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COVID-19 Series: Support for an emergency cash transfer in Bangladesh in response to COVID-19

COVID-19 Series: Technical Assistance Report

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This five-year (2018–2023) operational research programme is building a strong evidence base on how health, education, nutrition, and social protection systems can respond more quickly, reliably, and effectively to changing needs during and after shocks, whilst also maintaining existing services. Maintains is working in six focal countries—Bangladesh, Ethiopia, Kenya, Pakistan, Sierra Leone, and Uganda—undertaking research to build evidence and providing technical assistance to support practical implementation. Lessons from this work will be used to inform policy and practice at both national and global levels.

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Executive summary

This paper is an output of rapid response technical assistance being provided to the Department for International Development – Bangladesh (DFID-B) under Maintains. Its objective is to provide preliminary practical ideas and suggestions for DFID-B to consider as it engages with the Government of Bangladesh (GoB) in rolling out an emergency cash transfer. These ideas are not based on an in-depth analysis of the situation.

Main messages:
- GoB is committed to rolling out a new emergency cash transfer to support the informal economy in urban areas in the face of COVID-19.   - Both GoB and DFID-B intend for this emergency cash transfer programme to build on, use, and support the development of the country's social protection system so that it is better able to respond to future shocks.   - This rapid response note outlines, across different stages of the social protection administrative system, options to consider for programme design. As a quick-turnaround document, it provides ideas and suggestions, rather than evidence or in-depth analysis.   - There is limited information on the extent and nature of the informal economy, and of different occupational groups within it. Given the widespread impact on livelihoods of COVID-19 and policy responses to it, demand may exceed the fiscal envelope. This has implications for developing the eligibility criteria (either geographically, for occupations, or for certain household characteristics) and how the programme is rolled out.   - Our understanding is that the most challenging stage will be identifying beneficiaries that meet the eligibility criteria developed by GoB in the light of information constraints.   - The systems developed under Strengthening Government Social Protection (SGSP) and Access to Information (a2i) should be able to flex to absorb additional beneficiaries, deliver payments to them, and store their information.   - It is likely that most beneficiaries will want to cash out and it is important to ensure both sufficient liquidity and that people do not need to congregate in order to obtain their cash, in light of the need to socially distance.   - It will be important for DFID-B to gain an in-depth understanding of how the existing social protection system is/was able to support the roll-out of this emergency cash transfer programme, to identify concrete entry points and priorities for future programming.

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List of abbreviations

A2i	Access to information
BBS	Bangladesh Bureau of Statistics
DFID-B	UK Department for International Development – Bangladesh
GoB	Government of Bangladesh
GR	Gratuitous Relief
Maintains	Maintaining Essential Services After Natural Disasters
HIES	Household Income and Expenditure Survey
ILO	International Labour Organisation
MNO	Mobile network operator
NID	National Identity
OMS	Open Market Sales
SGSP	Strengthening Government Social Protection
SSNP	Social safety net programme
UNDESA	United Nations Department of Economic and Social Affairs
VGF	Vulnerable Group Feeding

1 Background

GoB is committed to using the social protection system, and existing social safety net programmes (SSNPs), to respond to COVID-19. This includes through scaling up emergency programmes such as Vulnerable Group Feeding (VGF) and Gratuitous Relief (GR), as well as through the horizontal expansion of existing long-term programmes in certain Upazila.

GoB also realises that the impact of COVID-19, and of policy responses to it, have broad-ranging implications for people's livelihoods, beyond those who are typically the target groups of existing SSNPs. In mid-April, the Prime Minister further expressed that GoB will be using an emergency cash transfer to support informal workers whose livelihoods are impacted by the policy responses to COVID-19 and the ensuing slow-down of economic activity.

DFID-B understands that GoB is considering starting an emergency cash transfer programme for urban informal workers. As at 22 April, DFID-B understands that, as a form of social protection, GoB plans to transfer cash to 3.4 million poor families across the country through mobile money. The plan is to transfer between Bangladeshi taka (BDT) 2,000 and BDT 3,000 monthly to vulnerable groups like rickshaw and rickshaw-van pullers, transport workers, construction workers, hotel workers, street hawkers, agricultural and day labourers, porters, and domestic helpers. The total budget allocation for this will be around £285 million. The targeted demographic for the emergency cash transfer programme is not, therefore, the same as that which is the primary target group of existing SSNPs, which tend to be designed for extreme poor and poor rural populations.

DFID-B is designing a programme of work to support GoB in their scale-up of a new emergency cash transfer programme. In particular, DFID-B feels that its comparative advantage is in relation to cash, as opposed to in-kind, transfers.

Both GoB and DFID-B are committed to using, and strengthening, the existing social protection system to roll out an emergency cash transfer. The Prime Minister recently announced that all initiatives in response to COVID-19 should use the infrastructure and systems established under a2i . DFID-B also intends to support an emergency cash transfer programme that builds on and supports the further development of a sustainable, nationally owned social protection system that is better able to flex and respond to future shocks.

1.1 The informal economy and scale of potential demand

The informal economy plays a significant role in Bangladesh's labour market. Major characteristics include: (i) unregistered, small-scale operation; (ii) low productivity; (iii) low level of income generation; (iv) limited access to institutional credit (sometimes lack of access to formal credit); (v) employment based mainly on kinship, personal/social relations, and casual employment, but mostly not on a contract basis; and (vi) generally the absence of recognition or regulation by GoB (Raihan, 2010). Informal economy workers in Bangladesh include day labourers; rickshaw pullers; van drivers; wholesale and retail traders; and restaurant, manufacturing, transport, storage, and communication workers (Mondal, M. H., 2017).

In Bangladesh, 87 per cent of the labour force is employed in the informal economy according to the 2010 Labour Force Survey (ILO, 2020). Around 75.2% of the urban population engaged in the informal economy in 2013 (Bangladesh Bureau of Statistics-BBS and International Labour Organisation (BBS & ILO, 2015). In 2014, around 32% of the total urban population of the country lived in Dhaka (UNDESA, 2014). The capital city Dhaka has approximately 21 million inhabitants, with a significant number of seasonal migrants who are involved in informal economic activities. Considering that 75.2% of the urban population is engaged in the informal economy, we anticipate that around 15 million people are engaged in the informal economy in Dhaka city, with this number likely to vary across seasons.

Bangladesh Institute of Development Studies (BIDS) estimates that urban informal enterprises in Dhaka, Chattagram, Khulna, Rajshahi, and Rangpur use four types of workers: permanent workers (41%), temporary workers (11%), unpaid works (90%), and female workers (11%). 42% of such enterprises have a single worker, 29% have two workers, and 29% have more than two workers. Across all enterprises (n= 966), 10% have sales that are mainly linked with the formal economy, while 6% have a 'business licence' and just 1% of them have either taxpayer identification number or value-added tax identification (Sen *et al.*, 2019).

There is therefore likely to be sizeable demand amongst informal economy workers for an emergency cash transfer programme. Meanwhile, the undocumented nature of much informal work will pose challenges for identifying beneficiaries. Annex 1 presents some further information about the scale of potential demand, including in relation to pre-COVID poverty levels and the number of people currently benefiting from different SSNPs.

1.2 Considerations in deciding to use cash for emergency response

There is a lively debate about the role of cash, versus in-kind assistance, in emergency responses. In current humanitarian programming, in-kind assistance exceeds cash-based support, despite evidence of the benefits of cash-based programming (Box 1 outlines some of the benefits of a cash response in the context of Bangladesh). A high-level panel on humanitarian cash transfers concludes that, in many contexts, cash is a better way to help people, providing them with greater choice and control in regard to how they meet their needs, whilst simulating markets and representing greater value for money than in-kind alternatives[1]. The Cash Learning Partnership has documented, and increased the evidence base around, the role of cash in humanitarian responses.

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[1] www.odi.org/sites/odi.org.uk/files/odi-assets/publications-opinion-files/9828.pdf

Box 1: Potential benefits of using cash, versus in-kind support, in a humanitarian response

- Transparency: helps make clear where the money goes.

- Takes advantage of, and supports the expansion of, payment systems.

- Can benefit from the advantages of using digital payments – makes disbursing and receiving transfers cheaper, improves their transparency and traceability, and can give people an entry point to other formal financial systems.

- Makes the most of the private sector's comparative advantage to deliver payments.

- Increases the options for reaching people – e.g. through different types of digital payment.

- Supports local markets better.

- Links humanitarian assistance with longer-term assistance better to reduce poverty and vulnerability – including through SSNPs.

Source: High-Level Panel on Cash in Humanitarian Support (2015)

Emergency cash responses can help to drive more efficient, accountable, and transparent aid that better respects the dignity of people and the capacities of national actors – but only if humanitarian actors enable cash programming that is not confined within the various clusters of the humanitarian system, but instead joins them. That GoB is mandating that COVID-19 social protection responses use the resources of the a2i programme provides a level of confidence that this emergency response will strengthen national social protection systems, rather than undermining and duplicating them.

However, cash is not always the best approach – whether it is the most appropriate or effective way of supporting people depends on an assessment of the context, in particular whether:

1. people can buy what they need safely in local markets at reasonable prices;

2. ways exist to safely and securely deliver the cash to people; and

3. the government accepts a cash-based response.

Cash is also not a substitute for in-kind responses and needs to be complemented by goods that the market may not be able to deliver effectively, including public healthcare.

2   Designing the system for an emergency cash transfer

2.1   Eligibility criteria

The eligibility criteria are ultimately a policy decision of GoB. Broadly, GoB could decide to use categorical eligibility criteria (on the basis of occupation or geography, or both) or poverty-targeted eligibility criteria, or a mixture of the two. The former has the advantage of not requiring the collection of large amounts of data, but does make it more difficult to set eligibility thresholds that enable the prioritisation of particular households, given that demand is likely to outstrip the fiscal resources available to GoB to respond.

Some inclusion criteria that could be considered (whether alone, or in combination) are the following:

- **Occupation:** Households where at least one member was working in a particular vulnerable occupational group that has been particularly disrupted by COVID-19, e.g. rickshaw and rickshaw-van pullers, construction workers, and street hawkers.
- **Poverty level:** Using a proxy of expenditure on airtime.
- **Residing in an area under a city corporation:** Households are currently residing in an urban area, on the basis of mobile mast information. This is different to their permanent residence, as given on their national ID (NID), being reported as an urban area. This distinction is important given the large-scale movements of people from rural to urban areas in the light of GoB's announcements regarding its COVID-19 response. The rationale for focusing on urban areas is that there are not currently any long-term SSNPs at scale designed for urban areas; instead, Open Market Sales (OMS), an anticipatory SSNP for urban areas, is their main source of SSNP support.
- **Having a registered SIM card:** Given the need to roll out at speed, and the relatively limited resource envelope for the programme, we propose that people should have a registered SIM. With 75%[2] of people owning a mobile phone, this will systematically exclude certain groups. However, the exclusion may be less than the aggregate statistic on mobile ownership implies, if the programme is designed for urban, informal workers.

Box 2:   What about people without a mobile phone?

There could be potential for people without a mobile phone to be supported through an alternative programme, who would receive their benefits on a pre-paid card.

Alternatively, an extra 10% value could be added to the value of the emergency cash transfer, with a suggestion that beneficiaries donate this to needy people who were not able to join the programme – for instance, as they did not have a mobile phone. There could be messaging about this at cash-out points.

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[2] In 2019 78% of urban adult (age 15–65) dwellers in Bangladesh had mobile phones. Among below-average income earners, 73% of urban dwellers had a mobile phone. Overall, 73% of mobile phone users had a feature phone or smart phone. Accessed at https://lirneasia.net/wp-content/uploads/2019/05/LIRNEasia-AfterAccess-Asia-3.0-update-28.05.2019.pdf [Accessed 5 April 2020].

One exclusion criterion to consider is the following:

- **No overlapping of SSNP beneficiaries** – Beneficiaries of other long-term cash allowances, including from the horizontal expansion of those allowances, will be excluded. If the programme is designed for an urban population then this will also exclude beneficiaries of VGF and GR, which are implemented solely in rural areas.

In a context of limited information, including on the size and nature of the informal economy and likely demand, there is a challenge in designing and implementing this emergency cash transfer programme in a way that remains within the fiscal envelope. Some suggestions about how to design or roll out the programme to balance this include those set out in Box 3:

Box 3: Design and implementation suggestions in a context of unknown demand

> **Estimating the number of people in urban areas in different occupations:** Use remote sensing data and machine learning to calculate the number of rickshaws, rickshaw-vans, and buses before the arrival of COVID-19, and use this to estimate the number of rickshaw pullers and transport workers. Household Income and Expenditure Survey data (HIES) 2016/17 or labour force survey data can also be analysed to understand better the nature of the informal economy and the numbers of workers in different occupations within it.
>
> **Rolling out the programme city-wise:** All registered beneficiaries receive an amount that is clearly communicated in advance, with the programme subsequently expanded to other urban areas as the budget envelope permits. Cities can be prioritised on the basis of size and other criteria as applicable.
>
> **Setting the level of benefits following beneficiary registration:** Once all eligible beneficiaries have registered for the programme, the level of benefit that they will receive can then be determined.
>
> **Including further prioritisation criteria** for those households that meet the inclusion criteria, such as prioritising female-headed households; or households that include a person with disabilities, a member with a non-communicable disease (including asthma), an elderly person, a COVID-affected person, or children under five.

2.2   Identification and registration

On the basis of the agreed eligibility criteria, the cash transfer can either be self-targeted, with urban informal workers putting themselves forwards to be beneficiaries based on their understanding of the eligibility criteria, or else GoB can actively target and identify eligible urban informal workers.

Whatever criteria are used, we propose that the unit of identification be primarily at the individual level, and then secondarily at the household level.

1.   Self-targeted

This approach is likely to be the most appropriate if the eligibility criteria relate to occupational groups, and could help to ensure transparency around the selection process.

- GoB sends an SMS (in Bangla) to all mobile phone users explaining where to get information on the new emergency cash transfer (TV adverts, radio adverts, SMS, newspapers). This includes information on the eligibility criteria. If eligibility for the programme is to be for people currently in urban areas then, on advice from mobile network operators (MNOs), SMS messages are sent to mobile phones within the range of certain mobile masts.

- A secure message is then sent to all mobile phones within the determined area asking people: (i) if they were working in one of four to five specific occupations just before the lockdown came into force; (ii) to confirm that this is their registered SIM card; (iii) how many people slept in the same household last night; and (iv) the mobile phone numbers of any of those people.
- In responding 'yes' to working in one of the four to five specific occupations respondents will be agreeing that their household is registering to receive an emergency cash transfer and that only one member of that household is registering.

2. Targeted

If poverty-related eligibility criteria are chosen, then one option could be to use expenditure on airtime as a proxy:

- On behalf of GoB, the Bangladesh Telecommunication Regulatory Commission can request all MNOs to identify people whose monthly expenditure for a mobile phone was within BDT 100 per month for the last six months (for example, from September 2019 to February 2020). The amount of expenditure for a mobile phone will be considered as an indicator of their economic insolvency.
- Those mobile phone numbers will be sent a secure communication asking them if they are interested in registering to receive an emergency cash transfer. By responding 'yes', that person will be agreeing that: (i) their income has been significantly reduced because of COVID-19; (ii) that this is their registered SIM; (iii) that only one member of their current household is registering; (iv) and that they are not registering more than one SIM. They could also provide the mobile phone numbers of other people that they are currently living with.

It could be possible to target on the basis of certain occupations, such as street vendors or rickshaw owners, as there are some registered associations for these occupations, particularly in urban areas. Lists of these members could be used to identify eligible people. However, our initial understanding is that these associations are not widespread and so are unlikely to be an effective means of identification.

2.3   Eligibility verification

The overall principle, building on the experiences with Ebola response, is that, initially, administrators should be tolerant of a reasonable level of inclusion error, in order to ensure timely delivery. Depending on the time period over which the transfer is envisaged to continue, over time it will be important to:

1.   refine the eligibility criteria – based on an improved understanding and analysis of which groups are particularly vulnerable in the face of COVID-19, and the overall demand for the emergency cash transfer; and

2.   tighten the verification process.

Using the existing system, which, on the basis of the NID, links the management information system (MIS) of different cash-based SSNPs, as well as selected other government databases, it will be possible to verify households against a criteria of 'overlapping', in terms

of not benefitting from more than on SSNP (if used in the programme design), and thus to exclude those households that:

- are already receiving another long-term cash allowance, e.g. the old-age allowance, disability allowance, or allowance for pregnant and lactating mothers (if Employment Generation Programme for the Poorest is going to be adapted to provide support to currently registered beneficiaries then those households can also be excluded from this emergency cash transfer); and
- contain registered employees (e.g. garment workers) who are receiving support through another, recently introduced cash transfer programme.

Initially, 'false' claimants could be deterred through a mobile message warning that if the applicant provides incorrect information during application and identified, s/he will be fined half of the money s/he requests, and this money will be deposited in a state fund; and that if the applicant provides incorrect information and this is identified after receiving the money, then s/he will be fined the double money s/he has received and this money will be deposited in a state fund.

If the programme is to continue operating for several months then it should be possible to cross-check the mobile number information collected during registration (above), to validate that more than one member of the same current household has not registered for the programme. Local authorities can then follow up to investigate if this appears to be the case.

2.4   Payments and delivery

The existing system for delivering long-term cash allowances gives beneficiaries the choice to receive their funds through mobile money, by the post office, or through a bank account.

We understand that this payment system will be able to absorb the anticipated number of additional people that will be covered by this emergency cash transfer.

If people registered for the emergency cash transfer do not already have one of the three above accounts then they will be requested by secure message to open one of the following, using the same phone number and their NID:

- a 'Nagad'[3] account of the Bangladesh Postal Department; or
- an m-wallet.

Some people will have the technology to be able to open digital accounts remotely, while others would need to do this in person. We are not including banks, given the reduction in their opening hours and a potential concern that too many payment options could slow down the roll-out of the programme. Alternatively, with the agreement of MNOs, it could be possible for people to get credit as airtime, which they will then be able to cash out with agents.

We propose that the transfer value be a fixed unit amount per person, with the amount delivered to a household depending on the number of people currently in the household. If the programme is to be targeted at urban areas then it will be particularly important to clearly

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[3] https://nagad.com.bd/

understand people's expenditure in those areas. Most evidence on humanitarian cash transfers relates to rural areas or refugee populations, while urban households face different expenses, including on rent.

We understand, given the financial behaviour of poor and vulnerable households, that most beneficiaries will want to cash out, rather than making digital payments. This does pose a potential challenge around ensuring sufficient liquidity of mobile agents and Nagad centres. This is likely to be exacerbated given that there is currently limited commercial activity, with agents potentially now not taking in much cash.

There are two potential ways of minimising cash-out and liquidity concerns:

1. use the mobile mast data collected from mobile phones during registration to get an indication of the areas where there will be a high demand for cash-outs; or
2. schedule payments centrally to stagger the delivery of funds, for instance on the basis of a digit of the NID number, so that not everyone receives an SMS to say that their cash has arrived on the same day. This will not only help agents with their cash management, but will also help to avoid queues to collect money.

2.5   Grievance and complaints

The main area that it will be important for beneficiaries to be able to express their grievances about is if there is no cash available at agents in their area when they want to cash out. GoB should collect this information to monitor and improve the performance of the providers.

2.6   MIS and data management

Data management for the emergency cash transfer can use the systems developed under a2i and SGSP. With the help of the a2I programme, an accurate database can be created using a Quick Response (QR) card for each beneficiary based on the information of the beneficiaries, using the NID and mobile number. This programme database can then be 'plugged' into the single registry, contained in the Ministry of Finance, which will then authorise the payments.

A final list of registered beneficiaries will be publicly available. In addition, if demand exceeds supply, a2i will retain records of those applicants who, while eligible, were unable to be supported by the current cash transfer programme, so that other organisations can support these households without needing to undertake an identification process.

2.7   Institutional mandates

Applications for assistance can be received by telephone / hotline. In order to provide this service, the hotline has to be launched with a prescribed telephone number.

Each process must ensure social distance is maintained and education is provided in relation to health and hygiene practices during the process.

Scope of work of National Technical Committee on COVID-19 response:

1. Determining the overall policy of the activities.
2. Providing advice and guidance.
3. Reviewing the progress of activities and providing necessary guidance at the field level.
4. Assessing demand and allocating resources by reviewing demand.
5. Coordination with the ICT division and collecting information through telephone hotline.

Scope of work of City Corporation Committee:

1. Implementation and evaluation of programmes in the city corporation area.
2. Verifying the approval of the committee constituted by the ward committee and ensuring the distribution of cash in a transparent manner.
3. Inspecting, supervising, and implementing the necessary steps for the transfer at the ward level in the city corporation area.
4. Sending recommendations to the National Committee if necessary.
5. Taking appropriate initiatives to implement the decisions taken by the National Committee.
6. Ensuring that the list of beneficiaries prepared by the ward committee is available online.
7. Sending a soft copy of the list of final beneficiaries in the city corporation area to the Deputy Commissioner.
8. Opening a hotline on at least 10 mobile numbers and spreading it widely.
9. Ensuring accounts are maintained and audited in accordance with the procedures prescribed by GoB.
10. Ensuring city corporation regularly retains all bill vouchers for the cash transfer and other related expenses, for future audit.

Scope of work of City Corporation:

1. Conducting extensive publicity regarding the programming activities of the ward area Humanitarian Assistance Programme under the city corporation.
2. Ensuring a list of occupation groups eligible for cash receipt is made available through extensive publicity through notifications, miking/loudspeaker announcement, and other promotions.
3. Performing other duties assigned by the City Corporation Committee for this purpose.
4. Entering the information of the enlisted people online on the website after the final approval of the list by the City Corporation and ensuring the cash transfers take place.
5. Ensuring a list of beneficiaries sent in both hard copy and soft copy to the Mayor of the City Corporation.
6. Opening a hotline on at least 10 mobile numbers and ensuring it is widely publicised.

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Annex A UNDESA (2015) Current SSNP coverage and potential demand

	People (million)	Urban population (million)	Rural population (million)
Living below national extreme poverty line (lower poverty line) HIES 2016	21 (12.9%)	13 (7.6%)	25 (14.9%)
Living below national poverty line (Upper poverty line) HIES 2016	40 (24.3%)	31 (18.9%)	44 (26.4%)
Working in the informal economy	50.77 million (Bangladesh Bureau of statistics and International labour Organization, 2015)		
Receiving old-age allowance	4.4	0	4.4
Receiving allowance for widowed, deserted, and destitute women	1.4	0	1.4
Receiving primary school stipend	14.4		
Vulnerable Group Development (VGD)	14.25	0	14.25
Government commitment to scale of Vulnerable Group Feeding (VGF) as COVID-19 response	The total number of households, and how it is allocated, is not mentioned.	0	
Government commitment to scale of GR as COVID-19 response	In response to COVID-19 outbreak GoB has launched GR humanitarian assistance for the poorest in both urban and rural areas. Each of the households will receive 20 kgs of rice in this assistance. Details of the total number of households and the allocations are not published.	0	
Number of beneficiaries in SSNPs	47 (28.7%)	18 (10.9%)	59 (35.7%)