

Digital innovations in delivering social protection in rural areas: Lessons for public provisioning during the post-pandemic recovery and beyond

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The contributions of digitalisation to social protection have been highlighted by many authors worldwide. Especially during the COVID-19 pandemic, the ability of digital technologies to lower administrative costs, improve data accuracy, quality and transparency and facilitate monitoring became apparent. However, these technologies may also exacerbate exclusion, especially in rural areas where large segments of the population lack access to information and communication technology (ICT) infrastructure and internet connectivity, and face high costs of technology, low levels of (digital) literacy, weak regulatory frameworks and limited access to services.

To better understand the contributions of digitalisation along the social protection delivery chain in rural areas, the Food and Agriculture Organization of the United Nations (FAO) and the International Policy Centre for Inclusive Growth (IPC-IG) examined the experiences of Argentina, Cambodia, Jordan, Morocco, the Philippines, Togo, Turkey, and Uganda.

Digital technologies used during **beneficiary registration** generally reduce transportation costs, accelerate the gathering and updating of data, facilitate information acquisition, enhance data accuracy and increase accessibility. Turkey's *e-Devlet* platform and the Philippines' *ReliefAgad* even allowed applicants to self-register, and Togo's use of 2G phones enabled applicants to request the *Novissi* cash transfer without the necessity of connecting to the internet or owning an expensive smartphone. Nonetheless, some of the barriers identified included applicants' lack of internet connectivity, digital literacy and functioning ICTs, while common risks included data privacy concerns and, especially, the risk of excluding rural individuals.

Several countries ensured rural dwellers could register for social protection benefits through multiple methods, including non-internet ICTs or non-digital options. In Argentina and Turkey, implementing actors also personally reached out to individuals who were unable to register via ICTs. In Jordan, National Aid Fund staff even took over the registration of applicants and the creation of beneficiaries' e-wallets when necessary, with their prior consent. The availability of multiple registration options is a key design feature for ensuring rural dwellers' human rights.

One notable way in which governments can circumvent barriers to digitalised registration of rural beneficiaries is through community mobilisation. In Argentina, the outreach and data collection for the *Registro Nacional de Agricultura Familiar* (ReNAF—National Family Farming Registry) was supported by farmer organisations. Cambodia relied on communes not only for gathering and verifying data for its COVID-19 Cash Transfer Programme, but also to address the lack of digital literacy among commune chiefs. This was facilitated by junior commune clerks who could aid the more senior chiefs who lacked digital skills.

For **enrolment**, ICTs improved coordination between sectors and data verification, prevented fraud, enabled the remote capacity-building of data collectors and helped avoid exclusion errors. The mix of ICTs and offline digital tools was key for rural beneficiary enrolment, as seen in the cases of Uganda's National Single Registry and Cambodia's COVID-19 Cash Transfer Programme. In the former, hard copies were used for data collection in rural areas instead of digital tools, while implementers in Cambodia could use tablets that worked offline to circumvent low internet connectivity in rural communes.

The digitalisation of this step also faces several challenges in rural areas, such as lack of internet connectivity among rural implementing actors and beneficiaries, and the lack of access to functioning ICTs. In Uganda, the lack of physical addresses and identity documents (IDs) among rural dwellers was a barrier for the National Single Registry. For the latter, interesting solutions were identified in other countries. In Argentina, outreach for registering small-scale agricultural producers into the ReNAF may be accompanied by ID acquisition services. For emergency situations, Togo's experience with *Novissi* showed that voter registries can be used when national IDs are not available, although political exclusion may still pose challenges.

The digital technologies used by the eight countries for **benefit delivery** reduced transportation costs, enhanced coverage and facilitated access to data necessary for payments and the prevention of errors during transfers. Yet, considering the lack of access to ICTs and little internet connectivity in rural areas, programmes could improve the delivery of benefits to rural dwellers if they offered multiple payment options, as observed in Jordan, Morocco, the Philippines and Togo. Mobile payments to 2G phones not only save transportation costs for implementers and beneficiaries in remote areas, but they also rely on cheaper technology and do not require internet connectivity. Analogue payments through banks present in rural areas, however, remain necessary.

One solution identified to circumvent the lack of access to even simple 2G phones among rural dwellers and poor households was to allow applicants and beneficiaries to share phones. However, this may have negative consequences for fraud or abuse within households.

Another solution, beyond the social protection sector, is the implementation of new regulations to expand digital infrastructure to rural areas. In Jordan, contracts between the State and e-wallet agents were made to increase their reach, while Togo passed regulations to expand 2G coverage. This highlights how the improvement of social protection performance in rural areas cannot rely on digitalisation as a silver bullet but, rather, requires efforts and political will from multiple policy sectors.

Reference:

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