What's next for social protection in light of COVID-19: challenges ahead
Policy in Focus is a regular publication of the International Policy Centre for Inclusive Growth (IPC-IG).
<table>
<thead>
<tr>
<th>Page</th>
<th>Title</th>
<th>Authors</th>
</tr>
</thead>
<tbody>
<tr>
<td>7</td>
<td><strong>Universal child benefits</strong>: The pathway to universality in COVID-19 times</td>
<td>David Stewart, Atif Khurshid, and Aristide Kielem</td>
</tr>
<tr>
<td>10</td>
<td><strong>Gender-responsive social protection</strong> in times of COVID-19</td>
<td>Clare McCrum</td>
</tr>
<tr>
<td>13</td>
<td><strong>Bridging the disability inequality gap</strong>: Changes needed for an inclusive COVID-19 response and recovery</td>
<td>Alexandre Cote</td>
</tr>
<tr>
<td>16</td>
<td><strong>Older people’s income security and access to social protection during COVID-19 and beyond</strong></td>
<td>Florian Juergens, Usa Khieword and Aura Sevilla</td>
</tr>
<tr>
<td>19</td>
<td><strong>Extending unemployment protection as a response to the COVID-19 crisis and as part of efforts to build back better</strong></td>
<td>Céline Peyron Bista, Quynh Anh Nguyen and Maya Stern-Plaza</td>
</tr>
<tr>
<td>22</td>
<td><strong>Health protection and sickness benefits</strong> to face the COVID 19 pandemic in Asia</td>
<td>Maya Stern-Plaza, Lou Tessier, Luis Frota, and Knut Lönnroth</td>
</tr>
<tr>
<td>25</td>
<td><strong>Migrant-responsive social protection</strong>: Lessons from COVID-19</td>
<td>Gift Dafuleya, Marius Olivier, Jason Theede, Giulia Baldi and Teona Aslanishvili</td>
</tr>
<tr>
<td>28</td>
<td><strong>Transitioning from emergency transfers</strong>: What is the future of universal basic income?</td>
<td>Louise Haagh, Mansour Ndjaye and Claudia Vinay</td>
</tr>
<tr>
<td>30</td>
<td><strong>Placing food security and nutrition at the heart of social protection policy and programming now and in the future</strong></td>
<td>Juan Gonzalo Jaramillo Mejia</td>
</tr>
<tr>
<td>33</td>
<td><strong>Microsimulation analysis</strong>: A useful tool for the development of social policy in times of uncertainty</td>
<td>Gerardo Escaroz and José Espinoza-Delgado</td>
</tr>
<tr>
<td>36</td>
<td><strong>Financing universal social protection during COVID-19 and beyond</strong>: Towards a common road map to invest more and better</td>
<td>Mira Bierbaum, Markus Kaltenborn, Valerie Schmitt and Nicola Wiebe</td>
</tr>
<tr>
<td>39</td>
<td><strong>Opportunities for strengthening the links between humanitarian cash transfers and social protection</strong>: Lessons from COVID-19 responses</td>
<td>Roberta Brito, Patricia Velloso Cavallari and Lois Austin</td>
</tr>
</tbody>
</table>
In 2020, the extensive consequences of the COVID-19 crisis placed social protection even more squarely at the centre of attention. As the health, economic and social impacts of COVID-19 echoed all over the world, social protection programmes were urgently developed, adapted, or extended to support those most affected. From cash transfers to subsidies, many programmes and strategies have been implemented worldwide. The importance of strengthening national systems to provide comprehensive and adequate social protection to all has become more evident than ever. However, countries with more solid social protection foundations have been able to respond more rapidly and efficiently.

In this context, in celebration of socialprotection.org’s 5-year anniversary, a global online event took place focusing on the global health crisis. The e-Conference “Turning the COVID-19 crisis into an opportunity: What’s next for social protection?”, from 5 to 8 October 2020, gathered the global social protection community to provide a unique opportunity for learning and collaboration.

The conference functioned as a virtual live learning space to share innovative ideas and practical insights, and brainstorm about the future of social protection in a post-pandemic world. To ensure the active participation of a broad and diverse audience, a total of 72 sessions across three different time zones were organised, with inputs from partners and collaborators across 55 different organisations. Some sessions were held in English, French and Spanish, with simultaneous translation. This effort guaranteed the involvement of more than 2,100 participants among social protection practitioners, policymakers, academics, and enthusiasts from all over the world.

On the first day of the conference, unique sessions focused on various social protection responses across three different regions: Asia-Pacific, Middle East and North Africa, and Latin America and the Caribbean. Day 2 applied a thematic approach to address specific questions related to COVID-19 and beyond through round tables, expert clinics, and virtual booth talks.

Day 3 was reserved for side events organised by some of our partners. Finally, on the fourth and final day of the event, special guests reflected on the discussions, lessons learned and conclusions of the previous days.

As a collaborative platform, socialprotection.org aimed at providing an extensive range of methodologies during the conference, with a focus on giving each attendee the opportunity to make their own personal learning journey, develop practical take-aways and action points from the conference, and share results during the event and beyond. Adapting face-to-face engagement to online formats, with participants from different countries and institutions, was a learning experience itself and demanded meticulous planning and creativity from our team members and partners, who worked around the clock to make this conference as participatory and inclusive as possible.

To further disseminate the e-conference’s key discussions, the socialprotection.org platform and the International Policy Centre for Inclusive Growth (IPC-IG) have developed two special Policy in Focus issues. The first issue, What’s next for social protection in light of COVID-19: country responses, was released in March 2021. It focused on experiences from countries in Asia, the Middle East and North Africa, sub-Saharan Africa, and Latin America and the Caribbean, as well as the overall lessons for the future, including shock-responsive and universal social protection. This second issue provides a thematic focus, delving in more depth into the main topics discussed during the round tables, such as financing, universal basic income, linkages to food security and employment, as well as gender-, child-, and disability-sensitive programmes, among others. All articles were written by panellists and/or organisers of the conference.

We hope that the following set of articles contributes to the debate by communicating the urgency and importance of providing comprehensive and adequate social protection to all—especially in times of crisis.

Aline Peres, Roberta Brito, Charlotte Bilo and Mariana Balboni
Universal child benefits: The pathway to universality in COVID-19 times

David Stewart, Atif Khurshid, and Aristide Kielem

Investing in children first and foremost fulfils their rights and is fundamental to long-term development. However, the onset of the COVID-19 crisis has jeopardised recent progress that has been made in improving the situation of the world’s children and achieving the Sustainable Development Goals (SDGs). A recent technical note by UNICEF and Save the Children (2020) has shown the tremendous impact that COVID-19 is having on child poverty. While 586 million children were living in poverty before the COVID-19 crisis, an additional 142 million children were at risk of living in monetary-poor households (based on national poverty lines) by the end of 2020 (see also Figure 1). Children are not only more likely to live in poverty, but poverty has particularly severe impacts on them. Rarely do children get a second chance at nutrition, health care, education and protection. The effects can be immediate and life-long, and, of course, what affects children now will be felt fully by societies and economies as they become the next generation of adults.

A proven powerful tool to address child poverty and the impact of COVID-19 is the provision of child benefits. Evidence from multiple studies, including Moodley et al. (2018), shows that child benefits have a positive impact on spending on children’s health, education, nutrition and protection. But with only one in three children having access to child or family benefits, children are under-represented in terms of social protection, especially in low- and middle-income countries (LMICs) (ILO 2017). A report by ODI and UNICEF (2020) analyses the policy issues and options for universal child benefits (UCBs), highlighting the potential of providing child benefits irrespective of the household’s welfare. This article presents the reasons for the need to consider UCBs in the context of the COVID-19 crisis and the building blocks for achieving such an important milestone for our future.

Arguments for universality
A significant number of countries have moved towards child benefits on top of traditional social services access initiatives. ODI and UNICEF (2020) found that, as of 2019, 108 out of 180 countries analysed have a periodic child or family allowance. However, only 23 countries, mainly in Europe, provide a UCB in the form of a non-contributory universal child or family cash allowance. The crucial question, in addition to the potential benefits of UCBs, is at what stage in the process of development should countries move towards universal programmes, and what are the first steps?

First, simulations in middle-income countries show that child benefit programmes cost about 1 per cent of a country’s gross domestic product (GDP) and have the potential to reduce child poverty by as much as 20 per cent (ODI and UNICEF 2020), with the potential to revert the adverse effects of COVID-19 on child poverty. It should be remembered that UCBs reduce administrative costs and avoid exclusion errors.

Second, UCBs have the potential to bind societies with shared responsibility for supporting children and raising the next generation. In Finland, for example, UCBs and other universal programmes were foundational in bringing the country together after the civil war in 1918 and in greatly reducing infant mortality, making it one of the lowest in the world. This shared purpose, along with benefits for children across the income spectrum, can lead to greater political support for universal benefits, leaving them more resilient to political change.

Third, Finland’s experience teaches us how universality can provide dignity to people living in poverty by avoiding stigmatisation of targeted programmes. Awareness is growing over the long-term adverse impacts of the stigma of living in poverty (including on dignity and inclusion in social life), which can be exacerbated by programmes that target and tag recipients as being in need. For children, this can be particularly pernicious, as aspirations and expectations for the future are set in childhood. Universal programmes, by not singling out children and families, can avoid these negative impacts.

Finally, with higher rates of coverage, UCBs are more in line with principles of equality and non-discrimination and are also in line with human rights principles.

FIGURE 1: Prevalence of children living in monetary-poor households, 2019–2021 (projected)

Source: UNICEF and Save the Children (2020).
A significant number of countries have moved towards child benefits on top of traditional social services access initiatives.

However, while UCBs can be considered a cornerstone of social policies, there are some important considerations to keep in mind:

- For children, quality social services are essential. Increasing resources in the home can make a huge difference, but if quality social services are not available where and when needed, children’s rights will not be fulfilled.

- Universal benefits must be part of comprehensive social protection systems. Social protection systems must protect against risks across the life cycle—including working-age benefits such as insurance against unemployment, ill health and old age—and may include elements of selectivity, with special consideration for groups with particular needs, such as women, and people with disabilities.

### Momentum and financing pathways to universality

The main challenge for UCBs is, of course, financing. Current evidence shows that the cost of UCBs for a country varies depending on the size of the child population, the benefit level and the size of the economy. Obviously, it could cost a significant share of the national income to implement UCBs with transfer amounts significant enough to make a difference, especially in LMICs.

Available evidence shows that universal programmes are not out of reach (UNICEF, forthcoming), with many LMICs having the same or a higher level of wealth than that of countries with UCBs, such as Ireland at the time it introduced its programme. This means that most LMICS can and should introduce UCBs now.

However, given the financing constraints to establish strong UCB systems, a gradual implementation can be a great pathway to universality. It is important for some countries to start with smaller programmes and build towards universality, as was the case for most countries ranging from Sweden to South Africa. Nepal, a relatively poor country, has managed to commence child benefits.

Countries will need to increase available financing through domestic resource mobilisation, transparency and efficiency. How child benefits and social protection systems are financed makes a difference in the effectiveness of the social tissue. It is important to ensure progressivity of taxation and transfers. In countries such as Mongolia and Zambia, taxation of natural resources has played a crucial role. In Thailand and Costa Rica, child benefits have been supported by internal resource reallocation, including from the military.

Nonetheless, the cost of a UCB for children aged 0–4 years—a crucial development window—would cost 0.9 per cent of GDP in low-income countries, and 1.1 per cent in middle-income countries for a more generous transfer for children aged 0–14 years. A costing case study by UNICEF (forthcoming) shows that if 3.5 per cent of GDP per capita were given to each child under 5, a UCB could cost, after 15 years, less than 1 per cent of GDP in South Asian countries, and reach much higher coverage within all welfare deciles than targeted cash transfer programmes.

### The COVID-19 response: Risks and opportunities

For low-income countries, development assistance, including increased social protection-focused budget support and debt relief, will play a crucial role in the realisation of UCBs. This becomes indispensable with the impact of the COVID-19 crisis on countries’ fiscal situation. Data from the International Monetary Fund (IMF 2020) show that while external debt is expected to continue to rise in sub-Saharan African countries, government revenue and GDP will experience a historic low, with the first economic recession in the region since the 1990s.

In recent months we have seen unprecedented social protection responses, highlighting both the urgent need for expanded approaches to social protection, but also that rapid and significant change is possible. It also demonstrates the need to relieve the debt of low-income countries to allow financing of responses.

Countries with strong programmes, including universal or quasi-universal child benefits, provide better initial protection for children from shocks and are easily able...
to scale up their programmes to protect them during response and recovery. In Mongolia, for example, the government increased the monthly benefit of the Child Money Programme by five times from MNT20,000 to MNT100,000 per month for 6 months. South Africa’s Child Support Grant, which reaches 12.8 million children, is providing additional top-ups to respond to COVID-19, and in Germany, payment amounts of the Kindergeld programme have been temporarily increased, and administrative requirement relaxed.

**Conclusion**

UCBs are gaining importance in the social policy discussion, especially in the context of the short- to long-term impacts of COVID-19. Despite political economy issues related to coverage and financing being of utmost importance, UCBs are more feasible and affordable than they appear, especially when progressive realisation is considered. However, the argument for UCBs is not that they are inexpensive, but that they are effective and can be the cornerstone of a child-sensitive social protection system. No child should see their potential unfulfilled due to the lack of a small amount of financial resources in the household. The costs to them, their families and their societies are hard to contemplate. UCBs are not a silver bullet, and the path to providing them will not be easy, but if ever there were a time to take the steps to reimagine social policy for children, that time is now.


1. This article builds on the round table ‘Universal child benefits: Pathways to universality’ held on 6 October 2020. For the recordings and more information, see: <https://socialprotectionorg.sched.com/event/eMMm/rt-10-universal-child-benefits-pathways-to-universality>.


3. There were 586 million children in households living under nationally defined poverty lines (the minimum level of welfare deemed necessary to afford basic needs in a specific country).

No child should see their potential unfulfilled due to the lack of a small amount of financial resources in the household.
Gender-responsive social protection in times of COVID-19

Clare McCrum

COVID-19 has not been the great equaliser: while men have suffered higher mortality, women and girls have been disproportionately affected by the socio-economic impacts of the pandemic (UN Women 2020a). From staggering increases in unpaid care responsibilities to the shadow pandemic of gender-based violence (UN Women 2020b), women have been on the front line, providing health and care services—both paid and unpaid—and were often among the first to suffer from lockdowns that brought the most vulnerable sectors of the informal economy to a standstill.

The speed and scale of the response, while not perfect, nor sufficient to meet growing needs, has nevertheless outdone any previous crisis response. A total of 1,414 social protection interventions in 215 countries (World Bank 2020) have been designed to respond to growing unemployment, and restrictions on mobility and economic activity. The crisis has resulted in technical innovation and unprecedented levels of financial and political support for social protection (Gentilini 2021).

Yet, despite the evidence of the socio-economic impact and burden of unpaid care on women, only 18 percent of social protection responses were gender-sensitive—addressing women’s economic security or increased burden of care (UN Women and UNDP 2020). This raises the question, why did policy responses not adequately respond to the gendered impact of the crisis? What enables and blocks gender-responsive social protection, and what do we need to do to prepare for the next crisis?

We expand what we have—if systems do not address gender now, they will not address gender in a crisis

In a crisis, scale and speed are the most important elements of public policy responses. They were important for COVID-19 responses and are likely to be relevant for future health, climate and economic shocks. When scale and speed are the only two dominant policy objectives, everything else takes a backseat.

When a social protection response is delivered quickly, at scale, but does not meet the needs of half of the population, this means the sector is failing to meet its core objective. Social protection systems must support women and men in times of crisis, enable them to stay in work or protect them when they cannot. They must be able to prevent negative coping strategies for all, and this includes preventing negative gendered coping strategies such as child marriage, transactional sex and permanent education losses. These are not optional extras, but central to the objectives of social protection.

However, our social protection systems are not yet delivering for some of the most vulnerable women and girls. Our systems are too often failing to address gendered poverty, risks and vulnerabilities and are failing to maximise the potential of social protection to support gender transformation, including preventing violence against women and girls, and supporting women’s economic and social empowerment.

To ensure that crisis responses address gendered vulnerabilities and needs, and support women’s agency and empowerment, social protection systems must be designed to address these concerns in times of stability. Gender matters in every element of social protection design: which instruments are prioritised, who qualifies for support, how programmes are funded, how they are delivered, and who is consulted on these decisions. If we have programmes that target women, address gendered life-cycle events and vulnerabilities, recognise flexibility in employment patterns and provide links to quality services, and we build these so that they can be scaled up, a crisis response is much more likely to be gender-responsive.

COVID-19 has shone a spotlight on the importance of social protection as a key policy instrument to respond to crisis and increase resilience. It has also highlighted low levels of existing coverage, particularly in low-income countries and among some of the most vulnerable groups (ILO 2020; Alfers, Ismail, and Valdivia 2020). We must use this moment to make real, sustained progress on gender-responsive social protection. If we do not enact the necessary reforms, this crisis will happen again, and again women and girls will lose income and education, as they are financially unprotected while continuing to bear the disproportionate burden of care work that is essential to keeping our households, communities and economies going.

If we do not know who and where people are, we cannot respond to them in a crisis

Data both enable and constrain decision-making—identifying who is most in need now, who will be most in need in various future scenarios, where they are, and how they can best access services. These data are not neutral, and failing to understand gendered poverty, vulnerability and access to protective assets and other resources inhibits the ability of governments and the international community to respond to different needs.

Even before a shock, many data systems are not set up to accurately inform policymakers of the gendered coverage or impact of social protection interventions. Despite the strength of evidence on social protection as an effective poverty reduction instrument, there is still limited evidence on what types of instruments deliver what types of results for different groups (ODI 2017). Data are even more limited on how women and men respond differently to shocks, what gendered information should be collected for early warning purposes, and how social protection information systems can generate information to inform inclusive decision making (SPACE 2021). Reliable data on gendered coverage and adequacy of different types of social protection are...
not widely available, and there is very limited ex ante, or ex post, analysis of gendered impacts of different forms of social protection expansion in response to different types of shock.

COVID-19 has demonstrated the potential of data to enable rapid expansion of social protection, but these data must enable policymakers to understand and disaggregate the impacts of shocks by gender. This means that social protection systems and early warning systems must collect gender-disaggregated data as standard to enable disaster response plans to reflect the gendered impact of different policy choices, and we must monitor and evaluate the gendered impact of these responses.

**We can only close the gender coverage gaps when we act in partnership**

In many countries there has been an unprecedented local-level response to COVID, with local leadership, often led by women front-line workers, forming the backbone of the response. Female-dominated sectors, including health care, education and childcare, have not only continued to provide critical care but also the infrastructure to link vulnerable communities to services and social protection programmes.

Community mobilisation and partnerships between government, civil society, informal workers, cooperatives and the private sector have achieved incredible adaptations in the provision of social protection. Organisations with reach, credibility and trust have brokered relationships to facilitate this expansion.

This raises long-term questions: how will governments, civil society and the private sector sustain dialogue and continue this partnership to ensure adequate coverage of social protection for all? How do we value and sustain women’s leadership in driving social policy innovation to ensure women leaders are central to decisions on recovery policy?

It is essential that we build alliances, including a more genuine partnership with women’s rights organisations, organisations of people with disabilities, faith groups and workers’ collaboratives. Sustained partnership will enable a deeper understanding of who is currently excluded, expanding coverage and trust with these groups, and improving accountability for the delivery of social protection.

**We have a care crisis, and social protection must play a greater role in addressing the uneven distribution of care**

Care work is work that includes caring for other people (children, elderly people, those with additional care needs), cleaning, cooking, and fetching water and firewood. This is all essential work that enables households, communities and businesses to function. As COVID-19 has demonstrated, when some elements of this care are withdrawn, entire economies can grind to a halt.

Globally, and without exception, most care work is done by women (ODI 2020; ILO 2018). Much of it is unpaid, and when it is paid there is often a low value assigned to it. This is in part because it is seen as ‘women’s work’, expected to be done for free, and largely driven by gendered norms around what is valuable to economies.

Women’s unpaid care burden reduces their capacity to participate in other economic activity and is a major barrier to their economic empowerment (UNHLP 2017). Women’s overrepresentation in the provision of poorly paid care services also undervalues their work and leads to lower levels of employment-related social protection coverage.

Social protection policy can play a larger role in addressing the gendered burden of care, but this requires more commitment, shared learning and common advocacy. This may include recognising care as an essential service alongside health and education and providing social protection coverage for people currently providing unpaid care, recognising it as an activity with social and economic value.

Innovations in social protection design and delivery could help to shift gender norms related to caregiving—incentivising shared family responsibility, adapting social insurance mechanisms to recognise gendered employment trajectories, providing care credits, designing social insurance to allow for multiple employers and reducing minimum employment thresholds (ODI 2020), and linking cash to care services and gender-transformative interventions. There is an urgent need to generate more evidence on the role of contributory and non-contributory social protection in recognising, reducing, revaluing and redistributing care work, and this should be prioritised by social protection researchers and policymakers.

At a minimum, we must commit to stop inadvertently reinforcing harmful gender norms related to caregiving by, for example, emphasising women’s need to meet certain conditions associated with some social assistance that add to their time burden.

**What does this mean for the future?**

The global social protection response to COVID-19 has demonstrated that...
We are now at a crossroads—where temporary social protection expansion is set to contract, where deficit financing reaches its limits, and difficult decisions on prioritisation of limited resources need to be taken.

We are posed with a political economy problem rather than a technical challenge: what societies do we want to have, and how do we want to recover? If we are to learn the lessons of this crisis, and prepare to respond more robustly to the next, we must place the needs of women and girls central to social protection reform and economic recovery. This means integrating their needs into social protection design and implementation, collecting data that enable policymakers to understand and respond to different needs, working in partnership with a broad coalition of actors, championing women’s leadership and addressing the crisis of care that so often prevents women from participating on an equal basis in ‘productive’, protected work.

COVID-19 shows us that all of this is possible with the right political and financial backing. Action now is what will make a difference when we inevitably need to respond to the next crisis.

Social protection policy can play a larger role in addressing the gendered burden of care.

technical problems can be overcome. Rapid expansion is possible; social protection systems can benefit from and be a stimulus for digital payment and identification systems; and information systems can be linked to reach previously uncovered populations.

1. This article builds on the round table ‘Gender-responsive social protection in times of Covid-19’ held on 6 October 2020. For the recordings and more information, see: <https://bit.ly/3sljHn2>.

2. Social Protection Team, Foreign, Commonwealth and Development Office of the United Kingdom (FCDO), and Chair of the Social Protection Interagency Cooperation Board Gender Working Group (SPIAC-B GWG).

3. Not all programmes that target women are gender-sensitive; design and implementation choices matter.
Bridging the disability inequality gap: Changes needed for an inclusive COVID-19 response and recovery

Alexandre Cote

Before the COVID-19 crisis, persons with disabilities across regions and countries were already struggling with multiple barriers, leading to significant inequalities in terms of poverty, education, health, work and social participation (UNDESA 2018). To overcome challenges and to address their support needs, they face significant disability-related costs which few can afford, increasing their economic insecurity and vulnerability to shocks (UNPRPD 2020). Children and women with disabilities experience even greater inequalities.

While removing barriers is an essential but long-term endeavour, social protection is critical to rapidly reduce the vulnerability of persons with disabilities and their families, and to support their economic empowerment, inclusion and sustainable escape from poverty (ILO 2017; 2019a). However, while social protection systems in many high-income countries provide quasi-universal coverage, less than 20 per cent of persons with significant disabilities have access to disability-related benefits in low- and middle-income countries (LMICs) (ILO 2019b). Existing schemes are often severely inadequate, and delivery mechanisms inaccessible (Kidd et al. 2019).

The COVID-19 crisis has magnified those obstacles and inequalities, as persons with disabilities are particularly vulnerable to the pandemic due to a combination of higher health-related risks, loss of income, and disruption of formal and informal support systems (UNPRPD 2020). Lessons from the 2008 financial crisis also show that persons with disabilities are more likely to lose their job and to struggle in the recovery (Garrido-Cumbra and Chacón-García 2008).

By December 2020, 86 countries—or 40 per cent of those that have announced social protection measures in response to the crisis—had mentioned specific interventions for persons with disabilities and their families (up from 33 per cent in May 2020) (UNPRPD 2021). Often using pre-existing programmes, the most common measures include top-up payments to existing cash transfers and in-kind support. However, it appears that the lack of a national disability registry, the low coverage of existing schemes and the absence of publicly funded support services have severely limited the capacity of most LMICs to provide an inclusive response.

Those limitations often stem from a narrow perspective among stakeholders on the role of social protection for persons with disabilities, which often focuses on their incapacity to work, rather than support for their inclusion.

An inclusive recovery will require social protection systems to progressively provide an adequate combination of cash transfers and in-kind benefits, including universal disability allowance and support services. Beyond making existing schemes accessible (ILO 2020a), this will require better data, an understanding of disability-related costs and how to address them (ILO 2020b), an inclusive information system based on accessible disability assessment, as well as meaningful consultation with organisations of people with disabilities (OPDs).

Making sense of data

The ‘World Disability Report’ (WHO and World Bank 2011) estimated that 15 per cent of the world’s population live with some form of disability, with higher prevalence among older persons, while 2–4 per cent experience significant difficulties, face greater barriers and have higher support needs.

However, official national prevalence data tend to vary widely between and sometimes within countries, ranging from 1 per cent to 20 per cent (UNESCAP 2012), mostly due to different measurement methods. In recent years, there has been significant progress in disability data collection and analysis, allowing greater comparability between countries and more consistency across national data systems.

As experiences of disability are on a continuum, ranging from very mild restrictions and support needs to very high ones, it is important to understand the policy implications of estimates related to different methods and thresholds used in surveys. If in most countries, at least 15 per cent of the population would benefit from accessibility, non-discrimination, disability awareness and assistive technology, it does not imply that they would all require disability cash transfers or personal assistance. For instance, among European Union countries, in 2016, the prevalence of disability among people aged 16–64 (17.0 per cent) was much higher than the proportion of persons who received a disability benefit (4.8 per cent), which often target persons with higher level of support needs (Grammenos 2018).

Higher costs of living and lower income: The vicious circle of disability-related costs

Persons with disabilities along the life cycle spend more to achieve the same standards of living and level of socio-economic participation as those without disabilities (UNPRPD and Leonard Cheshire 2020). They may have additional expenditures on both disability-specific items (wheelchairs or sign language interpreters) and common services such as taxis, as public transport is not accessible.

Recent studies on the impact of disability-related expenditures on standards of living yielded estimates varying from 10 per cent to 40 per cent of average household income (Mitra et al. 2017). When considering those expenses, poverty estimates of persons with disabilities are likely to lose their job and to struggle...
disabilities and their household increase significantly (ILO 2017). However, those estimates do not capture all the costs that people would face to achieve basic participation but cannot afford.

In addition, incomes of persons with disabilities and their household tend to be lower than average, as they face significant barriers in education and employment and because family members must often reduce or stop work to provide support. This is particularly true for children with disabilities and people with high support needs (Hanass-Hancock and McKenzie 2017).

Direct and indirect disability-related costs also prevent persons with disabilities from seizing emerging economic opportunities, and thus widen the disability inequality gap (Groce and Kett 2013). However, they are rarely considered in the design of social protection systems.

Towards social protection systems supporting socio-economic participation

Historically, the main rationale for disability-related social protection schemes has been compensation for loss or lack of income-earning capacity. While there is undeniably a need for basic income security, as many persons with disabilities face significant barriers in accessing work, this sole focus on incapacity to work has created a divide between those who can and those who cannot work, and has perpetuated prejudice.

Social protection systems with disability schemes that only target poverty and have incapacity to work as the eligibility criterion create a challenging dilemma for persons with disabilities: any attempt to engage in economic activities, which is always risky, may result in the loss of the household’s only stable source of income. Those schemes tend to also have low coverage, leaving most people with disabilities without any support and overly dependent on their family members. In times of crisis, they cannot be leveraged to provide instant support to vast numbers and may require ad hoc additional schemes, such as in Kenya during the COVID-19 crisis (National Council for Persons with Disabilities 2020).

In recent decades there have been reforms in high-income countries articulating basic income security schemes for those out of work and schemes covering disability-related costs, including for those working. This is often done through a combination of cash transfers (contributory and tax-financed), concessions (tax credit, discounts, free public transport etc.) and services (personal assistance, assistive technology etc.). Such an approach has increased coverage and provided greater flexibility in support to inclusion.

If very few LMICs have such a dual approach to cash transfers, many have adopted concessions and provide at least some assistive devices free of charge (UNPRPD 2021b).

Several countries, such as Fiji, Georgia, Namibia, Nepal and Thailand, have also adopted hybrid universal disability allowance schemes, compatible with work and sometimes with other income support schemes. Those schemes’ functions vary depending on individual circumstances: basic income security for those who cannot find work, and coverage of basic disability costs for those who work. While not as comprehensive as two different cash transfers, they are an alternative first step towards flexible support for inclusion.

Fewer countries, such as Mauritius and South Africa, provide additional benefits to partially cover third-person support, including for recipients of an old-age pension or child benefit in need of such support. Thailand and Tunisia have initiated personal assistance schemes.

Beyond the issue of programme design, governments also face critical challenges in identifying persons with disabilities and assessing their needs to plan and allocate resources effectively.

Beyond disability determination, the need for a national disability management information system

The COVID-19 crisis has shown the importance of a disability-inclusive information system, ideally combining single registries and disability registries.

For instance, in Dominican Republic, inclusion of questions on disability in the survey for the Unique System of Beneficiaries (SIUBEN) in 2018 has allowed the government, together with the United Nations Children’s Fund (UNICEF), to quickly identify many families with children with disabilities during the crisis and to provide them with cash transfers. The government of the state of Tamil Nadu in southern India has been able to roll out ad hoc schemes for holders of a disability card who were not previously eligible for a cash transfer.

Improving the rapid identification of households with persons with disabilities, by including disability-related questions in the social registry’s registration form, is quite straightforward and should be generalised. However, this does not provide enough comprehensive and reliable information to develop and grant an adequate set of disability benefits. This requires individual disability assessment and determination mechanisms, which have been a challenge for policymakers, who struggle with complexity and fear of fraud, as well as for persons with disabilities, who face complicated, time-consuming and, at times, undignified processes.

Overreliance on medical assessment of impairment in many LMICs severely limits access to the mechanisms for people away from major urban centres and does not provide enough information on support required by people. To tackle this, several countries, such as Fiji and Viet Nam, or Cambodia have adopted mechanisms which rely on basic assessment of functional limitations and needs for assistance which are carried out by community-level workers, making the process much more accessible. A medical certificate may be required in some cases, but support is offered to obtain it.

With the progress of digitalisation, such assessment can be carried out with greater reliability at community level and can feed automatically into registries that could be used for case management as well as policy planning (a disability assessment app in Cambodia, or the plan for a national disability information system of the National Council for Persons with Disabilities in Rwanda).

In the absence of such a registry, OPDs have been a key vector of outreach
since the onset of the COVID-19 crisis. In Kenya, the government partnered with OPDs to quickly identify beneficiaries for the temporary cash transfer scheme. Many countries have resorted in part to membership lists of organisations to identify persons in need of support.

Nothing about us without us
Beyond outreach, OPDs provide a unique perspective on existing barriers and lived experience on what support would be most needed and valued. They can help make the most of data and provide insights into challenges faced by most marginalised groups, which are sometimes still invisible.

The recovery from COVID-19 will also be characterised by fiscal consolidation in many countries, and in such contexts it is critical for OPDs to contribute to decisions about how to prioritise available resources.

Meaningful engagement with OPDs is an obligation under the United Nations Convention on the Rights of Persons with Disabilities but is also a condition for stronger ownership and sustained advocacy to mobilise the resources required to build truly inclusive social protection systems.


Older people’s income security and access to social protection during COVID-19 and beyond

Florian Juergens,1 Usa Khiewrord3 and Aura Sevilla4

Socio-economic impacts of COVID-19 on older people
COVID-19 is most dangerous for older people, as the risk of serious illness and death increases with age. COVID-19 disproportionately affects poor and marginalised populations who are more exposed to the virus and have fewer resources to protect themselves. Multidimensional poverty greatly increases the risk of becoming seriously ill from COVID-19 (Alkire et al. 2020). Poverty can limit access to preventative measures such as handwashing and protective equipment, as well as timely health care on becoming ill. Furthermore, those with low and insecure incomes are often working in the informal economy; therefore, they lack access to social protection and are unable to work remotely or adopt safer working practices. In most low- and middle-income countries, poverty increases in older age (Munoz Boudet et al. 2018), leaving older people not just vulnerable to the virus but also with few resources to protect themselves.

In countries with limited pension coverage, COVID-19 will further deteriorate older people’s already fragile economic situation
While 67 per cent of older people receive a pension globally, in most low-income countries fewer than 20 per cent do. In sub-Saharan Africa, only 22 per cent of people above the retirement age receive a pension, and large coverage gaps remain in Southern Asia (23 per cent coverage) and the Arab States (27 per cent) (ILO 2018a). Where data are available, women are less likely than men to receive a pension, and if they do, they have lower benefit levels.

Most economically active older people work in the informal economy and are highly exposed to the economic crisis. Close to 80 per cent of the 40 per cent of men and 15 percent of women aged 65 and older who participate in the labour force in low- and middle-income countries work in the informal sector (ILO 2018b). The informal sector tends to provide lower and more volatile incomes and no social protection benefits. While workers in the informal economy are already likely to be poorer than their formally employed counterparts, they are also more likely to work in sectors heavily affected by the pandemic, such as hospitality and tourism, and are likely to be excluded from crisis-related financial assistance for businesses or individuals. Evidence from past economic crises suggests that older people can find it difficult to re-enter the labour market after spells of unemployment and are more likely to face declines in job quality after re-employment, which are more persistent than for younger workers (Junankar 2011).

With few opportunities for work and limited pension coverage, most older people rely on their families to survive. Yet the adequacy of family support is often limited, as high levels of poverty faced by the population means that many families have limited resources to share.

Where older people are included in nationally representative surveys, they reveal widespread anxiety about household finances and significant reductions in income from work for themselves and their families. In Pakistan, about 30 per cent of older people (aged 50+) in a representative survey conducted in April 2020 reported needing to borrow food, seeking support from friends or relatives, or relying on their savings to meet their basic needs. This was a higher percentage than reported by younger people (Gallup Pakistan 2020). A survey conducted by HelpAge India in June 2020 found that the crisis has negatively impacted the livelihoods of 65 per cent of India’s older people (HelpAge India 2020). Forthcoming age-disaggregated analysis by HelpAge of World Bank telephone surveys in Africa conveys a similar picture. In Malawi, 96 per cent of older respondents reported being worried about their household finances, and 83 per cent of households with older people had experienced a decline in income since the start of the pandemic. In Uganda, 86 per cent of older people reported being worried about their household income, and 36 per cent of those living in urban areas saw their income from (non-agricultural) businesses decline—a higher percentage than for younger people. In Nigeria, 89 per cent of older people were worried about the pandemic’s impact on household finances, and 26 per cent reported having to stop their work in the first quarter of 2020, while 79 per cent of older business owners reported no or lower revenues. Economic simulations in Bangladesh suggest that older people’s income deficit—consumption minus income—has increased by 13 per cent as a result of the pandemic (HelpAge International 2020a).

BOX 1

“Our income went down, since some of my sons who support the household financially lost their employment. Therefore, we only spend the little we get from other sources.”

Older man, Vihiga, Kenya, January 2021

people, conducted between September 2020 and January 2021 with support from HelpAge confirmed the severe impacts of the pandemic, as well as lockdowns, on older people's livelihoods, incomes and psychosocial well-being. At the same time, respondents in both rural and urban areas reported increased costs of food and other staple goods, such as soap.

**Pensions are proven mechanisms to guarantee older people's income security in the face of global, as well as personal, crises**

Despite older people's vulnerability to the virus, adaptations to pensions, the instrument most directly ensuring older people's income security, are relatively marginal. As of November 2020, fewer than 6 per cent of the 1,568 social protection measures introduced globally related to pensions (ILO 2020). By December 2020, only 36 countries had temporarily or permanently increased pension benefits, and only 10 countries had taken COVID-19 as an opportunity to expand pension coverage (HelpAge International 2020b).

Pension systems, and in particular non-contributory social pensions, offer an efficient way to support older people and those in their care in this crisis. Given the need for simple, swift, easily understood and widely accepted criteria in a crisis, it can be much easier to expand categorical—and especially age-based—programmes. In places where social pensions exist but do not reach most older people, their coverage could be expanded by removing means-testing and quotas and/or reducing the age of eligibility (‘horizontal expansion’). Where social pensions exist, governments could increase the transfer levels, at least temporarily, to provide increased income protection and reduce the pressure on older people to continue with livelihood activities that may expose them to the virus (‘vertical expansion’).

As pensions are widely accepted by communities and can be implemented quickly, they are well suited to expand social protection coverage under difficult circumstances. A key advantage of age-based social protection programmes—such as universal social pensions—is their simplicity, which allows for quick implementation even in contexts with limited institutional capacities. Universal social pensions require only two pieces of information—age and residency/citizenship—which can be quickly and, in most cases, easily established.

Expanding pensions in response to COVID-19 is particularly important, as many older people face difficulties in accessing emergency cash transfers. A survey of HelpAge network members in Africa, Asia and Latin America found that older people face significant challenges in accessing emergency programmes (HelpAge International and SPACE 2020). There is a widespread lack of communications targeting older people and a need for clear instructions on how to access services. Simple solutions include tailoring communications to take into consideration various literacy levels and physical or sensory challenges and providing information in multiple formats and local languages. In places where older people receive pension payments in cash, steps must be taken to protect them and facility staff from the risk of infection. Staggering payment days to prevent large groups from gathering, prioritising older people's access, and following hygiene and safety protocols are key.

**From crisis response to universal social protection driving an inclusive recovery**

With the economic crisis deepening in many countries, social protection is likely to become even more relevant to protect people and contribute to an inclusive recovery. The continuation and, in some cases, deepening of the crisis is reflected in the significantly rising number of people living in extreme poverty. To avoid large-scale humanitarian crises, suffering and setbacks in human development, governments and partners urgently need to build on the initial expansion of social protection and transition to *building social protection systems back better* by filling gaps in the coverage, scope and adequacy of social protection.

COVID-19 has again demonstrated the value of universal social protection systems. Experience from this pandemic and previous crises shows that countries with effective and comprehensive social protection systems are much better prepared to protect their citizens from negative socio-economic impacts. Such countries are likely to have the institutional capacities and systems in place to scale programmes up relatively quickly. More comprehensive systems also require less scale-up in the first place, as larger segments of the population are already covered.

Pensions are crucial for poverty reduction and human development, even after COVID-19. While older people without pensions are particularly at risk in this crisis, it is important to remember that growing old without any form of income security is the challenging reality that most people, and especially older women, in low- and middle-income countries face. With population ageing gaining pace everywhere, and the population of older people growing quickly, the status quo of about 20 per cent pension coverage in low-income countries is not just a clear violation of the human right to income security in older age, condemning many to live their last years in destitution, but also restricts societies’ ability to make the most of increased life expectancy.

Universal social pensions are the most effective mechanism to ensure the income security of older people during the current crisis and beyond. They are of particular relevance to countries where the scope for expanding coverage of

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**BOX 2**

"As a shoemaker, before COVID-19, I could receive as much as 500 shillings [USD4.50] a day. But now I hardly take home any money. On a good day, I can get 40 shillings [USD0.36] at most."

Older man, Nairobi, Kenya, September 2020

"There is a price hike in everything. It is hard to buy food as well."

Older woman, Kathmandu, Nepal, December 2020

Universal social pensions are the most effective mechanism to ensure the income security of older people during the current crisis and beyond.
The global outbreak of the COVID-19 pandemic has sparked a health and economic crisis that is likely to have significant long-term economic and social impacts. With the closure of public spaces, restrictions on physical interaction and movements, and the disruption of global supply chains, many businesses' operations slowed down, and millions of workers worldwide faced reduced working hours, while others lost their jobs and livelihoods. The crisis has exposed wide inequalities in terms of protection in the case of job or income losses. In particular, the 80 per cent of the 2 billion workers in the informal economy, with no or very limited access to social protection, have been significantly impacted by the COVID-19 crisis.

In many countries, unemployment protection schemes have played a critical role in the crisis response, supporting businesses to retain workers, thereby preventing unemployment, and providing income security for those who lost their jobs. However, prior to the crisis, only one in five unemployed workers worldwide received unemployment benefits. Coverage gaps are particularly salient in developing countries, where most workers, especially those in the informal economy, do not have protection in case of job loss. They are usually not covered by social insurance schemes or narrow poverty-targeted social assistance programmes, making them and their families particularly vulnerable to impoverishment.

Governments around the world have taken unprecedented action to provide immediate income security for those most affected by the economic downturn. In addition to existing unemployment insurance and assistance programmes, as of 15 January 2021, 95 countries had introduced 178 new measures in the area of unemployment protection, and 107 countries had introduced 241 job and income protection measures.

Unemployment protection schemes provide income security to workers who are at risk of losing their jobs or who are effectively unemployed. In so doing, they play an important role in securing livelihoods of workers and their families and preventing them from falling into poverty and informality. For improved efficiency and efficacy of unemployment protection schemes, in line with the guidance from the ILO Employment Promotion and Protection Against Unemployment Convention, 1988 (No. 168), it is essential to coordinate the provision of these benefits with measures that aim to promote employability, in particular job placement, vocational guidance and training. Moreover, when closely linked with employment promotion policies, they help support businesses, accelerate recovery and facilitate structural changes in the economy and transitions in the world of work.

However, the unprecedented nature of the COVID-19 crisis, and the subsequent extended period of unemployment and absence of job opportunities, required governments to channel additional resources to expand coverage and benefits, often through existing unemployment insurance schemes. A number of countries have extended unemployment insurance schemes—for instance, by relaxing the eligibility criteria or enhancing the adequacy of benefits. In Thailand the Social Security Office has increased both the benefit levels and the duration of unemployment benefits provided by law, including for self-employed workers.

In addition, a number of countries have used their existing unemployment insurance schemes or mobilised the State’s resources to provide employment retention benefits, such as short-time wage subsidies or partial unemployment benefits, to workers in formal employment in case of a partial or full loss of earnings. For example, Viet Nam provided flat-rate wage subsidies for workers on unpaid leave and wage credits for those on reduced working hours. Botswana implemented a wage subsidy equal to 50 per cent of the employee’s monthly wages for three months to guarantee continued employment during this period, financed through the State’s budget. Malaysia’s employment insurance provided wage subsidies to help selected employers retain workers for three months; in exchange, the employment relationship must be maintained for at least six months. Such measures, albeit temporary, have proven particularly effective at supporting workers in formal employment by protecting their incomes and preventing them from slipping into the informal economy, as well as helping enterprises to retain their employees and allow them to quickly restart their operations once the crisis subsides.

However, in many developing countries, even when unemployment insurance schemes are in place, their effectiveness is often limited by the low coverage of the labour force, especially in countries with high levels of informal employment. In countries with low coverage or where unemployment insurance schemes do not yet exist, other immediate measures to support workers in the informal economy were implemented as a response to the COVID-19 crisis, such as the rapid deployment of emergency income support programmes. For instance, in Mauritius, the prior extension of unemployment protection to workers, including in the informal economy, through the Workfare programme has helped the government respond to the COVID-19 crisis. Argentina provided a one-off emergency family income support benefit to low-income self-employed domestic workers and informal workers to compensate for...
The loss of income (ILO 2020a). In April 2020, Togo introduced an income support programme covering workers in the urban informal economy. Despite the record scale of the response, emergency measures were often one-off and short-term interventions, and did not link with activation measures. Building on their COVID-19 response, some countries, such as Jordan and Togo, are now exploring ways to strengthen their short-term measures into permanent solutions that will provide social protection for previously uncovered groups of workers while facilitating their transition to the formal economy.

The way forward: Extending unemployment protection as part of building back better
Moving forward, countries need to shift from emergency measures to more sustainable income security mechanisms for workers who lose their jobs or during job search, attached to measures to facilitate the return to decent employment, guided by human rights and international labour standards. In particular, consideration should be given to the development and expansion of unemployment insurance schemes as a means to effectively respond to economic shocks, build human capabilities, enhance employability, enable people to navigate more frequent life and work transitions, and to preserve formal employment.

However, the extension of unemployment insurance to workers in the informal economy is not without challenges. For many workers in the informal economy, it would be difficult to verify their labour market status and their eligibility to unemployment benefits. Furthermore, only a few countries have extended coverage to self-employed workers, whereas these workers often make up a large proportion of informal workers (Carter, Bédard and Peyron Bista 2013). To extend income security to workers and households in the informal economy, a diversity of mechanisms, through contributory or tax-funded schemes or both, should be considered in line with the ILO Social Protection Floors Recommendation, 2012 (No. 202) and the ILO Transition from the Informal to the Formal Economy Recommendation, 2015 (No. 204).

Income support measures should be accompanied by effective, adapted and accessible active labour market policies for workers, including workers in the informal economy, such as training, job counselling and placement, skills development and enterprise start-up support, and employment guarantee programmes, for instance. Coordinated measures such as these will remain critical in helping affected workers to quickly (re-)integrate into the labour market. Keeping workers on unemployment benefits is not only costly for the social insurance scheme, but long periods of unemployment are also detrimental to economic and social progress. Enhanced activation policies will also enable workers to acquire or upgrade their skills and capabilities, and improve their employability to better adapt to future transitions in the context of restructured labour markets and economies (Peyron Bista and Carter 2017).

Effective unemployment insurance schemes will need to strengthen employment support measures but also accelerate the transition from an informal to a formal economy. This will be essential to close coverage gaps and ensure that more workers can access a higher level of benefits through unemployment insurance schemes, but also to build more robust, sustainable and equitable social protection systems. Success, in many ways, depends on the participation of employers’ and workers’ representatives, and other stakeholders, in the formulation of immediate policy responses and the development of comprehensive and universal social protection systems that better address future social and economic challenges, including in times of crisis and just transitions.


In many countries, unemployment protection schemes have played a critical role in the crisis response.
Health protection and sickness benefits to face the COVID-19 pandemic in Asia

Maya Stern-Plaza, Lou Tessier, Luis Frota, and Knut Lönnroth

The COVID-19 crisis has highlighted the importance of having access to health care without hardship and income security in times of sickness, both of which are central objectives of social protection systems. Despite some progress, more than half of the world’s population do not have effective access to health care services, and millions are pushed into poverty by catastrophic out-of-pocket health expenditure (ILO 2020a; WHO and World Bank 2019). Furthermore, since half of the world’s labour force is not covered by sickness benefits (ILO 2020b), the risk of poverty as a result of income loss is a reality for many households.

The current crisis has served to highlight the importance of social protection and stressed the coverage and adequacy gaps in health care and sickness benefits. While governments have sought to provide immediate responses to address the negative consequences of COVID-19, the health crisis will hopefully also serve as a wake-up call for the need to build permanent response capacities embedded in social protection systems that are more inclusive and provide better access to adequate health care and sickness benefits.

Asian countries’ responses to the COVID 19 pandemic as regards health protection and sickness benefits

Many countries have taken measures to enhance access to health care and close gaps in social health protection, which can mostly be categorised as follows.

- Expanding the reach and range of health care benefits
  The nature of COVID-19—notably its rapid propagation, its significant health consequences and its impact on health resources and systems—caused a number of countries to ensure that preventive and clinical measures necessary to treat and restrict its health impact were largely accessible in a timely fashion. In this context, lowering financial barriers to health care was crucial, especially in terms of addressing impoverishment already aggravated by a reduction of income security. For example, in Viet Nam, the government removed co-payments related to testing and detection of COVID-19, and implemented measures for tracing and isolating detected cases through the existing national health insurance system (ILO 2020c). Similarly, in China the government ensured free testing. It extended the medical benefits package to include drugs and medical services necessary for COVID-19 treatment and made medical treatment readily accessible to all persons, insured or not, irrespective of their ability to settle co-payments upfront, by guaranteeing the payment of outstanding bills for patients with COVID-19 to service providers. Furthermore, it ensured that facilities received the funds needed for treatment in advance, to prevent any exclusion from care due to financial constraints.

- Strengthening coordination and adapting administrative and delivery procedures
  Some governments were able to respond adequately due to an enabling legal and regulatory framework. In South Korea, the legal framework ensures that all medical facilities (including private) contract with the national health insurance system, fostering equity in access to care and enabling a quick response by mobilising all providers. A number of countries were also mindful of the impact the COVID-19 pandemic could have on existing pathologies, including continued access to medical treatment. Viet Nam and China enabled patients to obtain in advance medications for chronic diseases as a means to minimise medical visits. In addition, in both countries, telemedicine solutions, such as online follow-up of treatment and services for common and chronic diseases, were made available (ILO 2020c).

- Extending coverage and adapting sickness benefits
  The COVID-19 crisis has further exposed critical gaps in sickness benefit coverage, leaving large numbers of workers, such as many workers in temporary, part-time and self-employment, without income if they are incapable of or prohibited from working as a result of COVID-19 infection or quarantine measures. Notably, this is a reality for many workers on the front lines of the crisis (health workers, cleaners, transport and delivery workers, domestic workers etc.) (ILO 2020d). This constitutes a critical public health challenge, as workers who cannot rely on income security when sick may feel forced to report to work or be reluctant to self-isolate, thereby potentially propagating the virus (ibid.).

Sickness benefits, particularly relevant in situations of quarantine, as underlined by international standards, play a crucial role in slowing the spread of the virus. Some countries have looked to extend coverage to additional categories of workers, by adapting or relaxing the eligibility criteria of existing schemes or introducing new benefits. The Government of Singapore, for instance, financed benefits provided during quarantine (ibid.). In Myanmar, while coverage is limited, extended sickness benefits were provided to pregnant workers, as a means to extend the length of maternity leave and reduce their exposure to COVID-19 in the workplace (ILO 2020c). The crisis has further shed light on the complementarity and mutual need for health care and sickness benefits within universal and comprehensive social protection systems, as a means to promote public health and reduce impoverishment (Lönnroth et al. 2020; ILO 2020e; 2020f).
• Ensuring inclusive coverage for those temporarily or permanently unemployed
In many countries, the pandemic has resulted in an economic crisis. Given the lockdown measures, many businesses have seen their economic activities come to a standstill, with working hours reduced or temporarily suspended, or employment terminated as a consequence. In Cambodia, where contributory social insurance is the prevalent mechanism, workers were allowed to suspend their contribution payments even though benefits continued, in line with International Labour Organization standards (ILO 2020c).

Lessons learned and moving forward
The COVID-19 crisis has brought to light significant gaps in social health protection. Ensuring the universality and continuity of coverage is essential during a pandemic in which one person’s health can affect everyone’s. Accordingly, governments worldwide responded swiftly to the threat, including by extending their reach, improving their adequacy and facilitating their delivery. It is necessary to build on lessons learned from the temporary measures towards more sustainable, comprehensive and universally effective access to affordable health care services and adequate sickness benefits for all. Both are supportive of the objectives of universal health coverage and universal social protection.

• Availability of health care services
The pandemic has shed light on the need to invest in the availability of quality care and to improve coordination within the health system. Given that public health services have been the backbone of the response in many countries, a central role should be given to them, complemented, where necessary, by private-service providers under public regulation. COVID-19 has also demonstrated the high level of mobility at national and international levels due to labour and work opportunities. This calls for strong networks of service providers, ensuring that private providers can be mobilised where relevant and to secure portability of health care benefits. The impact of the disease on older people has also shed light on the need for closer coordination between health and social care (Gardner, States, and Bagley 2020).

• Importance of institutional capacity and coordination within the social protection system
The response has been financed mostly through general government revenues and fiscal stimulus packages. Countries with strong social health protection institutions based on broad risk pooling, acting as a central purchaser of health services, have also been able to rapidly channel public funds towards their population. In addition, this crisis has been an opportunity to build on existing social assistance registration and identification mechanisms across the social protection system to expand the reach of social health protection. In Cambodia, an inadequate identification system was updated to improve coverage of existing poor households; as a result, an additional 600,000 people were registered for both cash transfer relief and health protection (ILO 2020c).

• Need for improvement in the adequacy of health care benefits
While many countries, especially in Asia, have reached near universal coverage through national health insurance systems, the crisis has highlighted the limitations of benefit adequacy and the need to reduce out-of-pocket payments. COVID-19 has also demonstrated the effectiveness of integrating prevention, testing and treatment measures (including telemedicine) within health care benefit packages. Ultimately, co-payments should be limited and, if they exist, defined in such a way that they do not cause hardship, especially for people with limited means.

• Linkages between access to medical care and income security
The crisis has highlighted the role of the social protection system in shaping behaviours to foster prevention, the complementarity of health care and sickness benefit schemes, and the clear limitations of employers’ liability schemes (ILO 2020d). High out-of-pocket expenditures to access health care and preventive equipment are compounded by income loss related to an inability to work (Hoa and Nhung 2019; Lönnroth et al. 2014). If sickness benefits are to play a preventative role, collectively financed mechanisms based on solidarity will be needed (ILO 2020b). Indeed, during such a crisis, many small and medium-sized enterprises, which often constitute the majority of employers, face financial barriers to business continuity and may consequently default on their obligations. In addition, own-account and self-employed workers are not covered for paid sick leave when it is based on employers’ liability. It will be necessary to consider effective mechanisms for extending protection to the self-employed and other categories of workers who are often...
The current crisis has served to highlight the importance of social protection and stressed the coverage and adequacy gaps in health care and sickness benefits.

Not covered by existing schemes, mobilising additional resources and building solid, equitable and sustainably financed schemes (Lönnroth et al. 2020). ●


1. This article, which counted with contributions from Marielle Phe Goursat and Christina Behrendt, builds on the round table ‘Health protection and sickness benefits to face pandemics’ held on 6 October 2020. For the recordings and more information, see: <https://y/SMCa>.

2. International Labour Organization (ILO).


4. All confirmed or suspected COVID-19 patients received subsidies from state finances for any medical bills not covered by basic medical insurance, serious disease insurance or the medical assistance fund, according to Xinhua (2020).

5. Paragraph 8 of the ILO Medical Care and Sickness Benefits Recommendation, 1969 (No. 134) expressly envisages situations of quarantines during health crises and the right to income security by way of securing sickness benefits in such cases.

Migrant-responsive social protection: Lessons from COVID-19

Gift Dafuleya, Marius Olivier, Jason Theede, Giulia Baldi and Teona Aslanishvili

The COVID-19 crisis has demonstrated that effective social protection systems are crucial to safeguarding poor and vulnerable people when crisis hits. Yet the emerging pattern of COVID-19 responses with lockdowns and other types of restrictions shows that countries with weak State-run social assistance lag far behind in shielding livelihoods and the economy from lasting damage. Furthermore, state responses that leave out migrants exacerbate pre-existing vulnerabilities, as they worsen the socio-economic impact and humanitarian situation caused by COVID-19, reducing economic opportunities both for host and migrant populations while overburdening the health and social protection systems. Against this background, this article discusses the social protection responses targeted at migrants, who are also not spared by the socio-economic impacts of COVID-19. It also provides a brief discussion on the legal perspectives of COVID-19 responses targeting migrants.

Socio-economic impacts of COVID-19 on migrants

COVID-19 has had serious socio-economic impacts on the livelihoods of both formal and informal workers. This has led to increased pressure on labour markets and social protection systems, which, in some countries, has been exacerbated by unemployed migrants returning to their countries of origin.

Venezuelan migrants, who are the second largest group of migrants after Syrians, are experiencing significant socio-economic impacts of COVID-19; approximately 4 million Venezuelan people had fled the country as of August 2020, following the political and economic crisis (UNHCR 2020). Remote surveys conducted by the World Food Programme (WFP 2020a) between 2019 and 2020 revealed that approximately 1.9 million Venezuelan migrants were in moderate or severe food insecurity, and 7 out of 10 did not have adequate food during the previous 30 days. The proportion of migrants to only have one meal or no meal at all at the day before the interview increased 2.5 times compared to pre-COVID times (WFP 2020b).

In the Middle East and North Africa (MENA) region, a United Nations Children’s Fund (UNICEF) simulation exercise indicates that the COVID-19 crisis could lead to an additional 12 million children in the region experiencing poverty in the short term (IBC-SP and IPC-IG 2020). The situation of children on the move, who were already vulnerable before the pandemic, has now worsened. Countries in the region traditionally have a high dependency on remittances as a proportion of gross domestic product (GDP). Current forecasts indicate that remittances will drop by 8.5 per cent in 2020 and 7.7 per cent in 2021, following the COVID-19 crisis, which is expected to have a significant impact on the well-being of children and families (Ratha 2020).

Children of migrant workers left behind in countries of origin suffer from reduced or delayed remittances and potentially longer periods of separation from their migrant parents. Children left behind may not be immediately included in social assistance schemes, as they may not meet eligibility criteria due to remittances received prior to the pandemic, and systems may lack flexibility to capture the ‘new poor’. This adds up to a compounded negative effect for migrant families and their children, including those in countries of origin (Zambrana-Cruz & Rees 2020), (UNICEF 2020).

Social protection responses targeting migrants

Some governments and international institutions have responded by providing social protection measures that are aimed at assisting migrants experiencing the socio-economic impacts of COVID-19. In Latin America and the Caribbean a few trends of social protection responses that include migrants have been identified through a joint UNICEF, IPC-IG and WFP regional study (forthcoming). The response to the pandemic in Ecuador and Peru has reflected a pre-COVID exclusion pattern, negatively affecting regular migrants who are already excluded from the national social protection response. Brazil presents an interesting case of a country with a favourable legal framework that allows social assistance programmes to include asylum-seekers and refugees (UNHCR n.d.).

There are also a few interesting examples provided by the International Organization for Migration (IOM 2020a) of what countries of origin have done in relation to their own migrant workers abroad. The Philippines,
for example, extended a unilateral one-time grant of USD200 to citizens overseas. There are also several cases of countries that have instituted return arrangements for its citizens. In Nepal, a Supreme Court decision compelled the Nepali government to use a particular fund to bring back its workers to Nepal. Thailand and Indonesia also extended monetary and other support to returnees. In the global North, documented migrant workers in formal employment are likely to have access to social insurance, which has benefited these migrants during the COVID-19 crisis. There are also a few examples of cash and in-kind transfers to migrants in the global North (IOM 2020b).

Although most social protection responses to the crisis in African countries have been in the form of transfers in cash and/or in kind, there is no documented evidence on the reach of cash transfers to migrants. In some parts of southern Africa, migrants have even been denied access to emergency food assistance (Heywood 2020).

**Legal perspectives on COVID-19 responses to migrants**

Several countries have adjusted their legal frameworks to enable migrants to access social protection in the COVID-19 context. As mentioned above, Brazil has a favourable legal framework that allows asylum-seekers and refugees to access social assistance programmes.

Since the onset of COVID-19 in Africa, most countries have either by way of programming or legislation been hesitant to extend social protection to migrants and migrant workers. South Africa has a fairly progressive Constitution, which, with some exception, does not discriminate between citizens and non-citizens, and safeguards certain rights even in the case of a national state of emergency. However, at the start of the COVID-19 pandemic, the South African government adopted regulations which attempted to exclude permit holders’ in South Africa, as well as asylum-seekers with valid permits, from accessing the COVID-19 social relief of distress grant. However, the High Court found this exclusion to be unconstitutional. There have been other attempts in South Africa to adopt (not yet promulgated) regulations aimed at closing off certain sectors of the labour market to foreigners (BusinessTech 2020). This may have constitutional and human dignity implications, as well as implications for social protection.

**Conclusion and recommendations**

Governments have extended social protection schemes to the most vulnerable, but often this has not necessarily included migrants and migrant workers. Exclusion can be costly in the long term, whereas inclusion from the onset pays off for everyone. In light of the socio-economic impacts of COVID-19 and the social protection responses put in place by governments and international institutions presented in this article, the following recommendations are proffered for policymakers.

- Combine protection measures with enhanced access to health care, as well as social work and child protection services. This will help to address exclusion errors and deliver a holistic package of services to deal with multiple vulnerabilities.
- Allow migrants to participate in labour market activity, as this provides a lifeline for individuals and households in the wake of border closures, even though international law permits States to legitimately regulate or restrict the right to work of non-citizens to particular categories of non-citizens, in particular those with certain types of work or residence permits or asylum-seekers (International Commission of Jurists 2014).
- Acknowledge remittance service providers as essential services, since they are important for migrant workers to keep assisting their families in their country of origin.
- Monitor and mitigate the effects of border closures, travel restrictions and policy changes on migrants and their families.
- Facilitate inclusion in social protection schemes in countries of origin for citizens who have been working abroad.
- Design firewalls between social protection and immigration services so that the requirements to report undocumented migrants who are in registers of social protection to the immigration department are eliminated.

"Governments have extended social protection schemes to the most vulnerable, but often this has not necessarily included migrants and migrant workers."
Exclusion can be costly in the long term, whereas inclusion from the onset pays off for everyone.
Transitionaling from emergency transfers: What is the future of universal basic income?1

Louise Haagh; Mansour Ndiaye and Claudia Vinay

Interest in universal basic income (UBI) or basic income (BI) has increased greatly among governments and development institutions in the context of the COVID-19 pandemic (Gentilini et al. 2020; Gray Molina and Ortiz-Juarez 2020; Haagh and Rohregger 2019), though it is not a new concept. In the 10 years before the pandemic, UBI had been gradually moving up the policy agenda. Starting with Latin America in the 1990s, interest in UBI in the global South has been building among influential scholars and important political actors, in connection with the expansion of conditional cash transfers (Suplicy 2002; Lo Vuolo 2013). The question is how to gradually expand conditional and means-tested transfers to stable entitlements, while also promoting complementarities with broader development policies. This article discusses the advantages of a permanent UBI system as a foundation for strengthening impacts of other development policies, and policy considerations to get there.

From temporary to universal basic income
In the context of the pandemic, the BI agenda has been applied mostly as temporary basic income (TBI): emergency and time-bound transfers to population groups not currently adequately covered by social assistance or social insurance, such as informal and non-standard workers. For example, in response to the pandemic, Colombia reached 2.6 million households with a TBI programme, Ingreso Solidario, in just over three months.4

According to a United Nations Development Programme (UNDP) report (Gray Molina and Ortiz-Juarez 2020), the provision of TBI for the nearly 3 billion poorest and most vulnerable people in 132 countries could slow the current surge in COVID-19 cases by enabling and incentivising people to stay at home during the pandemic. However, one needs to think about what comes next and how to graduate these beneficiaries into a more permanent mechanism that can support resilience in daily life and in response to crises.

The increased interest in strengthening social protection by experimenting with forms of unconditional cash transfers before and during the pandemic provides the momentum needed to seriously consider a UBI floor in some countries.

Bearing in mind that UBI is by definition a basic subsistence grant paid for life to individuals without conditionalities, it is important to retain sight of the long-term dimensions of UBI. Among other things, UBI can act as a foundation for a more diversified set of publicly supported contributory or semi-contributory systems, and for insuring and improving the impact of other social and economic programmes (Haagh 2019).

Means-tested schemes are rational in terms of short-term costs, but in the long term they may be a false economy: if not supplanted with a stable foundation of unconditional support, too much depends on beneficiary selection in terms of administrative cost, the potential for exclusion, and negative impacts of unstable support. The question is, therefore, how to transition towards the more stable structure of basic security that a UBI presents, while also taking into account the fiscal challenges and other policy considerations such as investment in services that would make any quick transition to UBI difficult.

What is UBI really about?
UBI ultimately implies a sense of shared entitlement within the economy of a kind that reflects the same commitment given to universal services of education and health. Thus understood, UBI requires the building of new institutions and a revised social contract. Herein lies the difference between a cash transfer given as a temporary anti-poverty measure and UBI (Haagh 2019). UBI implies buy-in from the whole of society looking to have a fairer system with a level starting point and a common floor for all.

However, this buy-in from society does not have to be a prerequisite for taking steps towards UBI. Building gradually may be more likely if UBI is seen as a foundational element to strengthen social protection and build social insurance. UBI is a long-term endeavour, and it implies national dialogues that promote greater solidarity between socio-economic strata in a way that has the potential to align interests, build social cohesion and reduce conflict.

UBI does not replace the need for the promotion of stable employment and enhanced capabilities such as equal access to high-quality education—policies that ultimately construct social inclusion (Haagh 2011); nor is UBI in conflict with such policies.

Finally, UBI is not a redistribution mechanism to transfer resources from rich people to poor people. For that, other policies are better suited, such as a progressive and inclusive taxation system and the provision of universal public services which reduce expenditures for poor people. UBI in this context can strengthen institutional development and the construction of shared citizenship.

How do you get to UBI?
As with any new policy initiative, introducing UBI may involve different policy options5 that need to be considered in design and phasing, and which require a long-term planning approach. UBI is a basic infrastructure with many potential applications for public policy and democratic state capacity. Once in place, it can help increase liquidity, if needed, in more transparent ways in response to economic cycles or other crises.
One also has to consider the context in which UBI will be implemented. Is there a social protection system in place? Will UBI be a gap-filling measure to cover shortages in social protection coverage?

Building long-term funding for UBI, however, requires consolidating and expanding fiscal capacity and State-supported shared savings systems, in recognition that most States are not rich in natural resources. Strengthening country-based shared risk systems relies on three other conditions: (i) more planned approaches to expand stable and formal employment; (ii) State-supported shared savings systems—characteristic features of strong Nordic and East Asian States; and (iii) global efforts to strengthen States’ capacity to exercise fiscal sovereignty. Building a stable basis for a UBI system is, therefore, part of much wider efforts to consolidate the scope for public finance.

UBI is not a silver bullet, and it needs to be accompanied by a strengthening of institutions and public services, including health and education, so that the cash transferred to citizens does not just end up paying for privatised basic services such as health, sanitation or education.

**UBI experiments and insights**

As per its definition, few examples qualify as full UBIs. There have been promising small pilot projects in Namibia and India (Davala et al. 2015), and a longer-term randomised control trial (12 years) in some parts of Kenya (Arnold 2018). These trials, however, focus on poor populations—i.e. they are not universal—and have been financed through donor money, which is not a sustainable recipe for UBI.

Since 2010, Iran has experimented with UBI as a substitute for subsidies on bread, water, electricity, heating and fuel. These subsidies were substituted by a cash transfer to households that amounted to 29 per cent of the median average income and reached 19 million households in 2019.

Developed economies such as Finland, Denmark and the Netherlands have also been experimenting with UBI recently. Finland tested some elements of UBI by removing conditionalities on existing income payments and the prospect of keeping the benefit when earning. This showed positive effects on people’s perception of their economic well-being, along with small positive employment effects and enhanced trust in the system and financial confidence (Kela 2020).

At the same time, mainstream political actors in these developed economies fear UBI may compromise solidarity norms in a historically egalitarian society. This highlights how context matters for how UBI and its effects will be viewed.

**Conclusion**

The tremendous shock of the pandemic has shown that when there is political will, much can be achieved in terms of social protection; resources can be repurposed, and technology harnessed to reach more people than before. The pandemic has also shown that, in many cases, the structural features of the way we have been living are unsustainable and unfair, with a disproportionate number of people working in informality, services being fragmented, and serious gaps in social protection and significant fissures in societies being revealed. When thinking about rebuilding better and differently, many countries are realising that they need to think more about how to enable planned and collective responses to development problems and challenges (whole-of-society approaches). The hope is that the present momentum could lead the kinds of national dialogues that might bring about political support for more inclusive planning and organising of services and economic security.

The aspiration of a more permanent system of UBI chimes in practice with a greater degree of citizen engagement, public ownership and new social contracts in favour of genuinely universal entitlements for accelerated poverty eradication and reduced inequality.


Placing food security and nutrition at the heart of social protection policy and programming now and in the future

Juan Gonzalo Jaramillo Mejía

Without a doubt, the COVID-19 pandemic has made an irrefutable case for robust national social protection systems that can substantially help meet people’s essential needs and address the risks they face in times of crisis. It has also demonstrated the close link between poverty, hunger and disease.

The unrivalled number of social protection responses to COVID-19 has rightfully reinvigorated the global dialogue on this policy sector. Despite a wealth of novel ‘shock-responsive’ social protection measures, the global policy community has been putting bandages over systems that require major surgery. For instance, they have compensated for the structural weaknesses in coverage and the routine functioning of these systems by lifting conditionalities and increasing the value of benefits etc. Faced with a multifaceted global crisis like never before, long overdue corrective measures and investments were introduced hastily and sporadically.

However, not everything has been negative. The pandemic has afforded a unique opportunity to policymakers and practitioners to reflect on and appraise new ways to solidify and bolster national social protection systems. Where temporary programme adjustments were introduced to respond to the crisis, COVID-19 became a catalyst, helping to spur the emergence of substantive structural reform agendas. One of the most salient realisations is the need to integrate food security and nutrition at the core of these emerging agendas.

One of the lessons that the COVID-19 crisis has laid bare is the need to solidly invest in adequate social protection systems. Meeting essential needs—including for nutritious, safe and healthy foods—will ultimately determine the health, productivity and well-being of all in the immediate to the long term.

This article discusses some of the long-standing challenges that social protection has encountered to achieve positive nutritional outcomes, and how they have been exacerbated by the pandemic. Recognising the spotlight shining on social protection, this article stresses the need to reposition food security and nutrition considerations at its heart.

To do this effectively and disrupt the vicious cycle of poverty, hunger and malnutrition in the future, focused and systematic action must be taken.

**Long-standing paradoxes**

Even though we all need food at least three times a day, every day, ‘from womb to tomb’ to live full and healthy lives, healthy, nutritious and safe foods are a luxury for many who cannot physically and/or financially access them in a world of excess.

Evidence indicates that social assistance programmes have the potential to improve sustained access to food and essential basic services for vulnerable households (Alderman 2015). Unfortunately, another paradox remains: while most people depend on income to access food, increasing people’s income security does not always translate into positive nutritional outcomes, due to the complex interplay of health, sanitation, the food environment, knowledge and power dynamics, among other factors (HLPE 2012).

Greater income security or even access to food does not equate to food security, which in turn does not guarantee nutrition security. Therefore, it has been repeatedly argued that social protection programmes must take deliberate action from design to implementation to maximise the impact on nutrition (Devereaux 2015). For example, ensuring that social protection benefits are adequate to meet the essential food and nutrition requirements of individuals is paramount. The values of cash transfers are often calculated using a poverty line benchmark. Often, this is lower than the minimum level of consumption for healthy diets, leading to an affordability gap with enormous repercussions for households’ ability to access nutritious—as opposed to cheaper, processed and calorie-dense—foods.

**How is the pandemic exacerbating existing problems?**

The COVID-19 crisis has brought to the fore the vital role of social protection systems in shielding populations beyond the health crisis, against hunger and malnutrition. As livelihoods are put under strain and the socio-economic and multifaceted impacts of the pandemic continue to unravel, people’s ability to provide nutritious diets for themselves and their families is even more compromised. The impact of COVID-19 on economies and health systems globally has been swift and ubiquitous. Containment measures have saved lives but also triggered economic recessions with severe impacts on communities and individuals. This has forced us to look closely at issues such as urban hunger, and acknowledge vulnerabilities that have always existed but were never sufficiently addressed. In some countries, the pandemic has added another layer of complexity to existing crises, increasing the prevalence of hunger, poverty, malnutrition and disease.

Globally, as measures to contain the virus continue to be put in place, many people are more concerned about dying from hunger than from the virus itself. People’s inability to meet their essential food and nutrition needs also compromises their immunity and ability to fight and defeat the disease.

**A boom in social protection responses to COVID-19**

Since the beginning of the pandemic, virtually all countries and territories
have planned or put in place over 1,400 social protection measures in response to its socio-economic impacts. The sharp increase in social protection spending exceeds the level spent as part of the global response to the 2008 ‘triple F crisis’ (food, finance and fuel). It accounts for an unprecedented record 0.87 per cent of the approximate USD88 trillion of global gross domestic product (GDP) in 2019 (Gentilini et al. 2020).

Despite new records of global spending on social protection, the pandemic threatens to exacerbate malnutrition rates in the poorest countries, overloading their already crippled food and health systems. COVID-19 and malnutrition are a deadly combination. As demonstrated by Heady et al. (2020), the prevalence of child wasting could rise by over 14 per cent due to the pandemic, pushing an additional 7 million children into acute malnutrition in the coming months. In addition, according to a recent study by Popkin et al. (2020), undernutrition is not the only form of malnutrition that is of concern. People with obesity who contracted COVID-19 were 113 per cent more likely than people of healthy weight to require hospitalisation, 74 per cent more likely to be admitted to intensive care, and 48 per cent more likely to die. The evidence continues to mount that overweight and obesity disproportionately affect poor people, as unhealthy diets become cheaper and more physically accessible than healthy ones (SOFI 2020).

Overcoming the food security and nutrition roadblocks in social protection

Social protection has a vital role to play in supporting people’s access to food and, more broadly, in enhancing food security and nutrition (Slater et al. 2014). Yet, as the social protection responses to the pandemic have shown, its potential has not been fully harnessed and realised. In many instances, despite aggressive public health containment measures which slowed the spread and impact of COVID-19, the breadth and depth of hunger, poverty and malnutrition expanded.

Several long-standing roadblocks have hindered the obvious synergies between social protection and nutrition, compromising people’s ability to translate their enhanced income security into physical and economic access to nutritious foods that support health and well-being over time.

A consistent roadblock has been translating social protection’s vested interest in achieving an accelerated and sustainable reduction of poverty and vulnerability into a clear value proposition to support food security and nutrition through deliberate and consistent policy and programmatic action. We must acknowledge in social protection policy and programming that hunger and malnutrition are also causes of poverty, not just effects, and that their inter-relation is not simply unidirectional.

Positioning food security and nutrition as essential prerequisites for the success of social protection remains challenging. Therefore, we need to embrace a vision that recognises “the essential role food security and nutrition play in building a prosperous society able to nourish all its people, leaving no one behind, and for which nutrition is the foundation of the capabilities that sustain this prosperity over time” (WFP and EPRI 2020).

Other roadblocks impede our ability to embrace new approaches and frameworks, such as:

- **Thinking ‘sensitively’**. The overreliance on a sectoral approach means that social protection has remained myopically siloed and unable to embed other sectoral concerns within itself. More prominent recognition of a multisectoral approach that integrates health, education, agriculture and other sectors will enable us to better coordinate and forge the coalitions and the buy-in to address both the direct and underlying causes of food insecurity, poverty and malnutrition.

- **Thinking across the life cycle**. Vulnerabilities across the life cycle, coupled with the intergenerational transmission of poverty and malnutrition, will not be addressed as long as we maintain an “age siloed approach” (Bundy et al. 2018). Thinking beyond the first 1,000 and even the first 8,000 days of life, a ‘womb to tomb’

**Evidence indicates that social assistance programmes have the potential to improve sustained access to food and essential basic services for vulnerable households.**
Positioning food security and nutrition as essential prerequisites for the success of social protection remains challenging.

Perspective will enable a vision of actively preserving and consolidating healthy habits that will translate into consistent and sustained human capital and economic development gains over time.

- **Thinking in terms of vulnerability.**
  The vicious cycle of poverty, hunger and malnutrition will continue if social protection remains solely focused on income insecurity. Rather, it needs to holistically recognise an underlying set of socio-economic and spatial vulnerabilities that often intersect and are at the root of deprivation.

- **Bridging the affordability gap.**
  The pandemic has also highlighted many of the recurrent challenges in our food systems, such as the high cost of healthy diets and difficulties in accessing a diverse array of nutritious foods. By bridging the long-standing affordability gap of nutritious diets, we will more effectively support health outcomes and an economic recovery where the aggregate demand for nutritious foods incentivises positive changes across the food value chain.

**Conclusion**

The pandemic has shown that without placing food security and nutrition at the heart of social protection, its objectives to sustainably address deprivation and vulnerability are doomed to fail. Consequently, we need to foster synergies across sectors, policies and programmes to bring about human capital development and meaningful change for our societies at large.

Nutrition cannot wait. If we fail to act now, we will face devastating loss of life, health and productivity in future generations.

Getting food security and nutrition right today will determine whether the consequences of COVID-19 will be felt for months, years or decades to come.

Many governments and national stakeholders have learned significant lessons about the shortcomings of their own social protection and food systems since the beginning of the pandemic. To move away from ad hoc solutions to long-standing, structural problems, we must translate the lessons learned from short-term COVID-19 responses into sustained long-term shifts in food security and nutrition-sensitive social protection policy and practice.


1. This article builds on the round table ‘Overcoming the Food Security and Nutrition Roadblocks in Social Protection Responses to COVID-19’, held on 6 October 2020. For the recordings and more information, see: <t.ly/NvYs>.

2. World Food Programme (WFP).
Microsimulation analysis: A useful tool for the development of social policy in times of uncertainty

Gerardo Escaroz and José Espinoza-Delgado

Sailors in ancient times knew that no wind is favourable when you do not know where you are going, and the current crisis due to the coronavirus pandemic represents an unexpected and unprecedented storm that has filled countries worldwide with uncertainty. In this context, microsimulation exercises can be a useful tool to simulate the impact of COVID-19 policy interventions, helping governments to understand the depth and complexity of the current socioeconomic crisis, assess social policy responses before their implementation, and gain some insights into the extent and cost of those responses (Lay-Yee and Cotterell 2015).

Soon after the declaration of the COVID-19 pandemic and considering the first preliminary global projections of the contraction of gross domestic product (GDP) due to the impacts of the crisis, simulation analyses were carried out using aggregated data at the national level. These analyses warned of the likely increase in monetary poverty in many parts of the world, but especially in Latin America and the Caribbean (Sumner, Hoy, and Ortiz-Juárez 2020; UNICEF and Save the Children 2020, World Bank 2020). However, due to data limitations, these studies did not show household profiles or the effects of policy alternatives on different population groups, which is only possible when using household survey microdata.

Indeed, information about people’s socioeconomic situation that is collected by household surveys—that is, microdata on income, expenditure, access to health, education or social protection programmes—often lags behind macroeconomic indicators, such as GDP performance, economic activity by sector, inflation or unemployment, producing an information gap for decision makers that must be filled somehow to inform policy. Therefore, when new data are not available, simulation exercises may allow us to model what would happen to the socioeconomic conditions of families under certain assumptions, parameters and scenarios. However, it should be noted that these exercises, rather than being intended to produce a specific result for a particular situation (e.g. monetary poverty), provide an idea of the trends, distributions and types of policies that can be implemented to address that situation (i.e. targeting alternatives, transfer amounts, costs or periodicity of measures).

Bearing this caveat in mind, recent studies conducted in Colombia, Ecuador, El Salvador, Peru and Saint Lucia concluded that monetary child poverty is likely to increase due to COVID-19. If nothing is done to prevent it, the crisis may set these five countries’ poverty reduction efforts back 10 years on average. Moreover, since the crisis is likely to affect vulnerable urban populations and accentuate the effects on already poor households (ECLAC 2020; Rubio et al. 2020), inequality is expected to increase even more. Fortunately, these exercises also found that social protection measures—and specifically cash transfer programmes—are financially plausible, and, if well designed, they can contain the increase in monetary poverty to some extent. Furthermore, they also revealed that policy responses should not be neutral to inequality if the aim is to protect the most affected families.

While the principles and steps followed in the microsimulation processes may be similar—such as the use of microdata, defining assumptions, using additional information to calibrate parameters and setting up different scenarios—there are some particular aspects of each study that deserve to be highlighted.

In the cases of Ecuador and El Salvador (UNICEF Ecuador 2020; UNICEF El Salvador 2020), the purpose of the studies was not only to examine monetary poverty but also to make assumptions about what might happen to multidimensional child poverty, vulnerability and the middle class (see López-Calva and Ortiz-Juárez 2014) in relation to the effects of the pandemic. This approach, which considers the whole income distribution and not only the poorest families, becomes particularly relevant for social protection systems, as it provides an idea of the reconfiguration of the society in terms of income, and of the measures that might be needed to provide adequate coverage for all. Indeed, both studies show that poverty in Ecuador and El Salvador will increase and the middle classes will be reduced, which will have consequences in terms of policies targeting different groups. The effects on poverty will also be greater in urban areas but more intense in rural communities.

It should be noted that the study for Ecuador has been used to underpin the argument for an increase in social assistance to vulnerable populations in a recently approved loan from the International Monetary Fund with the country (IMF 2020). Figure 1 shows some results for El Salvador and Ecuador that suggest the impact of COVID-19 on the incidence of poverty with and without social policies.

The analysis conducted for Saint Lucia (UNICEF Eastern Caribbean Area Office 2020) also assessed monetary and multidimensional poverty. In fact, as the country’s household survey is rich in variables related to health, both in access and quality, it was possible to make assumptions about the likely use of health services, the increases in out-of-pocket health expenditures, as well as about other possible health-related impacts of the pandemic. The microsimulation model also examined cash transfer alternatives for vulnerable populations and their effect on poverty alleviation in different target groups. In addition, this joint effort by UNICEF and other international organisations offers the possibility of using and exploring the microsimulation
model as an online tool that allows different scenarios to be tested for policy alternatives.

The use of additional data from other sources to support the assumptions is essential to increase the accuracy of this type of model. In a very innovative way, the study in Peru included information on household electricity consumption and the Google community mobility report 6 to calibrate the model’s parameters on employment contraction, as both show a positive elasticity with economic activity and, therefore, with income (UNICEF Peru 2020). Not surprisingly, since Peru is one of the countries most affected by the crisis in Latin America (ECLAC 2021), the study found significant effects on monetary poverty among children—even after a possible recovery in 2021—in particular for those families living in rural areas and where the head of the household works in the informal sector.

Finally, an important feature of the study for Colombia is that it made different assumptions about economic activity depending on whether households are located in urban or rural areas, which provided further nuance to the analysis (UNICEF Colombia, forthcoming). As in the other cases, the increase in poverty six months after the pandemic may set the country back a decade in its efforts to reduce poverty, especially for households with children. However, given that Colombia’s package of social protection measures in response to the crisis is one of the most ambitious in the region (Rubio and Escaroz 2020), it became essential to consider these interventions and how effective they could be in containing the increase in poverty. According to the analysis, the government’s response could have contained approximately two thirds of the potential increase in extreme poverty and one third of the likely increase in overall poverty.

These are indeed unprecedented times in general, but gaps in information on the socio-economic situation of families add an element of uncertainty that must be filled to provide decision makers with a road map for policy design. Microsimulation analyses such as those conducted in Colombia, Ecuador, El Salvador, Peru and Saint Lucia are a robust tool for this purpose, which are both technically and policy relevant. Technically, as these exercises used microdata, the initial conditions that are defined for a status quo scenario before modelling effects or testing alternatives are as real and accurate as the surveys are. In policy terms, their value lay in the ability to provide evidence of the likely effects of a crisis and alternatives for interventions—such as the poverty containment capacity of cash transfer programmes—that can open up space for policy dialogue at the national level.

As ancient sailors knew, having a map of their destination was crucial to make the most of favourable winds during stormy times.●


The effects on poverty will also be greater in urban areas but more intense in rural communities.

1. This article builds on the round table ‘Use of data and microsimulations to inform the response and recovery’ held on 6 October 2020. For the recordings and more information, see: <t.ly/FVRX>.
3. University of Goettingen (Germany) and UNICEF consultant.
4. In some countries, household surveys on socio-economic conditions of families are conducted once a year, but in many others in the region it takes two or three years to obtain this information. While information on labour surveys is often collected quarterly, confinement measures and mobility restrictions prevented face-to-face surveys from being conducted in virtually all countries.
Financing universal social protection during COVID-19 and beyond: Towards a common road map to invest more and better\textsuperscript{1,2}

Mira Bierbaum,\textsuperscript{3} Markus Kaltenborn,\textsuperscript{4} Valérie Schmitt\textsuperscript{5} and Nicola Wiebe\textsuperscript{6}

As previous crises, COVID-19 has demonstrated once more that everybody in society can become vulnerable. It has exposed the dire consequences that prevail in the absence of universal, comprehensive and adequate social protection.

Social protection has been one of the priority responses to cushion the most adverse socio-economic effects, with more than 1,600 measures reported in 209 countries between February 2020 and January 2021 (ILO 2020b; see also Gentilini et al. 2020 for an overview).

If there is a silver lining to this crisis, it is the widespread recognition of the necessity and value of social protection in its two main dimensions: the provision of income security and access to health care. The crisis has also taught us that with political will as well as solidarity at the national and international level, countries can make social protection a reality. The challenge is now to transform emergency responses into sustainable social protection systems.

**Investing more in social protection is necessary…**

The global community had been long aware of the extensive gaps in social protection coverage, comprehensiveness and adequacy. Even before COVID-19 threw the world into turmoil, 55 per cent of the world’s population had no access to social protection benefits at all, with extensive differences across and within regions and countries, and between different population groups (ILO 2017). These large and persistent gaps are linked to significant financing gaps. Already taking the impact of COVID-19 into account, low-income countries would need to invest an additional USD77.9 billion or 15.9 per cent of their gross domestic product (GDP) per annum to close the financing gap in 2020 (Durán Valverde et al. 2020).

In response to the crisis, additional national and international financing, sometimes combined in the form of national basket or solidarity funds, has allowed countries to adapt or develop social protection schemes and programmes (Almenfi et al. 2020; ILO 2020a; 2021). This illustrates that resources for social protection can be made available, at least temporarily. However, most funds come in the form of concessional or regular loans which must be repaid later (Durán Valverde et al. 2020), and debt suspension or moratoria equally only defer repayments to the future (Oxfam 2020). Furthermore, these national and international efforts need to be maintained beyond the immediate crisis context to avoid ‘benefit cliff fall scenarios’, whereby emergency responses end too early and individuals are left unprotected (Razavi et al. 2020), to bolster recovery and to increase future crisis preparedness by strategically building temporary relief measures into sustainable social protection systems.

… but not enough; we also need to invest better

Yet, despite global consensus on a set of Sustainable Development Goals (SDGs), including SDGs 1.3 and 3.8 on universal social protection and universal health coverage, national and international actors do not necessarily agree on how to achieve these goals, given their differences in mandates and priorities. In particular, Ministries of Finance, on the one side, and Ministries of Labour, Social Affairs or Health, on the other side, may not share the same vision and priorities. Insufficient consensus between institutions in charge of public finance management, including financing social protection, and institutions responsible for the design and implementation of social protection systems hampers progress towards achieving universal social protection. A growing range of organisations, including workers, employers and civil society, are now questioning approaches focused on orthodoxy in macroeconomic and fiscal choices, making these differences difficult to ignore. At the international level, divergences of views and priorities are mirrored by incoherent or even conflicting advice from international organisations, development partners and international financial institutions, despite common reference to the SDGs.
Overcoming current social protection coverage and financing gaps, therefore, requires not only investing more in social protection, but also investing better. This means ensuring that both the mobilisation and allocation of resources systematically allow for the establishment of universal, comprehensive, adequate and sustainable social protection systems, including floors, and that international financial and technical assistance is consistently geared towards unleashing domestic resources and capacities.

How to invest more and better? Towards a common road map

In fact, such a set of guidelines to this end already exists. Since its foundation in 1919, the International Labour Organization (ILO) has developed normative instruments—international conventions and recommendations—covering all areas of social protection. In particular, these include the Social Security (Minimum Standards) Convention, 1952 (No. 102) and the Social Protection Floors Recommendation, 2012 (No. 202).

Significantly, Recommendation No. 202 provides concrete guidance on investing more and better in universal social protection that can be used to draft the contours of national road maps. Specifically, it outlines 19 principles to guide countries in building nationally owned social protection systems that protect the whole population and leave no one behind, are financially sustainable and socially just, rely on sound management and governance, and provide good value for money.

The principles aim to strike a balance between the objectives of universality, adequacy, sustainability and solidarity that should be at the core of any social protection system, to reconcile possible conflicts but also create synergies. For example, some countries may already 'excel' in the achievement of universal coverage but may not yet pay sufficient attention to the adequacy of benefits. Inadequate attention to tripartite participation and accountability may hinder the achievement of financial sustainability. Or, insufficient consideration to solidarity in financing, not only between high- and low-income earners but also between those who have good health and those with preconditions, or between those in the labour force and those who cannot work, may hamper the achievement of universal coverage and adequacy of benefits.

What next? No time for complacency

The unprecedented social protection measures in response to COVID-19 are laudable but should not encourage complacency. The adverse effects of the crisis will persist for much longer, and not only are future crises within sight (if not already there), but so are important transformations in the world of work that require strong and responsive social protection systems. In the wake of the global financial crisis, the commitment to the right to social security was reaffirmed, most notably in Recommendation No. 202 and the SDGs. It is now high time to put money behind these words and make social protection a reality for all.

Source: This box was prepared by Markus Kaltenborn and Nicola Wiebe, and reflects the views of the Global Coalition for Social Protection Floors.
COVID-19 has demonstrated once more that everybody in society can become vulnerable.

1. This article builds on the round table ‘Financing universal social protection during COVID-19 and beyond’ held on 6 October 2020. For the recordings and more information, see: <https://bit.ly/2P1VK6D>.

2. This article also draws extensively on several ILO Spotlights Briefs produced in the context of COVID-19, and forthcoming work on investing more and better in social protection. It has also benefitted from comments by the ILO Social Protection Technical Team.


4. Ruhr-Universität Bochum (Germany).

5. ILO.

6. Brot für die Welt.


Photo: UNICEFEthiopi/2020/NahomTesfaye. Parents with their children try to overcome the struggle of closed schools, Ethiopia, 2020 <is.gd/1NU84>.


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Opportunities for strengthening the links between humanitarian cash transfers and social protection: Lessons from COVID-19 responses

Roberta Brito, Patricia Velloso Cavallari, and Lois Austin

There has been an unprecedented focus on the potential of social protection to respond to the socio-economic impacts of the COVID-19 crisis and to build resilience. More than ever, governments, civil society and international organisations are trying to find ways to expand national programmes (vertically and horizontally), particularly cash transfers, to cover the needs of crisis-affected populations.

Linking humanitarian responses—in particular, humanitarian cash transfers (HCTs)—and social protection can advance the progress of both sectors, promoting timeliness and cost-effectiveness of responses, while strengthening national systems and avoiding parallel systems to the extent possible. However, this integration requires consistent effort from humanitarian and development actors as well as government bodies. This article aims to discuss the rationale for linking HCTs and social protection, highlight the main challenges involved, and bring practical examples and good practices for strengthening the links between HCTs and social protection, particularly in the context of COVID-19.

**Linking humanitarian cash transfers and social protection**

Over the past few years, and in line with global commitments such as the Agenda for Humanity (2016), the World Humanitarian Summit (2016) and the Sustainable Development Goals, cash has often been seen as an appropriate, effective, timely and cost-efficient way to respond to humanitarian needs.

At the same time, the recognition that many humanitarian crises are recurrent and predictable has led to the notion that social protection systems should be adapted and scaled up to better respond to shocks, reducing the need for additional pressure on the humanitarian system.

Therefore, where possible and appropriate, HCTs should be linked to or aligned with national systems, which also allows for the potential of handing interventions over to national systems for improved sustainability of support (Longhurst et al. 2020; UNICEF 2020). Humanitarian actors can play a key role in both strengthening existing social protection programmes and in supporting the creation of new ones, especially in places where social protection systems do not exist or are underdeveloped.

Social protection programmes are usually developed to benefit a specific group or achieve a specific policy purpose, often risking excluding certain other groups. One of the strengths of the humanitarian system has been a focus on the design and implementation of inclusive approaches to targeting. This is to ensure that responses are available to everyone in need due to a humanitarian crisis, including people often left out of social protection systems, such as informal workers, migrants, and people with disabilities.

Nevertheless, while there is extensive literature on how to pragmatically establish those linkages by assessing dimensions of policy, programme and implementation (Barca et al. 2020), the feasibility and appropriateness of potential links can only be assessed through a careful analysis of the national context, including the local capacities and strengths of each sector.

The immeasurable challenge of coordinating different actors, with different priorities, in a fragile, ever-changing context—and for a significant time—requires concerted effort from all involved. Such efforts need to be sufficiently intentional not only to put linkages in place but also to establish leaderships capable of sustaining them through government and political changes.

Although not simple, it is certainly possible to link social protection and HCTs, with numerous examples seen across multiple contexts in response to the COVID-19 pandemic. The next sections present examples of humanitarian assistance actors working together with national systems to respond to humanitarian needs in the context of the pandemic.

**Leveraging existing systems in Jordan**

Since 2015, UNICEF Jordan has provided **Hajati**, an unconditional cash transfer to vulnerable households with children, so that children can enrol and stay in school. Although **Hajati** is currently open to all Jordanian children, it was initially designed to provide support for vulnerable Syrian children, who remain the majority of its beneficiaries.

In 2017, UNICEF funded an expansion of the programme, implemented through the Jordanian National Aid Fund (NAF), to reach 2,000 vulnerable Jordanian children. This initiative helped to strengthen the institutional and infrastructural capacities of the NAF and became an example of an HCT programme that leveraged the national social protection system and bridged the humanitarian–development divide. The partnership produced positive results, such as improved targeting (use of proxy means testing), use of mobile money, and the creation of an NAF monitoring, evaluation and research framework that draws on the RapidPro7 monitoring system used for **Hajati** (UNICEF 2020).

Following the outbreak of COVID-19, the Jordanian government implemented an emergency cash transfer to Jordanian daily wage workers who had lost their income due to the pandemic and...
lockdown measures. To identify and enrol beneficiaries in the emergency response, the NAF made use of humanitarian systems built by UNICEF. Using the RapidPro platform, thousands of households were rapidly informed of their eligibility and how to open mobile wallets to receive payments without having to physically visit a service provider.

Jordan’s experience shows how collaboration and open dialogue between the humanitarian actors (UNICEF) and the national government counterpart (NAF), combined with flexible systems (such as RapidPro) and financial service regulations, can make national responses more shock-responsive (Albaddawi et al. 2020).

Navigating the political landscape in the Philippines

In the Philippines, several natural disasters hit different parts of the country each year, resulting in cycles of displacement, violence and poverty. The pandemic, and the resulting movement restrictions and isolation measures, imposed difficulties on individuals, families and, especially, on women’s mobility and access to services, in addition to other multiple constraints (e.g. armed conflict in some regions, and disrupted support for survivors of gender-based violence).

Paying attention to the realities on the ground, UNFPA redesigned some of its interventions to relax restrictions and eligibility, allowing beneficiaries to easily access cash assistance interventions without requiring participation in activities—for example, related to gender-based violence and women-friendly spaces.

In the Philippines, public emergency responses are decentralised; therefore, local governments play a key role in their implementation. Hence, the adaptability, responsiveness and effectiveness of an intervention depend on the political leadership of the local government. The presence of a women-centred leadership in the administration at the BARMM regional level, as well as a well-established relationship with UNFPA, was key to facilitated coordination and communication with the local government on the need for more flexible and gender-sensitive eligibility guidelines. In other parts of the country, UNFPA partnered with 28 other agencies to conduct a gender and inclusion assessment of the impacts of COVID-19, which allowed for the identification of individuals and groups who were being excluded from public assistance. The organisation also leveraged its partnerships and the capacities of local feminist organisations to encourage duty bearers to continue serving the population and upholding their rights for protection.10

Conclusion

The COVID-19 pandemic has shown the importance of strengthening national systems, as they play a key role in people’s resilience until economies and health systems are fully restored. Equally, it has demonstrated that programmes must be flexible and adaptable to provide the prompt responses needed in such a difficult crisis.

Linking HCTs with national social protection systems is a challenge in any circumstance, requiring constant coordination and strong, committed leadership with a shared goal to produce long-term results for vulnerable local populations. Positive and long-lasting outcomes are only possible through careful viability assessments and dedicated leadership to manage coordination challenges.

It is essential to build relationships with local governments and agencies that could influence social protection systems, as well as to fully understand the trade-offs and the cost benefits of using social protection elements as opposed to more independent HCT responses (Barca et al. 2020).

An unprecedented crisis such as this one forces policymakers and practitioners to adapt programmes and develop original solutions, as the usual good practices may not work in a situation of lockdown. Perhaps, however, this crisis will showcase the benefits of integrating the humanitarian and social protection sectors, encouraging both sectors to work closely together.


4. For a more expert-led discussion of this experience, watch the round table recording for the presentation by Mays Albaddawi, Social Protection Officer for UNICEF Jordan.

5. The programme was initially called Child Cash Grant and targeted only Syrian children. In 2017 it was redesigned and opened to all children in Jordan. The programme provides JOD20 (USD28) monthly per child for up to four children per household. Even though the programme now targets irrespective of nationality and registration status, nearly 90 per cent of beneficiaries are displaced Syrian refugees living in non-camp settings. Hajati covered 5,500 children in 2017-2018 and 1,000 children in 2018-2019, when the programme was scaled down due to a funding shortage (UNICEF 2020).

6. The NAF is a multi-purpose cash assistance programme that provides different modalities of transfers (some recurrent, some temporary) to Jordanians living below the national poverty line.

7. Open-source software developed by UNICEF’s Office of Innovation that can be used for two-way SMS and other communication channels (voice and social media channels) to raise awareness, collect data and monitor programme implementation.

8. For a more expert-led discussion of this experience, watch the round table recording for the presentation by Aimee Santos, National Program Officer for Gender & GBV Unit of UNFPA Philippines.

9. The direct service projects of UNFPA Philippines are concentrated on the southernmost island of the Philippine archipelago, which has been engaged in a protracted armed conflict for the last 30 years. In February 2019 the Bangsamoro Autonomous Region in Muslim Mindanao (BARMM) was established, and UNFPA is supporting the new government, which lacks capacity and resources.

10. This section is based on information provided by Aimee Santos in a webinar titled ‘In conversation: linking humanitarian cash and social protection in response to the pandemic’ hosted by the socialprotection.org platform. Available at <https://www.youtube.com/watch?v=ce5isVAPRFE>.

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A proven powerful tool to address child poverty and the impact of COVID-19 is the provision of child benefits.

David Stewart, Atif Khurshid and Aristide Kielem

Pension systems, and in particular non-contributory social pensions, offer an efficient way to support older people and those in their care in this crisis.

Florian Juergens, Usa Khiewrord and Aura Sevilla

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