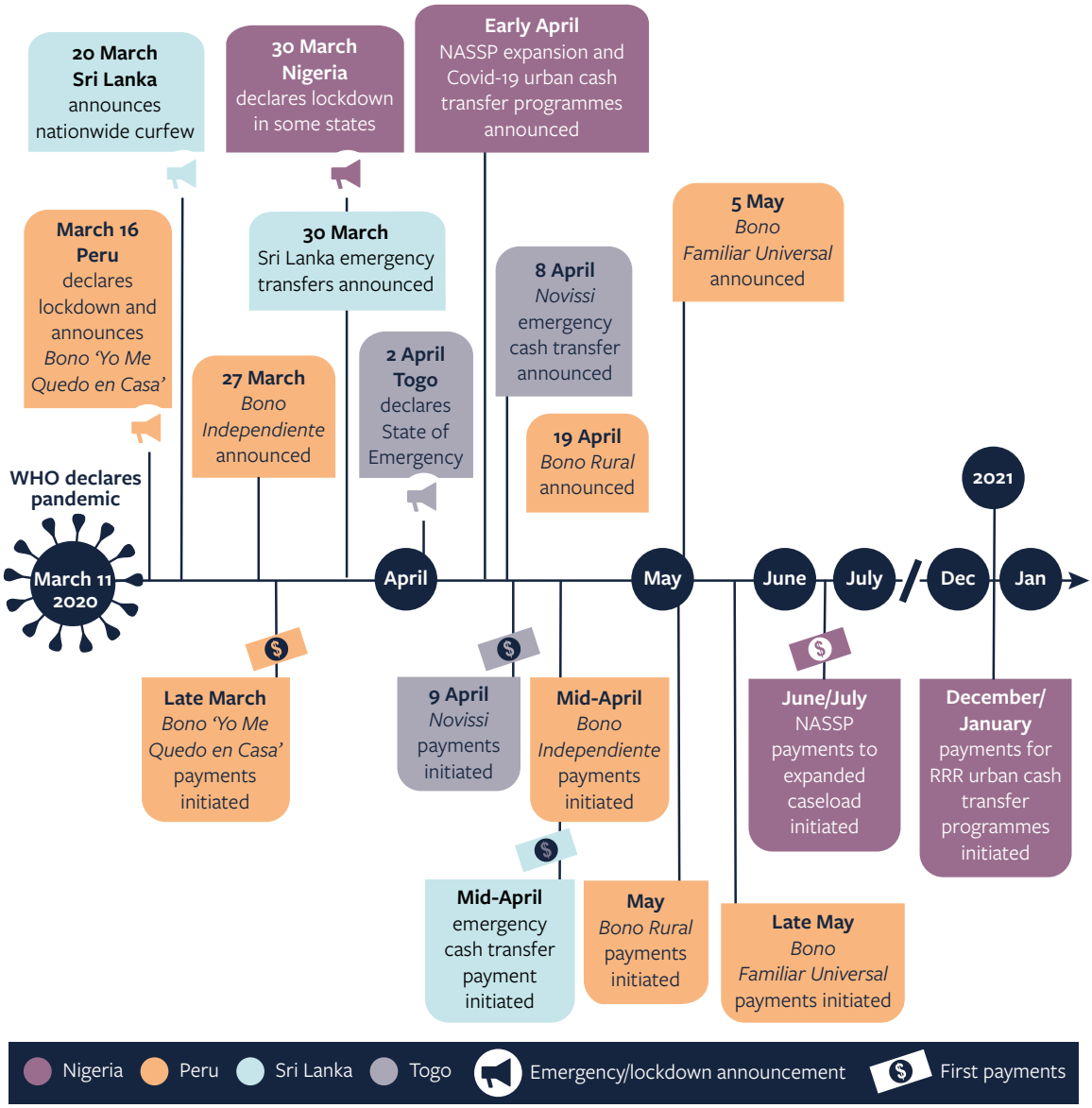
While such studies highlight how effective social protection can be in a crisis context when adequate transfers are delivered in a timely manner at scale, the aggregate nature of these analyses may conceal variations in experience by population group. Moreover, they may provide only partial information on what factors – in policy design, implementation and financing, or in the wider context – enable response and its effectiveness, especially for crisis-affected population groups that were commonly neglected by 'regular' social protection before the pandemic. This section examines the timeliness, coverage and value adequacy of measures adopted since the onset of the crisis, focusing on the specific population groups in question.

2.1 Timeliness

Timely activation and delivery are key to effective social protection crisis response. We consider here the time between countries/areas' declaration or initiation of lockdown or containment measures, announcements of social protection measures, and delivery in practice (with Chapter 3 then delving into the factors influencing the timeliness of implementation overall and for specific population groups).

By way of example, Figure 2 plots the timelines of selected cash transfer responses in four countries.

Figure 2 Summary timeline for Covid-19 assistance announcements and first payments (selected examples)



Source: Lowe et al., 2021; with thanks to Valentina Barca for suggesting this design

The announcement and delivery of social protection in some cases took place in concurrence with, or shortly after, the declaration of lockdown/containment measures. For example:

- In Togo, the *Novissi* cash transfer programme targeting urban informal workers and paying higher amounts to women was introduced less than a week into curfew restrictions and began disbursing payment within a day of programme launch (Lowe et al., 2021).
- In Peru, an initial emergency transfer (*Bono 'Yo Me Quedo en Casa'* or 'I Stay at Home') for poor urban households was announced at the same time as a nationwide lockdown and began making payments within 10 days, with two complementary schemes for 'non-poor' informal workers and poor rural households announced over the next month (Lowe et al., 2021).

- In Sri Lanka, emergency Rs. 5,000 transfers for those on existing social protection databases were announced 10 days into lockdown and distributed throughout April, with the measure gradually expanded to cover more groups over the course of the month (Lowe et al., 2021).
- In Kerala, social protection measures that specifically eased the burden on women (via community kitchens) were announced ahead of the introduction of a state of emergency, and became operational within a week (Holmes and Hunt, 2021).
- The strategy for Madagascar's new urban-focused *Tosika Fameno* scheme was agreed at the end of March 2020, one week after city-based confinement measures came into effect, and the first payments were distributed on 25 April 2020 (Roelen et al., 2021).

In other cases, schemes were announced quickly but took more time to implement, or to roll out to specific groups within the target population:

- In Peru, the quasi-universal *Bono Familiar Universal* was announced at the start of May 2020 (to bring together and expand beyond the three targeted emergency schemes described above). While households already listed in the social registry began to receive their payments in May, those who needed to newly register their information did not receive the first payment until August 2020, after a strict lockdown lasting from mid-March to end of June (Lowe et al., 2021).
- In Sierra Leone, the government's urban-focused Emergency Cash Transfer for informal workers was announced in March 2020 and initiated payments in June, after short-term lockdowns in April and May (Roelen et al., 2021).
- UNHCR's government-aligned emergency transfer for refugees in Pakistan started payments two months into lockdown, in mid-May, and had reached 42% of the target population by September 2020 (Hagen-Zanker and Both, 2021).
- In the Republic of Congo, plans to roll out emergency cash transfers for vulnerable households were announced in mid-April 2020, two weeks after containment measures came into effect (Government of the Republic of Congo 2020). By September 2020, 8% of intended beneficiaries had received their payment (Hagen-Zanker and Both, 2021).

In other cases, the intention to develop new programming for a particular group was announced in the first months of the crisis, and then took extensive time to agree design and/or roll out plans, postponing scheme launch until 2021:

- In Nigeria, the intention to provide cash transfers in urban areas through a new targeting approach was announced in April 2020, days after a lockdown came into effect, but designing the temporary cash transfer scheme itself took several months and implementation challenges then delayed the September rollout until January 2021 (Lowe et al., 2021).
- In Uganda, the World Bank financing agreement for the government's Urban Cash for Work scheme was approved in June 2020, with plans for an October 2020 pilot, but this had not launched as of early 2021 (Roelen et al., 2021; Doyle et al., 2021).

- In Malawi, the intention to provide urban cash transfers via a new Covid-19 Urban Cash Intervention (CUCI) was announced in April 2020 around the same time as a lockdown, but the transfers were initially delayed and then subsequently postponed, ultimately launching payments in February 2021 (UN, 2020; Roelen et al., 2021).

2.2 Coverage

Population coverage of social protection measures adopted since the onset of the crisis varied depending on adjustment objectives and feasibility, with some measures aiming to narrowly reach affected groups, and others adopting a more universalistic approach. Figure 3 provides an illustration of variation in coverage among our case studies, for the overall population and for select populations of interest (urban and refugee populations).

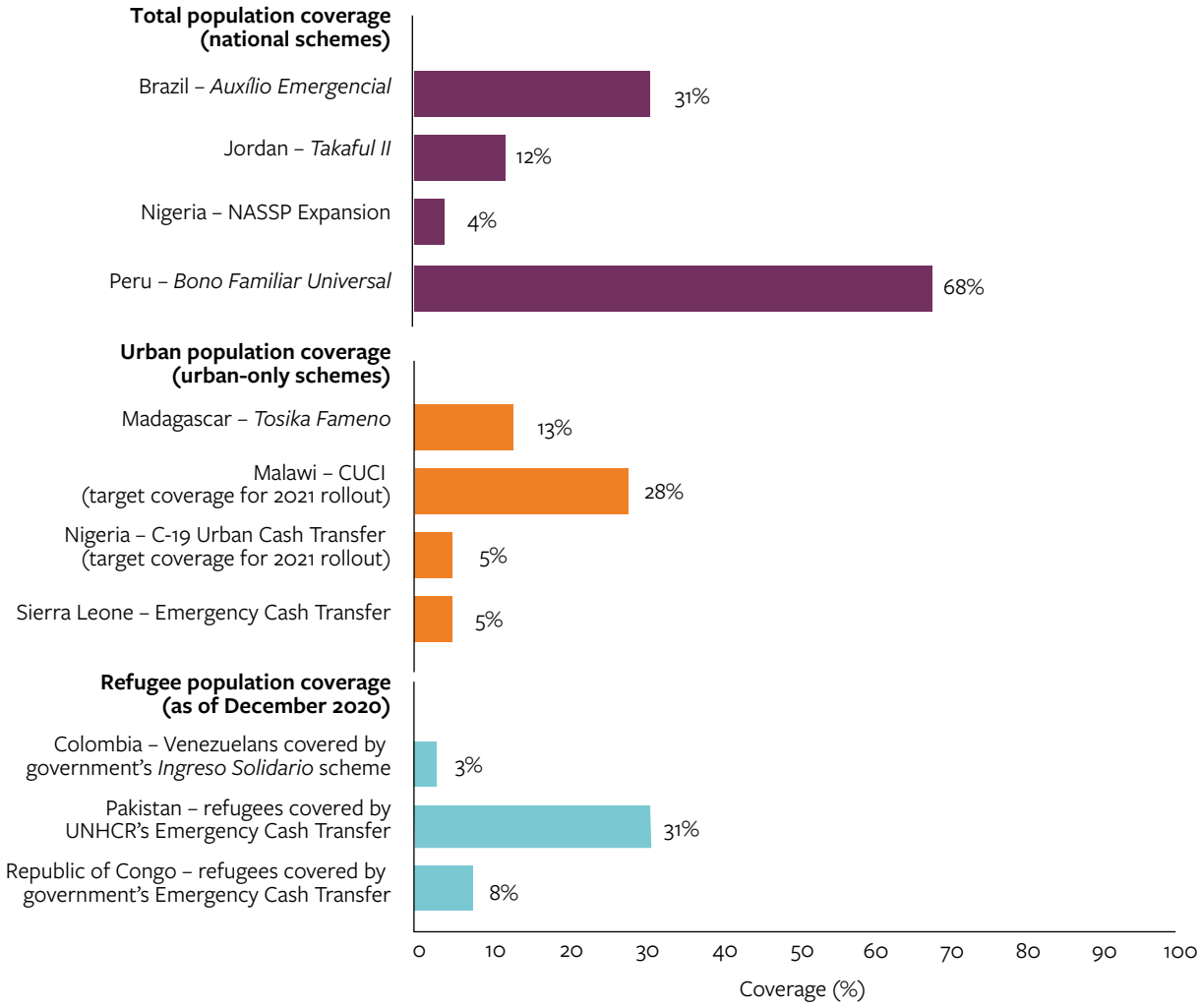
Some emergency measures focused narrowly on the most adversely affected groups in specific hard-hit geographic locations. For example:

- Sierra Leone and Madagascar's Emergency Cash Transfer and *Tosika Fameno* schemes targeted the poorest households and most vulnerable informal workers in specific urban centres heavily affected by the virus or curfew restrictions, covering around 5% and 13% of the urban population respectively (Roelen at al., 2021).
- During the main curfew period of April-June 2020, Togo's *Novissi* cash transfer programme targeted registered informal workers in two urban centres where strict curfew measures were in effect, covering 35% of urban adults (Lowe et al., 2021).

Conversely, in other contexts a broader measure serving multiple population groups nationwide was implemented:

- In Brazil, the *Auxílio Emergencial* reached a third of the national population, with the dual aim of extending coverage to informal workers excluded from routine social protection while also providing a top-up to existing social assistance recipients (Alfers and Bastagli, 2021).
- Following three emergency cash transfer schemes targeting specific population groups, Peru eventually arrived at a more universal approach to cover the various groups lacking protection through formal employment, reaching 68% of the population through the *Bono Familiar Universal* (in a country with an informality rate of 69%) (Lowe et al., 2021).
- Sri Lanka first announced emergency cash assistance only for those already receiving or on pending databases or waiting lists for social assistance, but later expanded its provision of emergency Rs. 5,000 transfers to include various categories of informal workers (as well as other groups), ultimately covering a large majority of the population (67%, according to UNICEF, 2020a, and over 90% according to the government) (Lowe et al., 2021).

Figure 3 Estimated population coverage for selected schemes



Note: For schemes launched in 2020, the graph shows actual coverage as of December 2020, as reported in the study's papers (Alfers and Bastagli, 2021; Hagen-Zanker and Both, 2021; Holmes and Hunt, 2021; Lowe et al., 2021; Roelen et al., 2021). For schemes launched in 2021 (Malawi's CUCI and Nigeria's Covid-19 Urban Cash Transfer), figures refer to target coverage (Government of Malawi, 2021; Government of Nigeria, 2021). Where schemes targeted and reported coverage in terms of recipient households (as in Jordan, Nigeria, Peru, Madagascar, Malawi, Sierra Leone, Colombia, Pakistan and Republic of Congo), coverage was calculated as a percentage of households (which was estimated by dividing World Bank 2019 population data by latest UNDESA estimate of household size). Conversely, where coverage figures were reported in terms of number of people benefiting (Brazil), coverage was calculated as a percentage of individuals in the population.

Despite such expansionary efforts, the crisis response often failed to reach those excluded by pre-crisis social protection, particularly some of the most marginalised individuals. For instance:

- In South Africa, female workers represented only 34% of recipients of the new Social Relief of Distress Grant and 41% of UIF/UIF-TERS beneficiaries in June 2020, despite being over-represented among those affected by job and income losses (Holmes and Hunt, 2021). Vulnerable female workers were often excluded, for example only 60,000 out of an estimated 1 million domestic workers in South Africa received TERS benefits (Alfers and Bastagli, 2021).
- While Kerala provided targeted relief in some female-dominated industries, in other cases, such as the fishing industry, many female workers failed to qualify for industry-based support measures, on the grounds that they were considered subsidiary workers supporting their husbands, rather than primary workers in their own right (Holmes and Hunt, 2021).
- Exclusion of less digitally connected or literate individuals was raised as a concern in schemes that could only be accessed through online or SMS-based registration, such as Togo's *Novissi* scheme or Peru's *Bono Familiar Universal*, though the magnitude of this exclusion risk had not yet been quantified (Lowe et al., 2021; Roelen et al., 2021).
- Displaced Venezuelans in Colombia could technically qualify for the government's *Ingreso Solidario* emergency cash assistance but only if they had regularised status, had previously gained access to the national social registry, and met specific criteria in it. This meant that less than 5% of Venezuelans were included in the scheme (Hagen-Zanker and Both, 2021).
- In the Republic of Congo, refugees were eligible for the government's Emergency Cash Transfer, but fewer than 10% had received it by December 2020, partly due to general rollout delays, but also because of refugees' primary location in rural areas not initially prioritised by the scheme, and limited information and awareness about refugees' entitlements among scheme implementers and refugees themselves (ibid.).

2.3 Value adequacy

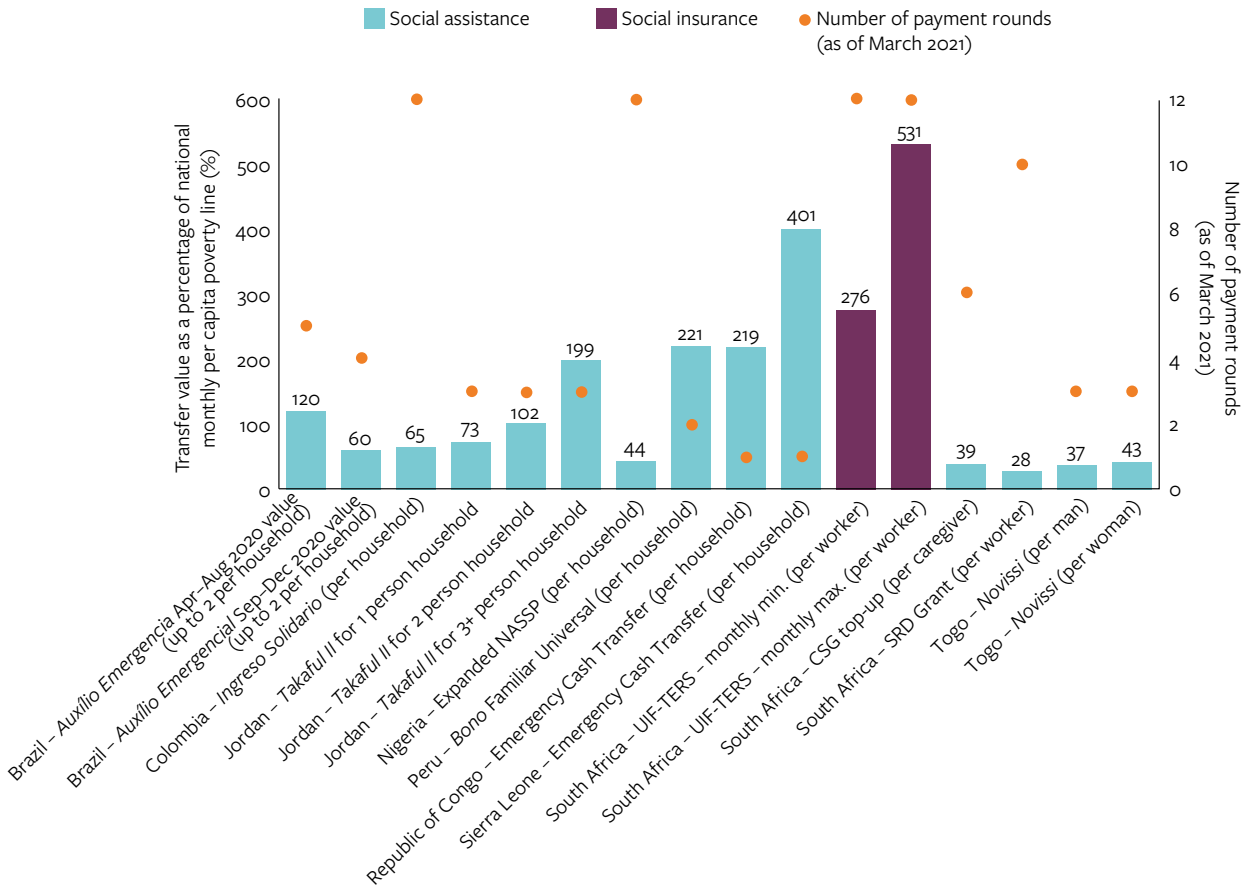
Transfer adequacy relates both to the value and number of transfers, in relation to the depth and duration of crisis-related needs.

Transfer values varied, reflecting differences in needs as well as adjustment objectives and balancing of policy priorities (discussed in further detail in Section 3.2). Figure 4 illustrates the range of values expressed with reference to the national per capita poverty line as a benchmark.[7] While some transfers such as South Africa's Social Relief of Distress Grant were worth around a quarter of the national per capita poverty line (in this instance, South Africa's Upper-Bound Poverty Line), in cases such as Peru's *Bono Familiar Universal* and Emergency Cash Transfers in the Republic of Congo and Sierra Leone, transfer levels were at least twice the national per capita

7 It should, however, be noted that the transfers in many cases were paid only to one individual, but with the intention (explicit or implicit) of supporting the household as a whole.

poverty line. As indicated by South Africa's UIF TERS benefit, transfers linked to social insurance tend to be considerably higher value than social assistance-related measures, reflecting the gaps in social assistance-social insurance transfer values evident in routine provision.

Figure 4 Transfer value (as % of poverty line) and number of payment rounds for selected schemes



Notes: Transfer values are expressed as a percentage of national poverty lines and are pre-VAT. In Colombia, Peru, Nigeria, Republic of Congo and Jordan, only one transfer could be received per household/family. In Brazil, up to two adults could be paid per household. In South Africa's SRD and UIF-TERS scheme and Togo's *Novissi* scheme, transfers were paid on a per worker basis. In South Africa's CSG top-up, transfers were paid on a per caregiver basis.

Source: Lustig et al. (2020) for Brazil and Colombia; Government of Jordan (2020) for Jordan; all others calculated by authors, based on transfer value in domestic currency relative to national poverty lines (see Table A1 for full sources)

As illustrated in Figure 4, the overall value of support provided also depends on the number of payment rounds, which ranged from:

- one-off transfers, as for the Emergency Cash Transfer schemes in Sierra Leone and the Republic of Congo;
- to transfers designed for the duration of a specific lockdown phase, commonly resulting in the provision of 2–3 transfers during the period, as in Madagascar's *Tosika Fameno* scheme, Jordan's *'Takaful II'* scheme for daily wage workers, Togo's *Novissi* scheme and Sri Lanka's Emergency Cash Transfers;
- to monthly transfers over the course of six months, as is planned for Nigeria's temporary urban cash transfer scheme, and as occurred in South Africa's Child Support Grant top-ups;
- to an entire year or more, as in Colombia's *Ingreso Solidario* and South Africa's UIF-TERS, and for those recipients of Nigeria's NASSP expansion who are now permanently integrated into that routine programme.

Compared with existing regular social assistance transfers, emergency, mostly short-term, transfers were often set at a higher level, frequently reflecting the distinct pandemic objective of supporting households to forego daily earnings during lockdown or curfew periods. For example:

- Peru's emergency transfers of 760 soles ($210) (received up to three times by recipients, between March and December 2020) were more than seven times larger than the routine monthly payment of 100 soles ($28) in the (rural-focused) *Juntos* conditional cash transfer scheme (Lowe et al., 2021).
- For the first five months of operation, Brazil's *Auxílio Emergencial* was three times the pre-crisis transfer value of *Bolsa Familia*, and double that amount for single-headed households, most of whom are women (Alfers and Bastagli, 2021).
- Togo's monthly *Novissi* transfer value (paid for the duration of the strictest curfew measures i.e. up to three months) was more than twice that of the country's routine cash transfer scheme (although the latter was designed for rural areas, whereas *Novissi* primarily operated in the two largest cities) (Lowe et al., 2021).
- In Ghana, the total value of the Emergency Cash Assistance (paid either as a one-off payment or in two instalments) equated to six months' worth of transfers through the routine LEAP programme transfer, and was also adjusted for inflation, whereas there has been no such adjustment to LEAP for some time (Roelen et al., 2021).
- The one-off Emergency Cash Transfer in the Republic of Congo was around double the value of the *Lisungi* scheme's routine monthly transfer (Hagen-Zanker and Both, 2021).

There were also cases where the value of the transfer mirrored routine programme transfer level:

- In Nigeria, for example, the temporary Covid-19 urban cash transfer was set at the same value as the routine NASSP cash transfer (Roelen et al., 2021).
- In Sri Lanka, each of the two Emergency Rs 5000 ($27) Cash Transfers were of the same value as the monthly routine disability pension (although it was not indicated that this was an intentional alignment of transfer values) (UNICEF, 2020b; Lowe et al., 2021).

The number and value of transfers were often considered insufficient given the duration of crisis restrictions and impacts, and the needs of specific adversely affected population groups. For example:

- In Sri Lanka, the value of the two Emergency Cash Transfers was limited for informal workers and other adversely affected groups, since Rs5,000 ($27) represents less than 8% of monthly household consumption for an average household, and less than one-fifth for the poorest quintile. The deficiency was particularly acute for larger households since the value was fixed regardless of household size (Lowe et al., 2021).
- In South Africa, the post-June top-up to the Child Support Grant (paid almost entirely to female recipients, often in single-headed households) was set at R500 ($34) per *caregiver*, rather than per *child*, thereby failing to account for larger households' needs (in a scheme where 67% of recipients have more than one child) and falling far short of the estimated R3,474 ($237) cost of a modest monthly household food basket. It was assumed that households would receive more than one type of support, but this often was not the case due to delays in in-kind transfers and the fact that single-headed households receiving the CSG were excluded from receiving the Social Relief of Distress (SRD) Grant. Furthermore, while the SRD grants were extended into 2021 in recognition of the ongoing impacts of the crisis, the CSG top-ups lasted only until October, disadvantaging women and exacerbating the inadequacy of support (Holmes and Hunt, 2021).
- In Peru, households received a maximum of two emergency cash transfers during the first nationwide lockdown, which ultimately lasted three and a half months. Civil society organisations highlighted the inadequacy of this support given that each transfer was worth only 27% of average monthly household income (or 178% for the poorest quintile, but the transfers were not restricted to this group) (Lowe et al., 2021).
- In Nigeria, setting the temporary urban cash transfer value at the same level as the NASSP reduces the adequacy of support for urban populations, since the routine programme value was designed for rural areas, had not been adjusted for inflation since its original calculation in 2016, and was already considered inadequate by civil society (Roelen et al, 2021).
- In Pakistan, the value of the government's one-off EEC transfer for citizens – and by default the value of UNHCR's EEC-aligned Emergency Cash Transfer for refugees – equated to roughly 15% of average monthly household income for the poorest quintile of citizens, and less than half of average monthly expenditure for Afghan refugees (Hagen-Zanker and Both, 2021).

In other cases, transfers were assessed to be more adequate relative to the target group's needs. This was generally the case among social insurance-related measures, for example:

- South Africa's UIF-TERS transfers equated to 38–60% of the employee's salary, within a range of R3,500–6,731 ($239–459) per month, thereby proving adequate to cover the R3,474 ($237) cost of a modest monthly household food basket (Holmes and Hunt, 2021).

In the case of emergency social assistance schemes, some transfers were also characterised as relatively generous when assessed against consumption needs:

- Brazil's *Auxílio Emergencial* provided monthly transfers of 600 reales ($116, up to two per household) for the first five months, which represents 63% of the poorest quintile's average household income (or 15% of average household income overall) (IPC-IG, 2021). However, from the sixth to the ninth month, the value was reduced by half. It was then cut again to 250 reales ($48) when the scheme was reinitiated in April 2021 (Alfers and Bastagli, 2021).
- In Kerala, the combined value of the integrated in-kind and cash relief was perceived to be quite generous, with women particularly appreciating the food relief, given gender norms placing responsibility for family meals on women. Kerala also illustrates the benefits of a more comprehensive relief package, with women particularly benefiting from the links between diverse social protection and social services measures (such as specialist telephone helplines for pregnant women to seek medical advice and counselling)[8] (Holmes and Hunt, 2021).
- Sierra Leone's one-off Emergency Cash Transfer for vulnerable urban households and informal workers was relatively large when considered in relation to national averages, equating to two months of the national minimum wage. However, it held more moderate value in urban centres such as Freetown, where it represented around one month of consumption expenditure for the bottom 25% of households (Roelen et al., 2021).

8 However, the net value of the support package was much lower for the community members (primarily women) who were relied upon extensively to deliver assistance at the grassroots level, as either unpaid or poorly-paid community workers.

3 Enablers of effective crisis response

The effectiveness of social protection crisis response is mediated by a combination of factors within the remit of the social protection system, as well as the micro characteristics of crisis-affected individuals and households, and broader contextual factors at the meso and macro level (Figure 1).[9] This section examines the social protection design and implementation features that enabled or conversely hindered effective crisis response, overall and across different population groups, in terms of:

- the state and nature of pre-crisis social protection;
- programme or policy design adjustments (e.g. to eligibility rules or value of transfers);
- programme or policy administration and implementation adjustments (outreach, identification and selection, benefits/service delivery, monitoring and grievance redress); and
- financing.

3.1 Pre-crisis social protection

Pre-crisis existing programmes were commonly able to step up support more rapidly for existing scheme participants compared to response measures that entailed the establishment of a new policy or programme. While not always the case, this typically underpinned the lag in support for those least covered by pre-crisis programming. Where pre-crisis policies included an inbuilt 'automatic stabiliser' element they were in some cases able to expand as such, while adjustments requiring deliberation typically needed more time and entirely new measures were often delivered further down the line, albeit with some exceptions, such as Togo and Madagascar, as discussed later. For example:

- In South Africa, social insurance measures expanded income support to formal sector employees and employers in the immediate instance, while it was nearly a month into lockdown before the adjustments to social assistance – including top-up payments for recipients of

9 Although not the focus of this study, the wider meso and macro context provided the crucial backdrop against which both the crisis itself and the social protection response developed. The macroeconomic and fiscal profile influenced both the ways in which the impacts of the crisis manifested, and the range and extent of financing options available for the response. Labour market composition determined the nature of pre-crisis social protection coverage, the impacts of the crisis itself, as well as the types of social protection measures that could be relied upon to reach different populations during the crisis. Geography shaped the timing and manner in which the virus crossed and spread within a country's borders. Political economy factors shaped both the timeline and scope of public health restrictions, and the measures taken to mitigate the crisis' socioeconomic impacts. Fragility (whether political, social or economic) determined the type of measures considered feasible or desirable, and the success with which such measures could be designed, financed and implemented.

the CSG – were announced, although these payments were then able to be disbursed rapidly using existing scheme infrastructure. By comparison, the new SRD grant programme (for unemployed workers not covered by existing schemes) was announced at the same time as the CSG adjustment but took longer to set up, initiating payments in June 2020, three months into the lockdown (Alfers and Bastagli, 2021; Holmes and Hunt, 2021).

- In Ghana, an emergency top-up transfer was disbursed in May 2020 to pre-crisis recipients of the routine LEAP scheme (many of whom live in rural areas and in the high-poverty Northern Region), whereas the Emergency Cash Transfer for daily wage earners in Greater Accra did not begin until November 2020 (Roelen et al., 2020; Dadzie and Raju, 2020).
- In Nigeria, support was extended much more quickly via the existing NASSP programme than the new urban cash transfer scheme. This disadvantaged households who were badly affected by the crisis but not the focus of the narrowly poverty-targeted routine scheme (such as 'non-traditional-poor' informal workers in urban areas) (Roelen et al., 2020; Lowe et al., 2021).

Relatedly, the pre-crisis maturity, capacity and shock-responsiveness of social protection functional infrastructure aided rapid expansion to un/underserved groups:

- In Sri Lanka, the existing decentralised network of local welfare officials was vital for supporting the rapid distribution of Emergency Cash Transfers to at least two-thirds of the population in April and May 2020, including to both recipients and non-recipients of routine programme transfers (Lowe et al., 2021).
- Kerala's relatively rapid, comprehensive and inclusive response to Covid-19 drew on strong pre-crisis efforts to extend routine social protection to traditionally excluded groups such as informal workers, and to develop gender-sensitive approaches to policy and programme development. The knowledge and experience that had been developed responding to past pandemics was also a key asset in the Covid-19 response (Holmes and Hunt, 2021).
- In Peru, the operational resilience of routine programme structures (such as for the *Juntos* programme) was vital both for delivering emergency *Bono* schemes, as well as for maintaining and adapting routine programmes during the pandemic (for example with the waiver of conditionalities, advanced and bundled payments, and the shift from home monitoring visits to phone-based support) (Lowe et al., 2021).
- Although Sierra Leone has a relatively nascent social protection system, experience with shock-responsive social protection in past crises (Ebola and mudslides) helped facilitate the relatively rapid introduction of the Covid-19 Emergency Cash Transfers (Roelen et al., 2021).

By contrast, underdeveloped social assistance infrastructure combined with limited experience with shock-responsive social protection posed challenges to effective response in some cases. This was particularly evident in the fragile contexts under study, for example:

- In South Sudan, pre-crisis World Bank-supported plans to expand the national social safety net into urban areas had not yet commenced when the crisis hit. There was therefore little social assistance infrastructure to draw on, and the April 2020 announcement to rapidly scale up support had yet to be implemented six months later (Roelen et al., 2021).[10]
- In the Republic of Congo, the relatively limited state of social protection infrastructure made it difficult to implement rapid emergency assistance for those particularly affected by the crisis, such as informal workers in urban areas. This meant that by November 2020, the Emergency Cash Transfer that was announced in mid-April had reached less than one-third of target households, and fewer than 500 refugees (Government of the Republic of Congo 2020; Hagen-Zanker and Both, 2021).

The nature and coverage of pre-crisis social protection information systems played a central role in determining the effectiveness of crisis response, including for un/underserved groups. Historically neglected populations were better served where social assistance and social insurance databases already contained high-quality information on the wider population *beyond* existing social protection recipients, or where appropriate arrangements were already in place to draw this information from other government databases. For example:

- In Peru, the social protection information system's coverage of around three-quarters of the population coming into the crisis (including both poor and 'non-poor' households in rural and urban areas) enabled more than three million households to be rapidly identified for the initial emergency cash transfer schemes, which were announced in the first fortnight of lockdown and targeted marginalised urban residents and informal workers (Roelen et al., 2021).[11]
- In Nigeria, the options for extending rapid support to the large crisis-affected and previously unserved population were hindered by the limited pre-crisis coverage of the National Social Register, which encompassed less than 7% of the population overall (Lowe et al., 2021).
- In Argentina, Brazil and Chile, refugee households that were already listed in the national social registry were immediately included in or eligible to apply for government emergency schemes. By contrast, the lack of information on refugees (as well as many citizens) in the Republic of Congo's nascent social registry meant that new efforts were required to identify them, delaying access to emergency payments via the government's *Lisungi* scheme. Similarly, UNHCR Pakistan lacked the data required to identify refugees eligible for its government-aligned emergency transfer, requiring a time-consuming process to identify and target relevant recipients (Hagen-Zanker and Both, 2021).

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10 Timely rollout was further hindered due to the need to address macroeconomic concerns relating to substantial discrepancy between the official exchange rate and the market value of the South Sudanese Pound (which posed major fiduciary risks for international donors), thereby highlighting the additional complexity of trying to quickly address existing infrastructural gaps in contexts of high fragility (Roelen et al., 2021).

11 However (as discussed later in Section 3.3), even in this case of a relatively advanced social registry, many urban residents and informal workers were missing from or inaccurately represented in the database, leaving them without support until August, when payments were disbursed to those who had updated or newly registered their information on an online application platform.

Finally, the pre-crisis quality, coverage and accessibility of wider 'enabling infrastructure', beyond the direct remit of the social protection sector, also influenced the effectiveness of crisis response. Given the public health impetus to avoid transmission by shifting to remote service provision and the reliance on cash transfers as a predominant crisis response mechanism, many of the key enabling assets related to a country's technological and data management infrastructure, notably:

- **Comprehensive ID systems:** countries with virtually universal foundational ID systems such as Peru (99% coverage) often benefited from the ability to locate information on potential recipients via their unique identifiers in databases of multiple government agencies (such as tax, social security and public and private payroll databases) and of banks and mobile network operators. By contrast, concerns about double exclusion were common in countries where ID access was a prerequisite for assistance but ID coverage had notable gaps, overall or for particular groups such as women (as in Pakistan). In countries with a nascent or non-existent foundational ID system, options for extending assistance to new recipients were more limited, unless an effective functional alternative could be identified (as in Togo, where the *Novissi* scheme relied on the recently-updated, quasi-universal voter ID database) (Lowe et al., 2021).
- **Government interoperability frameworks:** given the frequent need to rely on other stakeholders within government and beyond to identify and deliver support to crisis-affected households, timeliness and coverage were often influenced by the pre-crisis state of governments' legal and operational arrangements for data-sharing and data protection. Where existing frameworks were limited, this often proved an obstacle for quick roll-out of response plans, as in Nigeria's Covid-19 urban cash transfer scheme (Lowe et al., 2021). By contrast, Peru was able to draw on more extensive interoperability architecture for its emergency transfer schemes, although data-sharing frameworks still required further adjustment and development during the crisis itself (ibid.).
- **Financial services infrastructure:** the timeliness and coverage adequacy of Covid-19 emergency payments were strongly shaped by the pre-crisis state of financial services infrastructure (including traditional financial services such as banks and cooperatives, as well as non-traditional providers such as mobile money operators), and in particular the quality, coverage and accessibility of such services for the specific populations in the study. In Colombia, Venezuelans' limited access to bank accounts left them out of the first (bank transfer-based) wave of *Ingreso Solidario* payments, but their widespread access to mobile phones combined with the pre-crisis relaxation of financial sector regulations to permit remote opening of mobile-based accounts (including using regular migrants' residency permits) meant that many could at least access the subsequent phase of *Ingreso Solidario* payments via mobile banking (Hagen-Zanker and Both, 2021; GSMA, 2021).
- **Mobile phone, internet and data networks:** most governments increased their reliance on digital (mobile phone or online) channels for outreach, registration and payments during the pandemic, but the success of such approaches depended on pre-crisis access to mobile phones, internet and data networks, as well as government capacity for digital service provision and the measures put in place for digitally excluded groups (Lowe et al., 2021).

3.2 Programme design adjustment

Social protection programme design parameters (such as eligibility and participation criteria, and transfer values or type) are key determinants of effectiveness, including in a crisis context. Since the onset of the Covid-19 crisis, efforts to rapidly expand provision – including for previously un/underserved groups negatively affected by the shock – have involved both programmatic design adjustments to existing schemes and the introduction of emergency schemes with distinct design parameters that seek to, typically temporarily, address coverage and adequacy gaps in existing schemes, as well as meet heightened needs among such groups as a result of the crisis.

Eligibility and participation requirements adjustments

The adjustment of eligibility criteria or participation requirements of existing social protection programmes that have enabled the, mostly temporary, expansion of provision to historically excluded groups include:

- In Togo, a plan was developed to temporarily increase the income eligibility threshold for the routine rural-only cash transfer scheme, to provide six months of assistance to 38,000 rural households, the majority of whom rely on informal employment (Lowe et al., 2021).
- School and health-related conditionality requirements were temporarily waived for the (primarily female) transfer recipients in Peru's routine *Juntos* scheme from April 2020 until the end of the year, recognising that it was not feasible to fulfil the requirements during school and health service closures (Lowe et al., 2021).
- In Jordan, the temporary reduction of employer and employee contributions and SSC's retroactive registration policies enabled the new registration of 14,500 businesses to benefit from Covid-related programmes (Alfers and Bastagli, 2021).
- In South Africa, the eligibility criteria to benefit from the Unemployment Insurance Fund were temporarily adjusted to enable workers who had not previously registered with the UIF to benefit from the emergency UIF-TERS benefits (Alfers and Bastagli, 2021).

In other cases, new schemes were set up with distinct and broader eligibility criteria than in routine social protection programming. For example:

- In Togo, the temporary urban-focused *Novissi* scheme targeted all informal workers in curfew-affected jobs, representing a major departure from the narrow poverty-targeted criteria and rural remit of the routine cash transfer scheme (Lowe et al., 2021).
- In Nigeria, the temporary urban cash transfer scheme targets those who are above the income threshold for the narrowly poverty-targeted routine NASSP scheme but who are acknowledged to be particularly vulnerable to the impacts of this crisis – primarily informal workers in deprived urban and peri-urban areas (Lowe et al., 2021).

- In Peru, urban areas that had previously been excluded from social assistance based on having relatively low average poverty rates became the priority for the first new emergency scheme, while a subsequent new scheme aimed to target virtually *all* households nationally that depended on informal employment, including explicitly targeting the 'missing middle' (those who had historically lacked formal employment-based social insurance, but were considered too well-off to qualify for poverty-targeted social assistance) (Lowe et al., 2021).

Broadening of eligibility criteria was a frequent enabler of expanded coverage to pre-crisis underserved groups, particularly to informal workers and urban residents, during the Covid-19 response. **However, our case studies illustrate how in some cases, the adjustment of eligibility rules in existing or new programmes replicated or even exacerbated inadequate provision (coverage and levels) among particular groups**. For example:

- In South Africa, women were more likely to suffer unemployment or income losses during Covid-19 yet they faced double exclusion from the two main support schemes for workers. They were less likely to qualify for the social insurance-based UIF-TERS due to being underrepresented in the formal economy, but also frequently failed to qualify for the informal worker-targeted Social Relief of Distress grant because the latter was only paid to those not listed as receiving any other social assistance, and women were often the nominated caregiver receiving the Child Support Grant (Holmes and Hunt, 2021).
- Refugees' lack of entitlement to routine assistance was often replicated in emergency schemes, with Colombia, Panama and Trinidad and Tobago standing out as among the few countries that adjusted criteria in their emergency schemes to make displaced populations newly eligible for assistance (in *Ingreso Solidario, Plan Solidario* and *Asistencia Covid-19* respectively). While refugees have also newly qualified for emergency assistance during Covid-19 in the Republic of Congo (and several other countries benefiting from World Bank IDA-18 funding), this policy change to extend social assistance to refugees had already been agreed prior to Covid-19 so does not represent a new adjustment to eligibility criteria during the crisis (Hagen-Zanker and Both, 2021).

Adjustment of transfer values or type

Transfer adjustment processes varied depending on a number of underpinning policy considerations and objectives, including whether differences in need were taken into account; cross-programme harmonisation concerns; and the weighting of coverage-value adequacy trade-offs in the context of budget constraints.

The adequacy of support for adversely affected groups varied depending on whether they took differences in need by population subgroup into account in the process of setting or adjusting transfer values, or designing the type of support provided. For example, clear efforts were made to differentiate the value of support in accordance with specific needs in:

- Togo's *Novissi* scheme, which paid 20% more to women than men based on evidence that a higher share of their expenditure goes towards the household's needs (Lowe et al., 2021);
- Brazil's *Auxílio Emergencial*, which paid double to single-headed households, many of whom are headed by women (Alfers and Bastagli, 2021); and
- Kerala's comprehensive package of relief, with various, gender-sensitive features as discussed in Section 2.2 (Holmes and Hunt, 2021).

Examples of instances in which transfer value adjustments did not take variations in need into account include:

- Lack of adjustment for household size, for example in South Africa's CSG top-up payments, Madagascar's *Tosika Fameno* urban cash transfer scheme, Peru's *Bono Familiar Universal* and the one-off Emergency Cash Transfers in Sierra Leone and the Republic of Congo (Holmes and Hunt, 2021; Roelen et al., 2021; Lowe et al., 2021).
- Lack of adjustment for cities' higher cost of living when expanding to urban populations, for example when developing a new national scheme covering both urban and rural populations, such as Sri Lanka's Rs. 5000 Emergency Cash Transfers (Roelen et al., 2021; Lowe et al., 2021).
- Lack of consideration of the higher needs of (non-camp-based) refugees compared to citizens, given their higher than average housing and living costs and their generally lower access to savings and support networks, for example in UNHCR Pakistan's government scheme-aligned Emergency Cash Transfer (Hagen-Zanker and Both, 2021).

Harmonisation across schemes and cohesion across groups was in some cases a consideration constraining the adjustment of transfers to the specific needs discussed above. For example:

- In Nigeria the temporary urban transfer value was intentionally designed to align with the previously rural-focused routine programme (Roelen et al., 2021).
- In UNHCR Pakistan's and UNICEF Jordan's emergency cash programmes for refugees, international agencies intentionally aligned assistance for refugees with government schemes for citizens, to avoid confusion and social tensions. However, since government transfer values were not set with refugees' higher levels of need in mind, the adequacy of benefits for refugees was negatively affected, leading the transfer values to be subsequently topped up in the Jordanian case to ensure more adequate provision (Hagen-Zanker and Both, 2021).

Across the board, policymakers grappled with the trade-off between coverage and adequacy, balancing (and, in most cases, favouring) the objective of reaching as many affected people as possible versus that of providing meaningful and tailored support for affected populations, in the context of budgetary constraints. For example:

- In South Africa, the government explicitly posited the trade-off between the adequacy of the CSG top-up payments and coverage of the SRD Grant when justifying the decision not to adjust

the CSG top-up payments based on household size. While acknowledging the strong evidence base for paying the CSG top-ups on a per child (instead of a per caregiver) basis, the Minister of Social Development ultimately argued against such an adjustment on the basis that it left 'very little room' in the budget for the new grant targeting unemployed informal workers not benefiting from any existing social grants.

- In the design of Malawi's CUCI, target coverage versus transfer levels was extensively debated, with the decision eventually taken to provide 35% of households in urban vulnerability 'hotspots' with a flat-rate transfer of 35,000 kwacha (MWK), on the basis that this equated to the minimum wage and was considered sufficient for food security, although it represented only three-fifths of the monthly Survival Minimum Expenditure Basket calculated by humanitarian agencies for urban areas (Roelen et al., 2021).
- In other contexts, the overall value of support provided to vulnerable households was reduced to enable increased coverage, as in Jordan and India, where extensions of social insurance during Covid-19 resulted in reduced or suspended provision of support through pensions and insurance schemes to existing participants (Alfers and Bastagli, 2021).

3.3 Programme implementation adjustments

Adjustments to administrative processes to facilitate timely and adequate social protection response to previously excluded groups were made across key operational phases - including outreach, identification and selection, benefit provision and grievance redress and monitoring. For each delivery phase, a combination of approaches was often critical (and frequently developed in an agile and iterative manner) to achieve rapid delivery of emergency assistance at the scale required, while also reaching the most marginalised (Lowe et al., 2021).

Outreach

Attempts to raise awareness of crisis response measures among historically excluded populations included greater reliance on digital outreach efforts and new or enhanced strategic partnerships (for example using radio, mobile apps, targeted calls and SMS channels and/or working with community volunteers, local leaders and humanitarian agencies):

- In Togo, the government's *Novissi* publicity campaign included daily radio show features and advertisements on over 35 radio broadcasters in five national languages (Lowe et al., 2021).
- In Kerala, mobile apps disseminated information about new schemes and provided government-run training for the *SannadhaSena* 'Social Volunteer Force' supporting the state's Covid response (Holmes and Hunt, 2021).
- In Jordan, government outreach for the informal worker-targeted *Takaful II* scheme used an innovative two-way SMS and digital communication tool (RapidPro) originally developed by UNICEF for humanitarian programming (Hagen-Zanker and Both, 2021).

- In the Republic of Congo, UNHCR raised awareness of refugees' entitlements to government Emergency Cash Transfers through information to neighbourhood chiefs about refugees' eligibility and direct calls to refugees (Hagen-Zanker and Both, 2021).
- The Peruvian government partnered with mobile network operators to send targeted SMS messages to households who had not accessed their emergency transfers (Lowe et al., 2021).

Identification and selection

In almost all the case studies, new or enhanced efforts to collect information on those un/under-represented in existing social protection databases were undertaken, since even advanced social registries generally did not hold all the information required. Modified identification and selection approaches during the pandemic typically relied on new self-registration initiatives and/or identification through alternative information sources.

New self-registration initiatives provided opportunities for previously-overlooked households to be considered for crisis response programmes, through simplified and often digital (SMS, phone, app or web) application processes that were available either during a one-off window or on a rolling 'on-demand' basis:

- In Togo, the *Novissi* scheme targeting urban, informal workers used a new SMS-based application system that required only basic information from each applicant (principally voter ID details and phone number). One in three adults, 1.3 million people, applied in the first three weeks after the scheme was launched (Lowe et al., 2021).
- In South Africa, more than 9 million applications for the SRD grant were submitted in the first six months, via the remote (online, app, email, SMS) and in-person registration processes (Government of South Africa, 2020). Meanwhile, for the TERS scheme, provisions were made to enable workers to apply directly to the Unemployment Insurance Fund, where previously all registration had to be completed via the employer (Alfers and Bastagli, 2021).
- In Peru, nine million people registered or updated their details online during a two-week window in May/June 2020 to apply for the new National Household Registry and thereby be considered for the *Bono Familiar Universal*. This was important for working towards quasi-universal coverage among households without access to formal employment, since many households, particularly in urban areas, were missed or misrepresented in the social registry and had therefore been excluded from the social registry-based identification processes in the first three emergency cash transfer schemes (Lowe et al., 2021).
- In Madagascar, an in-person registration exercise was used to identify potential recipients for the *Tosika Fameno* scheme; around one-third of households in Antanarivo city and suburbs registered their information during the 10-day window (Roelen et al., 2021; Gentilini et al., 2021).

- In Sri Lanka, people who were not well represented in existing databases (such as daily wage earners not previously receiving social assistance) could apply directly to village-level committees in April and May to request the Rs. 5,000 Emergency Cash Transfers. When combined with existing database selection, this enabled coverage of at least two-thirds of the population, and the vast majority of people who applied reported receiving transfers (Lowe et al., 2021).

These new registration initiatives provided an opportunity for those not well-represented in existing social protection databases to be identified for crisis assistance. Simpler selection procedures based on a 'pay now, verify later' approach ensured a shorter timeframe between application and enrolment than for most routine schemes. The use of digital registration mechanisms provided a rapid channel for people to request assistance without risking Covid contagion, where they had easy access to the mobile phone or online system.

However, these modified processes also presented exclusion risks, for example among less digitally-connected households:

- The 100% digital approach of Togo's *Novissi* scheme required a sim card to register. While participants did not need to own a mobile phone, they needed someone with a mobile phone to register on their behalf (Lowe et al., 2021).
- In Peru, concerns were raised about difficulties accessing the online registration system, particularly given technical problems with the website repeatedly crashing (Lowe et al., 2021).
- Evidence from Brazil indicates that the high reliance on online application processes and mobile-based platforms in the *Auxílio Emergencial* exacerbated risks of exclusion, especially among the poorest, with one study estimating at least 7.4 million eligible Brazilians were excluded due to lack of access to the internet (Alfers and Bastagli, 2021).

Furthermore, where self-registration used digital channels, it also created inadvertent risks of cyber-scams, particularly among populations who are less digitally literate, for example:

- In Malawi, the announcement of the CUCI scheme was followed by a rise in scammers collecting and misusing people's private data by sending out SMS messages advertising fake mechanisms for accessing the scheme (Roelen et al., 2021).
- In Togo, the simplified information requirements for the *Novissi* self-registration mechanism initially relied on voter ID details that had been made public during the elections. This resulted in problems of identity theft, with applicants finding their voter ID information had already been fraudulently used by someone else to register for the scheme. While an additional layer of verification (the four-digit code on the back of the ID card) was added to address the problem, there was little recourse for action for those whose ID, and therefore benefits, had already been stolen (Lowe et al., 2021).

Instead of, or in addition to, self-registration mechanisms, many schemes identified potential recipients by relying on alternative data or information sources – those held outside of social protection system, and sometimes outside of government altogether:

- In Sierra Leone, informal worker association membership lists were used to help identify 29,000 priority households for the government's June 2020 Emergency Cash Transfers for urban, informal workers (Roelen et al., 2021).
- For Nigeria's Covid-19 urban cash transfer scheme, the government first used analysis of satellite imagery data to identify poverty hotspots for the temporary urban cash transfer scheme and then explored the feasibility of using various potential information sources to identify priority recipients within those neighbourhoods, including databases from civil society organisations and NGOs, as well as mobile network operator and bank databases to target lower-income individuals based on phone top-up histories and account balances (the latter strategy does not appear to have been adopted in the final programme design) (Lowe et al., 2021).
- In many countries, information on potential recipients was cross-checked against other government databases, to verify eligibility, to 'target out' formal sector workers or households protected through other emergency schemes, or to identify who would be the optimal household member to receive the transfer. This included a simple check against a single database (for example, the voter ID database in Togo's *Novissi* scheme) or could be more complex, involving multiple government databases (such as payroll, civil registration, tax, financial regulation, disability, migration and state bank databases for Peru's *Bono Familiar Universal* scheme) (Lowe et al., 2021).

Drawing on alternative data sources can support the identification of priority households who had previously been un/under-served by the social protection system, but only if the alternative database is sufficient in quality, accuracy and comprehensiveness. The development of new data-sharing partnerships also requires careful consideration of data privacy and protection concerns, and developing appropriate data protection arrangements sometimes led to delays, for example:

- Nigeria's Covid-19 urban cash transfer scheme did not launch until January 2021, in part because extensive time was needed to explore the feasibility of different identification strategies from a data protection perspective, and to arrange appropriate data-sharing protocols once the strategy was confirmed (Lowe et al., 2021).
- In Sierra Leone, the selection of Emergency Cash Transfer recipients via informal worker association lists took longer than expected because of the time needed to complete the agreed verification process (formal 'sign-off' by the entity providing the list) (Roelen et al., 2021).

Benefit or service provision

Adjustments in the provision of crisis support included increased use of digital payments and a reliance on new or expanded partnerships with civil society or humanitarian organisations.

The increased adoption of digital payments, particularly mobile-based payments, included:

- Togo's *Novissi* scheme, where transfers were entirely disbursed via mobile money (for the first time in a government social assistance scheme), with payments made instantly after a person's SMS-based registration was approved. This enabled 30,000 informal workers to receive payments within 48 hours of the scheme launch (Lowe et al., 2021).
- In Nigeria's Covid-19 urban cash transfer programme, digital payments (via bank transfers and/or mobile money) will be used for the first time in a government social assistance scheme (Roelen et al., 2021).
- In Peru's *Bono Independiente* scheme for informal workers (as well as the government's subsequent emergency cash transfer schemes), mobile-based payments were used for the first time for a government social protection scheme, with around 500,000 of the 780,000 eligible households opening mobile e-wallets with the state bank to receive their payments (Lowe et al., 2021).

In some instances, this shift to digital payments was facilitated by specific measures to enable simplified access to financial accounts for previously excluded groups. For example:

- In Jordan, the requirements for opening financial accounts (also known as 'Know Your Customer', or 'KYC' regulations) were simplified to enable rapid and remote opening of mobile money accounts or e-wallets, which were then used to distribute *Takaful II* e-payments to daily wage workers (as well as recipients of other National Aid Fund schemes) (GSMA, 2021). Through this simplified account-opening process, 62,000 workers were able to create a new mobile e-wallet within five days of being contacted about participation in the *Takaful II* scheme (Hagen-Zanker and Both, 2021).
- In Uganda and Rwanda, payments to refugees were reportedly facilitated by the relaxation of KYC rules for opening new accounts (Hagen-Zanker and Both, 2021).

For those able to access digital payments, they often provided a fast and convenient way to receive emergency support with reduced Covid transmission risks (although physical contact was not necessarily avoided since many recipients in cash-based economies still 'cashed out' their transfers from last-mile payment agents) (Lowe et al., 2021). In cases where people were supported to open first-time accounts, the transfers had the added benefit of enhancing financial inclusion for historically underserved populations.

However, just as technology was sometimes an enabler of a timely response, it also acted as a barrier or bottleneck in some important cases, raising timeliness and coverage concerns. For example:

- In Colombia, the fastest payments were made to those with existing financial accounts, whereas those who could not rely on such accounts (including many Venezuelans) were only supported in the following payment wave (Hagen-Zanker and Both, 2021).

- Malawi's mobile money-based urban CUCI scheme was postponed until 2021, in part because of delays providing mobile phones to beneficiaries without existing handsets, and fulfilling KYC requirements and phone number validation by mobile money operators (Roelen et al., 2021).
- As noted above, mobile money was the only form of payment in Togo's *Novissi* scheme, creating potential barriers for those who were less digitally literate and who relied on someone else's mobile phone to access their transfer (Lowe et al., 2021).

Reliance on new or enhanced partnerships to distribute benefits to hard-to-reach populations was another important adjustment to crisis response delivery, for example:

- In Kerala, the grassroots provision of the comprehensive crisis response relied heavily on community representatives, particularly members of *Kudumbashree* women's self-help groups and (mostly female) Accredited Social Health Activists (ASHAs), who often had an explicit focus on reaching the most marginalised groups (such as transgender people and migrant populations) (Holmes and Hunt, 2021).
- In Madagascar, the government worked with humanitarian partners in the Cash Working Group (including NGOs and multilateral agencies) to arrange the distribution of *Tosika Fameno* transfers, through a range of options including mobile money, Western Union, and postal orders (Roelen et al., 2021).
- In Jordan, the government's collaboration with humanitarian actors including UNICEF enabled 170,000 daily wage workers to open e-wallets and receive their *Takaful II* payments within two weeks of launching scheme enrolment, using the RapidPro two-way SMS mechanisms for communication and remote support that had originally been developed for UNICEF's humanitarian programming (Albaddawi et al., 2020, in Hagen-Zanker and Both, 2021).
- In Pakistan, the government asked UNHCR to establish a complementary response for refugees, mirroring the government's citizen-focused emergency *Ehsaas* cash transfer. In the scheme UNHCR developed, refugees were paid the same amount as citizens, through the same mechanism used for government transfers when recipients are unable to receive digital payments (money orders via the Post Office) (Hagen-Zanker and Both, 2021).

Partnering with organisations with specialist population knowledge or access was vital for ensuring effective crisis response provision to previously un/under-served groups. However, in some instances the arrangements prompted concerns about exploitative partnerships and inadequate provision of compensation and resources for partners to undertake such activities. For example:

- In Kerala, extensive reliance on predominantly female, unpaid or low-paid community volunteers for many aspects of the government's crisis response was felt to exacerbate gender inequalities in the allocation of unpaid care work, as well as women's undervaluation in (semi) professional paid care roles, including as ASHAs (Holmes and Hunt, 2021). ASHAs are appointed

by the national Ministry of Health and Family Welfare and receive some performance-based compensation, but still earn well below the minimum wage and are not fully recognised as workers of the state (with associated income security and protections). Concerns about gendered labour exploitation were exacerbated by the failure to guarantee personal protective equipment (PPE) for all those involved on the frontlines of the response (ibid).

Monitoring and grievance redress

Accountability mechanisms for grievance redress (complaints and appeals) and for programme monitoring were particularly important in the crisis response given the rapid rollout and relaxation of standard verification procedures. While not always prioritised accordingly, some governments did invest in new accountability mechanisms for the crisis response, including the use of digital grievance mechanisms and the commissioning of monitoring and audit functions from independent private, civil society, non-governmental and academic organisations. For example:

- In Peru, a formal e-helpdesk mechanism was established for *Bono Independiente* and subsequent emergency cash transfer schemes, which was staffed by more than 50 operators and used an IT ticket system to ensure that queries could be distributed and promptly addressed by relevant teams (Lowe et al., 2021).
- In Togo, a new toll-free phone helpline was established, and feedback from this service was used to refine the *Novissi* programme design, for example to simplify the registration interface. Meanwhile, for auditing purposes, an electronic daily reconciliation of transactions by a private auditing company was conducted, to independently verify the transactions carried out. A programme dashboard was created to provide key data to internal stakeholders (number of registrants, beneficiaries by locality, proportion of professions) and promote transparency with donors (Lowe et al., 2021).
- In Kerala, the use of sex-disaggregated data and real-time monitoring at community level fed into programme design, enabling insights into the evolving impact of the crisis, for example, collected through telephone interviews, or through community workers and civil society (Holmes and Hunt, 2021).
- In Nigeria, civil society monitors were charged with overseeing the accelerated expansion of the NASSP (building on their existing duties to monitor routine delivery) (Lowe et al., 2021).

These adjustments were important for understanding the effectiveness of the crisis response, particularly where they focused on collecting data on historically excluded groups. However, their ability to influence the crisis response was sometimes limited by two key factors. First, caution was highlighted about more marginalised groups being missed in data collection exercises, for example when relying on telephone interviews for accurately collecting sensitive data, or digital grievance mechanisms (Holmes and Hunt, 2021; Lowe et al., 2021). Second, staff operating complaints mechanisms were not always able to use this information to address the queries raised, as noted in the case of Togo's *Novissi* scheme, where helpline

operators were able to recommend general scheme improvements to programme implementers on the basis of feedback received, but were not authorised to resolve individual queries (Lowe et al., 2021).

3.4 Financing

Across countries and schemes, social protection measures taken since the onset of the crisis have relied on a combination of different financing approaches, instruments and adjustments to expedite resource mobilisation. These range from revenue reallocation, and deficit financing, to the utilisation of social insurance (contributory) fund surpluses, to contingency financing mechanisms, and external donor assistance, including accelerated efforts to align international humanitarian and development financing.

Across both domestic and international financing, the mechanisms and adjustments made to support expansion to underserved or excluded groups in the cases reviewed highlight the trade-offs faced and the factors that enabled or acted as barriers to timely and adequate response. Enabling factors include: the pre-crisis existence of social protection policies and infrastructure, including financing agreements and coordination mechanisms across different actors; contingency financing mechanisms embedded in policy financing; and adjustments to financing mechanisms and innovations adopted after the onset of the crisis.

Domestic financing

Deficit financing played a central enabling role in some cases. For example, in Brazil, the adoption and extension of the *Auxílio Emergencial* was made possible by the declaration of a state of calamity in late March 2020, the lifting of government obligation to comply with the primary balance target in 2020 and the invocation of the escape clause of the constitutional expenditure ceiling. Despite already high public debt, the policy response raised the primary fiscal deficit to 12% of GDP, enabling additional financial resources for social assistance and health spending (Alfers and Bastagli, 2021).

Reliance on social insurance surpluses was key to extending social protection to excluded or underserved workers in the crisis. Across examples covered here, pre-crisis initiatives promoting participation of traditionally excluded groups in contributory schemes – as in Kerala through Worker Welfare Funds, and in Jordan's and South Africa's social security schemes – enabled the timely availability of funds to extend transfers to existing recipients, and in the latter two cases to new recipients (Alfers and Bastagli, 2021; Holmes and Hunt, 2021).[12] For example:

12 Reliance on such funds enabled rapid response to reach previously excluded groups, with the potential advantage of diverting pressure from general taxation, at least in the immediate instance. The greater the population coverage of contributory schemes financed largely by employer and employee contributions, the less pressure there is on general taxation, and the greater the possibility for cross-subsidisation of benefits from formal to informal workers (Alfers and Bastagli, 2021).

- In South Africa, the UIF's surplus of R200 billion was a critical component in financing TERS, and one which placed almost no direct cost on the public purse. Similarly, in India, the use of Construction Workers Welfare Board surplus funds enabled the timely financing of cash benefits for informal construction workers. In both cases, the availability of these funds at the onset of the crisis resulted in a more rapid response, compared with benefits funded from general taxation (Alfers and Bastagli, 2021).
- Jordan's Social Security Corporation (SSC) tapped into the unemployment insurance fund to provide benefits, to both existing and new recipients, and relied on maternity fund revenues to finance the delivery of in-kind assistance (50% of maternity insurance revenues, 16 million dinar (JOD), about $23 million, were used to finance in-kind assistance to the elderly and sick). This has had an impact on the liquidity position of the SSC, with implications for future crisis response financing, at least in the short term (Alfers and Bastagli, 2021).

Extrabudgetary funds, including funds relying primarily on private donations, were established in some cases explicitly to help raise additional resources and address (potential) delays and rigidities in existing systems and instruments. For example, in Jordan, the *Himmat Watan Relief Fund* was set up to enable donations from individuals and the private sector for emergency response, under the Central Bank of Jordan through Defence Order No. 4, with the express purpose of 'supporting national efforts in combating the Covid-19 virus and mitigating its effects'. Fully funded by the private sector and individual donations, 70% of the fund was spent on social assistance measures (15% on health response). This included JOD 81 million, about $114 million, paid out to the NAF to fund the emergency cash assistance programme for daily wage workers. By the end of the programme, the fund had financed 88% of programme with the remaining 12% coming from the Treasury (Alfers and Bastagli, 2021).

Beyond such examples and despite these efforts, inadequate financial resources, aggravated in many contexts by the unprecedented scale of need, presented a critical constraint to response across countries and case studies. In Nigeria, the lack of financial resources was flagged as a key general impediment to implementing adequate social assistance provision (Roelen et al., 2021). In both low- and middle-income countries that host the majority of the world's refugees, fiscal space constraints were cited as a major barrier to providing assistance to refugee populations to the same degree as nationals (Hagen-Zanker and Both, 2021).

International assistance and ODA

Access to and timely disbursement of external financing resources was especially critical in the case studies covered. For example:

- In Sierra Leone, the creation of a new emergency transfer for the urban, informal workforce was accelerated by a $4 million contingency fund previously established by the government as part of its World Bank-supported national social safety net project. Similarly, in Madagascar, the emergency component within the World Bank's existing social protection project was used to fund *Tosika Fameno* (Roelen et al., 2021).

- In Malawi, where 90% of sector financing came from donors even prior to the crisis, both the expansion of existing programmes and the development and roll-out of a new short-term urban Covid-19 social transfer programme, the CUCI, were wholly dependent on external financing, with the government's own fiscal resources being prioritised in favour of urgent health and education responses to the crisis, rather than the extension of social protection provision (McCord et al., forthcoming).
- IDA18 sub-window funding was critical to enabling and incentivising the inclusion of refugees in crisis response in the Republic of Congo, Mauritania and Cameroon. In the case of middle-income countries, eligibility for loans to scale up inclusion of refugees in government social protection programmes, such as the Global Concessional Financing Facility,[13] was an enabler. Examples include the extension of the IDA18 grant to Jordan, which indirectly facilitated the inclusion of Syrian refugees in social insurance schemes, and a World Bank loan for Colombia's *Ingreso Solidario* (Hagen-Zanker and Both, 2021).

The presence of an existing social protection system with the institutional and operational capacity to absorb additional financial resources, together with existing pre-crisis donor country agreements, helped secure additional external financing. The existence of social protection infrastructure to support countries' capacity to rapidly extend provision seems to have attracted ODA flows to recipient LICs and LMICs since the onset of the crisis (McCord et al, forthcoming). Related to this, pre-existing funding mechanisms across the humanitarian-development space facilitated efforts to step up support to refugees in response to the crisis. In Jordan, for example, the established humanitarian funding mechanisms in place enabled access to additional funding for Covid-19 responses fairly quickly, whereas UNHCR Pakistan had to invest significant efforts into fundraising for its new cash transfer programme and was only able to increase coverage in a piecemeal fashion when new funding came in (Hagen Zanker and Both, 2021).

Flexibility and coordination between actors were also key enablers of timely access to financing for crisis response in LICs and MICs. The acceleration of commitment, processing and, to a lesser extent, disbursement of ODA to the social protection sector was achieved through a combination of reallocating committed funds between and within existing projects, adapting and modifying existing projects to enable rapid scale up, and bringing forward programme spending, as well as facilitating access to additional financial flows by modifying and simplifying existing application and disbursement procedures, creating new instruments and lowering access thresholds (McCord et al., forthcoming). For example, in Nigeria, the accelerated expansion of NASSP Covid-19 cash transfers was primarily financed by bringing forward the existing budget from the ongoing World Bank-supported NASSP project which was originally set to be rolled out on a gradual basis until June 2022 (Roelen et al., 2021).

13 The Global Concessional Financing Facility provides development support to MICs impacted by refugee crises on concessional terms.

Conversely, where donor financing practices were not flexible, the inability to accommodate programming changes and reallocations to enable specific timely injections of funding to address emerging systems challenges, delayed programme roll-out. For example in Malawi, differences in the stringency of conditions required by some of the multiple donors providing funding for programme development slowed the implementation of the new urban programme, CUCI, and were eventually resolved only through inter-donor advocacy in favour of lighter process requirements and permission to vary funding usage (McCord et al., forthcoming).

In terms of adequacy of ODA funds, despite increases in ODA to the social protection sector, total ODA flows remain trivial in relation to the funding gap. Although a definitive figure for ODA flows to the sector in 2020 is not yet available, indicative data suggest that there was an increase in ODA to social protection that year, largely driven by an increase in financing from international financial institutions (McCord et al., forthcoming). However, the total annual ODA allocation to social protection of $2.4 billion in 2019 compares to an estimated $41.9 billion annual social protection spending gap for LICs (as calculated by Durán-Valverde et al., 2020) and the funding gap is expected to have remained significant and grown in 2020. In the humanitarian sector specifically, despite increasing aid flows to the sector in 2020 ($2 billion, or 8%, increase on 2019 funding), the financing gap has been widening, estimated at $20 billion. While additional ODA funding for social protection was mobilised since the onset of the crisis, the evidence points to an overall widening gap, driven by increasing need and inadequate international financing response, with important implications for crisis response options, especially among LICs with limited or no immediate fiscal capacity (ibid.).

4 Implications for longer-term policy and system strengthening

Crises bring about disruption and as such may present opportunities to 'build forward better' as well as additional risks, challenges and constraints. Based on the case studies, and recognising that this reflects only early indications from an ongoing crisis, what are the potential implications of the crisis response to date for social protection in the longer term? Specifically, what are the emerging risks and opportunities for:

- addressing social protection coverage and adequacy gaps in the longer-term;
- strengthening policy and system implementation and delivery capacity;
- financing options and sustainability; and
- the social contract?

Factors considered include the degree of embeddedness of adjustments in national plans and policy, indications of the institutionalisation of learning and innovations emerging from the crisis response, and evidence of crisis response measures addressing pre-crisis barriers to effective social protection.[14]

4.1 Addressing coverage and adequacy gaps in the long term

The Covid-19 crisis has made social protection coverage and adequacy gaps more visible. Measures taken since its onset include ones aiming to address such gaps, at least in the short run. Beyond crisis response effectiveness, what implications might these adjustments have for addressing social protection coverage and adequacy gaps in the long run? What are the emerging indications as to whether and how measures taken may address barriers arising from: (i) social protection programme design; (ii) attitudes and perceptions; (iii) information gaps; and (iv) awareness and understanding of social protection entitlements?

4.1.1 Programme design

As shown above, a large number of measures covered in this study aimed to explicitly address social protection coverage and adequacy gaps and are of a temporary nature, with varying potential implications for the longer-term.

14 It is worth noting that, while the focus is on measures taken since the onset of the crisis, these may reflect policy trends and/or national plans that were underway pre-crisis. In some cases, recent developments reflect a point of departure from pre-crisis plans or trends, in others they reflect a, sometimes accelerated, continuation of pre-crisis trends such as longer-standing social protection adjustment, expansion or retrenchment plans.

In the case of adjustments to social insurance schemes, these are by their very nature 'embedded' in policy, even if only temporary, insofar as they concern adjustments to existing schemes with implications for the longer-term inclusion of recipients. For example:

- In Jordan, the temporary reduction in employer and employees contributions is expected to be reversed (although there is a debate as to whether they will return to previous levels or to a lower level). However, the effects of the adjustment are expected to be long-term, as previously excluded workers and enterprises have been 'formalised' (Alfers and Bastagli, 2021).
- South Africa's TERS was embedded within the existing UIF scheme and is expected to allow learning within the system, with long-term implications for the accessibility of the scheme to vulnerable wage workers. Implementation details, specifically the fact that TERS has opened up the possibility of worker-led registration, are especially significant and hold potential to mitigate the problem of low compliance amongst employers – although this depends on whether this will be institutionalised in the system – see more below (Alfers and Bastagli, 2021).

In the case of the introduction of, mostly temporary, income support schemes, initiatives varied depending on the extent to which they were part of wider national plans, aligned with existing schemes or relied on routine social assistance infrastructure for implementation, even if set up separately from existing schemes. In some cases, they provided a proof of concept, signalling potential for learning and longer-term institutional change. For example:

- In Nigeria, some government and multilateral partner representatives envisage the introduction of urban cash transfers for the Covid-19 response as a step towards more permanent urban social safety net provision, although other stakeholders are still sceptical regarding folding urban cash transfers into routine social assistance (Roelen et al., 2021).
- In both Madagascar and Peru, the temporary, urban-focused *Tosika Fameno* and emergency *Bono* schemes have been followed by cash-plus pilots in areas not previously prioritised by routine social assistance. While these are officially only pilot programmes, there were strong indications that they were envisaged as an indirect step to enhance longer-term routine programming in urban areas (or in the Peruvian case, all areas with poverty rates above 15% but not surpassing the typical 40% threshold to be targeted for the main routine conditional cash transfer scheme) (Roelen et al., 2021).
- In Brazil, despite the clearly temporary nature of the *Auxílio Emergencial* (which some commentators argue was set up explicitly to bypass permanent existing policies) its adoption has triggered wider debates on the establishment of a national basic income merging existing cash transfers. In South Africa, although the February 2021 budget did not make provision for continuation of the SRD grant beyond April, proposals for a basic income grant have been tabled. Although neither cash transfer crisis response was fully embedded in existing schemes, they may have an impact on permanent social protection moving forward (Alfers and Bastagli, 2021).
- As regards the inclusion of refugees in regular social protection programmes, the pandemic does not appear to have had a substantial impact; where they were eligible, this typically

represented a continuation of pre-pandemic policy or inclusion plans, as in many countries in Latin America and the Caribbean, or in the mostly sub-Saharan African countries receiving World Bank funding through the IDA-18 window. Where there was a clear break with past practice, as in Colombia's *Ingreso Solidario* scheme which represented the first government cash transfer scheme for which (some) Venezuelans were eligible, this was deemed feasible explicitly because of the time-bound and temporary nature of the scheme, rather than as a clear step towards inclusion in routine social assistance (Hagen-Zanker and Both, 2021).

4.1.2 Attitudes to 'deservingness' and perception of needs

Both for informal workers and urban contexts, there are examples of how the crisis and social protection adjustments to date are contributing to shifting narratives around the vulnerabilities and deservingness of these groups. For example:

- The crisis exposed informal workers' vulnerability and their critical role, including in the frontline against the pandemic. In some case study countries, pre-crisis, informal workers were perceived as not requiring routine social assistance income support and existing schemes explicitly exclude working-age individuals. Social protection measures adopted since the onset of the crisis to extend income support to such workers may have provided a proof of concept on why expanding provision to this group is desirable and how it can be done (Alfers and Bastagli, 2021).
- Similarly, the experience with urban cash transfers in response to the pandemic appears to have helped to shift the narrative away from the blanket assumption that urban residents are less in need of social assistance to a more nuanced understanding of how informal work and living conditions and high population density make urban residents more vulnerable to certain shocks, and how they can be supported (Roelen et al., 2021).

At the same time, there are examples of renewed or worsening negative stereotypes and of persistent perceptions and narratives driving exclusion. For example:

- In Peru, perceptions of marginalised urban populations as being 'dirty' and 'disorganised', and therefore a public health threat for virus transmission, appear to have been exacerbated as the pandemic unfolded (Roelen et al., 2021).
- In South Africa, the sense is that the crisis and crisis response have not influenced awareness and attitudes to facilitate gender-responsive social protection. Women are still mainly reached as primary care providers, not as individuals in their own right. Gender advocates have cautioned that the crisis response could be to the detriment of women's rights as it gives credit to the idea of giving cash to working-age men, while disqualifying women from the SRD if they were receiving the child support grant (Holmes and Hunt, 2021).

4.1.3 Information gaps

Invisibility and lack of information on particular population groups is another common barrier to adequate policy design. **The crisis and crisis response provide examples of how such information gaps may have been at least partly tackled** since the onset of the pandemic, and whether and in what ways they may have lasting implications. For example:

- Efforts to extend social insurance benefits to previously excluded informal workers and enterprises have led to new records on such groups, with a good likelihood of duration into the future as these are part of wider longer-term efforts to formalise employment, as in Jordan and South Africa (Alfers and Bastagli, 2021).
- Emergency social assistance measures targeting urban residents and informal workers generated substantial new data on populations previously missed or misrepresented in existing information systems. For example, in Madagascar the registration exercise for the first wave of *Tosika Fameno* assistance covered one-third of the population of the capital city, while in Togo, 1.4 million adults (35% of the adult population) are now registered in the *Novissi* scheme database (in a country with no national social registry at the onset of the crisis). In Peru, 99% of citizens are now included in the National Household Registry. These databases are expected to facilitate improved future provision for previously 'invisible' populations, at a minimum for future shock responses (currently the focus in Togo) and in some cases as part of routine programming (as in Peru) (Lowe et al., 2021; Roelen et al., 2021).
- While refugees were often not eligible to participate in emergency scheme registration exercises, their inclusion in national socioeconomic evaluations of the impact of Covid-19 (for example in Morocco, Kenya, Uganda and Rwanda) will at least make them and their needs visible in some government databases, with the potential to support practical and operational inclusion of refugees in future social protection policy (Hagen-Zanker and Both, 2021).

In addition to such examples, our study highlights how **persistent information gaps hindered the effective implementation of an adequate crisis response. The crisis has therefore emphasised priority information needs** to be addressed moving forward. For example:

- Where emergency schemes relied on digital-only registration mechanisms, more information is needed on those who were unable to access the application platform, which may include some of the most marginalised households with the lowest levels of digital literacy and mobile phone access (Lowe et al., 2021).
- Where recipients of emergency schemes were identified solely using existing social registries, information gaps remain on those who were un/underrepresented in those databases, for example in the case of displaced Venezuelans not registered in Colombia's social registry and therefore not considered for *Ingreso Solidario* (Hagen-Zanker and Both, 2021).

- More detailed information on variation in needs and vulnerabilities by population group is still needed to address adequacy concerns, including regarding levels of cash and cash versus other types of social protection provision, for example in urban contexts (Roelen et al., 2021) and for out-of-camp refugees (Hagen-Zanker and Both, 2021).

4.1.4 Knowledge, awareness and understanding of social protection entitlements

Limited awareness of social protection entitlements and of the potential benefits of participation in social protection schemes are another common barrier to participation in social protection and to take-up (coverage and adequacy). **In some cases, social protection crisis response measures have contributed to deeper awareness and understanding of entitlements** (e.g. Alfers and Bastagli, 2021; Roelen et al., 2021; Hagen-Zanker and Both, 2021).

In the case of contributory programmes, adjustments to contributory insurance in countries with established social insurance schemes (and e.g. where refugees have legal rights to work and to contribute) appear to be increasing interest in contributory schemes among informal workers, including refugees. For example:

- In Jordan, refugees had limited incentives to join contributory programmes prior to the pandemic as a result of participation costs and the perception that the benefits (old-age pensions) could only be accessed far in the future. However, the package of benefits provided by the contributory scheme to refugees during the pandemic was identified as having led to more positive attitudes among refugees about the value of (voluntarily) registering and contributing. Moving forward, contributions to social insurance could be facilitated by a package of benefits that is relevant and useful to refugees alongside agreements around the portability of benefits to the origin country or elsewhere (Hagen-Zanker and Both, 2021).

In the case of social assistance transfers, the high profile of emergency response measures in some countries, their targeting of populations lacking social protection, and concerted outreach efforts hold some promise of enhancing knowledge and awareness. For example:

- In Peru, urban households and informal workers were perceived to lack incentives to update their data in the social registry since there was previously limited assistance available to them. Multiple rounds of emergency cash assistance through the Covid-19 *Bono* schemes is expected to increase awareness and interest in the social protection system (Lowe et al., 2021).
- Prior to Togo's *Novissi* scheme, there was no cash transfer provision for urban residents, and very limited social assistance in the country as a whole. As a high-profile, large-scale example of a government social safety net, the *Novissi* scheme is likely to have contributed to at least some growth in citizens' wider awareness of the concept of social protection, particularly given the sizable number of *Novissi* applications (Lowe et al., 2021).

- In the Republic of Congo, UNHCR's communications campaign raised awareness among refugees of their potential eligibility, not only for Emergency Cash Transfers but also for the national social registry more broadly, which is the basis for entitlements to future routine social safety net provision (Hagen-Zanker and Both, 2021).

However, there are also examples of how measures adopted since the onset of the crisis were unclear and led to confusion among the public, especially among marginalised groups. In some contexts this appeared to be exacerbated by the increased reliance on digital platforms which have lower reach among those with less digital literacy or access. For example:

- In Peru, marginalised urban residents in the outskirts of Lima were perceived to have lower awareness of emergency assistance, and public understanding of entitlements was felt to have been widely hampered by the lack of clarity on the different timelines, criteria and roll-out plans of the multiple emergency subsidy schemes (Lowe et al., 2021).
- In Jordan, while Covid-19-related adjustments are expected to generally improve knowledge of schemes and entitlements, the reliance on multiple programmes with distinct but similar objectives and target groups appears to have led to confusion and to people not applying for or applying to the wrong programme. The difficulty in understanding the SSC programmes is linked to more than 35,000 individuals mistakenly applying to the NAF's/social assistance informal wage worker programme and later being redirected to the SSC/social security schemes (Alfers and Bastagli, 2021).

4.2 Implementation and delivery capacity

The crisis response entailed a range of adjustments and innovations in programme implementation and delivery, in efforts to step up social protection for pre-crisis underserved or excluded groups. Their long-term implications will broadly relate to two areas: (i) the extent to which **improvements or reductions in system capacity** during the crisis response are institutionalised for future provision; and (ii) the extent to which **changes in operational approaches** across the different phases of emergency programme delivery are permanently adopted for future social protection implementation.

4.2.1 Institutionalising changes in system capacity

We consider potential implications for system capacity in terms of mechanisms for coordinating social protection delivery; legal and regulatory frameworks governing social protection implementation; human resource capacity; and administration infrastructure.

Coordination mechanisms

In terms of cross-government coordination, the crisis holds potential in some cases to help improve the coherence of different government agencies' work on social protection, based on identification of system gaps and enhanced collaboration in the pandemic response. For example:

- In Jordan, the new national Social Protection Committee set up to coordinate the crisis response was felt to have contributed significantly to the coherent implementation of interventions between social assistance, social insurance and social service agencies, highlighting the benefits of investing in strong social protection coordination mechanisms (Alfers and Bastagli, 2021).
- In Sri Lanka, there is recognition of the need to improve coordination between different government social welfare programmes, starting with a commitment to develop a centralised information system that collates cross-programme data to highlight duplication and gaps (Lowe et al., 2021).
- In Togo, the cross-government partnerships developed through the inter-ministerial *Novissi* Coordinating Committee are expected to be drawn upon on an ongoing basis as the government works towards the ambition of a universal social safety net system (Lowe et al., 2021).

There is also a sense that the heavy focus on cash transfer schemes in the crisis response could be a potential barrier to cross-government coordination in some contexts, since excessive focus on one instrument can limit thinking about how social assistance, social insurance, labour market interventions and social services more broadly should be combined to achieve comprehensive and coherent long-term provision (Roelen et al., 2021; Hagen-Zanker and Both, 2021).

Looking beyond government agencies, the Covid-19 crisis also appears in some instances to have strengthened coordination between governmental and non-governmental stakeholders for more coherent and better-aligned social protection provision. For example:

- In Kerala, strong coordination mechanisms between government and external stakeholders were deemed central to the government's ability to deliver a rapid and comprehensive package of support during the pandemic, reinforcing the commitment to their 'all-of-government, all-of-society approach' for future programming (Holmes and Hunt, 2021).
- In Pakistan and Jordan, close alignment between social protection responses for citizens and humanitarian programming for refugees provided new learning on effective coordination models between government social protection systems and international humanitarian agencies (Hagen-Zanker and Both, 2021).
- Similarly in Madagascar, the effective role of the pre-existing Cash Working Group in the speedy design and roll-out of the *Tosika Fameno* scheme is seen to have reinforced the value of a strong government-led mechanism coordinating with humanitarian and development agencies (Roelen et al., 2021).

However, in the examples above, partnerships were already relatively strong coming into the crisis. **In places where coordination was weak, capacity for collaboration may have remained unchanged, or even have been hampered** if relations between government and non-governmental agencies were strained by the crisis response.

Legal and regulatory frameworks

The implications of this crisis response for the legal and regulatory frameworks governing social protection implementation and delivery are likely to be mixed. On the one hand, since **crisis response measures were often implemented under the remit of time-bound emergency legislation,** many of the crisis adjustments in legal or regulatory frameworks are expected to be temporary.

That said, in a few cases there are indications of temporary protocols either being extended longer-term or becoming potential precedents for similar adjustments in the case of future shocks:

- In Jordan, for example, new measures to facilitate remote mobile e-wallet account opening during the pandemic are now set to remain in effect without a fixed end date, but subject to periodic review, and accounts opened via this means during the crisis are not tied to a specific time-frame, with potential benefits both for financial inclusion and future social protection access for un/underserved groups (GSMA, 2021).
- In Peru, the initial emergency legislation governing the delivery of the crisis response cash transfer schemes only provided for the exchange of data and funds with government entities, based in part on the routine *Juntos* scheme implementation model, which predominantly makes payments via the government-run bank. This was felt to have hampered the ability to make rapid payments in the first three emergency cash transfer schemes, so legal provisions were eventually revised for the fourth emergency scheme (*Bono Familiar Universal*) to permit data-sharing with private entities and payments into recipients' accounts with private banks. While it is unclear what impact this experience may have on legislative frameworks governing routine delivery, there is certainly an expectation that the more expansive regulatory approach would be adopted in future, to facilitate more effective implementation from the outset of the shock response (Lowe et al., 2021).

Human resources

The Covid-19 crisis is likely to have wide-ranging implications for human resource capacity for future social protection provision, defined as both the size and skills of the social protection workforce.

On a positive note, the crisis response entailed many policy and programming 'firsts' (for example first-time urban cash transfers, informal worker-targeted schemes, or humanitarian-government aligned interventions in many contexts), which are likely to have generated substantial new knowledge among social protection officials about both shock-responsive

delivery, and aspects of programme implementation that apply well beyond crisis periods. **In some cases, efforts are already under way to ensure that this new knowledge is embedded into the system**, for example:

- In Peru, there is an ongoing initiative to ensure that the lessons on shock-responsive social protection are captured and institutionalised (Lowe et al., 2021).
- In the Republic of Congo, the Covid-19 response is expected to improve the shock-responsive capacity of both the Ministry of Social Affairs and Humanitarian Action, and the growing *Lisungi* social safety net programme, with the potential to benefit citizens and refugees alike, since both are eligible for inclusion in the social protection system and may therefore be entitled to future emergency (as well as routine) provision (Hagen-Zanker and Both, 2021).

At the same time, human resource capacity has been heavily stretched during the pandemic, and in some cases **the burden of the crisis response may ultimately take a toll on routine social protection capacity**, as it did at times during the pandemic itself:

- In South Africa, for example, the focus on the crisis response overshadowed attention to routine provision, meaning that mothers of new-born babies who were newly entitled to the routine Child Support Grant were unable to complete the process required to access the scheme, since hospital-based registrations of new births were disrupted during the lockdown and government social assistance offices were closed. This resulted in the loss of months of entitlements (since payments only begin when the child is registered and cannot be backdated) (Holmes and Hunt, 2021).

While this specific issue was resolved in South Africa when government offices re-opened, the more general point that Covid-induced needs or initiatives may draw staff capacity away from routine programming remains a concern, particularly given growing budgetary pressures (as seen in South Africa's cuts to routine programme expenditure, discussed in Section 4.3 below on financing sustainability). There are also risks that investment in human resources may be diverted to further development of digital mechanisms, as discussed further below in Section 4.2.2 on institutionalising operational adjustments.

Administration infrastructure

By providing further evidence of the benefits of strong administrative infrastructure and by laying bare the many areas in need of development, the crisis has the potential to give renewed impetus to pre-existing initiatives to develop strong, adaptive delivery systems with comprehensive coverage. **Efforts to institutionalise the administrative capacity developed in the Covid-19 response have thus far focused strongly on institutionalising new information system capacity**, to fill the pre-Covid gaps in databases within these information systems (such as social and beneficiary registries, and social insurance databases) and to increase their interoperability. As previously highlighted, a range of initiatives since the onset of the crisis have (directly or indirectly) expanded and improved information system capacity, collecting new information on

population groups that were previously 'invisible' and were thus overlooked by social protection systems (see Sections 2.2 on coverage and 4.1 on information gaps). Indications of the long-term potential to support routine social protection implementation and delivery for previously un/underserved individuals include:

- In Peru, concrete steps are under way to ensure that the social protection information system data is more current, complete and interoperable with other databases in future. The 2021 budget law gives the social development ministry (MIDIS) the leading role on managing the newly developed National Household Registry, thus enabling better identification of those who were un/underrepresented in the social protection information system (primarily in urban areas, and the 'missing middle' of informal workers). MIDIS will also be responsible for developing protocols for data-sharing and system interoperability, to ensure that household information remains up to date and can be used more effectively for programme delivery (Lowe et al., 2021).
- In Nigeria, the National Social Register (NSR) doubled in size during the pandemic, following the decision to piggyback on the routine NASSP infrastructure for the Covid-19 response. As the NSR continues to expand, the intention is for government, humanitarian and development partners to use it as the principal database for both routine and shock-responsive social protection programming (including by incorporating the forthcoming register for the temporary urban cash transfer response as a sub-set of the NSR) (Lowe et al., 2021).
- In Ghana and Malawi, data on new urban beneficiaries is being added to national social registries to facilitate future urban shock responses, while in Madagascar the information collected by different partners for the urban-focused *Tosika Fameno* scheme is being consolidated and added to the government's social registry for future urban social protection provision (Roelen et al., 2021).

Beyond information systems, Covid-19 has resulted in some cases in permanently enhanced infrastructure for payment or service provision. New partnerships have been formed and in some cases are being institutionalised to enable future payment/service delivery. For example:

- In Togo, some of the key infrastructure is now in place for future social protection programmes to deliver transfers via mobile money, including arrangements with mobile network operators for payment disbursement, as well as an electronic system for reconciling, monitoring and reporting on payments in a transparent and traceable manner (Lowe et al., 2021).
- In Kerala, extensive investment in expanding the network of trained volunteers during the crisis response has further enhanced the state's capacity to deliver social protection services at the grassroots level, although as discussed in Section 3.3, the arrangements for ensuring adequate compensation for these activities still need further consideration (Holmes and Hunt, 2021).

- In Peru, the social protection system infrastructure has been developed to make emergency payments via a wider range of digital modalities (including mobile e-wallets, and direct bank transfers into accounts with private banks), improving the capacity for multiple payment options in future routine or shock-responsive provision (Lowe et al., 2021).

This improved system *capacity* to implement social protection raises questions about the extent to which the modified operational approaches used during the crisis response are themselves being institutionalised or embraced as permanent shifts in implementation, as discussed below.

4.2.2 Institutionalisation of operational adjustments adopted during the Covid-19 response

The Covid-19 response saw wide-ranging adjustments and innovation in operational approaches, across all phases of social protection implementation. There are clear indications that at least some of the modified approaches are expected to be adopted on a permanent basis for future social protection delivery. While these operational shifts were often not initiated by the crisis, widespread experimentation and adjustments during the Covid-19 response may have provided a basis for their earlier incorporation into longer-term delivery systems. Below we discuss the key areas in which adjusted operational approaches during the crisis appear to be being adopted for longer-term implementation, including the potential opportunities and risks or challenges of such shifts. These have thus far mainly related to two phases of implementation: (i) identification and selection processes; and (ii) benefit and service provision.

Adjustments to identification and selection processes

While some adjustments to identification and selection processes during the pandemic were characterised from the outset as being clearly time-bound to the crisis response (as in the case of simplified eligibility determination, which was explicitly labelled as a 'pay now, verify later' approach), other adjustments appear to be more strongly considered for permanent adoption into social protection delivery.

First, there are some indications that the greater reliance on self-registration mechanisms during the Covid-19 response may in certain cases catalyse pre-crisis efforts to offer more on-demand registration options within routine systems (at least in contexts where routine programming is more extensive):

- In Peru, for example, on-demand systems are expected to be relied upon more heavily for registering and updating information in the social protection information system, phasing out infrequent mass registration waves (Lowe et al., 2021).

- Meanwhile, in South Africa, the decision to permit worker-led registration for the social insurance-based TERS scheme has created the possibility that future integration into social insurance schemes may not be restricted to employer-based registration. Although there is much still to be done in ensuring that this becomes an institutionalised practice, there is a sense that this is the direction of travel (Alfers and Bastagli, 2021).

These self-registration mechanisms are likely to help facilitate greater access to social assistance and social insurance for some previously excluded individuals; however, given lower levels of awareness among marginalised populations, proactive efforts on the part of scheme administrators will still be needed to reach and register those who lack information and access to self-registration mechanisms.

Second, and relatedly, the greater provision of on-demand registration options described above is expected in most cases to be at least partly facilitated by digital application platforms:

- In South Africa, for example, the government's experience digitising applications for the SRD grant appears to have given new momentum to a shift to digital applications for routine social assistance, including a pilot since September to receive digital applications for the Older Persons' Grant, Foster Child Grant and Child Support Grant (Government of South Africa, 2020).
- In Brazil, there is evidence that the app used for on-demand applications to the *Auxílio Emergencial* may be relied upon for future (routine) programming (Alfers and Bastagli, 2021).

As discussed in Section 3.3, these digital platforms have the potential to facilitate faster and more convenient access to social protection systems for those with digital access but concerns arise where there appears to be a shift towards a wholly digital approach, without sufficient consideration of the needs of marginalised individuals and households excluded from such systems. For example:

- In Brazil, the expansion and reliance on an app for on-demand enrolment/applications to the *Auxílio Emergencial* went hand in hand with initially temporary closures of municipal social assistance registration points. While this was justified as relating to social distancing measures to contain the pandemic, there are concerns that it may lead to a more permanent closure of social assistance centres as part of a broader shift away from in-person exchanges and services to ones fully facilitated via technology. This may additionally penalise poorer and more marginalised groups as well as reflect and lead to a further financialisation of social protection (Alfers and Bastagli, 2021).

Third, there is some evidence that the increasing reliance on digital approaches in this delivery phase may extend to digitised administrator-driven identification and selection processes. For example:

- In Togo, the government is using satellite imagery-based poverty mapping and machine learning mechanisms developed during the pandemic to identify priority households for future transfers (Lowe et al., 2021).
- In Nigeria, there was a strong sense that future urban programming will aim to build upon the Covid-19 urban cash transfer scheme's new approaches to identification and registration including satellite imagery-based poverty mapping and targeted text messages inviting individuals in high-poverty neighbourhoods to complete an SMS-based application process (Roelen et al., 2021).
- The government of Brazil aims to integrate the national social registry with other administrative databases and start employing predictive information for managerial purposes. According to a recent account, it plans to use artificial intelligence to identify citizens through facial recognition, allow the realisation of 'proof of life' and offer virtual assistance for citizens (Alfers and Bastagli, 2021).

While these digitised administrator-driven approaches are intended to improve performance, speed, scale, reliability, flexibility and cost-effectiveness, they also carry risks, in terms of potential violations of data privacy and data protection, digital exclusion, bias and discrimination, loss of transparency, spurious correlation and fraud, as well as high set-up costs (see e.g. Ohlenburg 2020; Eubanks 2018). These risks may be amplified for the most marginalised members of society. Their lower digital access and reduced visibility in datasets make them more likely to be overlooked by data-driven machine learning approaches, and a history of discrimination or government repression often heightens concerns about potential data misuse (ibid.). In the context of increasing adoption and entrenchment of autocratic practices (IDEA, 2020), extra caution is needed to ensure that such systems are not employed without full consideration of the measures required to effectively cover and protect already disadvantaged groups.

Adjustments to mechanisms for benefit/service provision

In relation to the benefits and service provision phase, **the clearest indication of adjustments being adopted long-term relates to the increased uptake of digital payment approaches**, accelerating a pre-Covid trend (Lowe et al., 2021). However, within this accelerated shift towards digitised payments, a more nuanced question is the extent to which emergency responses' much wider use of mobile money and mobile wallets, as opposed to traditional bank transfers, will outlive the pandemic. The mass opening of mobile-based accounts among Covid-19 transfer recipients may provide a springboard for increased reliance on mobile money payments in routine social protection; however, this will partly depend on whether the accounts opened are temporary and time-bound (as for example in Peru) or longer-term (as is currently the case in Jordan). It will also depend on the nature of financial services infrastructure coming out of the crisis and on governments' financial inclusion objectives (whether the aspiration is to universalise access to bank accounts or other traditional financial services, versus considering mobile money as an equally valid alternative).

- In Togo, for example, the intention is for mobile money payments to become the dominant mechanism for future social protection provision, including thinking about ways to facilitate universal access to a mobile phone and network coverage for future beneficiaries (Lowe et al., 2021).
- By contrast in Nigeria, government representatives still expressed a preference for supporting recipients of the Covid-19 transfer to open traditional bank accounts ahead of mobile money payments, in part on the basis that mobile money was less widespread than in many other African countries (Lowe et al., 2021). Whether bank- or mobile-based, the introduction of digital payments for the temporary Covid-19 scheme is seen as a first step towards the eventual digitisation of payments in the wider NASSP programme (Roelen et al., 2021).

In terms of other adjustments to benefit and service provision, **it is not yet clear how far new or enhanced delivery partnerships, for example with civil society organisations, will be institutionalised** following the Covid-19 response. Ensuring that successful implementation partnerships are integrated into longer-term delivery practices holds the potential to enhance longer-term mechanisms for grassroots delivery, particularly for hard-to-reach individuals, households and communities. However, as discussed in Section 3.3, it is vital that, wherever community organisations are engaged in supporting government social protection provision, their activities should be properly compensated, and their contributions should extend beyond operational outsourcing to also consider the ways in which their specialist knowledge and local expertise can inform policy and programming design.

4.3 Financing sustainability

The financing of social protection crisis response raises questions about longer-term financing sustainability. On the one hand, options adopted to date highlight how the uncertainty and trade-offs encountered in the short run may be exacerbated over time as crisis effects – including the economic slowdown and related labour market trends, reductions in government revenues, heightened government indebtedness and predicted reduction in international financing - increase pressures to contain spending. On the other, by providing examples of innovative practices and stimulating demand for social protection, they hold potential for enhancing the levels and composition of social protection financing in the longer term (Alfers and Bastagli, 2021; McCord et al., forthcoming).

Financing uncertainty and sustainability trade-offs already faced in the short-run may be exacerbated in the long run as crisis effects deepen. At the country level, for example:

- Colombia's informal worker focused *Ingreso Solidario* emergency cash transfer scheme was extended from three to 15 months in part by using an existing natural resource royalty fund that permitted contingency spending. However, financial sustainability for any further provision was noted as posing a major challenge (Roelen et al., 2021).

- In Nigeria, bringing forward the World Bank-supported NASSP project budget enabled earlier roll-out than planned to support crisis response. However, the expansion ahead of schedule will exhaust project funding sooner and means that commitments to more than six months' worth of urban transfers could not yet be guaranteed (although the potential for additional World Bank financing was being considered) (Roelen et al., 2021).
- In contributory schemes, reduced contribution rates to extend coverage have gone hand in hand with reduced insurance fund surpluses (e.g. in South Africa and Jordan) and with reductions in, or suspension of, other social security benefits (e.g. old-age pensions in Jordan, which were temporarily suspended to free up resources for the extension of the unemployment allowance to previously excluded – and newly registered – workers and enterprises). While this already raises equity and sustainability questions in the short term, these are heightened moving into the longer term (Alfers and Bastagli, 2021).

At the international level, despite the recorded overall increases in allocation of resources to the social protection sector since the onset of the crisis, and the central role ODA has played in enabling crisis response in LICs and MICs, the annual funding gap remains significant ($41.9 billion for LICs in 2019) (McCord et al., forthcoming). Looking forward, as domestic financing for the sector is expected to be increasingly constrained due to the pandemic-induced global depression limiting domestic resource mobilisation, ODA for social protection will be all the more critical even to maintain pre-Covid-19 levels of provision. In this context, projected contractions in ODA, arising in part from reduced GNI in the major donor countries and from aid cuts announced by countries such as the UK, present a concern for social protection financing sustainability, especially in LICs and LMICs (ibid.).

There are some indications of such mounting pressures, as the crisis continues and financing options used to date to support social protection expansion face additional constraints. For example:

- In South Africa, the Finance Minister tabled a February 2021 budget which effectively reduced government expenditure on its existing grants for children, older people and those with disabilities. Although this was not explicitly linked to expenditure on the SRD, the cost of relief efforts and the debt repayments which have resulted from it, are being used to justify what is effectively an austerity budget (Alfers and Bastagli, 2021).
- As the economic crisis deepens, the expanded unemployment rate, e.g. in South Africa now at nearly 50%, poses a significant threat to both the social security expansion achieved during the crisis and to pre-crisis coverage and sustainability. Countries' ability to continue to incentivise formalisation and to raise contributory capacity by ensuring decent work are key to the longer-term sustainability of both Jordan's and South Africa's efforts to strengthen social insurance (ibid.).
- Case studies on efforts to include refugees in social protection schemes indicate that advances in terms of operational learning, knowledge and awareness, may in fact be limited or even reversed by expected cuts in aid budgets that will further reduce the political feasibility of refugees' inclusion e.g. in Jordan (Hagen-Zanker et al., 2021).

At the same time, the crisis and crisis response to date have triggered renewed debates and initiatives that hold potential to sustain social protection financing going forward. These include:

- Heightened mobilisation around, and in some countries implementation of, one-off wealth taxes as is the case in Argentina, Bolivia and Chile (Alfers and Bastagli, 2021).
- Growing momentum and debates on financing of social grants via social solidarity bonds and a social solidarity tax (South Africa) and on reallocation of money earmarked for debt repayments to finance a basic income in Brazil (ibid.).
- Efforts to strengthen social assistance-social insurance interoperability to maintain and step up contributory financing of social protection (ibid.).
- Potential to ringfence or increase ODA, especially to LICs and LMICs: a successful IDA replenishment round will be key here (McCord et al., forthcoming).
- Potential to take forward significant innovations in sectoral financing which build on enhanced humanitarian-development collaboration. This implies connecting to alternative funding sources, including disaster risk financing (the creation of a system of budgetary and financial mechanisms to credibly pay for a specific risk, arranged prior to a potential shock), and anticipatory action and leveraging alternative and innovative financing sources including private sector financing and insurance (ibid.).

4.4 Social contract

The crisis has increased poverty and exacerbated many pre-pandemic inequalities. It has also highlighted the potential of social protection and exposed its gaps, raising its profile in policy agendas. A combination of both has re-ignited debates on the need to re-establish or strengthen the social contract, the agreements (formal and informal) between the state and members of society on rights and obligations across both and towards each other (e.g. Loewe et al., 2020). Have social protection initiatives since the onset of the crisis triggered new public and political recognition of the need for social protection, including for groups commonly excluded or underserved? Is there any evidence of increased awareness of entitlements among commonly excluded groups and related increasing demand for social protection? What might be the implications for state-citizen relations in the longer term?

Social protection adjustments explicitly linked to stated efforts to strengthen the social contract include:

- Togo's *Novissi* scheme, viewed by government as both a step towards developing a universal social safety net system and a means to strengthen the social contract, setting new

expectations about the timeliness, transparency, quality and effectiveness of public service provision. Government representatives shared their aims for the transfers, paid during Covid-19 and to be delivered in the future, to 'build the notion of a nation', giving citizens a greater sense of belonging, proximity to the state and motivation to engage with government systems, including by registering and paying taxes (Lowe et al., 2021).

- In Jordan, initiatives relying on a combination of social assistance and insurance measures to step up provision to informal workers reflected a broader explicit intention to avoid relying exclusively on social assistance for informal workers (commonly funded through private donations in addition to general taxation) and further weakening social insurance, and rather to use the crisis and the response to it as an opportunity to address the social insurance gap and strengthen the role of employers and employer-employee relations as central to the wider social contract (Alfers and Bastagli, 2021).

In other contexts, social protection adjustments explicitly aimed to avoid the perceived risk of expanding expectations and demand for social protection, by clearly signalling their temporary and exceptional nature by bypassing existing policy. For example:

- There was reluctance to bring urban residents into existing and previously rural-focused schemes in case this created expectations about permanently serving urban beneficiaries, as was the case in Ghana's Emergency Cash Transfer, deliberately framed as different from the existing LEAP programme to avoid expectations about the (immediate) expansion of LEAP into urban areas (Roelen et al., 2021).
- In Brazil, the launch of the *Auxílio Emergencial* as the primary income support crisis response programme, explicitly bypassing the existing institutional framework and presented as a transitory, short-term programme over existing legislation, was viewed by some commentators as a deliberate approach to additionally weaken social security and deepen its defunding (Alfers and Bastagli, 2021).

Beyond stated intentions, and even where adjustments were temporary and set up separately from existing policy, social protection initiatives taken since the onset of the crisis appear to have been an eye-opening experience for governments and citizens alike, with the potential to trigger a longer-term shift in thinking about the need for governments and other partners to better support excluded groups and for public mobilisation, re-defining responsibilities across government, employers and workers.

The crisis and crisis response initiatives have raised awareness of the importance of extending social protection to previously excluded or underserved groups, triggering new public and political recognition of the precarious living and working conditions of informal workers, urban populations and refugees – see also Section 4.1. For example, there is a sense that the crisis and crisis response have accelerated ongoing discussions about the inclusion of refugees in national social protection systems, in part bolstered by their inclusion in many

governments' Covid-19 health responses. In some instances, such as Colombia, the crisis was perceived to have highlighted the needs and vulnerabilities of displaced populations more acutely to governments (Hagen-Zanker and Both, 2021).

In some case studies, this enhanced awareness has been linked to increased demand for support and related civil society mobilisation and protest. For example:

- In Madagascar, the extension of *Tosika Fameno* was in part due to public pressure from within cities that were not included in the original plans. The urban cash transfer schemes in response to Covid-19 may have set a precedent and caused shifts in urban populations' expectations of government, particularly in times of crisis (Roelen et al., 2021).
- Social protection responses in Brazil and South Africa are behind the renewed energy in campaigns for a basic income in these countries (Alfers and Bastagli, 2021). In South Africa organisations of domestic workers are mobilising around reforms to the UIF (ibid.).

Social protection adjustments have also entailed increased efforts to enforce compliance with responsibilities, for instance of employers. Social insurance responses in Jordan and South Africa have raised awareness around the need to see employers as part of the social contract and to implement mechanisms to incentivise compliance (Alfers and Bastagli, 2021).

However, whether and the extent to which the social contract will be strengthened going forward remains unclear. Enhanced provision during Covid-19 may be a first step towards a stronger state-civilian contract with previously neglected populations, but its realisation will depend on many factors, not least the extent to which representative civil society voices are given meaningful attention in discussions about future provision (e.g. in urban contexts: Roelen et al., 2021) and, relatedly, the transparency and accountability of decision-making processes moving forward, especially when the routine, pre-crisis, decision-making processes appear to have been disrupted in the urgency of crisis response (e.g. in South Africa: Holmes and Hunt, 2021). For example:

- In Togo, despite government's stated intentions, whether citizens themselves view *Novissi* provision in this manner warrants further exploration. Civil society reflections during our research indicated that the coverage, adequacy and targeting of the programme during Covid were unlikely to have triggered any shift in state-citizen relations to date, although the positive step was recognised (Lowe et al., 2021).
- In Nigeria, the absence of widespread access to social protection prior to Covid-19 and lower education levels of vulnerable households mean that few citizens have been able to hold governments to account for their right to social protection or government services more broadly (Roelen et al. 2021).
- While emergency cash transfers were a positive step, in Peru, perceptions that a much greater ratio of government support went to corporations over civilians in the Covid-19 emergency relief package did not suggest a transformation in state-societal relations (Roelen et al., 2021).

- In Pakistan, the case study suggests there is no evidence of greater willingness to include refugees in regular social protection. In Jordan, political will seems to be moving in the opposite direction, with greater opposition to the inclusion of refugees in government programmes as a result of the economic downturn. Still, some learning on implementation in practice could make a difference down the line (Hagen-Zanker and Both, 2021).

Ultimately, beyond social protection-specific adjustments, wider trends will be critical to the potential for a strengthened social contract. Case studies indicate that while social protection may have a role to play, ultimately it may have limited scope to overcome wider negative experiences of state power among the population groups covered in this study. Building non-exploitative state-citizen relations will need to be a priority across sectors. For instance, evictions, harassment, and the criminalisation of work among informal workers have continued during the pandemic in some of the case studies covered here, with informal workers stating that these negative actions have far outweighed the impact of positive steps to provide social protection (Alfers and Bastagli, 2021).

5 Emerging policy lessons

With a focus on population groups that are especially adversely affected by the ongoing crisis and commonly excluded from or underserved by social protection systems, this paper has provided examples of the policy enablers of, and bottlenecks to, social protection crisis response. It has also discussed the potential implications of policy adjustments made since the onset of the crisis for social protection in the longer-term.

The paper points to emerging policy issues, trade-offs and lessons for policy actors to consider in strengthening social protection for the future. We list these below, with a focus on emerging lessons for adaptive social protection on the one hand, and for broader social protection policy and system strengthening, on the other. As discussed in the introduction, while the two are inextricably linked, the policy considerations emerging from the crisis response experience to date and from this paper are both directly relevant to supporting crisis response effectiveness specifically, and to wider social protection objectives and preparedness for future crises. Table 1 synthesises the emerging policy lessons specific to the four population groups and the two cross-cutting themes covered in this study by population group and theme.

5.1 Adaptive social protection and crisis response

The study points to three interrelated factors enabling timely and adequate social protection crisis response to affected populations.

Pre-crisis social protection configuration

Countries with established social protection policies, programmes and systems in place pre-crisis are generally better placed to cope with and respond when a crisis hits. However, mere availability of policy, programme or system components is not sufficient; the quality and broad configuration matters. Across case studies, the ability to withstand shocks for routine recipients and to scale-up to reach crisis-affected groups depended on:

- High population **coverage**, both in terms of routine programmes and broad inclusion in the social protection, wider social policy and tax-transfer system.
- The **type** of policies and programmes in place, and the extent to which they consider and address the distinct needs of different population groups, informed by meaningful and inclusive participation of diverse civil society representatives.
- **Coordination**, interoperability and coherence across programmes, including between social assistance and social insurance, and with labour market interventions and wider social services.
- The quality, coverage and accessibility of **social protection implementation infrastructure** (including well-designed and established administrative systems, a high-capacity workforce and strong delivery partnerships), supported by effective and inclusive 'enabling infrastructure' (including ID systems, financial services and mobile phone, data and internet networks).

Table 1 Emerging policy lessons by population sub-group and theme

Informal workers	Women	Urban residents	Refugees
• Build on momentum and learning to strengthen social protection provision to informal workers by adjusting **eligibility rules** that effectively exclude informal workers. • Establish or strengthen **inter-operability and coordination** between non-contributory and contributory social protection systems, recognising that different groups of workers will require different schemes. • Build on information collected during the emergency response to expand social protection **databases** to include informal workers. • Consider long-term adoption of **flexible enrolment, eligibility verification and delivery processes** used during the crisis, as appropriate. • Ensure that where digital delivery is used**, manual options** are also on offer and longer-term **capacity building** is in place to promote marginalised groups' access to technology**.** • Ensure that emergency responses aimed at informal workers link social protection to **livelihood/loans/grants** schemes, as well as to measures to support **care responsibilities.** • Work with **civil society, employers and the private sector** as part of the social protection eco-system.	• Extend social protection and ensure women's **individual entitlement to social protection** in their own right. • Recognise and value **unpaid (and underpaid) work** through social protection systems. • Identify opportunities to **support women and girls' rights and empowerment** through social protection crisis response and routine programming. • Build **partnerships** and work with specialist organisations working on gender equality and women's rights to inform, design and implement social protection. • Plan and prepare in advance for a **gender-responsive crisis response.** • Invest in gender-responsive and **inclusive systems and delivery**, for both routine provision and crisis response. • Strengthen sex-disaggregated and gender-specific **data collection** and analysis to inform social protection design and implementation decisions.	• Adopt a bespoke approach to **targeting** social assistance in urban areas, accounting for the complex dynamics of urban poverty and vulnerability and working with local actors who have contextual knowledge and experience. • Ensure urban cash **transfer levels** are adequate for the cost of living in urban areas, including adjusting for inflation and accounting for households and individuals with different characteristics. • Support the development of urban-sensitive/specific social protection **governance structures** and strengthen their capacity to implement effective urban programming, given the rural bias in knowledge and experience in most national systems. • Leverage routine social assistance in urban areas to create **links between recipients and other services** and sectors that can strengthen their resilience and reduce vulnerability in a comprehensive manner. • Enhance **registration efforts** to create and maintain a broader base of urban residents, prioritising those most vulnerable to expected future shocks. • Integrate urban poverty and vulnerability data in social registries, with **consideration of urban-specific shocks**.	• Consider the **comprehensiveness of provision** for refugees, including integration into social assistance *and* social insurance. • Set **benefit values** for interventions targeting refugees with refugee needs in mind. Where government programmes are not expected to effectively meet refugee needs, top-up support of international humanitarian and development actors may be required. • Ensure the development of **up-to-date data** on refugee households and their specific needs, including through inclusion in national socio-economic surveys. • Identify where **delivery systems** need to be strengthened or adapted to facilitate refugee inclusion, e.g. adjusting prohibitive documentation requirements, drawing on international humanitarian agencies' refugee databases; adjusting financial sector regulations to enable refugees to receive electronic payments, or offering alternative modalities where refugees cannot receive payments through the usual mechanism. • Improve pre-crisis **coordination** between governments and international actors involved in the refugee response to promote better crisis response and alignment. • Generate and share **evidence** on social protection and humanitarian responses to displacement. • Promote **fair burden sharing** alongside concrete commitments to future financing of refugee inclusion in national social protection systems.

Table 1 Emerging policy lessons by population sub-group and theme (continued)

Operations and delivery		Financing	
Strengthening system capacity	**Operationalising a crisis response**	**Domestic**	**International (ODA)**
• Invest in **comprehensive routine provision**, alongside the development of **strong, adaptive and universal core delivery systems.** • Strengthen **coordination mechanisms** across different agencies and levels of government and with actors outside government. • Assess and where necessary **strengthen and adjust legal and regulatory frameworks** to enhance routine provision and facilitate effective crisis response (e.g. for data-sharing, payment disbursement, account-opening). • Make real-time use of monitoring data and respond to concerns and complaints received. Ensure mechanisms for continuously **embedding new knowledge and learning.** • Make use of **digital approaches** to the extent that they improve upon existing approaches and are appropriately suited to the target population's needs. Develop **complementary mechanisms** to ensure access of digitally or financially excluded groups, and to promote digital and financial inclusion. • Develop **thoughtful and complementary partnerships,** including ensuring that partnerships with civil society and NGOs are **equitable, inclusive and go beyond operational outsourcing.**	• Make use of the **relevant strengths, skills and resources** already held within the social protection system. • Adopt a **flexible approach** to ensure routine provision can be maintained. If routine delivery systems are appropriate for emergency provision, use and adapt accordingly. • For each delivery phase, consider **which combination of approaches is needed** to achieve rapid delivery of emergency assistance at the scale required, while also reaching the most marginalised. Consider the potential for crisis needs to be optimally met through complementary partnerships or innovations tested by other sectors or programmes. • Promote officials' ability to **innovate, iterate, problem-solve and collaborate.**	• Build on options used to finance social protection adjustments in the short term as crisis response to strengthen financing systems on a more permanent basis and in preparation for future crises, for instance through tapping into **undertaxed resources** (e.g. via the introduction of one-off wealth taxes) and through **innovative financing mechanisms** (e.g. facilitating interoperability across social insurance and assistance measures). • Incorporate **contingency financing mechanisms** in social protection systems and schemes as appropriate. • Strengthen **efforts to align and coordinate humanitarian-social protection initiatives** to improve efficiency and financial resource availability.	• **Ringfence and increase ODA to the sector**, recognising the inadequacy of current flows. • **Strategic ODA prioritisation**: continue or step up direct support to provision in LICs and LMICs where domestic financing is not yet viable and where ongoing provision risks being compromised by fiscal constraints. Focus ODA flows on systems strengthening to increase efficiencies and performance over time, capitalising on accelerated investment in 2020. • **Promote effective alignment and complementarity of humanitarian and development financing**, building on the institutional and procedural innovations, lessons and successes of 2020. • **Refresh ODA donor policies, instruments and funds supporting social protection**: Ensure adequate replenishment contributions to IDA20. Review IFI lending to direct a greater share of resources to LICs. Ensure social protection remains a key sector among major DAC donors and in the new EU programming cycle (2021-2027). • **Invest in the promotion of domestic resource mobilisation:** support sectoral basket funding at country level; reduce the transaction costs of multi-donor negotiation; ringfence national social protection expenditure in the context of fiscal consolidation associated with IMF borrowing; support debt restructuring and countries' ability to access future concessional, non-concessional finance - extend the DSSI in the short term, promote a major debt rescheduling programme, taking into consideration debt write offs and including private sector creditors. • Address **data gaps** relating to ODA flows to the sector.

Source: Authors, drawing on project papers

- **Financing** mechanisms that enable adequate resources for social protection. Countries with efficient and fair tax systems and contributory schemes were generally better able to finance their crisis response. Where LICs and LMICs required international financing to support scale-up, the capacity to attract and employ international donor financing depended in part on the pre-crisis existence and maturity of social protection programmes and financing agreements.

Flexibility and adaptability

Social protection policy design, implementation and financing details that facilitate flexibility and adaptability, enabling effective crisis response, include:

- **Adjustments to routine eligibility or participation criteria** to extend support to crisis-affected populations.
- **Increases and adjustments to the type and level of support** provided, based on an assessment of new crisis-related needs and differentiated according to the specific needs of different population groups.
- **Modifications and innovations in operational approaches, where necessary and effective** to meet new crisis circumstances and needs, minimising administrative barriers that may be heightened by a crisis, ensuring an appropriate and inclusive range of measures to support different target groups (particularly previously excluded and marginalised households or individuals), and upholding good governance, transparency and data protection and privacy standards.
- **Adequate mechanisms both for grievance redress and for real-time monitoring,** with a particular commitment to understanding the experience of previously excluded or marginalised groups, and to **proactively adapting, iterating and refining** the social protection response based on feedback received.
- **Participation and coordination** across actors and design, implementation and monitoring stages, including by different levels of government, civil society, employers, the private sector and international partners.
- **Ability to identify and adjust financing mechanisms,** considering the feasibility/desirability of new potential sources (e.g. deficit financing, social insurance fund surpluses, extrabudgetary funds, additional ODA) alongside any existing contingency funds; ability to innovate and adjust existing ODA financing mechanisms, and match accelerated approvals with expedited disbursement; effective donor coordination; and collaboration across the development-humanitarian nexus.

Preparedness

This involves developing and establishing adequate plans and infrastructure, including:

- An inclusive **strategy** to prepare for, cope with and adapt to different types of shocks. This should cover both the resilience of routine programmes and systems, and plans for additional crisis provision, including developing appropriate **coordination mechanisms and partnerships** to effectively respond when a crisis hits.
- Strengthening **implementation capacity**, to ensure that both staff capacity and administrative systems are able to effectively maintain routine provision and scale up to previously-unserved groups when crises occur. Data gaps in information systems and in evidence on people's circumstances and wellbeing constitute major barriers to effective crisis response and need to be addressed ahead of future shocks.
- Having **advance operational protocols and regulations in place** to facilitate rapid adoption of adjustments, including for instance to enable secure and appropriate data-sharing across government and non-governmental entities; to deliver payments or services through alternative providers; and to permit the adjustment or relaxation of eligibility and participation requirements as circumstances rapidly change.
- **Financing arrangements** to meet crisis funding requirements, for example through contingency financing mechanisms (at programme or wider policy level), inclusion of crisis-response adjustment plans/requirements in international donor financing agreements, and adequate planning to minimise trade-offs across population groups and types of contingencies and over time.

5.2 Social protection policies and systems

Both the Covid-19 crisis *and* social protection crisis response have exposed the gaps and inequities in social protection, including for specific population groups and types of need and risk. They have also highlighted how effective well-designed social protection policies can be and policy options and innovations for addressing these gaps. What are the emerging policy considerations and lessons for social protection policy and system-strengthening looking forward?

Policy design

- **Attitudes to 'deservingness' and (mis)perceptions matter and need to be addressed**. The crisis has exposed how the exclusion of or weak pre-crisis provision for informal workers, urban dwellers, women, refugees and other adversely affected groups was at least partly the result of a combination of attitudes to deservingness, (mis)perceptions of need and pre-conceptions about (e.g. gendered) roles and responsibilities. It has also showcased examples of how these

have both persisted over the course of crisis response, perpetuating exclusionary practices and inequalities, and of how the crisis may be contributing to shifts in narratives and perceptions that can support inclusive policy. Covid-19 is a reminder that attitudes and beliefs underpinning exclusionary and inequitable policy need to be identified and addressed (including through relevant and high-quality evidence and data, more on this below).

- **Adjust eligibility rules to include excluded groups.** Measures taken since the onset of the crisis provide examples of alternative design options and related trade-offs. In social insurance, efforts to extend participation to previously excluded groups have led to increased participation in some contexts, while raising questions of sustainability over time, including, critically, as the labour market impacts of the crisis deepen. In social assistance, measures that temporarily extend provision to previously excluded or underserved groups provide a proof of concept of what can be achieved, while also exposing the dilemmas and trade-offs arising from competing policy objectives, such as those between coverage and value adequacy or between targeting and consistency and cohesion in setting transfer values.
- **Review type of programme and strengthen links across schemes.** Different types of social protection instruments will be better-placed to serve different needs and tackle different risks. Moreover, the crisis has highlighted the benefits and challenges to strengthening links across schemes, including between social assistance and social insurance, and between social protection and social services and labour market policies, pointing to the need to both provide a range of different types of schemes and to prioritise effective cross-programme links in policy design. Critically, this includes continued investment and strengthening of social services, which in some contexts were especially negatively impacted and (temporarily) suspended as a result of a combination of pandemic containment measures and spending reallocations.
- **Address information gaps for identification and management purposes**. Invisibility and lack of information on particular population groups is another common barrier to adequate policy design. The expansion and improvement in administrative information systems and household surveys (pre-crisis and since the onset of the pandemic) documented in some of the case studies are a welcome step forward and should be maintained moving forward.
- **Raise awareness of social protection entitlements and address knowledge gaps.** Gaps in people's own knowledge and understanding of social protection have been a historic barrier to social protection take-up. This study provides examples of both increased public awareness of social protection and its potential benefits during the Covid-19 response *as well as* persistent weak information and gaps, especially among the most marginalised groups. Looking forward, stepping up efforts to promote participation through awareness-raising and outreach to excluded groups will be key.

Policy implementation and delivery

- **Address system capacity gaps and institutionalise increased capacity**. This includes strengthening coordination mechanisms, enhancing the legal and regulatory frameworks governing social protection delivery, reinforcing staff skills and capacity, and building more robust and responsive administrative systems along social protection implementation stages.

- **Address gaps and inequities in delivery practices.** The potential to incorporate new operational approaches (to step up provision and reach excluded or underserved groups) in the emergency response into permanent delivery practices should be explored, building on new and expanded partnerships and on crisis-related technological innovation where relevant, while ensuring that an inclusive range of operational approaches is developed to support those who remain excluded or at risk of exclusion, such as individuals with weak/no digital connectivity or limited/no access to community networks.
- **Strengthen frameworks and tools to ensure all operational practices promote good governance, transparency, and data protection standards**, mitigating risks of information misuse and privacy violations.

Policy financing

- **Explore and strengthen the range of domestic financing options**. Governments typically adopted a mixed strategy of spending reallocations and deficit financing to mobilise resources for their crisis response. The crisis has opened up opportunities to implement innovative mechanisms and financing options that were (perceived to be) politically less viable pre-crisis, reigniting debates and mobilisation around alternative measures and initial experimentation or adoption of such mechanisms, ranging from the introduction of a one-off wealth tax to social solidarity bonds and measures to fight tax avoidance and evasion. These should be pursued further moving forward.
- **Strengthen the social protection-social contract virtuous cycle**. The extension in coverage to previously excluded groups – across social insurance and social assistance policies - holds potential to increase willingness to pay taxes and employer/employee contributions, especially in countries where policy adjustments were designed as part of wider efforts to strengthen state-citizen relations.
- **Ringfence and maintain ODA to the sector**, for instance via the IDA replenishment round. Domestic efforts and developments are not expected to be sufficient to maintain, let alone expand, required social protection provision in the short term particularly in LICs and LMICs as domestic resource mobilisation is increasingly constrained by the global recession and high levels of debt distress.
- **Support and mainstream humanitarian-development financing innovations**: develop mechanisms for integrating humanitarian financing innovations into national social protection systems to finance expanded and shock-responsive provision; use social protection ODA to leverage additional financing through humanitarian financing instruments and approaches, including insurance or private sector support, disaster risk financing, disaster risk management approaches, or anticipatory/early response systems and link them into the national social protection system.

The Covid-19 pandemic and crisis response have drawn renewed attention to the population groups covered by this paper and yielded lessons, including by testing and proving the feasibility of social protection schemes that include or improve provision for such groups. From the

cross-cutting operations and financing perspectives too, the increased efforts and innovations to expand provision and address gaps (in many cases in the short term) present lessons and potential opportunities moving forward.

However, both the crisis itself and social protection responses to date also point to challenges and risks. The growing pressures associated with the economic downturn and related trends in labour markets and international financing commitments (e.g. announced cuts in bilateral financing) are set to increase the constraints within which countries operate and to potentially reverse progress made, as documented in some of the case studies here. In terms of social protection measures adopted since the onset of the crisis, the evidence as to their potential contribution to social protection system-strengthening in the longer term is at best mixed (Section 4). Some of the approaches used to enable timely and adequate crisis response raise questions about their longer-term implications. For instance, the explicit bypassing of institutionalised policies and programming to deliberately avoid generating policy legacy and public expectations in some cases raises questions about the institutionalisation of policy learning. The (temporary) suspension of social services and related shift to digital platforms and cash transfers away from in-kind service provision, raises questions about the financialisation of social protection and the risks that poses, including for marginalised and excluded groups.

If the Covid-19 crisis and social protection response to date are to increase progress towards adaptive, inclusive and sustainable social protection policy and systems moving forward, harnessing the momentum around social protection and institutionalising learning to date are key. With a focus on some of the population groups most adversely affected by the crisis and on pre-crisis social protection gaps and inequities, this paper aims to contribute to such efforts.

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Appendix 1 Overview of selected social protection measures

Table A1 Overview of selected social protection measures

Country and scheme studied	Target group	Intervention type	Population coverage (as % of total country population or of total target population e.g. urban)	Duration and timing	Value (monetary or other) – in domestic currency and $ (using 31 December 2020 exchange rate); as % of poverty line, or of min wage, or of beneficiary household consumption/expenditures, as available)
New temporary transfer					
Brazil – *Auxílio Emergencial* (Alfers and Bastagli, 2021)	Informal workers and routine *Bolsa Familia* recipients	Social assistance – cash transfers	66 million people (31% of total population)	Monthly from April–Dec 2020 and from April–July 2021	R$600 ($116) initially (Apr–Aug 2020) Later decreased to R$300 ($58) (Sep–Dec 2020) and then R$250 ($48) (Apr–July 2021) *R$600 represents around 120% of the national poverty line (Lustig et al., 2020)*
Colombia – *Ingreso Solidario* (Hagen-Zanker and Both, 2021)	Poor and vulnerable households not covered by routine cash transfers (particularly informal workers) – incl. some displaced Venezuelans	Social assistance – cash transfers	3 million households in total, including 28,000 Venezuelan households (c. 5% of the Venezuelan population)	Monthly (from April 2020–June 2021)	COP $160,000 ($47) *65% of the national per capita monthly poverty line (Lustig et al. 2020)*
Jordan – '*Takaful II*' (Hagen-Zanker and Both, 2021)	Informal workers and vulnerable households not benefiting from routine National Aid Fund (NAF)	Social assistance – cash transfers	250,000 households (c. 12% of total population)	Three payments between April and August 2020	JOD 50 ($71) for 1-member households; JOD 70 ($99) for 2- member households; JOD 136 ($192) for households with 3+ members *JOD 50 is 73% of national per capita poverty line and 23% of monthly minimum wage (Government of Jordan, 2020)*
Madagascar – *Tosika Fameno* (Roelen et al., 2021)	Urban areas most affected by virus and containment measures – poor and vulnerable households (incl. informal workers)	Social assistance – cash transfers	300,000 households (13% of urban households)	Two payments (in April and July 2020)	100,000 Ariary ($26) *Half of monthly consumption of the bottom 30% in targeted urban areas (Cash Working Group, 2020)*

Table A1 Overview of selected social protection measures (continued)

Malawi – Covid Urban Cash Initiative (CUCI) (Roelen et al., 2021; Government of Malawi 2021)	Urban 'hotspots' of vulnerability – poor households and informal workers	Social assistance – cash transfers	Target of 199,640 households (28% of urban households)	For three months, initiated in February 2021	MWK 35,000 ($43) *Equal to monthly minimum wage (UN, 2020)*
Nigeria – Covid-19 RRR Urban Cash Transfer (Roelen et al., 2021)	Urban and peri-urban areas – 'transient (non-traditional) poor' esp. informal workers	Social assistance – cash transfers	At least 1 million urban households (2.4% of total households/5% of urban households)	For at least 6 months, initiated in Jan 2021	NGN 5,000 per month ($13) *17% of monthly minimum wage, National Minimum Wage Act, 2019)* *44% of national per capita monthly poverty line of NGN 11,453 (Government of Nigeria/NBS, 2020)*
Peru – *Bono Familiar Universal* (Lowe et al., 2021)	All households *except* those with formally employed workers	Social assistance – cash transfers	8.6 million families (68% of the total population) (incl. recipients of earlier emergency *Bono* schemes)	Two payments, starting in May/August and again in October (following one earlier transfer worth 760 PEN to recipients of preceding *Bono* schemes)	PEN 760 ($210) *220% of the national monthly per capita poverty line of 344 soles per month (World Bank, 2020b)*
Rep. Congo – Emergency Cash Transfer via *Lisungi* project (Hagen-Zanker and Both, 2021)	Households affected by the COVID-19 crisis – including some refugees	Social assistance – cash transfer	Target of 355,000 households, of whom 66,000 had been reached by Dec 2020, including 480 refugees, which is 8% of refugee households	One-off payment	CFA 50,000 ($94) *219% of national monthly per adult equivalent poverty line of CFA 22,843 (World Bank, 2020c, using 2011 data)*
Sierra Leone – Emergency Cash Transfer (Roelen et al., 2021)	Urban areas – those vulnerable to the crisis impact (especially informal workers)	Social assistance – cash transfer	29,000 households (5% of urban population)	One-off payment (in June 2020)	1,309,000 SLL ($131) *Equal to two months' minimum wage, or one month of consumption expenditure of the bottom 25% of households in Freetown (NaCSA, 2020)* *401% of national per adult equivalent monthly poverty line of 326,750 SLL (Government of Sierra Leone, 2019)*
South Africa – Social Relief of Distress (SRD) Grant (Holmes and Hunt, 2021; Alfers and Bastagli, 2021)	Unemployed informal workers not supported via Unemployment Insurance Fund or any other social grants	Social assistance – cash transfers	Over 6 million recipients	Monthly from June to October 2020, then extended until January 2021, then April 2021	R350 ($24) *28% of the national per capita Upper-Bound Poverty Line, or 42% of the Lower-Bound Poverty Line (IEJ and FES, 2021)*

Table A1 Overview of selected social protection measures (continued)

Sri Lanka – Emergency Rs. 5,000 Cash Transfers (Lowe et al., 2021)	Low-income households and those facing hardship during lockdown, including various categories of informal workers	Social assistance – cash transfers	5.4 million households (technically 95% of households, although actual coverage likely closer to 67%)	Two payments during nationwide lockdown (in April and May)	LKR 5,000 ($27) *7.3% of average monthly household consumption; less than one-fifth of consumption for the poorest (UNICEF, 2020b)*
Togo *Novissi* Cash Transfer Scheme (Lowe et al., 2021)	Informal workers affected by curfew measures (primarily in the two largest urban areas)	Social assistance – cash transfers	580,000 adults (15% of total adult population; 36% of the urban adult population)	Paid for curfew duration: April–June in Grand Lome and Tchaoudjo; August in Soudou	CFA 12,250 per month ($23) for women, CFA 10,500 per month ($20) for men Around one-third of minimum wage (Government of Togo, 2020, in Lowe et al., 2021) 37–43% of national per adult equivalent monthly poverty line of CFA 28,701 (World Bank, 2020c, using 2015 data)
Existing programme or policy adjustment					
Jordan – Tadamon 2 and related social insurance adjustments (Alfers and Bastagli, 2021)	Unemployment Allowance, income support for the uninsured and businesses not registered with the SSC. Also temporary employer, employee contributions reduction and suspension of old-age insurance	Social insurance – income support managed and funded via Jordan's Social Security Corporation; temporary adjustments that enable new (temporary) transfers	124,000 individuals benefited (May 2020)	Initially two months	Unemployment allowance of JOD150 ($212) per month for April and May 2020 to employees. Employers required to pay a one-off registration fee (JOD140/$198) for each worker, and JOD50 ($71) monthly as a contribution to the unemployment allowance
Nigeria – Accelerated expansion of the National Social Safety Nets Project (NASSP) (Lowe et al., 2021)	Poor and vulnerable (per the targeting criteria of the existing social assistance scheme)	Social assistance – accelerated roll-out of the routine (poverty-targeted) NASSP Conditional Cash Transfer	1.6 million additional households by end of 2020 (4% of total households)	Permanent inclusion	NGN 5,000 ($13) per month base transfer (+ potential NGN 5,000 conditional top-up) 17% of the national monthly minimum wage (National Minimum Wage Act 2019) 44% of national per capita monthly poverty line of NGN 11,453 (Government of Nigeria/NBS, 2020)
South Africa – Child Support Grant (CSG) top-up a.k.a. the Caregivers' Allowance (Holmes and Hunt, 2021)	Child Support Grant recipients (existing social assistance scheme)	Social assistance – emergency top-ups to existing recipients of the Child Support Grant	7.2 million households	Monthly from May–October 2020	R500 ($34) per caregiver from June onwards (initially R300, or $20 per child in May 2020) *R500 is 39% of the national per capita Upper-Bound Poverty Line, or 60% of the Lower-Bound Poverty Line (IEJ & FES, 2021)*; or *14% of the monthly household cost of a modest food basket (Rogan and Skinner, 2020)*

Table A1 Overview of selected social protection measures (continued)

South Africa – Unemployment Insurance Fund (UIF) Temporary Employee-Employer Relief Scheme (TERS) (Alfers and Bastagli, 2021; Holmes and Hunt, 2021)	Temporarily laid-off employees who were registered with Unemployment Insurance Fund (existing social insurance scheme)	Social insurance – adjustment to the UIF criteria to enable payments to employees temporarily laid-off due to the business being required to close and experiencing ensuing financial distress	Over 4.5 million workers (Government of South Africa, 2021)	Monthly starting in April 2020, extended until March 2021 for sectors affected by ongoing restrictions	Wage subsidies equate to between 38% and 60% of employee's regular salary, or a minimum of R3,500 ($239) and maximum of R6,731 ($459) per month *The minimum monthly benefit value is 276% of the national per capita Upper-Bound Poverty Line, 416% of the Lower-Bound Poverty Line and the rough monthly household cost of a modest food basket (IEJ and FES, 2021; Rogan and Skinner, 2020)*
Social protection–social services links					
Kerala – Emergency relief package (Holmes and Hunt, 2021)	All crisis-affected households, with a particular focus on women	Comprehensive package incl: food relief, psychosocial support, counselling and advice through teleportal and phone lines, social security scheme adjustments, one-time cash transfer to those not part of any pension scheme, loans through women's cooperatives and expansion of the MGNREGA employment guarantee programme	E.g. cash transfers: 5 million beneficiaries via social security pension top-ups; 1 million people via transfers for existing members of welfare boards and 10 million additional individuals not part of existing pension schemes. 16 million people is 46% of Kerala's pop.	Varies by measure	Varies by measure
Social protection–humanitarian sector links					
UNHCR Pakistan Emergency Transfer (aligned with government scheme) (Hagen-Zanker and Both, 2021)	Refugees	Humanitarian assistance – emergency cash transfer to mirror crisis support given to citizens via government's *Ehsaas* Emergency Cash (EEC) transfer	31% of registered refugee population	One-off payment to cover a four-month period, in May 2020	12,000 PKR ($75) *For citizens, 12,000 PKR represents 15.2% of monthly household income for the poorest 20% and 8.4% for the poorest 40% (Markhof, 2020)*
UNICEF Jordan Cash Transfers (aligned with government scheme) (Hagen-Zanker and Both, 2021)	Refugees	Humanitarian assistance – UNICEF aligned with government's *Takaful II* scheme in June 2020	UNICEF and UNHCR transfers combined covered 46% of refugee population	Ongoing programme, which provided additional emergency assistance, aligned with government *Takaful II* programme in June 2020 (UNICEF)	June value (aligned with government *Takaful II* scheme): JOD50 ($71) for a single-member family, JOD70 ($99) for a 2-member family, and JOD136 ($192) for a family of 3+. *(UNICEF transfer covered about 70% of refugee needs) (Hagen-Zanker and Both, 2021)*